



श्री महुवा नागरिक सहकारी बँक लि.



International Year
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Cooperative Build
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६६ मो
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* बोर्ड ओफ़ डीरेक्टर्स *



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प्रमुखश्री



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उपप्रमुखश्री



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ओन. सेक्रेटरीश्री



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मेनेजिंग डीरेक्टरश्री



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डीरेक्टरश्री



श्री अशोककुमार अ. वाटेर
डीरेक्टरश्री



श्रीमति मिनाबेन नी. संघवी
डीरेक्टरश्री



श्री महेशकुमार जे. व्यास
डीरेक्टरश्री



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डीरेक्टरश्री



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डीरेक्टरश्री



श्रीमति प्रियाबेन आर. यावडा
डीरेक्टरश्री



श्रीमति ममताबेन के. वेकरिया
डीरेक्टरश्री



श्री नंसीदास आर्. गोंडलीया
डीरेक्टरश्री



श्री अशोकभाई अ. नाईया
डीरेक्टरश्री



श्रीमती नीताबेन टी. सेता
डीरेक्टरश्री



श्रीमती सरोजबेन पी. जोषी
डीरेक्टरश्री



श्री विश्वत अ. वाटेर
प्रो. डीरेक्टरश्री



श्री पार्थकुमार अ. जोषी
प्रो. डीरेक्टरश्री

* बोर्ड ओफ़ मेनेजमेन्ट *



श्री प्रकुलचंद्र च. महेता
चेरमेनश्री



श्रीमति मीनाबेन नी. संघवी
सल्यश्री



श्री प्रविणकुमार नी. जोषी
सल्यश्री



डॉ. धीरजभाई नी. आचर
सल्यश्री



श्रीमति वैशालीबेन अ. वासा
सल्यश्री



श्री जयमीन अ. घांगधरीया
सल्यश्री

॥ ઋણ સ્વિકાર ॥



સ્વ. શ્રી ભાસ્કરરાવ ભાનુશંકર ઠાકર

જન્મ તા. ૦૪/૦૪/૧૯૩૭ * દેહાવસાન તા. ૦૯/૧૧/૧૯૯૫

આજે જ્યારે જાહેર જીવનમાં મૂલ્યનિષ્ઠ લોકોની ખોટ વર્તાય છે ત્યારે આજીવન સત્ય-નિષ્ઠા-સેવા-પ્રમાણિકતાના મૂલ્યોનું જતન કરનાર સ્વ. શ્રી ભાસ્કરરાવ ભાનુશંકર ઠાકરને યાદ કરવા પડે.

આપશ્રી (સ્વ. શ્રી ભાસ્કરરાવ ઠાકર) એ શ્રી મહુવા નાગરિક સહકારી બેંક લિ. માં કુલ-૩૧ વર્ષ ડીરેક્ટર તરીકે અને તે પૈકી સને ૧૯૬૭-૬૮ થી સને ૧૯૬૮-૬૯ અને સને ૧૯૭૮-૭૯ થી સને ૧૯૮૫-૮૬ ના કાર્યકાળ દરમ્યાન પ્રમુખ તરીકે સેવા આપીને બેંકની સ્થિરતા-સલામતી અને અવિરત પ્રગતિની પરંપરાની સ્થાપના કરી છે. તેમજ આપ પાયાના વિકાસના સંવર્ધક રહ્યા છો. શ્રી મહુવા નાગરિક સહકારી બેંક લિ. અને સ્વ. શ્રી ભાસ્કરદાદા એક બીજાના પર્યાય હોય તેવું યોગદાન આપે આ સંસ્થા માટે આપેલ છે. તે બાબતના સ્મરણ સાથે આજે આ તકે આપના ઋણનો સ્વિકાર કરીએ છીએ. તેમજ આપે તૈયાર કરેલ સાથીઓ / સહયોગીઓ આપના સિધ્ધાંતોને અનુસરનારા કાર્યકરોની કામગીરી છે. તેની પણ આ તકે નોંધ લઈએ છીએ.

આપશ્રી (સ્વ. શ્રી ભાસ્કરદાદા) ની અવિસ્મરણીય સેવાઓને શ્રદ્ધાંજલી/સ્મરણાંજલી રૂપે શ્રી મહુવા નાગરિક સહકારી બેંક લિ. એ પોતાના મુખ્ય કાર્યાલયને “શ્રી ભાસ્કરરાવ ભાનુશંકર ઠાકર સહકાર ભવન” નામ આપેલ છે અને ઋણ સ્વિકારનો નમ્ર પ્રયાસ કરેલ છે.

આજે પ્રસંગ જ્યારે ઋણ સ્વિકારનો છે ત્યારે બેંકની સ્થાપના તથા વિવિધ સમયે જેમનું યોગદાન છે તેવા પ્રમુખ તરીકે સને ૧૯૫૬ થી સને ૧૯૬૧-૬૨ સુધી સેવા આપનાર સ્વ. શ્રી જુગલદાસ વલ્લભદાસ મહેતા અને પ્રમુખ તરીકે સને ૧૯૬૨-૬૩ થી સને ૧૯૬૬-૬૭ સુધી સેવા આપનાર સ્વ. શ્રી રણછોડભાઈ કિકાભાઈ રૂપારેલ તથા પ્રમુખ તરીકે સને ૧૯૬૯-૭૦ થી સને ૧૯૭૩-૭૪ સુધી સેવા આપનાર સ્વ. શ્રી ચંપકલાલ બાલચંદ વગડા તથા પ્રમુખ તરીકે સને ૧૯૭૪-૭૫ થી સને ૧૯૭૭-૭૮ સુધી સેવા આપનાર સ્વ. શ્રી દુર્ગાશંકર કરશનજી ભટ્ટ (શંકરદાદા) નો પણ અમે ઋણ સ્વિકાર કરીએ છીએ. તેમજ આ તકે સદ્ગતશ્રીઓને શ્રદ્ધાસુમન અર્પણ કરીએ છીએ તથા બેંકમાં સેવા આપી ચુકેલા ડીરેક્ટરશ્રીઓ/પદાધિકારીશ્રીઓનો પણ આભાર વ્યક્ત કરીએ છીએ.

અંતમાં સ્વ. શ્રી ભાસ્કરદાદાના અડીખમ સાથીદાર અને વર્ષો સુધી બેંકમાં મેનેજિંગ ડીરેક્ટર ઉપરાંત વિવિધ જવાબદારી સંભાળનાર સ્વ. શ્રી હરેશભાઈ અનંતરાય મહેતાનો વિશેષ આભાર વ્યક્ત કરીએ છીએ. તેમજ તેમની સેવાઓની સ્મૃતિ સ્વરૂપે બેંકે પોતાના માર્કેટ યાર્ડ શાખાના બીલ્ડીંગને “શ્રી હરેશકુમાર અનંતરાય મહેતા સરકાર ભવન” નામ આપેલ છે.

“બોર્ડ ઓફ ડીરેક્ટર્સ”

શ્રી મહુવા નાગરિક સહકારી બેંક લિ.

❁ पूर्व प्रमुखश्रीओ ❁



स्व. रघोडबाई डीकाबाई इपारेत



स्व. जुगलदास वल्लभदास महेता



स्व. संपकलाल बालचंढ वगडा



स्व. दुर्गाशंकर करशनथु भाट (शंकरदादा)



स्व. भास्करराव भानुशंकर ठाकर



श्री निपीनकुमार भुपतराय संघवी



श्री भरतकुमार भास्करराव ठाकर



श्री प्रदुलचंढ गुणवंतराय महेता

❁ ૬૯ (ઓગણસીતેર) મી વાર્ષિક સાધારણ સભાની નોટિસ ❁

આથી બેંકનાં તમામ સભાસદોને જાણ કરવામાં આવે છે કે બેંકની ૬૯ (ઓગણસીતેર) મી વાર્ષિક સાધારણ સભા, તા. ૨૫/૦૬/૨૦૨૫ ને બુધવારે સાંજના ૪:૦૦ કલાકે બેંકના મુખ્ય કાર્યાલય “શ્રી ભાસ્કરરાવ ભાનુશંકર ઠાકર સહકાર ભવન” (નાગરિક બેંક) મહુવા ખાતે નીચે જણાવેલ એજન્ડા માટે મળશે. તો સમયસર હાજરી આપવા વિનંતી.

એજન્ડા :-

- (૧) તા. ૧૪/૦૬/૨૦૨૪ ને શુક્રવારના રોજ યોજાયેલ સાધારણ સભાની કાર્યવાહીને બહાલ રાખવા બાબત.
- (૨) બેંકના સંચાલક મંડળનો નાણાકીય વર્ષ ૨૦૨૪-૨૦૨૫ ના કામકાજનો અહેવાલ તેમજ તે વર્ષનું સરવૈયુ અને નફા-નુકશાન ખાતુ સહિતના અન્વેષણ થયેલ બેંકના હિસાબો સ્વીકારવા અને મંજૂર કરવા બાબત.
- (૩) નફાની ફાળવણીને મંજૂર કરવી અને ગુજરાત રાજ્ય સહકારી મંડળીઓના કાયદા અને કાનુનોની જોગવાઈઓને આધિન સંચાલક મંડળે ભલામણ કર્યાથી વધુ નહિ તેટલા દરે લાભાંશ (ડિવિડન્ડ) જાહેર કરવા બાબત.
- (૪) રજીસ્ટ્રારશ્રી અને / અથવા અન્વેષકે (ઓડિટરે) નાણાકીય વર્ષ ૨૦૨૪-૨૦૨૫ નાં વાર્ષિક અન્વેષણ અંગે કરેલ નોંધ (ઓડિટ રીપોર્ટ) વંચાણે લેવા બાબત.
- (૫) ઘડેલા ચુંટણીના નિયમો મુજબ સંચાલક મંડળના સભ્યોની કરેલી ચુંટણીના પરિણામોની જાહેરાત કરવા અંગે.
- (૬) બેંકના કામકાજ અંગે સંચાલક મંડળ માટે બહારથી કરજ કરવાની મહત્તમ સત્તા નક્કી કરવા બાબત.
- (૭) ડિવિડન્ડ ઈકવીલાઈઝેશન ફંડ તથા બેડ ડેબ્ટ રીઝર્વને રીઝર્વ બેંકની માર્ગદર્શિક મુજબની કાર્યવાહીને બહાલ રાખવા બાબત.
- (૮) સ્ટેચ્યુટરી ઓડીટરની નિમણૂંક કરવા બાબત (રીઝર્વ બેંકના નિયમ અનુસાર)
- (૯) બેંકનાં પેટા કાયદામાં સુધારો કરવા બાબત.

હાલની કલમ	ચાલુ પેટા કાયદો	સુધારાની કલમ	સુધારેલ પેટા કાયદો	સુધારા માટેનું કારણ
૪૭ (ખ) (૭) (ક)	૧૦% સુધીની રકમ ડિવિડન્ડ ઈકવીલાઈઝેશન ફંડ ખાતે લઈ જવામાં આવશે. જે કોઈ વર્ષમાં ઓછો નફો થવાના કારણે જાહેર થવાના કારણે જાહેર કરવાના ડિવિડન્ડની રકમ ઓછી હશે તે વર્ષમાં ડિવિડન્ડ સમતુલા જાળવવા માટે આ ફંડમાંથી કાઢી ડિવિડન્ડ જાહેર કરી શકાશે.	૪૭ (ખ) (૭) (ક)	રદ કરવામાં આવે છે.	રીઝર્વ બેંક ઓફ ઈન્ડીયાના સરકયુલર નં. DOR.CAP.REC. No. ૩૦/૦૯.૧૮.૨૦૧/૨૦૨૪-૨૫ તા. ૩૦/૦૭/૨૦૨૪ ના પરિપત્રને અનુરૂપ થવા
૪૭	નવો ઉમેરો	૪૭ (ખ) (૭)(જ)	બાકી રહેલા નફાની ફાળવણી સંચાલક મંડળ નક્કી કરે તે મુજબના ફી રીઝર્વ ફંડોમાં ફાળવણી કરશે.	પેટા કાયદા કલમ ૪૭ (ખ) (૭) (ક) રદ થતા વહીવટી સરળતા અને વધુ સ્પષ્ટતા કરવા સારૂ.

