

**ANSUL AGRAWAL & Co.**  
**Chartered Accountants**

**HEAD OFFICE: 19 B, Mohit Vihar, Behind Carmel School. G.M.S. Road, Dehradun-248006**

**E-mail: ansulagrawal@gmail.com**

**AUDITOR'S CERTIFICATE**

We have audited the financial statements of District Cooperative Bank Ltd. Dehradun for the year ended on 31.03.2025 on the basis of books of accounts and other records relevant for audit produced before us.

Subject to our observations provided in the prescribed manner in the Independent Audit Report and the Long Form Audit Report (LFAR), they represent a true and fair view of the Balance Sheet and the Profit & Loss Account as on that date.

For & On behalf of Ansul Agrawal & Co.  
Firm Registration No. 0500112N  
Chartered Accountants



A handwritten signature in blue ink, appearing to read "Ansul Agrawal".

CA. Ansul Agrawal  
Partner

Membership No. 092048  
UDIN No. 25092048BMJITL4758

Date : 20-06-2025  
Place : Dehradun

Branch Offices: Sela Khola, Chaughan Pata, Near P.W.D. office, Almora -263601  
A-296, Basement, Shivalik, Malviya Nagar New Delhi-110017



**THE THIRD SCHEDULE**

**FORM 'A'**

**DISTRICT COOPERATIVE BANK LTD. DEHRADUN**

**Head Office - Court Compound, Dehradun**

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

**BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2025**

(Amt. In Rs.)

CAPITAL AND LIABILITIES	Rs. 31.03.2025	P. 31.03.2024
<b>1. CAPITAL</b>		
(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.....Share at Rs.....each less called unpaid of (iii) above, held by		
(a) Individuals	2,900.00	2,900.00
(b) Co-operative Institutions	18,28,08,852.00	17,59,54,052.00
(c) State Government	5,00,00,000.00	0.00
<b>2. RESERVE FUNDS OTHER RESERVES</b>	95,65,90,782.12	89,11,06,843.12
(i) Statutory Reserve Fund	32,35,65,774.91	32,35,07,164.91
(ii) Agricultural Credit Stabilization Fund	11,45,65,643.88	10,55,40,314.88
(iii) Building Fund	2,77,58,384.17	2,77,58,384.17
(iv) Dividend Equalization Fund	6,076.84	6,076.84
(v) Special Bad Debts Reserve	35,637.70	35,637.70
(vi) Bad & Doubtful Debts Reserve	13,89,31,240.67	13,89,31,240.67
(vii) Investment and Depreciation Reserve	34,42,992.15	34,42,992.15
(viii) Reserve fund for Staff welfare	5,00,000.00	5,00,000.00
(ix) Shatabadi samaroh Kosh	50,00,000.00	50,00,000.00
(x) Education and library fund	12,785.98	12,785.98
(xi) Pacs development fund	22,50,000.00	22,50,000.00
(xii) Samajik Kalyan Kosh	50,00,000.00	50,00,000.00
(xiii) Saleable form Shortage fund	18,346.22	18,346.22
(xiv) Technical Fund	65,10,000.00	65,10,000.00
(xv) Research and Development Fund	99,776.14	99,776.14
(xvi) Donation and Charity Fund	1,076.92	1,076.92
(xvii) Furniture and Fixture Fund	1,40,000.00	1,40,000.00
(xviii) Natural Disaster Fund	18,00,000.00	18,00,000.00
(xix) Share redumption Fund	1,42,000.00	1,42,000.00
(xx) Risk Fund	3,03,922.41	3,03,922.41
(xxi) Vehicle Reserve	34,51,965.00	34,51,965.00
(xxii) Provision for NPA	6,04,43,661.13	6,04,43,661.13
(xxiii) Prov. for Standard Assets	3,44,65,000.00	3,44,65,000.00
(xxiv) Provision for Bad and Doubtful DEBT Rural Branch	13,59,99,440.00	9,59,99,440.00
(xxv) Provision for BD DEBTS 8.50%	1,64,00,000.00	0.00
(xxvi) Pension Fund	3,00,00,000.00	3,00,00,000.00
(xxvii) Prov for Loan fraud	3,53,40,000.00	3,53,40,000.00
(xxviii) Prov for Sundry Items	1,04,07,058.00	1,04,07,058.00



