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 31-03-2026 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

ANSUL AGRAWAL & CO. Chartered Accountants DEHRADUN

Agrawal

CA. Ansul Agrawal
Partner
Membership No. 092048
UDIN No. 26092048YZYURG3929

DATE: 25-06-2026
PLACE: Dehradun (UTTARAKHAND)

ANSUL AGRAWAL & CO.
Chartered Accountants
19 B, Mohit Vihar, Behind Carmel School, G.M.S. Road, Dehradun-248006
Tel.: 0135-2622333, Mobile: 9810153504
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INDEPENDENT AUDITOR'S REPORT

To,
The Administrator
Dehradun District Co-operative Bank Ltd.
Dehradun

Report on the Audit of Financial Statements

We have audited the accompanying financial statements of the Dehradun District Co-operative Bank Ltd. which comprise the Balance Sheet as at March 31, 2026 & 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 es, 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 31,2026 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 ICAF). 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.

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 qualified opinion.

3. Emphasis of Matter

We draw attention to :

A. The Board of Directors ceased office on 30.12.2023 and thereafter administrator has been officiating and representing the Board of the Bank. (Elections have not been held for the new Board)

4. 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.

Key Audit Matter	How our audit addressed the key audit matter
(i) Classification of Advances , Income Recognition, Identification of and provisioning for non – performing Advances Advances constitute around 34.01 % of the total Bank' Total Assets. They are , inter-alia governed by the income recognition, assets classification and provisioning (IRAC) norms and other circulars and directives issued by the RBI / NABARD from time to time which provides guidelines related to classification of advances into performing and non-performing advances (NPA) and provisioning thereof is made as per local regulations or RBI / NABARD guidelines, whichever is more stringent in nature. The Bank classifies these advances based on IRAC norms, identification of performing and non- performing advances involves establishment of proper mechanism. The Bank accounts for all the transactions related to advances in its Information Technology System (CBS) which also identifies whether the advances are performing and non- performing, NPA classification and calculation of provision is done manually. The carrying value of these advances (net of provisions) may be materially misstated if, either individually or in aggregate, the IRAC norms are not properly followed.	Our audit approach towards advances with reference to IRAC norms and other related circulars / directives issued by the RBI / NABARD and also internal policies and procedures of the Bank includes the testing of the following : a. The accuracy of the data input in the system for income recognition, classification into performing and non- performing advances and provisioning in accordance with the IRAC norms. b. Existence and effectiveness of monitoring mechanisms such as Internal Audit, Concurrent Audit and Systems Audit as per the policies and procedures of the Bank. c. Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI / NABARD Master Circulars / Guidelines. d. We have examined the efficacy of various internal controls over advances to determine the nature, timing and extent of the substantive procedures and compliance with the observations of the various audits conducted as per the monitoring mechanism of the Bank and NABARD inspection. In carrying out substantive procedures, we have examined all large advances / stressed advances etc. on the sample basis.
(ii) **Classification and Valuation of Investments, Identification of Investments.** Investments constitute around 21.26 % of the total Bank' Total Assets. Investments include investments made by the Bank in various Government Securities, Security receipts and other approved securities. These are governed by the circulars and directives of the RBI/NABARD. These directions of RBI, inter-alia, cover valuation	Our audit approach towards Investments with reference to the RBI/NABARD Circulars/directives included the understanding of internal controls and substantive audit procedures in relation to valuation, classification, Identification of non-performing investments (NPIs).