(૧૦) પ્રમુખશ્રીની સંમતિથી તથા પ્રમુખ સ્થાનેથી જે પ્રશ્નો રજૂ થાય તે અંગે વિચારણા કરવા બાબત.

બોર્ડ ઓફ ડિરેક્ટર્સની સૂચનાથી

(રાજુભાઈ ખીમાણી)

જનરલ મેનેજરશ્રી

નોંધ :

- (૧) સાધારણ સભાની નોટીસ તા. ૧૧/૦૬/૨૦૨૫ ને બુધવારના રોજ “સૌરાષ્ટ્ર સમાચાર”માં પ્રસિધ્ધ થયેલ છે અને નોટીસમાં જણાવ્યા મુજબ બેંકના મુખ્ય કાર્યાલય, માર્કેટીંગ યાર્ડ શાખા તેમજ જેસર શાખા ખાતેનાં નોટીસ બોર્ડ ઉપર ઉપરોક્ત એજન્ડા પ્રસિદ્ધ કરવામાં આવેલ છે.
- (૨) નાણાકીય વર્ષ ૨૦૨૪-૨૦૨૫ નું સરવૈયુ તથા નફા-નુકશાન ખાતુ બેંકનાં મુખ્ય કાર્યાલય તથા બન્ને શાખાઓમાંથી સભાસદ દ્વારા માંગણી થયે / ઓળખપત્ર રજૂ થયે વિના મુલ્યે મળી શકશે.
- (૩) જે સભાસદોને નાણાકીય વર્ષ ૨૦૨૪-૨૦૨૫ નાં હિસાબો સંબંધી કોઈ વિશેષ માહિતીની જરૂરીયાત હોય અથવા કોઈ વહીવટી પ્રશ્નો હોય તો તેમણે સાધારણ સભાના-૭ (સાત) દિવસ પહેલા મુખ્ય શાખા/ શાખાઓમાં લેખીત માંગણી રજૂ કરવી.
- (૪) વાર્ષિક સાધારણ સભામાં “બેંક” ના ઓળખકાર્ડ સાથે જ ઉપસ્થિત રહેવાનું રહેશે.



STATUTORY AUDITOR'S REPORT

For the year ended on 31/03/2025

To
The Board of Directors / Members
Shree Mahuva Nagrik Sahakari Bank Limited
Report on the Audit of the Financial Statements

We have been appointed as Statutory Auditors of Shree Mahuva Nagrik Sahakari Bank Limited (Head Office, Marketing Yard Branch and Jesar Branch) for the Financial Year 2024-2025 by Letter No. AMD.DOS.MAG, ACG & LEGAL.NO.S-682/02-16-028/2024-2025 Dated-24/07/2024

The Bank has been registered as Co-Operative Society on 2nd March, 1956 vide Registration No. 1530. The bank has been issued license under section 22 of the Banking Regulation Act, 1949 by the Reserve Bank of India to carry on the banking business.

Opinion

We have audited the Financial Statements of Shree Mahuva Nagrik Sahakari Bank Limited for the Financial Year 01.04.2024 to 31.03.2025 which comprise the balance sheet as at 31st March 2025, and the statement of profit and loss, including a summary of significant accounting policies, notes to the accounts 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 aforesaid Financial Statements give the information required by Banking Regulation Act, 1949, Gujarat Co-Operative Society Act, 1965 and guidelines issued by Reserve Bank of India in the manner so required for bank and are in conformity with accounting principles generally accepted in India and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2025, and its profit for the year ended on that date.

Basis for Opinion

We conducted our audit of the Financial Statements in accordance with the Standards on Auditing (SAs) issued by 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 Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Financial Statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

"Information Other than the Financial Statements and Auditor's Report Thereon"

The Banks Board of Directors is responsible for the other information. The other information comprises the information included in their report, but does not include the Financial Statements and our auditor's report thereon.

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 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.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Management's Responsibility for the Financial Statements

The Bank's Board of Directors is responsible for the matters with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance, of the Bank in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act. 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 judgments 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 Board of Directors is 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 Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also 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 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 SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- 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.



- b. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- c. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- d. 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 Bank's ability 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.
- e. 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.

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in

- (i) Planning the scope of our audit work and in evaluating the results of our work; and
- (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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 and provisions of the Gujarat Co-operative Societies Act, 1961 and Gujarat Co-operative Societies Rules, 1965.

We Report that:

- a) The Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the book of account and returns;
- b) The Bank has maintained the books of accounts in accordance with guidelines of Reserve Bank of India/Provision of Co-operative Act.
- c) In our opinion the Balance Sheet and Profit & Loss Account dealt with by this report generally comply with the mandatory Accounting Standards application to the bank.
- d) The transaction of the Bank which have come to our notice are within the powers of the Bank.
- e) The Bank has classified the advances in accordance with guidelines of Reserve Bank of India Pertaining to Non-Performing Assets.
- f) The returns received from the Bank have been found adequate for the purpose of our audit.
- g) Report as per the Gujarat Co-operative Societies Act, 1961 (Annexure-A, B, C, D, E Statement and Attachment) is annexed hereto.
- h) Subject to our observation and comments as per annexure-I attached with this report, we state that Bank's Managing committee has followed the circulars/resolution and guidelines etc. issued by Reserve Bank of India.
- i) Due to limited banking operation in our bank following certificates are not applicable, hence same are not attached with the Audit Report for the year 2024-2025.
 - 1) Certificate on Non-Banking Assets
 - 2) Transfer of Loan Exposure
 - 3) Interest subvention claims under Interest Subvention Scheme for MSMEs
 - 4) Compliance to the instructions on 'COVID-19' - Regulatory Package

for MNCA AND ASSOCIATES

Chartered Accountants
FRN. 100586W

CHETANKUMAR DALSUKHBHAI VADGAMA

Mem No. 122619
E-16, VALMIKI NAGAR, NEW SAMA ROAD,
VADODARA-390024 GUJARAT
Guj Co.Op Panel No. VAD/FIRM/24,
RBI UCN. 120019
UDIN: 25122619BMJUNL4390

Place : Mahuva
Date : 13/05/2025

❁ વાર્ષિક અહેવાલ અંગે પ્રમુખશ્રીનું ઉદ્બોધન ❁

આદરણિય સભાસદ ભાઈઓ-બહેનો,
નમસ્કાર,

આપણી બેંકની ૬૯ મી વાર્ષિક સાધારણ સભામાં આપ સૌને હૃદયપૂર્વક આવકારૂ છું તેમજ આશા રાખુ છું કે આપની તથા આપના પરિવાના સભ્યોની હેલ્થ તથા વેલ્થ સારી હશે.

“સ્થિરતા, સલામતી તથા અવિરત પ્રગતિ” ની પરંપરા જાળવીને આપણી બેંકે પોતાની કારકીર્દાના ૭૦ માં વર્ષમાં મંગલ પ્રવેશ કરેલ છે. જે બેંકના સ્થાપનાકાળથી સંકળાયેલા સંચાલકો, સભાસદો, ગ્રાહકો, કર્મચારી તથા શુભેચ્છકોના અરસ-પરસના વિશ્વાસ અને સહીયારા પુરૂશાર્થનું પરિણામ છે. જેના કારણે આપણી બેંક સતત પ્રગતિની કેડી કંડારી રહી છે.



શ્રી અમીષભાઈ એચ. મહેતા

આ સાથે બેંકના ૩૧મી માર્ચ ૨૦૨૫ના રોજ પુરા થયેલ વર્ષના ઓડિટ થયેલ વાર્ષિક હિસાબો તથા અન્ય માહિતી આપ સૌની સમક્ષ રજૂ કરતા આનંદની લાગણી અનુભવુ છું.

શેરભંડોળ : તા. ૩૧/૦૩/૨૦૨૫ના રોજ બેંકનું શેરભંડોળ રૂા. ૧૮૪.૦૦ લાખ છે.

રીઝર્વ ફંડ અને અધર રીઝર્વ ફંડ : બેંકનું સ્વભંડોળ બેંકની સ્થિરતા તથા સધ્ધરતાનું માપદંડ છે. નાણાકીય વર્ષ ૨૦૨૪-૨૫ના અંતે આપણી બેંકનો ચોખ્ખો નફો રૂા. ૧૨૯.૩૨ લાખ છે. બેંકનું શેરભંડોળ, રીઝર્વ ફંડ તથા અધર રીઝર્વ ફંડ બધુ મળીને તા. ૩૧/૦૩/૨૦૨૫ના રોજ રૂા. ૨૬૦૭.૭૧ લાખ થયેલ છે તથા કામકાજનું ભંડોળ રૂા. ૧૭,૬૩૭.૬૦ લાખ થવા પામેલ છે. જે બેંકની પ્રગતીનું ચિત્ર રજૂ કરે છે.

થાપણો : લોકોનો વિશ્વાસ તથા સંયોલકોની પ્રતિબધ્ધાતાનું પ્રતિક એટલે બેંકની “થાપણો” જેમાં ગત વર્ષની તુલનાએ રૂા. ૮૪૪.૭૩ લાખનો વધારો થવા પામેલ છે. તા. ૩૧/૦૩/૨૦૨૫ ના અંતિત બેંકની થાપણો રૂા. ૧૬૧૪૮.૮૫ લાખ છે.

બેંકના તમામ થાપણદારોને વિશ્વાસ આપું છું કે આપણી બેંકમાં રહેલ તમામ થાપણો પુરેપરી સુરક્ષિત છે અને આ આજ અભિગમથી બેંકનું સંચાલક મંડળ કાર્ય કરી રહ્યું છે. વિશેષમાં આપણી બેંકે આ થાપણો ઉપર મહત્તમ મર્યાદા સુધીનો એટલે કે રૂા. ૫ લાખ સુધીનો વિમો “ડીપોઝીટ ઈન્સ્યુરન્સ એન્ડ કેડીટ ગેરંટી કોર્પોરેશન ઓફ ઈન્ડીયા” પાસેથી લીધેલ છે.

ધિરાણ : બેંકની આવક તથા વિકાસનો આધાર ધિરાણની કામગીરી પર રહેલો છે. રીઝર્વ બેંક ઓફ ઈન્ડીયાના વખતો - વખતની માર્ગદર્શિકા મુજબ ધિરાણ અંકુશો તથા બેંકની ધિરાણ નીતીની મર્યાદામાં રહી ધિરાણ માટે આવતા તમામ સભાસદોને ધિરાણ આપવા માટે બેંકનું સંચાલક મંડળ ખૂબજ વ્યવહારિક અને સહકારી અભિગમ રાખી રહ્યું છે. આમ, આપણી બેંક જુદા જુદા વ્યવસાયમાં રોકાયેલા સમાજના દરેક વર્ગના સભાસદોને આર્થિક ઉન્નતીમાં મદદ કરવા સતત પ્રયત્નશીલ છે.

બેંક દ્વારા કરવામાં આવતા નવા ધિરાણોમાં ધિરાણની સધ્ધરતા ઉપર ભાર મુકવામાં આવે છે. બેંકમાં ધિરાણની વસુલાત નિયમિત અને સમયસર થાય તે પણ ખૂબ જ અગત્યની બાબત છે. બેંક ધિરાણ કરતી વખતે ધિરાણની સલામતી અને ધિરાણ લેનારની રીપેઈન્ગ કેપેસીટીને ધ્યાનમાં રાખીને ધિરાણ મંજૂર કરે છે. તા. ૩૧/૦૩/૨૦૨૫ના બેંકનું ધિરાણ રૂા. ૬૯૭૩.૦૭ લાખ છે.