*Dehradun*







3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS ACCOUNTS	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	13,79,46,78,557.06	13,17,58,39,180.59
4. DEPOSITS AND OTHER ACCOUNTS	7,44,66,24,863.24	6,89,12,25,484.74
(i) Fixed Deposits	4,11,36,34,602.70	3,41,55,35,490.20
(a) Individuals	0.00	0.00
(b) Central co-operative banks	3,33,29,90,260.54	3,47,56,89,994.54
(c) Other societies	6,14,02,50,721.30	5,96,97,82,444.30
(ii) Savings Banks Deposits	5,51,84,08,298.84	5,27,95,24,586.59
(a) Individuals	0.00	0.00
(b) Central co-operative banks	62,18,42,422.46	69,02,57,857.71
(c) Other societies	20,78,02,972.52	31,48,31,251.55
(iii) Current Deposits	13,08,96,622.18	12,34,26,614.26
(a) Individuals	19,93,652.53	2,79,31,036.62
(b) Central co-operative banks	7,49,12,697.81	16,34,73,600.67
(c) Other societies	0.00	0.00
(iv) Money at Call and Short Notice	2,27,26,82,286.86	2,12,90,16,726.87
5. BORROWINGS	2,27,26,76,986.86	2,12,90,11,426.87
(i) From the Reserve Bank of India/Nabard/State/Central Co-operative Banks	1,18,00,00,000.00	92,45,00,000.00
(a) Short-term loans, cash credit and overdrafts of which secured against	1,18,00,00,000.00	92,45,00,000.00
(A) Government and other approved securities		
(B) Other tangible securities	1,09,26,76,986.86	1,20,45,11,426.87
(b) Medium-term loans of which secured against	1,09,26,76,986.86	1,09,26,76,986.86
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(c) Long-term loans of which secured against		
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(ii) From the State Bank of India	0.00	0.00
(a) Short-term loans, cash credit and overdrafts of which secured against		
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(b) Medium-term loans of which secured against		
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(c) Long-term loans of which secured against:		
(A) Government and other approved securities		
(B) Other tangible securities	5,300.00	5,300.00
(iii) From the State Government	5,300.00	5,300.00
(a) Short-term loans, cash credit and overdrafts of which secured against	5,300.00	5,300.00
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(b) Medium-term loans of which secured against		
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(c) Long-term loans of which secured against		
(A) Government and other approved securities		
(B) Other tangible securities	0.00	0.00
(iv) Loan From Other Sources	0.00	0.00






6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE as per contra	0.00	0.00
7. BRANCH ADJUSTMENTS	0.00	0.00
8. OVERDUE INTEREST RESERVE	8,19,46,147.67	8,04,16,147.67
9. INTEREST PAYABLE	1,39,37,948.76	1,70,76,757.76
10. OTHER LIABILITIES	9,06,59,646.08	8,46,38,846.15
(i) Bills Payable/Draft Payable/Bankers Cheque	1,05,70,368.24	1,00,04,465.26
(ii) Dividends Payable	16,95,021.00	16,95,021.00
(iii) Sundry Creditors	1,29,18,353.84	2,16,70,513.51
(iv) Other liabilities, ATM & POSS, RTGS/IMPS, TDS Payable, Tax Coll. Pend. remtt.	1,71,55,101.19	67,05,309.72
(v) Blocked Account (Outstanding of credit entries above 5 years in branch adjustment account)	71,45,924.93	45,06,597.78
(vi) Staff Dues Provision for Bonus, Leave, Salary, Ex-Gratia	4,11,74,876.88	4,00,56,938.88
11. PROFIT AND LOSS		
Profit as per last balance sheet	9,34,19,160.58	4,76,63,201.94
Less Appropriations	0.00	4,76,63,201.94
Add Profit for the year brought from the P&L account	10,40,59,582.39	9,34,19,160.58
Total Balance of Profit	19,74,78,742.97	9,34,19,160.58
GRAND TOTAL	17,64,07,85,863.52	16,64,74,70,614.74
CONTINGENT LIABILITIES	0.00	0.00
(i) Outstanding Liability for Guarantees Issued	0.00	0.00
(ii) Others	0.00	0.00
RBI unclaimed DEAF Account	1,39,19,874.15	81,66,207.06