of investments, classification of Investments, identification of non-performing Investments, the corresponding non-recognition of income and provision there against. The valuation of each category (type) of the aforesaid securities is to be done as per the method prescribed in circulars and directives Issued by the RBI/NABARD which involves collection of data/information from various sources such as FIMMDA rates and external rating agencies for Fixed deposits. Considering the complexities and extent of judgement involved in the valuation, volume of transactions, investments on-hand and degree regulatory focus, this has been determined As a Key Audit Matter.	provisioning /depreciation related to Investments. In particular. a. We evaluated and understood the Bank's Internal control system to comply with relevant RBI/NABARD guidelines regarding valuation, classification provisioning/depreciation related to investments; b. We assessed and evaluated the process adopted for collection of information from various sources for determining fair value of these investments; c. For the selected sample of investments in hand, we tested accuracy and compliance with the RBI /NABARD Master Circulars and directions by re- performing valuation for each category of the security. Samples were selected after ensuring that all the categories of investments (based on nature of security) of were covered in the sample; d. We carried out substantive audit procedures to recomputed independently the provision to be maintained and depreciation to be provided in accordance with the circulars and directives of the RBI/NABARD.
(iii) **Core Banking System** -The Bank has IT architecture to support its day-to-day business operations. High volume of transactions is processed and recorded on single or multiple applications. -The reliability and security of IT systems plays a key role in the business operations of the Bank. Since large volume of transactions are processed daily, the IT controls are required to ensure that applications process data as expected and that changes are made in an appropriate manner. -Appropriate IT general controls and application controls are required to ensure that such IT systems are able to process the data a, accurately and consistently for reliable financial reporting. - We have identified IT systems and controls key audit matter because of high level automation , significant number of systems being used by the management and the complexity of the IT architecture and its impact on the financial reporting system.	a) We have also relied on the reports of External IT System Audit experts with respect to the business logics/parameters in built in CBS for tracking, b) Identification and stamping of NPAS and provisioning in respect thereof. c) The risks related to the incompleteness of the data captured by the CBS and the related systems and controls, can generate inaccuracies related to Income charged during the year, NPA identification and the assessment of the quality of Advances and the incompleteness of the MIS thereby generated has been highlighted in the LFAR.

ANSUL AGRAWAL & CO. DEHRADUN

5. 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.

6. 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 net 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.

7. Other Matter Paragraph

a) The security value of the assets is not mentioned as per IRAC norms in advance classification sheet.

b) The Bank is contesting for outstanding demands under TDS Income Tax through appeals for a value of Rs. 120.38 Lakhs which has not been disclosed as contingent liability by the bank.

8. 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 Co-operative Societies Act, 2003 and the Rules, 2004.

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.

The following is a summary of the suggested Memorandum of Changes (MOC) submitted by us to the Management of the Bank.

Particulars	No.	Increase	Decrease
In respect of Assets	-	-	-
In respect of Liabilities	-	-	-
In respect of Expenditure	-	-	-
In respect of Income	-	-	-
In respect of Gross NPAs	-	-	-

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

(Ansul Agrawal)
Partner
Membership No.: 092048

Place of Signature: Dehradun
Date: 25.06.2026
UDIN: 26092048YZYURG3929

District Cooperative Bank Ltd. Dehradun

Accounting Standard 17 Segment Reporting

Part A : Business segment

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		other Banking Business		Total	
Particulars	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
Revenue	94.35	80.05	20.88	19.97	32.24	27.91	1.34	1.35	148.81	129.28
Result	12.05	8.40	-2.28	-1.04	5.29	5.28	1.34	1.35	16.40	13.99
Unallocated expenses									0.00	0.00
Operating profit									16.40	13.99
Income taxes									2.86	3.58
Extraordinary profit / loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net profit									13.54	10.41
Other information	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Segment assets	1,267.52	1,065.94	37.36	38.45	652.75	595.10	71.32	64.58	2,028.95	1,764.07
Unallocated assets									0.00	0.00
Total assets									2,028.95	1,764.07
Segment liabilities	0.00	0.00	0.00	0.00	1,470.64	1,379.47	395.31	245.92	1,865.95	1,625.39
Unallocated liabilities									163.00	138.68
Total liabilities									2,028.95	1,764.07

(Manoj Kumar)
Section Officer (Accounts)

(Praveen Kumar)
Dy.GM (Accounts)

DISTRICT CO-OPERATIVE BANK LTD. Head Office DEHRADUN

(C K KAMAL)
Secreatary / General Manager

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
Place - Dehradun
Date:- 25.06.2026

District Cooperative Bank Ltd. Dehradun
Accounting Standard 18 Related Party Disclosures

(Amounts in ₹ crore)

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

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(Praveen Kumar)
Dy.GM (Accounts)

(C K KAMAL)
Secreatary / General Manager

DISTRICT CO-OPERATIVE BANK LTD.
Head Office

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
Place - Dehradun
Date:- 25.06.2026