ધિરાણના વર્ગીકરણ અંગે રીઝર્વ બેંક ઓફ ઈન્ડીયાની વખતો - વખતની માર્ગદર્શિકાનું આપણી બેંક ચૂસ્ત પણે પાલન કરે છે. નાણાકીય વર્ષ ૨૦૨૪-૨૫ નાં અંતિતે એન.પી.એ. ખાતાઓ સામે કરવાની જરૂરી જોગવાઈ રૂા. ૪૪૧.૮૧ લાખ થાય જેની સામે અગાઉના વર્ષે તથા ચાલુ વર્ષે કરેલ જોગવાઈ કુલ મળીને રૂા. ૪૮૧.૧૭ લાખ થાય છે. જે દર્શાવે છે કે બેંકે એન.પી.એ. ખાતાઓ સામે જરૂર કરતા વધારે જોગવાઈ કરેલ છે. બેંકનું નેટ એનપીએ “શુન્ય ટકા” રહેલ તથા ગ્રોસ એનપીએ ૬.૩૪% રહેલ. આ તબક્કે સર્વે ધિરાણ મેળનારને હું અપીલ કરૂ છું કે તેઓ તેમણે મેળવેલ ધિરાણના હક્કો નિયમિત ભરે જેથી કરીને તેમની શાખ જળવાય રહે તેમજ અન્ય કાયદાકીય પગલામાંથી બચી શકાય.

રોકાણો : બેંક હંમેશા રીઝર્વ બેંક ઓફ ઈન્ડીયાના આદેશ મુજબ **SLR** તથા **CRR** ના ધોરણોને જાળવી રાખી પોતાની પાસે રહેલ ફંડનું ગવર્નમેન્ટ સિક્યુરીટીઝ તથા માન્ય અન્ય એપ્રુવ્ડ સિક્યુરીટીઝમાં રોકાણ કરે છે. નાણાકીય વર્ષના અંતે આવું રોકાણ રૂા. ૮૬૩૪.૫૮ લાખ થવા પામેલ જે ગત વર્ષની તુલનામાં રૂા. ૧૦૯૩.૭૫ લાખનો વધારો પ્રતિબિંબિત કરે છે. તેમજ બેંકનું કુલ રોકાણ રૂા. ૯૬૨૪.૭૮ લાખ થયેલ છે. જેમાં ગત વર્ષની તુલનાએ રૂા. ૬૪૩.૭૫ લાખ નો વધારો થયેલ છે.



મૂડી તથા જોખમ આધારિત અસ્કયામતોનો રેશિયો (CRAR) : રીઝર્વ બેંક ઓફ ઈન્ડિયાના નિયમ અનુસાર બેંકનો કેપીટલ એડીકવેસી રેશિયો (CRAR) વર્ષનાં અંતમાં ૮ ટકા રહેવો જોઈએ. આ રેશિયો બેંકની મૂડી પર્યામાનો ગુણોત્તર છે જે ભવિષ્યમાં જો કોઈ આર્થિક મુશ્કેલી સર્જાયતો તેનો સામનો કરવા માટે બેંક કેટલી સક્ષમ છે તેનો માપદંડ છે. આ તબક્કે આપને સહર્ષ જણાવવાનું કે આપની બેંકનો CRAR ૧૮.૩% છે. જે આર.બી.આઈ.ના માન્ય માપદંડ કરતા “ડબલ” છે.

લોકર સેવા : બેંકની બધીજ શાખાઓ સેઈફ ડીપોઝીટ વોલ્ટની સુવિધા ધરાવે છે અને લોકર ધારકોને સંતોષકારક સુવિધા આપવા માટે પ્રયત્નશીલ છે. રીઝર્વ બેંક ઓફ ઈન્ડિયાના આદેશ મુજબ તમામ લોકર ધારકોએ IBA ના નિયત નમુના મુજબનો નવો લોકર કરાર કરવાનો રહે છે. આથી એવા તમામ લોકર ધારકોને અપિલ કરૂં છું કે જેમનો નવો લોકર કરાર બાકી હોય તે વ્હેલી તકે નવો કરાર કરાવી લે. તેમજ આ સાથે ખાસ જણાવવાનું કે વર્ષમાં એક વખત આપનું લોકર ઓપરેટ કરશો તેવી ભલામણ છે.

ગ્રાહક સેવા : બેંકની બધીજ શાખાઓ CBS થી સંકળાયેલ છે જેથી કરીને ગ્રાહક કોઈપણ શાખામાંથી સરળતાથી બેંકીંગ કરી શકશે. આ ઉપરાંત બેંક CTS Cheque Book ની સેવા આપે છે. જેનું CTS કલીયરીંગ સમગ્ર “ભારત” ના કોઈ પણ સ્થળેથી થઈ શકે છે. રીઝર્વ બેંકના નિયમ મુજબના ચાર્જથી RTGS-NEFT ની સેવાઓ શરૂ છે. તેમજ બેંક દ્વારા તદ્દન ફી (નિશુલ્ક) માં NACH, Mobile Application, IMPS, BBPS, UPI, SMS, ATM Card જેવી ખૂબ જ મહત્વની સેવાઓ આપવામાં આવે છે. બેંક દ્વારા RuPay Debit Card આપવામાં આવે છે. જેનો ઉપયોગ આપ ભારતભરના કોઈપણ બેંકના ATM માંથી રકમ ઉપાડવા માટે કરી શકશો. તેમજ ATM Card ને અગ્રણ્ય UPI Application જેવી કે BHIM, PhonePe, GPay સાથે લીંક કરી ડીજીટલ ટ્રાન્ઝેક્શન કરી શકો છો. તેમજ તમામ વેપારી પોતાના કરંટ ખાતાને પણ લીંક કરી QR Code જનરેટ કરી નાણાની લેવડ-દેવડ કરી શકે છે.

એટલું જ નહીં ભારત બીલ પેમેન્ટ સર્વિસ (BBPS) કે જે આપણી Mobile Application માં ઈન્ટીગ્રેટ છે જેનો ઉપયોગ કરીને આપ તમામ પ્રકારના યુટીલીટી બીલ જેમ કે ઈલેક્ટ્રીક બીલ, ટેલીફોન બીલ, મોબાઈલ બીલ, ગેસ બીલ તેમજ અન્ય બીલોની ચુકવણી કરી શકો છો. આથી બેંકના તમામ ગ્રાહકોને અનુરોધ છે કે બેંકની “ડીજીટલ સેવા” નો વધુમાં વધુ ઉપયોગ કરે અને આવી સેવાઓની જાણકારી અન્ય ને આપી “બેંક” ની “પ્રગતિ” માં સહભાગી થવા નમ્ર અરજ છે. આપણી બેંકની માત્ર ત્રણ જ શાખાઓ છે બેંક અન્ય કોઈ શાખા ધરાવતી નથી આથી આપને આ સેવાઓ બાબતે કોઈ માર્ગદર્શનની જરૂર હોય તો બેંકના મુખ્ય કાર્યાલય, માર્કેટીંગ યાર્ડ શાખા અને જેસર શાખામાં સંપર્ક કરવો.

શ્રદ્ધાંજલી : વર્ષ દરમ્યાન બેંકના ગ્રાહક, સભાસદ તથા બેંક સાથે પ્રત્યક્ષ કે પરોક્ષ રીતે સંકળાયેલ વ્યક્તિનું અવસાન થયેલ હોય તો તેમને હું બેંકના સમગ્ર સંચાલક મંડળ વતી શ્રદ્ધાસુમન અર્પણ કરું છું તેમજ તાજેતરમાં પહેલગામ સ્થિત થયેલ આતંકવાદી હુમલાનો ભોગ બનેલ તમામ વ્યક્તિના આત્માને ચીર શાંતી મળે તેમજ તેમના પરિવારજનોને આવી પડેલ દુઃખ સહન કરવાની હિંમત મળે તે માટે પ્રભુને પ્રાર્થના.

આભાર દર્શન : બેંકના કાર્યક્ષમ વહીવટમાં મદદરૂપ થનાર તથા બેંકને પ્રગતિના નવા સોપાન સર કરવામાં સહાયભૂત થનાર સર્વે સભાસદો, ગ્રાહકો, શુભેચ્છકો, ડીરેક્ટરશ્રીઓ અને કર્મચારી ગણનો આ પ્રસંગે હું હૃદયપૂર્વક આભાર માનું છું. તેમજ બેંકના સુસંચાલનમાં સહાયભૂત થનાર રીઝર્વ બેંક ઓફ ઈન્ડિયા, ગુજરાત રાજ્ય રજીસ્ટ્રાર, ભાવનગર જિલ્લા રજીસ્ટ્રાર, ગુજરાત અર્બન કો. ઓપ બેંક્સ ફેડરેશન, ભાવનગર તથા બોટાદ જિલ્લા સહકારી બેંક્સ એસોશિએશન, સૌરાષ્ટ્ર કચ્છ અર્બન કો.ઓપ. બેંક્સ ફેડરેશન, સ્ટેચ્યુટરી ઓડીટર, કન્કરન્ટ ઓડીટર, લીગલ એડવાઈઝર્સ, વેલ્યુઅર તથા બેંક સાથે જોડાયેલા તમામ વ્યક્તિઓનો આ પ્રસંગે હું આભાર માનું છું.

સહકારની અપેક્ષા સહ,.....

આભાર સહ,.....

Signature

પ્રમુખશ્રી

શ્રી મહુવા નાગરિક સહકારી બેંક લિ.



BALANCE SHEET AS ON 31st MARCH, 2025

CAPITAL AND LIABILITIES	31.03.2025	31.03.2024
1. CAPITAL		
(i). Authorised Share Capital (30,00,000 Shares of Rs.10.00 each)	3,00,00,000.00	3,00,00,000.00
(ii). Subscribed Capital (18,42,913 Shares of Rs.10.00 each) March 31, 2025 (18,35,241 Shares of Rs.10.00 each) March 31, 2024	1,84,29,130.00 0.00	0.00 1,83,52,410.00
(iii). Amount Called up (18,42,913 Shares of Rs.10.00 each) March 31, 2025 (18,35,241 Shares of Rs.10.00 each) March 31, 2024 Less : Calls Unpaid	1,84,29,130.00 0.00 0.00	0.00 1,83,52,410.00 0.00
of (iii) above held by		
(a) Individual	1,84,29,130.00	1,83,52,410.00
(b) Co-operative Institution	0.00	0.00
(c) State Government	0.00	0.00
TOTAL OF [1 (iii)]	1,84,29,130.00	1,83,52,410.00
2. RESERVE FUND AND OTHER RESERVES		
Statutory Reserve	6,12,93,007.31	5,52,63,675.13
Agricultural Credit Stabilisation Fund	0.00	0.00
Building Fund	3,09,12,619.18	2,91,36,603.84
Dividend Equalisation Fund	0.00	26,94,046.85
Special BDDR Fund	0.00	1,00,000.00
Bad Debts & Doubtful Reserve Fund (BDDR 2024)	4,81,17,482.52	4,24,41,467.18
Investment Depreciation Reserve (IDR)	5,53,000.00	25,53,000.00
Other Funds & Reserves		
Cont Fund Of Standard Assets	27,50,000.00	27,50,000.00
Sahkari Prachar Fund	78,69,582.27	77,26,581.00
Dharmada Fund	63,52,492.63	63,22,892.37
Staff Aid Fund	4,67,153.35	4,67,153.35
Samaj Kalyan Fund	79,72,836.53	79,43,236.27
Special Reserve Under Sec 36-1 of IT	25,87,753.00	25,87,753.00
Staff Benefit Fund	30,40,316.51	29,81,116.00
Member Benefit Fund	70,03,203.66	52,03,203.66
Investment Fluctuation Reserve	2,70,69,288.76	2,64,77,283.64
Revaluation Reserve	3,17,39,740.00	3,17,39,740.00
IT-Cyber Security Project Fund	46,13,622.88	4,69,587.08
TOTAL OF [2]	24,23,42,098.60	22,68,57,339.37
3. PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		
For Share Capital of		
(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
TOTAL OF [3]	0.00	0.00
4. DEPOSITS AND OTHER ACCOUNTS		
(i). Fixed Deposits		
(a) Individual	74,59,97,742.00	68,78,03,370.00
(b) Central Co-operative Banks	0.00	0.00
(c) Other Society	0.00	0.00
Total of [4(i)]	74,59,97,742.00	68,78,03,370.00
(ii). Saving Bank Deposits		
(a) Individual	65,14,77,638.62	62,94,40,434.43
(b) Central Co-operative Banks	0.00	0.00
(c) Other Society	0.00	0.00
Total of [4(ii)]	65,14,77,638.62	62,94,40,434.43