  
(Manoj Kumar)  
S.O. (Acct)

  
(Diksha Kandwal Gaur)  
DGM (Acct)

  
(C.K. Kamal)  
Secretary / General Manager

For Ansul Agrawal & Co.  
Chartered Accountants

Ansul Agrawal  
(Partner)

M. No 092048

FRN- 0500112N

UDIN No. 25092048BMJI 5M7842

Palace - Dehradun

Date:- 20-06-2025



  
(Abhinav Shah)  
IAS  
Administrator/CDO



## THE THIRD SCHEDULE

FORM 'A'

**DISTRICT COOPERATIVE BANK LTD. DEHRADUN**

Head Office - Court Compound, Dehradun

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

BALANCE SHEET AS ON 31<sup>ST</sup> MARCH 2025


(Amt. In Rs.)

PROPERTY AND ASSETS	Rs. P.		Rs. P.	
	31.03.2025		31.03.2024	
<b>1. CASH</b>	10,09,44,752.50		11,49,84,727.72	
(i) Cash In Hand and With Reserve Bank of India, State Bank of India, State Co-operative Bank and Central Co-operative Banks	10,09,44,752.50		11,49,84,727.72	
<b>2. BALANCES WITH OTHER BANKS</b>	7,36,40,97,851.30		6,36,47,34,249.00	
(i) Current Deposits	59,72,18,054.92		66,46,02,257.51	
(a) Balance with state co-operative bank ltd	7,75,94,717.70		26,92,00,059.70	
(b) Balance with SBI	10,74,174.52		74,18,874.62	
(c) Balance with commercial banks	39,50,26,549.01		26,22,90,720.08	
(d) Balance with private & other banks	12,35,22,613.69		12,56,92,603.11	
(ii) Saving Bank Deposit	4,23,71,929.38		1,01,61,149.49	
(iii) Fixed Deposit	6,72,45,07,867.00		5,68,99,70,842.00	
(a) Fixed deposits with state co-operative bank	3,12,43,55,960.00		2,65,16,03,104.00	
(b) Fixed deposits with commercial banks	42,00,00,000.00		0.00	
(c) TMB with NABARD	0.00		10,75,11,591.00	
(d) Fixed deposits with private & other banks	3,18,01,51,907.00		2,93,08,56,147.00	
<b>3. MONEY AT CALL AND AT SHORT NOTICE</b>	0.00		0.00	
<b>4. INVESTMENTS</b>	3,29,53,25,700.99		3,81,27,45,701.72	
(i) In Central & State Government Securities (At Book Value) Face	2,79,93,20,700.00		3,01,67,55,700.00	
Value Rs.2,81,57,40,000.00				
Market Value Rs.2,83,11,77,178.06	0.00		0.00	
(ii) Other Trustee Securities	9,60,25,000.00		9,60,25,000.00	
(iii) Shares in Co-operative Institutions Other Than in Item (5) Below	9,60,00,000.00		9,60,00,000.00	
(a) Uttarakhand state co-operative bank	25,000.00		25,000.00	
(b) Other cooperative institution	39,99,80,000.99		69,99,65,001.72	
(iv) Other Investment	39,99,80,000.99		69,99,65,001.72	
(a) Debt mutual funds	0.00		0.00	
<b>5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS</b>				
In shares 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	6,33,55,33,221.52		5,93,77,30,778.01	
<b>6. ADVANCES :</b>	1,63,28,83,840.53		1,65,58,67,608.48	
(i) Short-Term Loans, Cash Credits, Overdrafts and Bills Discounted				
Of which secured against				
(a) Government and other approved securities				
(b) Other tangible securities				
Of the advances, amount due from individuals				
Of the advances, amount overdue				
Considered bad and doubtful of recovery	4,18,13,32,148.05		3,81,64,06,123.96	
(ii) Medium-Term Loans				
Of which secured against				
(a) Government and other approved securities				
(b) Other tangible securities				
Of the advances, amount due from individuals				
Of the advances, amount overdue				
Considered bad and doubtful of recovery	52,13,17,232.94		46,54,57,045.57	
(iii) Long-Term Loans				
Of which secured against				
(a) Government and other approved securities				
(b) Other tangible securities				
Of the advances, amount due from individuals				