District Cooperative Bank Ltd. Dehradun

Regulatory Capital

a) *Composition of Regulatory Capital*

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves@ (net of deductions, if any)	110.17	95.11
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0.00	0.00
iii)	Tier 1 capital (i + ii)	110.17	95.11
iv)	Tier 2 capital	10.40	9.71
v)	Total capital (Tier 1+Tier 2)	120.57	104.82
vi)	Total Risk Weighted Assets (RWAs)	832.24	776.71
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	13.24	12.25
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.24	12.25
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.25	1.25
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.49	13.50
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India	0.00	0.00
	b) State Government (specify name)$	20.95	21.48
	c) Sponsor Bank$	0.00	0.00
xiii)	Amount of paid-up equity capital raised during the year	0.58	5.69
xiv)	Amount of non-equity Tier 1 capital raised during the year, *of which:* Give list[6] 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.	NA	NA
xv)	Amount of Tier 2 capital raised during the year, *of which* Give list[7] 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.	NA	NA

District Cooperative Bank Ltd. Dehradun

Regulatory Capital

a) *Composition of Regulatory Capital*

	Current year	Previous year
Amount of non-equity Tier 1 capital raised during the year of which:	-	-
a) Basel III compliant Perpetual Non-Cumulative Preference Shares	-	-
b) Basel III compliant Perpetual Debt Instruments	-	-

	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	-	-
a) Perpetual Cumulative Preference Shares	-	-
b) Redeemable Non-Cumulative Preference Shares	-	-
c)		

(Manoj Kumar)
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Date:- 25.06.202(

District Cooperative Bank Ltd. Dehradun

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	65.66	0.28	0.00	0.31	0.11	8.04	1,329.80	13.04	53.40	1,470.64
Advances	0.00	0.00	63.11	40.52	0.00	75.04	75.40	92.63	110.30	106.99	126.12	690.11
Investments	0.00	0.00	19.00	74.69	0.00	100.50	141.33	448.10	46.32	60.01	317.11	1,207.06
Borrowings	0.00	0.00	0.00	0.00	0.00	55.69	75.80	167.22	41.87	29.07	0.00	369.65
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

(Manoj Kumar)
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Secreatary / General Manager

DISTRICT CO-OPERATIVE BANK LTD. Head Office

For Ansul Agrawal & Co.
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Ansul Agrawal
(Partner)
M. No 092048
FRN- O500112N
Place - Dehradun
Date:- 25.06.2026

District Cooperative Bank Ltd. Dehradun

Investments

(i) *Composition of Investment Portfolio*

(Amount in ₹ crore)

	Investments in Current Year						Investments in Previous Year					
	Government Securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total investments	Government securities	Other Approved Securities	Shares	Bonds of PSUs	Others	Total Investments
Permanent	401.24	0.00	0.00	0.00	0.00	401.24	279.93	0.00	0.00	0.00	0.00	279.93
Gross	401.24	0.00	0.00	0.00	0.00	401.24	279.93	0.00	0.00	0.00	0.00	279.93
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	401.24	0.00	0.00	0.00	0.00	401.24	279.93	0.00	0.00	0.00	0.00	279.93
Current	0.00	0.00	10.10	0.00	20.00	30.10	0.00	0.00	9.60	0.00	40.00	49.60
Gross	0.00	0.00	10.10	0.00	20.00	30.10	0.00	0.00	9.60	0.00	40.00	49.60
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.34	0.34	0.00	0.00	0.00	0.00	0.34	0.34
Net	0.00	0.00	10.10	0.00	19.66	29.76	0.00	0.00	9.60	0.00	39.66	49.26
Total Investments	401.24	0.00	10.10	0.00	20.00	431.34	279.93	0.00	9.60	0.00	40.00	329.53
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.34	0.34	0.00	0.00	0.00	0.00	0.34	0.34
Net	401.24	0.00	10.10	0.00	19.66	431.00	279.93	0.00	9.60	0.00	39.66	329.19

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District Cooperative Bank Ltd. Dehradun