BALANCE SHEET AS ON 31st MARCH, 2025

PROPERTY AND ASSETS	31.03.2025	31.03.2024
1. CASH		
(i). Cash On Hand		
Cash On Hand	4,40,42,408.82	4,59,00,837.12
Cash in ATM	32,05,100.00	35,87,800.00
Total of [1(i)]	4,72,47,508.82	4,94,88,637.12
(ii). Balance with Reserve Bank Of India	0.00	0.00
Total of [1(ii)]	0.00	0.00
(iii). Current Deposits		
(a). Balance With State Bank of India		
State Bank of India Main Branch - Mahuva	63,01,047.19	18,42,786.19
State Bank of India – Jesar	11,66,245.12	7,91,474.12
Total of [1(iii)(a)]	74,67,292.31	26,34,260.31
(b). Balance With State & Central Co-operative Banks		
Gujarat State Co-op Bank - Ahmedabad	2,12,19,326.41	30,45,505.62
Bhavnagar District Co-op Bank - Mahuva	1,15,33,790.00	16,90,820.00
Bhavnagar District Co-op Bank – Bhavnagar	1,19,610.00	1,09,690.00
Total of [1(iii)(b)]	3,28,72,726.41	48,46,015.62
TOTAL OF [1(i+ii+iii)]	8,75,87,527.54	5,69,68,913.05
2. BALANCE WITH OTHER BANKS		
(i). Current Deposits		
Bank Of Baroda – Mahuva	62,72,384.22	29,33,193.22
Union Bank Of India - Mahuva	9,21,722.81	6,98,709.77
IDBI Bank – Bhavnagar	3,99,95,541.08	3,03,16,500.08
Saurashtra Gramin Bank	6,94,149.00	56,128.00
ICICI Bank - Mahuva	22,93,937.00	6,93,937.00
HDFC Bank - 852	18,20,284.05	1,03,59,908.58
HDFC Bank - 125	8,30,266.06	5,87,845.76
HDFC Bank - 1016	1,23,01,128.33	1,08,58,473.24
Bank of India - Mahuva	1,45,00,005.00	0.00
Total of [2(i)]	7,96,29,417.55	5,65,04,695.65
(ii) Savings Deposits	0.00	0.00
Total of [2(ii)]	0.00	0.00
(iii) Fixed Deposits		
(a). FDR With SBI And Other Notified Banks		
Saurashtra Gramin Bank	0.00	4,50,00,000.00
Bank of Baroda	0.00	4,00,00,000.00
HDFC Bank	3,85,00,000.00	3,85,00,000.00
IDBI Bank	3,00,00,000.00	0.00
Total of [2(iii)(a)]	6,85,00,000.00	12,35,00,000.00
(b) FDR With State & Central Co-operative Banks		
Gujarat State Co-op Bank - Ahmedabad	0.00	0.00
Gujarat State Co-op Bank - MA Scheme	2,40,000.00	2,40,000.00
Bhavnagar District co-op Bank	3,00,00,000.00	2,00,00,000.00
Total of [2(iii)(b)]	3,02,40,000.00	2,02,40,000.00
TOTAL OF [2(i+ii+iii)]	17,83,69,417.55	20,02,44,695.65
3. MONEY AT CALL AND SHORT NOTICE		
Call Deposit	0.00	0.00
TOTAL OF [3]	0.00	0.00
4. INVESTMENT		
(i). Central and State Governments Securities		
Government Of India Security At Book value	16,00,99,720.76	20,31,65,020.26
State Government Security At Book value	31,61,55,500.00	31,61,55,500.00
Treasury Bills	38,72,02,850.00	23,47,62,250.00
Security At Face value	87,01,63,310.00	75,51,63,310.00
Security At Market value	86,56,25,104.66	75,02,42,576.89
Total of [4(i)]	86,34,58,070.76	75,40,82,770.26



BALANCE SHEET AS ON 31st MARCH, 2025

CAPITAL AND LIABILITIES	31.03.2025	31.03.2024
(iii). Current Deposits		
(a) Individual	21,74,10,073.45	21,31,68,308.71
(b) Central Co-operative Banks	0.00	0.00
(c) Other Society	0.00	0.00
Total of [4(iii)]	21,74,10,073.45	21,31,68,308.71
(iv). Money At Call And Short Notice	0.00	0.00
Total of [4(iv)]	0.00	0.00
TOTAL OF [4(i+ii+iii+iv)]	1,61,48,85,454.07	1,53,04,12,113.14
5. BORROWINGS		
(i). From The Reserve Bank of India, State & Central co-operative Bank		
(a) Short Term Loans, Cash Credits & Over Drafts		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(b) Medium Term Loans		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(c) Long Term Loans		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(ii). From State Bank of India		
(a) Short Term Loans, Cash Credits & Over Drafts		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(b) Medium Term Loans		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(c) Long Term Loans		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(iii). From State Government		
(a) Short Term Loans, Cash Credits & Over Drafts		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(b) Medium Term Loans		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(c) Long Term Loans		
of which secured against,		
(A) Government & Other Approved Securities	0.00	0.00
(B) Other Tangible Securities	0.00	0.00
(iv). Loans From Other Sources	0.00	0.00
TOTAL OF [5 (i+ii+iii+iv)]	0.00	0.00
6. BILLS FOR COLLECTION BEING BILLS RECEIVABLES (as per contra)		
Bills For Collection	0.00	0.00
TOTAL OF [6]	0.00	0.00

BALANCE SHEET AS ON 31st MARCH, 2025

PROPERTY AND ASSETS		31.03.2025	31.03.2024
(ii). Other Trustee Securities		0.00	0.00
	Total of [4(ii)]	0.00	0.00
(iii). Shares in Co. Op. Institutions			
Bhavnagar District Co-op Bank		2,75,000.00	2,75,000.00
Gujarat State Co-op Bank		5,000.00	5,000.00
	Total of [4(iii)]	2,80,000.00	2,80,000.00
(iv). Other Investments		0.00	0.00
	Total of [4(iv)]	0.00	0.00
TOTAL OF 4 [i+ii+iii+iv]		86,37,38,070.76	75,43,62,770.26
5. INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND			
In Shares of			
(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
	TOTAL OF [5]	0.00	0.00
6. ADVANCES			
(i) Short Term Loans, CC, OD, & Bills Discounted Of Which Secured Against,			
(a) Government And Other Approved Securities		0.00	0.00
(b) Other Tangible securities		16,72,76,419.15	15,85,24,723.76
(c) Unsecured Advances		0.00	0.00
	Total of [6 (i)]	16,72,76,419.15	15,85,24,723.76
Of The Above Advances			
Amount Due From Individuals		16,72,76,419.15	15,85,24,723.76
Amount Overdue		9,28,746.00	39,76,461.50
Amount Considered Bad & Doubtful of Recovery		98,50,570.44	1,28,30,408.93
(ii) Medium Terms Loans Of Which Secured Against			
(a) Government And Other Approved Securities		0.00	0.00
(b) Other Tangible securities		7,35,283.00	4,10,167.00
(c) Unsecured Advances		58,09,989.42	98,23,976.50
	Total of [6 (ii)]	65,45,272.42	1,02,34,143.50
Of The Above Advances			
Amount Due From Individuals		65,45,272.42	1,02,34,143.50
Amount Overdue		1,43,406.24	61,078.50
Amount Considered Bad & Doubtful of Recovery		19,48,387.94	33,41,015.50
(iii) Long Terms Loans Of Which Secured Against			
(a) Government And Other Approved Securities		0.00	0.00
(b) Other Tangible securities		52,34,85,027.72	54,44,20,676.68
(c) Unsecured Advances		0.00	0.00
	Total of [6 (iii)]	52,34,85,027.72	54,44,20,676.68
Of The Above Advances			
Amount Due From Individuals		52,34,85,027.72	54,44,20,676.68
Amount Overdue		45,37,227.22	36,08,405.50
Amount Considered Bad & Doubtful of Recovery		3,23,81,782.50	4,58,99,807.64
TOTAL OF 6 [i+ii+iii]		69,73,06,719.29	71,31,79,543.94
7. INTEREST RECEIVABLE			
N. P. A. Interest Overdue (as per contra)		1,59,49,977.28	1,38,37,583.00
Interest Receivable on FD With Banks		21,07,211.00	49,83,735.00
Interest Receivable on GOI Securities		1,20,60,116.98	1,06,32,352.60
Interest Receivable on Staff Housing Loan		34,10,847.00	23,24,016.00
Penal Charges Reserve for Loans (as per contra)		6,60,329.00	0.00
	Total of [7]	3,41,88,481.26	3,17,77,686.60



BALANCE SHEET AS ON 31st MARCH, 2025

CAPITAL AND LIABILITIES	31.03.2025	31.03.2024
7. BRANCH ADJUSTMENTS	0.00	0.00
TOTAL OF [7]	0.00	0.00
8. OVERDUE INTEREST RESERVE		
N. P. A. Interest Overdue Reserve (as per contra)	1,59,49,977.28	1,38,37,583.00
Penal Charges Reserve for Loans (as per contra)	6,60,329.00	0.00
TOTAL OF [8]	1,66,10,306.28	1,38,37,583.00
9. INTEREST PAYABLE		
Int. Payable On Fixed Deposit	2,16,44,206.36	1,79,60,569.36
Int. Payable On Short Deposit	3,36,765.00	3,94,684.00
Int. Payable On Recurring Deposit	14,06,108.00	15,11,019.00
Int. Payable On Matured Deposit	3,19,056.00	13,45,747.14
Int. Suspence on staff Housing Loan	34,10,847.00	23,24,016.00
TOTAL OF [9]	2,71,16,982.36	2,35,36,035.50
10. OTHER LIABILITIES		
(i). Bills Payable	0.00	0.00
(ii). Unclaimed Dividends		
Unclaimed Dividend	2,00,037.00	4,94,866.50
(iii). Suspenses	0.00	0.00
(iv). Sundries		
Sundry Creditors	94,453.82	1,50,002.59
Earned Leave / Priviledge Leave	8,02,167.00	3,48,266.00
Locker Advance Rent	0.00	39,000.00
Draft Payable	0.00	26,411.00
TDS payable	0.00	2,479.00
Tender Deposit	0.00	35,000.00
GST Payable	8,031.78	6,704.60
Fees And Related Exp Payable	2,15,000.00	2,90,000.00
Other Liabilities	3,68,218.85	3,70,573.79
Asset Payable	0.00	4,72,380.00
Staff Gratuity Fund	13,78,833.00	5,86,318.00
Staff Bonus Fund	15,73,350.00	17,12,804.00
Defered Tax Res Under Sec 36 1 VIII	7,87,753.00	25,87,753.00
Income Tax Fund	9,21,200.00	9,21,200.00
Staff Arriers Fund	22,02,733.22	22,02,733.22
IMPS Settlement Account	6,52,187.66	10,16,329.48
POS Ecom Settlement Account	450.00	410.00
TOTAL OF [10]	92,04,415.33	1,12,63,231.18
11. PROFIT AND LOSS		
Profit as Per Last Balance Sheet	1,18,40,102.29	1,08,00,000.00
Less : Appropriations	1,18,40,102.29	1,08,00,000.00
Add : Profit for the year brought from the Profit & Loss Account	1,29,32,064.51	1,18,40,102.29
TOTAL OF [11]	1,29,32,064.51	1,18,40,102.29
12. CONTINGENT LIABILITIES		
DEAF Scheme	87,91,570.00	75,22,355.10
Guaranteess Issued	0.00	0.00
BALANCE SHEET TOTAL	1,94,15,20,451.15	1,83,60,98,814.48

As Per Third Schedule of Banking Regulation Act. - 1949 (As Applicable to Co-operative Banks) Sec. 29 Read with section 56, Form A.