Of the advances, amount overdue		
Considered bad and doubtful of recovery	48,84,88,551.04	35,09,47,747.58
7. INTEREST RECEIVABLE		
Of which overdue		
Considered bad and doubtful of recovery		
8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS per contra	53,59,958.56	93,09,565.65
9. BRANCH ADJUSTMENTS	30,98,959.21	34,43,287.21
10. PREMISES LESS DEPRECIATION	2,45,25,669.98	2,66,65,093.69
11. FURNITURE AND FIXTURES LESS DEPRECIATION	2,34,11,198.42	2,69,09,464.16
12. OTHER ASSETS	19,36,537.00	22,78,279.00
(i) Bank Vehicle	57,80,226.04	1,06,52,074.05
(ii) RTGS & IMPS Inward Pool A/C	26,44,386.30	28,62,969.60
(iii) Stationary/Trading Stock	19,000.00	19,000.00
(iv) Telephone Security	60,77,875.52	70,34,099.53
(v) Sundry Debtors	8,22,700.00	4,05,700.00
(vi) ATM Transaction	9,07,291.09	9,51,597.71
(vii) Other Miscellaneous Assets	52,23,182.47	27,05,744.27
(viii) Sundry Assets GST Paid		
13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	0.00	0.00
14. PROFIT AND LOSS	0.00	0.00
GRAND TOTAL	17,64,07,85,863.52	16,64,74,70,614.74

  
(Manoj Kumar)  
S.O. (Acct)

  
(Diksha Kandwal Gaur)  
DGM (Acct)

  
(C.K. Kamal)  
Secretary / General Manager

For Ansul Agrawal & Co.  
Chartered Accountants

Ansul Agrawal  
(Partner)

M. No 092048


FRN- 0500112N

UDIN No. 25092048BM 515U7312

Palace - Dehradun

Date:- 20-06-2025



  
(Abhinav Shah)  
IAS  
Administrator/CDO





**INDEPENDENT AUDITOR'S REPORT**

To,  
The Administrator/CDO  
District Co-operative Bank Ltd.  
Head Office Court Compound  
Dehradun (Uttarakhand)

**Report on the Audit of Financial Statements**

We have audited the accompanying financial statements of the District Co-Operative Bank Limited, Dehradun Uttarakhand, which comprise the Balance Sheet as at March 31, 2025 & the Profit & Loss Account and notes to accounts for the year ended on that date.

**1- Opinion**

In our opinion and to the best of our information and according to the explanations given to us, read with the memorandum of changes (mentioned in Paragraph 7 below), the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 the Act') in the manner so required for banking companies and give a true and fair view in conformity with the accounting principles generally accepted in India of the State of Affairs in case of the Balance Sheet of the Bank as at March 31, 2025 and its Profit for the year ended on that date.