(i) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.33	0.33
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	0.33	0.33
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	0.01	0.01
b) Add: Amount transferred during the year	-	-
c) Less: Drawdown	-	-
d) Closing balance	0.01	0.01
iii) Closing balance in IFR as a percentage of closing balance of investments[12] in AFS and HFT/Current category	-	-

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District Cooperative Bank Ltd. Dehradun

Non-SLR investment portfolio

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

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
(a)	Opening balance	0	0
(b)	Additions during the year since 1st April	0	0
(c)	Reductions during the above period	0	0
(d)	Closing balance	0	0
(e)	Total provisions held	0	0

(b) *Issuer composition of non-SLR investments*

(Amount in ₹ crore)

Sr.No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
-1	-2	-3		-4		-5		-6		-7	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
(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	0.00	0.00	0	0	0	0	0	0	0	0
(d)	Private Corporates	0.00	0.00	0	0	0	0	0	0	0	0
(e)	Subsidiaries/ Joint Ventures	0.00	0.00	0	0	0	0	0	0	0	0
(f)	Others	30.10	49.60	0	0	0	0	0	0	0	0
(g)	Provision held towards depreciation	0.34	0.34	0	0	0	0	0	0	0	0
	Total *	30.10	49.60	0	0	0	0	0	0	0	0

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Date:- 25.06.2026

District Cooperative Bank Ltd. Dehradun

Repo transaction (in face value and market value terms)

(Amount in ₹ crore)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on march 31	
	FV	MV	FV	MV	FV	MV	FV	MV
(i) securities sold under repo								
(a) Government securities	0	0	0	0	0	0	0	0
(b) Corporate debt securities	0	0	0	0	0	0	0	0
(C) Any other securities	0	0	0	0	0	0	0	0
(i) securities purchased under reverce repo								
(a) Government securities	0	0	0	0	0	0	0	0
(b) Corporate debt securities	0	0	0	0	0	0	0	0
(C) Any other securities	0	0	0	0	0	0	0	0

Government Security lending (GSL) transaction (in market value terms)
As at .. Current year balance sheet date

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily averegeutostanding during the year	Total value of transations during the year	Outstanding as on March 31
Securities lent through GSL transactions	0	0	0	0	0
Securities borrowed through GSL transactions	0	0	0	0	0
Securities placed as collateral under GSL transactions	0	0	0	0	0
Securities received as collateral under GSL transactions	0	0	0	0	0

District Cooperative Bank Ltd. Dehradun

Government Security lending (GSL) transaction (in market value terms)

As at .. Previous year balance sheet date

(Amount in ₹ crore)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily averegeutosta nding during the year	Total value of transations during the year	Outstanding as on March 31
Securities lent through GSL transactions	0	0	0	0	0
Securities borrowed through GSL transactions	0	0	0	0	0
Securities placed as collateral under GSL transactions	0	0	0	0	0
Securities received as collateral under GSL transactions	0	0	0	0	0

(Manoj Kumar)
Section Officer (Accounts)

(Praveen Kumar)
Dy.GM (Accounts)

(C K KAMAL)
Secreatary / General Manager

District Co-operative Bank Ltd. Head Office

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
Place - Dehradun
Date:- 25.06.2026

Ansul Agrawal & Co. Chartered Accountants

District Cooperative Bank Ltd. Dehradun

Asset quality

(a) *Classification of advances and provisions held*

(Amounts in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	566.65	29.45	32.74	4.72	66.91	633.55
Add: Additions during the year					10.43	
Less: Reductions during the year*					7.61	
Closing balance	620.38	31.43	33.67	4.64	69.73	690.11
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)					7.34	7.34
iii) Technical/ Prudential17 Write-offs						
iv) Write-offs other than those under (iii) above					0.27	0.27
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.12	2.86	15.09	4.29	22.24	24.36
Add: Fresh provisions made during the year					9.15	9.15
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	2.31	3.07	18.46	4.37	25.89	28.20
Net NPAs						
Opening Balance					28.16	
Add: Fresh additions during the year					10.43	

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
ess: Reductions during the year					16.76	
losing Balance					21.84	
loating Provisions						
pening Balance						17.83
dd: Additional provisions made during the year						5.31
ss: Amount drawn down19 during the year						0.00
osing balance of floating provisions						23.14

District Cooperative Bank Ltd. Dehradun

Asset quality

Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						
Add: Technical/ Prudential write-offs during the year						
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						
Closing balance						

Note :

(1) While making disclosures in audited annual financial statements, a banks shall invariably provide the figures for both the current and previous year to facilitate comparison.