For, Shree Mahuva Nagrik Sahakari Bank Ltd.

M/s MNCA & Associates

Chartered Accountants

FRN : 100586W

Mem No. 122619

UDIN : 25122619BMJUNL4390

Rajubhai Khimani

General Manager

BALANCE SHEET AS ON 31st MARCH, 2025

PROPERTY AND ASSETS	31.03.2025	31.03.2024
8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (as per contra)		
Bills Receivable	0.00	0.00
TOTAL OF [8]	0.00	0.00
9. BRANCH ADJUSTMENTS	0.00	0.00
TOTAL OF [9]	0.00	0.00
10. PERMISES LESS DEPRECIATION		
New Building A/c	1,15,34,227.00	1,21,41,292.00
Marketing Yard Branch Land	4,24,236.00	4,29,287.00
TOTAL OF [10]	1,19,58,463.00	1,25,70,579.00
11. FURNITURE AND FIXTURES LESS DEPRECIATIONS		
Computer Machine	20,49,903.00	36,46,801.00
Furniture & Fixtures	83,69,594.00	86,94,908.00
Lockers	31,21,320.00	32,85,600.00
Computer Software	6,17,434.00	3,69,598.00
ATM Machine	11,33,054.00	20,14,319.00
Office Equipment	43,78,479.00	30,82,727.00
Building Lift-Generator	13,31,095.00	7,73,448.00
Stamp Franking Machine	0.00	1,09,000.00
Motor Car	38,694.00	45,522.00
TOTAL OF [11]	2,10,39,573.00	2,20,21,923.00
12. OTHER ASSETS		
Electric Deposit	1,65,588.00	2,98,020.00
Telephone Deposit	15,287.00	20,402.00
Franking Stamp Stock	0.00	11,21,146.00
Income Tax Advance	1,26,97,397.81	88,53,834.00
TDS Receivable	7,488.59	2,43,563.81
Lease Line Deposit	0.00	42,696.00
AY 12 13 IT APPEAL CASE	9,21,200.00	9,21,200.00
Cersai	19,183.00	7,273.00
GST RECEIVABLE	13,11,024.96	11,53,463.04
CKYCR	3,164.95	3,132.20
Stamp Stock	49,500.00	6,600.00
Stationary Stock	59,549.00	99,089.00
Library Stock	10,552.00	11,724.00
ATM Settlement Account	2,76,139.73	2,81,039.73
BBPS Settlement Account	52,183.25	26,718.00
UPI Settlement Account	4,200.46	1,43,062.20
Revaluation Reserve	3,17,39,740.00	3,17,39,740.00
TOTAL OF [12]	4,73,32,198.75	4,49,72,702.98
13. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS	0.00	0.00
TOTAL OF [13]	0.00	0.00
14. PROFIT AND LOSS	0.00	0.00
TOTAL OF [14]	0.00	0.00
BALANCE SHEET TOTAL	1,94,15,20,451.15	1,83,60,98,814.48

For, Shree Mahuva Nagrik Sahakari Bank Ltd.

Vinodbhai Makwana
Managing Director

Kalpeshbhai Khodifad
Vice President

Amishbhai Mehta
President



PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2025

EXPENDITURE	31.03.2025	31.03.2024
1. INTEREST PAID ON DEPOSITS, BORROWING, ETC.		
Interest Paid on Savings Deposits	1,78,40,553.30	1,80,82,628.99
Interest Paid on Fixed Deposits	5,05,60,454.86	4,42,98,095.79
Interest Paid on Govt. Security	8,15,222.22	0.00
TOTAL OF [1]	6,92,16,230.38	6,23,80,724.78
2. SALARIES & ALLOWANCES & PROVIDENT FUND		
Salary	2,06,87,054.00	2,05,39,770.00
Training Expenses	26,159.00	28,884.00
Staff Provident Funds Contribution	23,54,555.00	23,44,298.00
Stipend Paid to Apprentice	3,99,000.00	36,000.00
Allowances And Uniform Related Expense	30,58,027.00	35,26,233.00
Medical Expense	3,81,000.00	4,00,000.00
P.F. Administration Charge	1,35,684.00	1,36,680.00
TOTAL OF [2]	2,70,41,479.00	2,70,11,865.00
3. DIRECTORS AND LOCAL COMMITTEE MEMBERS FEES AND ALLOWANCES	81,500.00	69,500.00
TOTAL OF [3]	81,500.00	69,500.00
4. RENT, TAXES, INSURANCE, LIGHTING ETC.		
Municipal Tax	1,18,985.00	1,18,212.00
Service Tax & GST Account	48,735.00	2,24,582.00
Insurance Expenses	27,03,503.00	25,46,113.50
Building Lighting Charges Expenses	9,65,036.00	10,16,366.19
Building Rent Expense	3,69,024.00	3,65,517.00
TOTAL OF [4]	42,05,283.00	42,70,790.69
5. LAW CHARGES	0.00	0.00
TOTAL OF [5]	0.00	0.00
6. POSTAGE, TELEGRAM & TELEPHONE CHARGES		
Postage Expense	52,123.00	39,271.00
Telephone Expense	4,14,602.00	3,39,893.00
TOTAL OF [6]	4,66,725.00	3,79,164.00
7. AUDITOR'S FEES	2,84,300.00	5,91,400.00
TOTAL OF [7]	2,84,300.00	5,91,400.00
8. DEPRICIATION & REPAIRS TO BANK'S PROPERTY		
Computer Depreciation	18,51,713.00	14,96,255.00
Building Depreciation	8,22,448.00	8,01,267.00
Furniture Depreciation	8,64,484.00	4,56,968.00
Locker Depreciation	1,64,280.00	1,72,928.00
ATM Machine Depreciation	8,81,265.00	5,03,580.00
Building Lift & Generator Depreciation	1,53,174.00	85,940.00
Stamp Franking Machine Depreciation	1,09,000.00	1,09,000.00
Library Depreciation	1,172.00	1,303.00
Branch Land Depreciation	5,051.00	5,051.00
Motor Car Depreciation	6,828.00	8,034.00
Annual Maintenance Contract (AMC)	7,55,076.00	3,27,232.00
Maintenance & Repairing Expense	6,91,461.00	7,48,161.80
TOTAL OF [8]	63,05,952.00	47,15,719.80
9. STATIONERY, PRINTING AND ADVERTISEMENT ETC.		
Printing and Stationery Expense	3,18,209.00	3,67,630.00
Advertisement Expense	2,71,615.00	2,87,458.00
TOTAL OF [9]	5,89,824.00	6,55,088.00

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2025

INCOME	31.03.2025	31.03.2024
1. INTEREST AND DISCOUNT		
(i) Interest Earned On Unsecured Advances		
Interest Earned on Personal Loan	8,34,894.34	13,30,559.00
Interest Earned on Employee Loan	9,099.00	16,844.00
Interest Earned on Atmanirbhar Loan - 1	2,815.00	5,144.00
Total of [1(i)]	8,46,808.34	13,52,547.00
(ii) Interest Earned On Secured Advances		
Interest Earned on Cash Credit Hypothication	2,21,495.00	4,63,920.00
Interest Earned on Cash Credit Building	64,37,867.00	54,79,350.00
Interest Earned on Farmer Cash Credit	18,59,494.00	16,63,703.45
Interest Earned on Gold And Silver Loan	47,50,924.40	41,05,329.53
Interest Earned on Building Mortgage Loan	3,65,59,859.16	4,04,10,060.00
Interest Earned on Fixed Deposit Loan	35,106.00	36,943.00
Interest Earned on National Saving Certificate	3,342.00	3,119.00
Interest Earned on Staff Loan	8,07,997.00	7,42,989.00
Interest Earned on Home Loan	1,47,90,123.00	1,47,36,720.00
Interest Earned on CC Against FD	0.00	12,798.00
Interest Earned on Staff Housing Loan	3,53,560.00	5,06,367.00
Interest Earned on Staff Over Draft	4,27,357.00	3,23,626.00
Interest Earned on Atmanirbhar Loan - 2	0.00	6,590.00
Total of [1(ii)]	6,62,47,124.56	6,84,91,514.98
(iii). Income On Investments		
Interest Earned on Government Securities	5,11,68,842.42	4,53,39,708.59
Interest Earned on Deposit With Other Banks	77,47,063.00	88,06,827.00
Total of [1(iii)]	5,89,15,905.42	5,41,46,535.59
TOTAL OF [1(i+ii+iii)]	12,60,09,838.32	12,39,90,597.57
2. COMMISSION, EXCHANGE & BROCKERAGE		
Commission Received on Draft & Cheque	99,040.93	98,780.00
Commission Received on Others	44,861.00	44,232.00
Stamp Franking Commission	38,211.00	76,506.00
TOTAL OF [2]	1,82,112.93	2,19,518.00
3. SUBSIDIES AND DONATIONS	0.00	0.00
TOTAL OF [3]	0.00	0.00
4. INCOME FROM NON BANKING ASSETS AND PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS	0.00	0.00
TOTAL OF [4]	0.00	0.00



PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2025

EXPENDITURE	31.03.2025	31.03.2024
10. LOSS FROM SALE OF OR DEALING WITH NON BANKING ASSETS	0.00	0.00
TOTAL OF [10]	0.00	0.00
11. OTHER EXPENDITURE		
Traveling Expenses	1,58,207.00	2,33,547.00
Valuation Fee	96,250.00	85,000.00
Clearing House Expense	45,421.97	44,977.79
Office Expense	12,09,098.91	11,05,285.36
Swagat (Hospitality) Expense	36,304.00	99,648.00
Amortization of GOI Premium	85,675.00	85,675.00
Other Bank Related Charge	11,765.46	71,806.56
ATM Transaction Expense	2,39,251.81	5,52,160.97
Legal Expense	0.00	1,796.14
MPLS Link Expense	7,99,244.00	7,82,725.00
CIBIL Report Expense	20,335.44	19,164.55
Petrol And Other Expense	74,086.00	59,310.00
Application Service Provider	16,56,237.00	20,01,262.00
Subscription Expense	1,33,130.00	1,34,890.00
Legal Charge	0.00	75,000.00
TOTAL OF [11]	45,65,006.59	53,52,248.37
12. PROVISIONS		
Privilege Leave / Earn Leave Provision	9,39,846.00	18,76,736.00
Staff Gratuity Fund Provision	16,20,887.00	35,16,827.00
Staff Bonus Fund Provision	15,73,350.00	17,12,804.00
Share Holder Benefit Fund Provision	18,00,000.00	24,00,000.00
Investment Fluctuation Reserve	0.00	53,20,000.00
Income Tax Provision	31,00,000.00	17,00,000.00
BDDR Provision	2,32,31,015.34	0.00
Provision on Matured Deposit	3,19,056.00	0.00
TOTAL OF [12]	3,25,84,154.34	1,65,26,367.00
13. BALANCE OF PROFIT	1,29,32,064.51	1,18,40,102.29
TOTAL OF [13]	1,29,32,064.51	1,18,40,102.29
TOTAL OF PROFIT & LOSS ACCOUNT	15,82,72,518.82	13,37,92,969.93

As Per Third Schedule of Banking Regulation Act. - 1949 (As Applicable to Co-operative Banks) Sec. 29 Read with section 56, Form B.

For, Shree Mahuva Nagrik Sahakari Bank Ltd.