**2- Basis for Opinion**

We conducted our audit of the financial statement in accordance with the Standards on Auditing (SA3) issued by the Institute of Chartered Accountants of India (the 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 (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions Banking Regulation Act, 1949 and the Rules made there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**3- Responsibilities of Management and Those Charged with Governance for the Financial Statements**

The Bank's Management is responsible 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 prescribed by the ICAI and the provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. 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 preparation of the financial statement that give a true and false view and are free from material misstatement, whether due to fraud or error.





In preparing the financial statements, Management 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 Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

#### **4- 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 scepticism 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing our opinion on whether the Bank has an adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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.

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.

#### **5- Key Audit Matters**

Key Audit Matters are those matters that in our professional judgment are of most significance, in our audit of the financial statement of the current period. These matters were addressed in the context of our audit of the financial statement as a whole, and in forming an opinion thereon, and we do not provide a separate opinion on these matters.





- 6- We have not observed any irregularities while verifying the Prudential Norms by the Bank. The following is a summary of the suggested Memorandum of Changes (MOC) submitted by us to the Management of the Bank.

	No.	Increase	Decrease
In respect of Income	-	-	-
In respect of Expenditure	-	-	-
In respect of Assets	-	-	-
In respect of Gross NPAs	-	-	-
In respect of Provision of NPAs	-	-	-
In respect of Classification of Advances	-	-	-
In respect of Risk Weighted Assets	-	-	-
Other items (if any)	-	-	-

#### 7- Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account contains the data required to draw up the Balance Sheet and the Profit and Loss Account in Form A and B respectively of the Third schedule of the Banking Regulation Act, 1949 and the provision of the Uttarakhand Cooperative Societies Act, 2003 and the Rules, 2004.

#### 8- Subject to the limitation indicated above is Para's 5 to 7, as supra and the Notes to Accounts : We Report That;

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory unless otherwise stated.
- b) The Transaction of the Bank which have come to our notice have been within the power of the Bank unless otherwise stated.

#### 9- We further report that,

- a) The Balance Sheet, Profit & Loss Account and notes to accounts dealt with by our report are in agreement with the books of account and return unless otherwise stated
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books unless otherwise stated
- c) In our opinion, the Balance Sheet and Profit and Loss Account comply with the Accounting Standards to the extent they are not inconsistent with the Accounting Policies prescribed by the Reserve Bank of India/ICAI.
- d) The detailed observations are covered in LFAR (Long Form Audit Report) enclosed with this report.

For & behalf of Ansul Agrawal & Co.  
Chartered Accountants  
Firm Registration No. 500112N



(Ansul Agrawal)

Partner

Membership No.: 092048



Place of Signature: Dehradun

Date: 20.06.2025

UDIN: 25092048BMJISU7312




# DISTRICT COOPERATIVE BANK LTD DEHRADUN

Notes on Account		Rs in Lacs	
Sl No	Particulars	31-03-2025	31-03-2024
1	Investments -(only SLR) - with break-up under permanent and current category - Under current category with the following break-up		
a)	Book value and face value of Investments	27,993.21	30,167.56
b)	Market value of Investments	28,311.77	29,580.20
	[Further , as regards NON-SLR Investment, Instructions for disclosure already issued vide RBI circular RPCD.CORF.BC.NO.65/07.02.03/2003-04 dated February 23, 2004 should be strictly adhered to.]	4,960.05	7,959.90
2	Advances to directors, their relatives, companies / firms in which they are interested		
a)	Fund-based	3.97	5.38
b)	Non-fund based (Guarantees, L/C, etc.)	0.00	0.00
3	Cost of Deposits - Average cost of Deposits	4.97	4.73
4	NPAs		
a)	Gross NPAs	6,690.71	5,884.41
b)	Net NPAs	2,816.17	2,573.87
c)	Percentage of gross NPAs to total advances	10.56	9.91
d)	Percentage of net NPAs to net advances	4.73	4.59
5	Movement of NPAs		
	(1) Amount of NPAs as at the beginning of the year	5884.41	6219.16
	(2) Reduction in NPAs during the year	845.74	1239.82
	(3) Additions to NPAs during the year	1652.04	905.07
	(4) Amount of NPAs as at the end of the Year	6690.71	5884.41
6	CRAR	13.50	11.71
7	Profitability		
a)	Interest income as a percentage of working funds	7.67	7.04
b)	Non-interest income as a percentage of working funds	0.08	0.31
c)	Operating profit as a percentage of working funds	1.19	0.86
d)	Return on Assets	0.62	0.61
e)	Business (Deposits + Advances) per employee	978.16	966.31
f)	Profit per employee	5.34	5.02
8	Provisions		
a)	Provisions on NPAs required to be made	2,224.06	1,926.48
b)	Provisions on NPAs actually made	3,874.54	3,310.54
c)	Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	819.46	819.46
d)	Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	819.46	804.16
e)	Provisions required to be made on depreciation in Investments	0.00	0.00
f)	Provisions actually made on depreciation in Investments	34.43	34.43