M/s MNCA & Associates

Chartered Accountants

FRN : 100586W

Mem No. 122619

UDIN : 25122619BMJUNL4390

Rajubhai Khimani

General Manager

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2025

INCOME	31.03.2025	31.03.2024
5. OTHER RECEIPT		
Safe Deposit Vault Rent	15,70,776.00	11,12,231.00
Cheque Book Charges	1,22,775.00	1,03,575.00
Banking Service Charge	7,74,784.57	5,12,940.50
Account Operating Service Charge	4,83,180.00	4,76,500.00
Overdue Account Service Charge	95,451.14	1,15,508.42
Recovery Charge	2,69,859.29	2,47,832.20
Notice Charge	1,14,861.50	1,52,961.50
Locker Charge	50,544.70	47,026.72
Dividend Income	25,500.00	750.00
Miscellaneous Income	8,20,111.33	1,06,259.83
ATM Transaction Income	5,97,001.08	8,70,367.92
Penal Charge Income	3,41,832.12	353.00
Profit On Sale Of Investment	35,82,875.50	11,454.55
Provision on Matured Deposit	0.00	5,05,093.72
TOTAL OF [5]	88,49,552.23	42,62,854.36
6. Extra Ordinary Income		
BDDR Provision	1,94,31,015.34	0.00
Investment Depreciation Reserve Provision	20,00,000.00	53,20,000.00
Deferred Tax Res Sec 36 1 VIII	18,00,000.00	0.00
TOTAL OF [6]	2,32,31,015.34	53,20,000.00
7. LOSS (IF ANY)	0.00	0.00
TOTAL OF [7]	0.00	0.00
TOTAL OF PROFIT & LOSS ACCOUNT	15,82,72,518.82	13,37,92,969.93

Distribution of Profit for Financial Year 2024-2025

As per Clause-47(KH)				
Net Profit	1,29,32,064.51	32,33,016.13	Reserve Fund	25.00%
		19,39,809.68	BDDR Fund	15.00%
		19,39,809.68	Building Fund	15.00%
		3,23,301.61	Education Fund	2.50%
		46,55,543.22	Investment Fluct. Res. (IFR)	36.00%
		7,75,923.87	IT-Cyber Security Project Fund	6.00%
		64,660.32	Remaining profit after distribution	
As per Clause-47(KH) (7)				
Remaining profit distribution	64,660.32	38,796.20	Sahakari Prachar Fund	60.00%
		6,466.03	Samaj Kalyan Fund	10.00%
		12,932.06	Employee Sahayak Fund	20.00%
		6,466.03	Donation Fund	10.00%
		64,660.32		

For, Shree Mahuva Nagrik Sahakari Bank Ltd.

Vinodbhai Makwana
Managing Director

Kalpeshbhai Khodifad
Vice President

Amishbhai Mehta
President



SHREE MAHUVA NAGRIK SAHAKARI BANK LTD.

Financial Year ended March 31, 2025

Significant accounting policies and other information

1. Basis of preparation:

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Cooperative Societies), circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

2. Use of Estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods.

3. Advances and Provisioning:

The classification of advances into Standard, Substandard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at on an on-going basis in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time. The Bank is also in compliance with RBI circular in this regard.

The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.

In addition to provisions on Non-Performing Advances, general provisions are made 0.40% of standard assets as per RBI guidelines.

4. Revenue recognition:

- Income from advances - As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis; income from Non-Performing Assets is recognized on realization and in case of advances with the Recovery Department of the Bank, the recoveries in the accounts are first appropriated towards Interest income and then towards principle outstanding.
- Income from Investments - Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Trading Profits/Losses on securities are recognised on a trade-date basis.
- All other Income is recognised on accrual basis unless specified otherwise. The commission, Locker rent, Dividends received from shares of co-operative institutions and other service charges levied by the Bank are recognized as income in the year in which it is received.

5. Fixed Assets and Depreciation:

- Fixed Assets, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use.
- Revalued assets are carried at revalued amounts only no amortization/depreciation accumulated thereon is considered. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.
- Impairment: The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.



- d. The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of Depreciation	Rate of Depreciation
Furniture and Fixture	Diminishing Balance Method	5.00 %
Fixed Assets	Diminishing Balance Method	5.00 %
Lockers	Diminishing Balance Method	5.00 %
Office Premises	Diminishing Balance Method	5.00 %
Computer Hardware and Software	Straight Line Method	33.33 %
ATM & Stamp Franking Machine	Straight Line Method	33.33 %
Office Equipment	Diminishing Balance Method	5.00 %
Lift and Generator	Diminishing Balance Method	10.00 %
Vehicles	Diminishing Balance Method	15.00 %
Library Stock	Diminishing Balance Method	10.00 %

- e. The depreciation on assets acquired prior to October 1st, is provided for the whole year otherwise the same are depreciated at 50% of the normal rates except depreciation on vehicles which is provided for full year in the year of acquisition, irrespective of date of acquisition.

6. Foreign Exchange Transactions:

The bank is not involved in any sort of foreign currency transaction.

7. Investments:

- Investments are classified into "Available for Sale" (AFS), and "Held to Maturity" (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
- For the purpose of disclosure in the Balance sheet, Investments have been classified under following groups as – Central Government Security, State Government Security, Treasury Bills and shares of District and State co-operative Banks.
- Investments under AFS category are valued at acquisition cost only. Net depreciation, if any, is debited to Profit and Loss account and net appreciation, if any, is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by PDAI jointly with FIMMDA/FBIL.
- Held to Maturity: Investments under this category are not marked to market and are carried at acquisition cost or at amortized cost. However, SLR Investment over and above stipulated limit of 25% of Net Demand & Time Liabilities (If any), Investment which are purchased last, marked to market and required depreciation is provided for. If investment were required at premium over the face value, the premium is being amortized over the remaining period till maturity at yearly intervals as per the RBI guidelines and this investment is shown at amortized cost.
- Profit or loss on sale of investments in any category is taken to the profit and loss account.
- In respect of Securities included in any of the above mentioned categories where interest / principal is in arrears for more than 90 days, income is not recognized, as per prudential norms. Investment under HTM and AFS is shown at the cost of acquisition and Broken period interest paid to seller will be treated as an item of expenditure under P & L Account and will be debited to "Broken Period interest on Govt. Security".

8. Employee Benefits:

- The retirement benefits in the form of provident fund is adopted as per EPF norms of the Government of Gujarat. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.
- Encashment of accumulated leaves is adopted as per the Gujarat State Civil Service Rules. The Bank maintains fund under trust deed with Life Insurance Corporation of India (LIC). The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the Profit and Loss account.
- The Bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of actuarial valuation at each year-end. The Bank is maintaining fund under trust



deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the Profit and Loss account.

9. Taxes on Income:

- 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 rules framed thereunder.
- Deferred Tax is not recognised by the Bank.

10. Provisions, Contingent Liabilities and Contingent Assets:

- A provision is recognised when the Bank has a present obligation as result of past events and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate 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.

11. Accounting of Goods and Services Tax:

Income and Expenses on which GST is applicable are recognised for net of GST (Exclusive Accounting)

12. Investment Fluctuation Reserve (IFR), Investment Depreciation Reserve (IDR) Bad Debt & Doubtful Reserve (BDDR), Differed tax Res Sec 36-I & Dividend Equalisation Fund:

Bank has reversed the excess amount of Investment Depreciation Reserve (IDR) & Differed tax Res Sec 36-I which is shown as extra ordinary income in P & L. Moreover, as per RBI's circular, Bad Debt & Doubtful Reserve (BDDR) provision is reversed which is also shown under the head of extra ordinary income in P & L. Besides this, as per RBI's circular, bank has transferred dividend equalisation fund to reserve fund. Also note that Appropriation of Profit under clause 47 (KH) 7 is done considering the RBI's circular on Dividend Equalization Fund.

Date: May 13, 2025
Place : Mahuva

For,
Shree Mahuva Nagrik Sahakari Bank Ltd.

General Manager



Regulatory Capital

1. A. Composition of Regulatory Capital

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Paid up share capital and reserves (net of deductions, if any)	79,722	73,616
ii	Other Tier 1 capital	22,392	20,178
iii	Tier 1 capital (i + ii)	1,02,114	93,794
iv	Tier 2 capital	20,596	25,539
v	Total capital (Tier 1 + Tier 2)	1,22,710	1,19,333
vi	Total Risk Weighted Assets (RWAs)	6,80,439	6,97,566
vii	Paid-up share capital and reserves as percentage of RWAs	11.72%	10.55%
viii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.00%	13.45%
ix	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.03%	3.66%
x	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.03%	17.11%
xi	Amount of paid-up equity capital raised during the year	77	185
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.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
*		March 31, 2025	March 31, 2024
	Amount of Tier 2 capital raised during the year of which:		
a	Perpetual Cumulative Preference Shares	0.00	0.00
b	Redeemable Non-Cumulative Preference Shares	0.00	0.00
c	Redeemable Cumulative Preference Shares	0.00	0.00
d	Long Term Subordinated Bonds	0.00	0.00
	Total	0.00	0.00

B. Draw down from Reserves

₹ in Thousand

Sr. No.	Particulars	Balance as on	Addition during the year	Deduction during the year	Balance as on	Remarks
		March 31, 2024			March 31, 2025	
1	Statutory Reserve	55,263.68	6,029.33	0.00	61,293.01	
2	Building Fund	29,136.60	1,776.02	0.00	30,912.62	
3	Dividend Equalisation Fund	2,694.05	29.60	2,723.65	0.00	As per RBI Guideline
4	Bad Debts & Doubtful Reserve Fund	42,541.47	0.00	42,541.47	0.00	As per RBI Guideline
5	BDDR 2024	0.00	48,117.48	0.00	48,117.48	As per RBI Guideline
6	Investment Depreciation Reserve (IDR)	2,553.00	0.00	2,000.00	553.00	Excess Provision Reversed
7	Sahkari Prachar Fund	7,726.58	148.00	5.00	7,869.58	
8	Dharmada Fund	6,322.89	29.60	0.00	6,352.49	
9	Staff Aid Fund	467.15	0.00	0.00	467.15	
10	Samaj Kalyan Fund	7,943.24	29.60	0.00	7,972.84	
11	Staff Benefit Fund	2,981.12	59.20	0.00	3,040.32	
12	Member Benefit Fund	5,203.20	1,800.00	0.00	7,003.20	
13	Investment Fluctuation Reserve	26,477.28	592.00	0.00	27,069.28	

Asset Liability Management

2. Maturity pattern of certain items of assets and liabilities - March 31, 2025

₹ in Thousand

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	0	1,353	56,550	39,245	35,751	64,279	1,45,304	2,93,290	5,86,984	2,97,867	94,262	16,14,885
Advances	0	2,184	2,302	3,122	23,640	28,829	46,902	53,631	70,596	2,68,723	1,97,378	6,97,307
Investments	0	0	49,640	57,754	0	48,550	1,85,411	2,11,983	74,668	93,120	2,41,352	9,62,478
Borrowings												
Foreign Currency Assets												
Foreign Currency Liability												



Investments

₹ in Thousand

3. A. Composition of Investment Portfolio As at March 31, 2025

	Investments in India						Investments outside India				Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	
Held to Maturity											
Gross	3,66,563	0	280	0	0	0	3,66,843	0	0	0	3,66,843
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Net	3,66,563	0	280	0	0	0	3,66,843	0	0	0	3,66,843
Available for Sale											
Gross	4,96,895	0	0	0	0	0	4,96,895	0	0	0	4,96,895
Less : Provision for depreciation and NPI	553	0	0	0	0	0	553	0	0	0	553
Net	4,96,342	0	0	0	0	0	4,96,342	0	0	0	4,96,342
Held for Trading											
Gross	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
Net	0	0	0	0	0	0	0	0	0	0	0
Total Investment											
Gross	8,63,458	0	280	0	0	0	8,63,738	0	0	0	8,63,738
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Less : Provision for depreciation and NPI	553	0	0	0	0	0	553	0	0	0	553
Net	8,62,905	0	280	0	0	0	8,63,185	0	0	0	8,63,185



₹ in Thousand

As at March 31, 2024

	Investments in India					Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures		Others
Held to Maturity											
Gross	80,293	0	280	0	0	0	80,573	0	0	0	80,573
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Net	80,293	0	280	0	0	0	80,573	0	0	0	80,573
Available for Sale											
Gross	6,73,790	0	0	0	0	0	6,73,790	0	0	0	6,73,790
Less : Provision for depreciation and NPI	2,553	0	0	0	0	0	2,553	0	0	0	2,553
Net	6,71,237	0	0	0	0	0	6,71,237	0	0	0	6,71,237
Held for Trading											
Gross	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
Net	0	0	0	0	0	0	0	0	0	0	0
Total Investment											
Gross	7,54,083	0	280	0	0	0	7,54,363	0	0	0	7,54,363
Less : Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Less : Provision for depreciation and NPI	2,553	0	0	0	0	0	2,553	0	0	0	2,553
Net	7,51,530	0	280	0	0	0	7,51,810	0	0	0	7,51,810



3. B. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Movement of provisions held towards depreciation on investments		
a	Opening Balance	2,553.00	7,873.00
b	Add: Provisions made during the year	0.00	0.00
c	Less: Write off / write back of excess provisions during the year	2,000.00	5,320.00
d	Closing balance	553.00	2,553.00
ii	Movement of Investment Fluctuation Reserve		
a	Opening balance	26,477.00	16,621.00
b	Add: Amount transferred during the year	592.00	9,856.00
c	Less: Drawdown	0.00	0.00
d	Closing balance	27,069.00	26,477.00
iii	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.75%	6.03%

C. Sale and transfers to/from HTM category

The value of sales and transfers of securities to/from HTM category not exceeds 5 per cent of the book value of investments held in HTM category at the beginning of the year

₹ in Thousand

Particulars	March 31, 2025	March 31, 2024
Total Book Value under HTM category	0.00	0.00
Total Market Value under HTM category	0.00	0.00
Provision, if required which is not made	0.00	0.00

D. Non-SLR investment portfolio

i Non-performing non-SLR investments

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
a	Opening balance	0.00	0.00
b	Additions during the year since 1st April	0.00	0.00
c	Reductions during the above period	0.00	0.00
d	Closing balance	0.00	0.00
e	Total provisions held	0.00	0.00

ii Issuer composition of non-SLR investments

₹ in Thousand

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
1	2	3		4		5		6		7	
a	PSUs	0	0	0	0	0	0	0	0	0	0
b	FIs	0	0	0	0	0	0	0	0	0	0
c	Banks	99,020	1,14,020	0	0	0	0	0	0	0	0
d	Private Corporates	0	0	0	0	0	0	0	0	0	0
e	Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0	0	0
f	Others	0	0	0	0	0	0	0	0	0	0
g	Provision held towards depreciation	0	0	0	0	0	0	0	0	0	0
	Total *	99,020	1,14,020	0	0	0	0	0	0	0	0

* The total shall match the total of non-SLR investments held by the bank.



Asset Quality

4. A. Classification of advances and provisions held

₹ in Thousand

	Standard		Non Performing				Total					
	Total Standard Advances		Sub-Standard		Doubtful		Loss		Total Non Performing Advances		Total	
	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
Gross Standard Advances and NPAs												
Opening Balance	6,51,108	6,58,236	22,281	28,644	37,439	35,340	2,352	1,179	62,071	65,163	7,13,180	7,23,399
Add: Additions during the year									98,325	1,22,590	1,49,680	2,17,632
Less: Reductions during the year*									1,16,215	1,25,682	1,65,553	2,27,851
Closing balance	6,53,126	6,51,108	6,921	22,281	34,953	37,439	2,307	2,352	44,181	62,071	6,97,307	7,13,180
*Reductions in Gross NPAs due to:												
i) Upgradation									0	0	0	0
ii) Recoveries (excluding recoveries from upgraded accounts)									1,16,215	1,25,682	1,16,215	1,25,682
iii) Technical/ Prudential Write-offs									0	0	0	0
iv) Write-offs other than those under (iii) above									0	0	0	0
Provisions (excluding Floating Provisions)												
Opening balance of provisions held	2,750	2,750	24,727	27,056	15,462	12,686	2,352	1,179	42,541	40,921	45,291	43,671
Add: Fresh provisions made during the year									5,576	1,620	5,576	1,620
Less: Excess provision reversed/ Write-off loans									0	0	0	0
Closing balance of provisions held	2,750	2,750	25,873	24,727	19,937	15,462	2,307	2,352	48,117	42,541	50,867	45,291
Net NPAs												
Opening Balance			19,530	24,242	0	0	0	0	19,530	24,242		
Add: Fresh additions during the year									1,00,622	1,20,970		
Less: Reductions during the year									1,16,215	1,25,682		
Closing Balance			3,937	19,530	0	0	0	0	3,937	19,530	3,937	19,530
Floating Provisions												
Opening Balance											0	0
Add: Additional provisions made during the year											0	0
Less: Amount drawn down during the year											0	0
Closing balance of floating provisions											0	0



Technical write-offs and the recoveries made thereon														
Opening balance of Technical/ Prudential written-off accounts														0
Add: Technical/ Prudential write-offs during the year														0
Less: Recoveries made from previously technical/ prudential written-off accounts during the year														0
Closing Balance														0
Ratios (in per cent)														
	March 31, 2025	March 31, 2024												
Gross NPA to Gross Advances	6.34%	8.70%												
Net NPA to Net Advances	-0.61%	2.91%												
Provision coverage ratio	109%	69%												

B. Sector-wise Advances and Gross NPAs

₹ in Thousand

Sr. No.	Sector	March 31, 2025			March 31, 2024			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	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	
(i) Priority Sector								
a	Agriculture and allied activities	47,870	2,806	6.35%	42,756	3,869	6.23%	
b	Advances to industries sector eligible as priority sector lending	2,76,448	22,345	50.58%	2,64,020	31,204	50.27%	
c	Services	206	107	0.24%	1,97,093	362	0.58%	
d	Personal loans	1,76,099	1,527	3.46%	465	202	0.33%	
	Subtotal (i)	5,00,623	26,785	60.63%	5,04,334	35,637	57.41%	
(ii) Non-priority Sector								
a	Agriculture and allied activities	0	0	0.00%	143	0	0.00%	
b	Industry	23,784	4,218	9.55%	30,638	6,831	11.01%	
c	Services	1,67,346	11,337	25.66%	1,68,706	16,464	26.52%	
d	Personal loans	5,553	1,841	4.17%	9,359	3,139	5.06%	
	Sub-total (ii)	1,96,683	17,396	39.37%	2,08,846	26,434	42.59%	
	Total [(i)+(ii)]	6,97,306	44,181	100.00%	7,13,180	62,071	100.00%	

C Overseas assets, NPAs and revenue

The bank does not have overseas assets, NPAs and Revenue

D Details of accounts subjected to restructuring

The Bank does not restructured any loan account and not any loan account is under process for restructuring.

E Divergence in asset classification and provisioning - NA**F Details of Financial Asset sold to Asset Reconstruction Companies (ARC) - NIL****G Details of non performing financial assets purchased/sold from/to other banks/financial institutions/NBFCs (excluding ARCs) - NIL****H Fraud Accounts**

	March 31, 2025	March 31, 2024
Number of frauds reported	0	0
Amount involved in fraud (₹ Thousand)	0	0
Amount of provision made for such frauds (₹ Thousand)	0	0
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Thousand)	0	0

I Disclosure under Resolution Framework for COVID-19-related Stress

₹ in Thousand

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 September 30, 2022	Of September 30, 2022, aggregate debt that slipped into NPA during the half-year	Of September 30, 2022 amount written off during the half-year	Of September 30, 2022 amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year March 31, 2023
Personal Loans	NIL				
Corporate persons					
Of which MSMEs					
Others					
Total					

Moratorium Period from March 1, 2020 to May 31, 2020

Exposures**5. A. Exposure to real estate sector**

₹ in Thousand

Category	March 31, 2025	March 31, 2024
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 inclusion in priority sector advances	1,99,700	1,93,399
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 would also include non-fund based (NFB) limits;	1,71,337	1,90,816
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0	0
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0	0
Total Exposure to Real Estate Sector	1,99,700	1,93,399



B. Exposure to Capital Market - Nil

C. Risk Category wise country exposure - Not Applicable

D. Unsecured advances

₹ in Thousand

Particulars	March 31, 2025	March 31, 2024
Total unsecured advances of the bank	5,810	9,824
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

6. A. Concentration of deposits

₹ in Thousand

Particulars	March 31, 2025	March 31, 2024
Total deposits of the twenty largest depositors	1,29,605	1,10,326
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.03%	7.21%

B. Concentration of advances

₹ in Thousand

Particulars	March 31, 2025	March 31, 2024
Total advances to the twenty largest borrowers	81,495	83,204
Percentage of advances to twenty largest borrowers to total advances of the bank	11.69%	11.67%

C. Concentration of exposures

₹ in Thousand

Particulars	March 31, 2025	March 31, 2024
Total exposure to the twenty largest borrowers/customers	2,11,100	83,204
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers / customers	9.13%	11.67%

D. Concentration of NPAs

₹ in Thousand

Particulars	March 31, 2025	March 31, 2024
Total Exposure to the top twenty NPA accounts	20,322	24,224
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	46.00%	39.03%

7 Derivatives

The Bank is not dealing in derivatives

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

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Opening balance of amounts transferred to DEA Fund	7,522	6,974
ii	Add: Amounts transferred to DEA Fund during the year	1,649	1,767
iii	Less: Amounts reimbursed by DEA Fund towards claims	380	1,219
iv	Closing balance of amounts transferred to DEA Fund	8,791	7,522

9. A. Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No.	Particulars	March 31, 2025	March 31, 2024
1	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	0	0
3	Number of complaints disposed during the year	0	0
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
5	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	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	0	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

B. Top five grounds of complaints received by the bank from customers

No any complaints received by the bank from customers in current as well as previous year.

10. Disclosure of penalties imposed by the Reserve Bank of India

No penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006

11. A. Business Ratios

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Interest Income as a percentage to Working Funds	7.14%	6.94%
ii	Non-interest income as a percentage to Working Funds	0.51%	0.55%
iii	Cost of Deposits	4.23%	4.39%
iv	Net Interest Margin	3.22%	4.23%
v	Operating Profit as a percentage to Working Funds	6.65%	6.36%
vi	Return on Assets	0.73%	0.69%
vii	Business (deposits plus advances) per employee (₹ in Thousand)	1,15,610	70,112
viii	Profit per employee (₹ in Thousand)	647	370

B. Bancassurance business

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Commission from selling of Non-Life Insurance policies	0	0
ii	Commission from selling of Life Insurance policies	0	0

C. Marketing and Distribution : Nil

D. Disclosure regarding Priority Sector Lending Certificates (PSLCs) : Nil

E. Provisions and contingencies

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Provisions for NPI	0	0
ii	Provision towards NPA	1,776	1,620
iii	Provision made towards Income tax	3100	1700
iv	Other Provisions and Contingencies (with details)	5934	14827
	Privilege Leave / Earn Leave Provision	940	1877
	Staff Gratuity Fund Provision	1621	3517
	Staff Bonus Fund Provision	1573	1713
	Share Holder Benefit Fund Provision	1800	2400
	Investment Fluctuation Reserve	0	5320
	Investment Depreciation Reserve	0	0

F. Payment of DICGC Insurance Premium

₹ in Thousand

Sr. No.	Particulars	March 31, 2025	March 31, 2024
i	Payment of DICGC Insurance Premium	1805	1740
ii	Arrears in payment of DICGC premium	0	0

G. Disclosure of facilities granted to directors and their relatives

The Bank has not granted facilities to its directors and their relatives.