9	Movement in Provisions	564.00	223.17
(a)	Towards NPAs	0.00	0.00
(b)	Towards depreciation on investments	0.00	0.00
(c)	Towards standard assests	0.00	15.04
(d)	Towards all other items under Provisions above	173.62	146.57
10	Payment of insurance premia to the DICGC, including arrears, if any.	2.00	0.00
11	Penalty imposed by RBI for any violation.		
12	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts	81.66	46.17
13	Opening balance of amounts transferred to DEAF	57.54	35.49
	Add: Amounts transferred to DEAF during the year	0.00	0.00
	Less: Amounts reimbursed by DEAF towards claims	139.20	81.66
	Closing balance of amounts transferred to DEAF		

  
(Manoj Kumar)  
Section Officer (Account)

  
( Diksha kandwal Gaur )  
Deputy General Manager (Accounts)

  
( C.K.Kamal )  
Secretary / General Manager

For Ansul Agrawal & Co.  
Chartered Accountants



Ansul Agrawal  
(Partner)

M. No 092048


FRN- 0500112N

UDIN No. 25092048BMJSU7312

Palace - Dehradun

Date:- 20-06-2025



  
(Abhinav Shah)  
IAS  
Administrator/CDO





## THE THIRD SCHEDULE

FORM 'B'

## DISTRICT CO-OPERATIVE BANK LTD. DEHRADUN

Head Office - Court Compound, Dehradun

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

EXPENDITURE	Rs.	P.	Rs.	P.	INCOME	Rs.	P.	Rs.	P.
	31.03.2025	31.03.2024	31.03.2025	31.03.2024		31.03.2025	31.03.2024	31.03.2025	31.03.2024
1. Interest on Deposits, Borrowings, etc.	78,06,11,254.10	68,05,17,850.66			1. Interest and Discount.(Including Intt. On Investment)	1,19,95,19,556.63	1,07,17,90,693.64		
2. Salaries and Allowances and Provident Fund.	22,45,34,362.50	21,33,22,202.60			2. Commission, Exchange and Brokerage.	11,77,288.83	11,99,644.38		
3. Directors and Local Committee Members Fees and allowances.	0.00	97,930.00			3. Subsidies, donations and Dividend	0.00	54,16,800.00		0.00
4. Rent, Taxes, Insurance, Lighting, etc.	1,78,47,890.95	1,55,58,814.30			4. Income from Non-Banking Assets and Profit from Sale of or Dealing with such Assets.	7,97,83,048.34	55,32,207.01		
5. Law charges	5,09,664.00	12,45,037.00			5. Profit from Sale of Mutual Fund	1,23,55,696.29	4,02,17,488.12		
6. Postage, Telegrams and Telephone charges.	3,90,945.85	4,93,821.82			6. Other Receipts	0.00	0.00		
7. Auditor's Fees.	13,37,430.00	12,10,850.00			7 Loss (if any)				
8. Depreciation on and Repairs to Property.	51,48,132.49	53,37,697.53							
9. Stationery, Printing and Advertisement, etc.	18,76,321.19	14,22,840.59							
10. Loss from Sale of or Dealing with Non-Banking Assets.	0.00	0.00							
11. Other Expenditure.	6,27,65,882.12	7,38,26,628.07							
Income tax Paid	3,58,24,124.50	3,62,00,000.00							
12. Provisions.	5,79,30,000.00	15,04,000.00							
(a) Provision for Overdue Interest	15,30,000.00	15,04,000.00							
(b) Provision for Bad and Doubtful DEBT Rural Branch	4,00,00,000.00	0.00							
(c) Provision for BD DEBTS 8.50%	1,64,00,000.00	0.00							
13. Balance of Profit.	10,40,59,582.39	9,34,19,160.58							
TOTAL	1,29,28,35,590.09	1,12,41,56,833.15			TOTAL	1,29,28,35,590.09	1,12,41,56,833.15		

*(Signature)*  
(C.K.Kamal)

Secretary / General Manager

*(Signature)*  
(Diksha Kandwal Gaur)  
DGM (Acct)

*(Signature)*  
(Abhinav Shah)  
IAS  
Administrator/CDO

*(Signature)*  
(Manoj Kumar)  
SO (Acct)

For Ansul Agrawal & Co.  
Chartered AccountantsAnsul Agrawal  
(Partner)

M. No 092048

FRN- 0500112N

UDIN No. 25092048M3567312

Palace - Dehradun

Date:- 20-06-2025





**Asset liability management**  
**Maturity pattern of certain items of assets and liabilities**  
(Amount in ₹ crore)

	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 up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	0.00	0.00	64.69	0.01	0.00	2.36	1.10	8.05	1,237.75	14.54	50.97	1,379.47
Advances	0.00	0.00	37.80	22.98	0.00	70.24	71.23	92.74	102.62	87.53	148.41	633.55
Investments	0.00	0.00	5.49	84.32	0.00	113.48	193.07	354.18	38.41	19.44	193.59	1,001.98
Borrowings	0.00	0.00	0.00	0.00	0.00	6.27	19.34	132.80	48.11	20.72	0.03	227.27
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



*(Signature)*  
उपमहानिबन्धक  
(लेखा)  
डि०को० बैंक लि०, देहरादून





**Sector-wise Advances and Gross NPAs**  
(Amounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		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 <sup>21</sup>						
a)	Agriculture and allied activities	181.36	2.45	1.35	152.42	3.00	1.97
b)	Advances to industries sector eligible as priority sector lending						
c)	Services						
d)	Personal loans						
	Subtotal (i)	181.36	2.45	1.35	152.42	3.00	1.97
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans	10.51	7.44	70.79	11.90	8.09	67.97
	Sub-total (ii)	10.51	7.44	70.79	11.90	8.09	67.97
	Total (I + ii)	191.87	9.89	5.15	164.32	11.09	6.75



*Diksh*  
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*Manish*  
सचिव/महाप्रबन्धक  
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**Movement of Provisions for Depreciation and Investment Fluctuation Reserve**  
(Amount in ₹ crore)

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) Opening balance	0.34	0.34
b) Add: Provisions made during the year	0	0
c) Less: Write off / write back of excess provisions during the year	0	0
d) Closing balance	0.34	0.34
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening balance	0	0
b) Add: Amount transferred during the year	0	0
c) Less: Drawdown	0	0
d) Closing balance	0	0
<b>iii) Closing balance in IFR as a percentage of closing balance of investments<sup>12</sup> in AFS and HFT/Current category</b>	0	0



  
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**Details of accounts subjected to restructuring  
(Applicable to LABs, RRBs and Co-operative Banks)**

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	Number of borrowers	0	0	0	0	0	0	0	0	0	0
Standard	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Number of borrowers	0	0	0	0	0	0	0	0	0	0
Sub- standard	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0	0	0	0	0	0	0	0	0	0
	Provision held (₹ crore)	0	0	0	0	0	0	0	0	0	0