સ્થિરતા - સલામતી - અવિરત પ્રગતિની ઉજ્જવળ પરંપરાની ઝાંખી

(રૂ. લાખમાં)

વર્ષ	સભાસદ સંખ્યા	શેર ભંડોળ રૂ.	રિઝર્વ ફંડ રૂ.	અધર રિઝર્વ ફંડ રૂ.	થાપણો રૂ.	ઘીરાણ રૂ.	કાર્યકારી ભંડોળ રૂ.	નફો રૂ.	ડીવીડન્ડ	ઓડિટ વર્ગ
૧૯૬૦-૧૯૬૧	૬૯૫	૦.૪	-	-	૦.૩૨	૧.૧૩	૧.૩૫	-૦.૦૨	-	-
૧૯૬૫-૧૯૬૬	૧૭૦૨	૧.૫	-	-	૦.૫૫	૧૦.૦૫	૪.૪૯	૦.૦૮	-	-
૧૯૭૦-૧૯૭૧	૩૦૩૮	૪.૫૪	-	-	૧૯.૨૮	૪૩.૭૫	૩૪.૨૯	૦.૫૪	૯%	“અ”
૧૯૭૫-૧૯૭૬	૫૭૬૧	૭.૨૯	-	-	૨૦.૫૮	૭૦.૨૧	૫૧.૨૦	૦.૭૬	૯%	“અ”
૧૯૮૦-૧૯૮૧	૬૮૨૪	૮.૫	૬.૧૧	૮.૫	૫૯.૮૮	૫૯.૩૧	૮૮.૨૯	૧૦.૦૦	૯%	“અ”
૧૯૮૫-૧૯૮૬	૭૮૮૯	૧૦.૨૫	૧૩.૦૪	૨૪.૧	૧૨૧.૩૮	૧૨૮.૬૮	૧૮૮.૬૬	૨.૫૦	૧૨%	“અ”
૧૯૯૦-૧૯૯૧	૮૯૩૮	૧૦.૯૭	૨૧.૩૭	૩૯.૯૨	૨૨૭.૩૨	૧૬૨.૮૨	૩૩૪.૮૬	૩.૦૦	૧૨%	“અ”
૧૯૯૫-૧૯૯૬	૮૮૬૮	૧૫.૨૯	૩૧.૨૮	૭૧.૩૪	૫૩૫.૯૭	૨૮૩.૮૧	૭૧૪.૮૧	૫.૦૦	૧૫%	“અ”
૨૦૦૦-૨૦૦૧	૮૮૬૮	૩૭.૦૨	૫૪.૮૧	૫૭.૧૫	૧૪૬૬.૬૬	૯૪૭.૫૭	૧૯૨૫.૩૫	૧૨.૫૦	૧૫%	“અ”
૨૦૦૫-૨૦૦૬	૮૮૬૮	૬૪.૨૭	૮૯.૫૪	૨૯૨.૧૭	૧૭૮૩.૫૯	૧૨૩૯.૯૧	૨૬૪૯.૮૩	૨૨.૦૦	૧૫%	“અ”
૨૦૧૦-૨૦૧૧	૮૮૬૮	૯૯.૩૨	૧૬૭.૫	૬૪૬.૫	૪૩૧૯.૪૮	૧૯૯૦.૬૫	૫૪૭૩.૧૭	૩૮.૦૦	૧૫%	“અ”
૨૦૧૨-૨૦૧૩	૮૮૬૮	૯૯.૪૮	૨૦૦.૩૬	૫૮૬.૬	૫૩૬૯.૩૫	૩૩૦૯.૨૩	૬૪૬૩.૫૫	૪૦.૦૦	૧૫%	“અ”
૨૦૧૩-૨૦૧૪	૮૮૬૬	૧૦૧.૦૮	૨૧૨.૧૯	૬૬૧.૯૫	૬૬૪૮.૨	૩૬૭૨.૧૪	૭૮૭૩.૯૪	૫૧.૦૦	૧૫%	“અ”
૨૦૧૪-૨૦૧૫	૯૦૫૩	૧૦૧.૫૯	૨૨૭.૧૫	૬૪૧.૬	૭૭૦૩.૦૫	૩૯૩૩.૬૮	૮૯૯૭.૮૭	૭૧.૦૦	૧૫%	“અ”
૨૦૧૫-૨૦૧૬	૯૧૮૧	૧૦૧.૭૫	૨૪૭.૬૩	૭૪૯.૬૬	૮૭૧૩.૭૭	૪૧૭૨.૫૮	૧૦૧૮૪.૯૯	૮૧.૦૦	૧૫%	“અ”
૨૦૧૬-૨૦૧૭	૯૨૬૦	૧૦૧.૮૫	૨૭૧.૪૪	૮૫૦.૨૪	૧૦૭૦૩.૮૬	૪૦૯૪.૮૪	૧૨૩૦૪.૬૮	૧૦૧.૦૦	૧૫%	“અ”
૨૦૧૭-૨૦૧૮	૯૫૮૯	૧૭૦.૪૦	૨૯૮.૭૩	૮૭૦.૭૫	૧૦૭૫૩.૩૬	૪૫૦૯.૦૪	૧૨૫૫૦.૯૫	૧૦૯.૦૦	૧૫%	“અ”
૨૦૧૮-૨૦૧૯	૯૬૩૮	૧૭૦.૫૪	૩૨૮.૯૬	૯૭૫.૩૫	૧૧૦૪૬.૯૬	૫૨૫૧.૬૭	૧૨૯૬૯.૪૬	૧૩૧.૦૦	૧૫%	“અ”
૨૦૧૯-૨૦૨૦	૯૬૨૧	૧૭૦.૮૦	૩૮૯.૧૩	૧૦૦૮.૩૦	૧૨૨૪૦.૨૪	૫૪૭૮.૫૪	૧૪૨૧૧.૯૧	૧૩૫.૦૦	૧૫%	“અ”
૨૦૨૦-૨૦૨૧	૯૮૨૮	૧૭૩.૮૩	૪૨૪.૬૭	૧૪૨૨.૪૬	૧૪૦૯૦.૯૭	૬૭૦૧.૦૩	૧૬૨૩૧.૧૬	૧૪૧.૦૦	૧૫%	“અ”
૨૦૨૧-૨૦૨૨	૧૦,૦૫૩	૧૭૮.૭૫	૪૬૨.૬૯	૧૪૫૨.૯૧	૧૪૧૭૭.૨૫	૭૫૦૧.૯૮	૧૬૪૦૧.૯૨	૧૩૨.૦૦	૧૫%	“અ”
૨૦૨૨-૨૦૨૩	૧૦,૧૮૬	૧૮૧.૬૮	૪૯૭.૯૯	૧૬૧૫.૨૪	૧૪૪૮૩.૪૭	૭૨૩૩.૯૯	૧૬૮૮૫.૬૧	૧૦૮.૦૦	-	“અ”
૨૦૨૩-૨૦૨૪	૧૦,૨૬૫	૧૮૩.૫૨	૫૫૨.૬૪	૧૭૧૫.૯૪	૧૫૩૦૪.૧૨	૭૧૩૧.૭૯	૧૭૮૭૨.૭૬	૧૧૮.૪૦	-	“અ”
૨૦૨૪-૨૦૨૫	૧૦,૩૩૮	૧૮૪.૨૯	૬૧૨.૯૩	૧૮૧૦.૪૯	૧૬૧૪૮.૮૫	૬૯૭૩.૦૭	૧૭૬૩૭.૬૦	૧૨૯.૩૨	-	“અ”

* કર્મચારી ગણ *



શ્રી રાજુભાઈ એમ. ખીમાણી
(જનરલ મેનેજરશ્રી)



શ્રી હિંમતભાઈ ની. મકવાણા
(બ્રાન્ચ મેનેજરશ્રી)



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(બ્રાન્ચ મેનેજરશ્રી)



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(ઈ.ડી.પી./આસી. મેનેજરશ્રી)



શ્રી પરેશભાઈ એચ. પંડયા
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(ઓફીસરશ્રી)



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(ઓફીસરશ્રી)



શ્રી અજયભાઈ જે. કવા
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(ક્લાર્ક)



શ્રીમતિ જાગૃતીબેન આર. કાપડીયા
(ક્લાર્ક)



શ્રી જયેશકુમાર વ. જોષી
(ક્લાર્ક)



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(ક્લાર્ક)



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(ક્લાર્ક)



શ્રી જીજ્ઞેશભાઈ ની. મહેતા
(ક્લાર્ક)



શ્રી નીનાબા ની. ગોહીલ
(ક્લાર્ક)



શ્રી શીવ ડી. વ્યાસ
(ક્લાર્ક)



શ્રી જયદીપ આર. પંડયા
(ક્લાર્ક)



શ્રી સમીરભાઈ એ. પરમાર
(ક્લાર્ક)



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(ક્લાર્ક)



શ્રી પ્રદિપભાઈ ડી. મકવાણા
(પ્યુન)



શ્રી સંદુભાઈ એલ. મકવાણા
(પ્યુન)



શ્રી કુલશંકર યુ. જોષી
(પ્યુન)



શ્રી પ્રફુલ્લભાઈ ની. રાજયગુરુ
(ફાઈવર કમ પ્યુન)



શ્રી અજય ડી. સરવૈયા
(પ્યુન)



શ્રી નરેત્તભાઈ એમ. ઘાંધલ્યા
(સિક્યુરીટી ગાર્ડ)



શ્રી હિંમતભાઈ કે. જાદવ
(સિક્યુરીટી ગાર્ડ)



શ્રી વિરભદ્રસિંહ જે. સરવૈયા
(સિક્યુરીટી ગાર્ડ)



શ્રી ધરમશીભાઈ ની. સોલંકાર
(સિક્યુરીટી ગાર્ડ)



શ્રી મુળુભા એમ. સરવૈયા
(સિક્યુરીટી ગાર્ડ)



શ્રી પ્રાણશંકર ડી. જાની
(સિક્યુરીટી ગાર્ડ)

* संस्मरणो *

बेंकनी ६८मी वार्षिक साधारण सभा ता. १४/०६/२०२४



बेंकनी मुख्य शाखा भाते स्वतंत्रता दिननी उजवणी ता. १५/०८/२०२४



* સંસ્મરણો *

બેંકની મુખ્ય શાખા ખાતે પ્રજાસત્તાક દિનની ઉજવણી તા. ૨૬/૦૧/૨૦૨૫



આંતરરાષ્ટ્રીય સહકાર વર્ષ - ૨૦૨૫ અંતર્ગત ગુજરાત સ્થાપના દિવસે ધાર્મિક સ્થળ
શ્રી ગાયત્રી શક્તિપીઠ - મહુવા ખાતે સફાઈ કામગીરી





UPI
UNIFIED PAYMENTS INTERFACE

Bharat Connect

Pay digitally with
Bharat Connect

BHIM
BHARAT INTERFACE FOR MONEY

paytm

PhonePe

amazon pay

Google Pay



Electricity
Bill



Gas
Bill



Landline
Bill



Broadband
Bill



Mobile
Bill



Water
Bill



DTH
Bill



Pay Online



Scan & Pay



Money Transfer

મુખ્ય કાર્યાલય :

"શ્રી ભાસ્કરરાવ ભાનુશંકર ઠાકર સહકાર ભવન"

બજરંગદાસ બાપા ચોક (વાસી તળાવ),

મહુવા-૩૬૪૨૯૦. (સૌરાષ્ટ્ર) જિ. ભાવનગર

ફોન : (૦૨૮૪૪) ૨૨૨૪૦૮, ૨૨૨૨૫૭, ૨૨૮૨૮૦ ફેક્સ : ૨૨૪૨૮૦

Website : www.mnsbl.in E-mail : mhvnagri@gmail.com

શાખા : (૧) માર્કેટ યાર્ડ શાખા : "શ્રી હરેશકુમાર અનંતરાય મહેતા સહકાર ભવન", શ્રી ખેતીવાડી ઉત્પન્ન બજાર સમિતિ પરીસર, (માર્કેટયાર્ડ)
ગેઈટ નં.-૨ પાસે, સ્ટેશન રોડ, મહુવા-૩૬૪૨૯૦. ફોન નં. (૦૨૮૪૪) ૨૨૩૭૦૭

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