  
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### ***Fraud accounts***

**Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.**

	<b>Current year</b>	<b>Previous year</b>
<b>Number of frauds reported</b>	0	0
<b>Amount involved in fraud (₹ crore)</b>	0	0
<b>Amount of provision made for such frauds (₹ crore)</b>	0	0
<b>Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)</b>	0	0



  
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**Exposures**  
**Exposure to Real Estate Sector**  
(Amount in ₹ crore)

Category	Current	Previous
	year	Year
<b>i) Direct exposure</b>		
<b>a) Residential Mortgages –</b>		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
<b>b) Commercial Real Estate –</b>		
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;	NA	NA
<b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</b>		
i. Residential		
ii. Commercial Real Estate		
<b>ii) Indirect Exposure</b>		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>		



  
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### Unsecured advances

Particulars	Current year	Previous Year
Total unsecured advances of the bank	272.91	272.08
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		



  
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**Exposure of RCBs**  
(i) Central Co-operative Banks  
(Amount in ₹ crore)

Sl. No	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)	Gross Exposure (₹ crore)	Advances (₹ crore)	Out of which gross non-performing advances (₹ crore)
1	Primary Agricultural Credit Societies (PACs) – on lending	220.08	117.35	0	153.35	132.54	0
2	PACs- other exposure	0	0	0	0	0	0
3	Other credit societies	162.16	119.15	0.09	207.25	112.76	0.09
4	Other non-credit co-operative societies	0	0	0	0	0	0
5	Companies	0	0	0	0	0	0
6	Public Sector Undertakings	0	0	0	0	0	0



  
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## Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	25.83	7.67
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.87	0.58

### b) Concentration of advances\*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	7.44	8.12
Percentage of advances to twenty largest borrowers to total advances of the bank	1.17	1.37

### c) Concentration of exposures\*\*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	7.44	8.12
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	1.17	1.37

### d) Concentration of NPAs

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	5.06	8.12
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	7.56	8.62



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#### 4. Disclosure of complaints

##### a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman<sup>37</sup>

Sr. No	Particulars	Previous year	Current year
	<b>Complaints received by the bank from its customers</b>		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	3	3
3	Number of complaints disposed during the year	3	3
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
	<b>Maintainable complaints received by the bank from Office of Ombudsman</b>		
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



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b) Top five grounds<sup>38</sup> of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others	0	3	0	0	0
Total					
Previous Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total	0	3	0	0	0



*(Signature)*  
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## Other Disclosures

### a) Business ratios

Particular	Current Year	Previous Year
(i) Interest Income as a percentage to Working Funds <sup>39</sup>	7.67	7.04
(ii) Non-interest income as a percentage to Working Funds <sup>39</sup>	0.08	0.31
iii) Cost of Deposits	4.97	4.73
(iv) Net Interest Margin <sup>40</sup>	2.99	2.60
(v) Operating Profit as a percentage to Working Funds <sup>39</sup>	1.19	0.86
(vi) Return on Assets <sup>41</sup>	0.62	0.61
(vii) Business (deposits plus advances) per employee <sup>42</sup> (in ₹ crore)	978.16	966.31
(viii) Profit per employee (in ₹ crore)	5.34	5.02

### a) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	0.00	0.15
iii) Provision made towards Income tax	0.00	0.00
iv) Other Provisions and Contingencies (with details)	0.00	0.00
a) Provisions of O.D. intt. Charges	0.15	0.15
b) Provisions for bad and doubtful debt Rural	4.00	0.00
c) Provisions for BD DEBTS 8.50%	1.64	0.00

### Payment of DICGC Insurance Premium

(Amount in ₹ crore)

sl no/ Particulars	Current Year	Previous Year
(i) Payment of DICGC Insurance Premium	173.62	146.57
(ii) Arrears in payment of DICGC premium	0	0



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