(2) Technical or prudential write-off is the amount of non-performing loans which are outstanding in the books of the branches but have been written-off (fully or partially) at Head Office level. Amount of write-off shall be certified by statutory auditors.

(3)To the extent that floating provisions have not been reckoned for Tier 2 capital, they may be netted off from Gross NPAs to arrive at Net NPAs.

Ratios (in per cent) (to be computed as per applicable regulatory instructions)	Current Year	Previous Year
Gross NPA to Gross Advances	10.10	10.56
Net NPA to Net Advances	3.40	4.73
Provision coverage ratio	68.69	57.91

(Manoj Kumar)
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Dy.GM (Accounts)

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Ansul Agrawal
(Partner)
M. No 092048
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Place - Dehradun
Date:- 25.06.2026

District Cooperative Bank Ltd. Dehradun
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	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Agriculture and allied activities	199.21	2.78	1.40	181.36	2.45	1.35
b)	Industry						
c)	Services						
d)	Personal loans	9.80	7.08	72.24	10.51	7.44	70.79
	Total (I + ii)	209.01	9.86	4.72	191.87	9.89	5.15

*A Bank shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

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District Cooperative Bank Ltd. Dehradun

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

(Amounts in ₹ crore)

		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
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

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District Cooperative Bank Ltd. Dehradun

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA

(all amounts in ₹ crore)	To ARCs	To permitted transferees	To other transferees (please specify)
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realised in respect of accounts transferred in earlier years	-	-	-
	-	-	-

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

(all amounts in ₹ crore)	From Scheduled Commercial Banks, From Scheduled Commercial Banks, Regional Rural Bank, Co-operative Banks, All India Financial Institutions, Small Finance Banks and Non Banking Finance Companies including Housing Finance Companies	From ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-

Non Fund Based Credit Facilities

A bank shall disclose the details of NFB credit facilities in the format given blow.

		As at March 31-2026 Secured * Portion	As at March 31-2026 Unsecured Portion	previous Year Secured * Portion	previous Year Unsecured Portion
I	Outstanding Guarantees (Rs. Crore)				
	(i) In India	-	-	-	-
	(ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations (Rs. Crore)	-	-	-	-
III	Other NFB Credit facilities (Rs. Crore)	-	-	-	-

* Secured portion is as defined under the Reserve Bank of India (Rural Co-operative Banks – Credit Facilities) Directions, 2025.

District Cooperative Bank Ltd. Dehradun

Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per

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

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District Cooperative Bank Ltd. Dehradun

Format for Disclosures Under Resolution Freme Work For Covid-19 Related Stress As on 31-03-2026

(Amounts in ₹ crore)

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	Of (A),	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the
	(A)	aggregate debt that slipped into NPA during the half-year	amount written off during the half-year	amount paid by the borrowers during the half- year	end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

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District Cooperative Bank Ltd. Dehradun

Exposures

Exposure to Real Estate Sector

(Amount in ₹ crore)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	NA	NA
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector		

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District Cooperative Bank Ltd. Dehradun

(ii) Exposure to capital market

Particulars	Current Year	Previous Year
(i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	-	-
(ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
(iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
(iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e., where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
(v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	-	-
(vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		
(vii) Bridge loans to companies against expected equity flows / issues;	-	-
(viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		
(ix) Financing to stockbrokers for margin trading;		
(x) All exposures to Venture Capital Funds (both registered and unregistered);	-	-
Total exposure to capital market	-	-

Note: A bank may omit those line items which are not applicable / permitted or have nil exposure both in current and previous year.

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District Cooperative Bank Ltd. Dehradun

(iii) Risk category-wise country exposure

Bank has no exposure to country risk.

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District Cooperative Bank Ltd. Dehradun

Unsecured advances

(Amount in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	318.28	272.91
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities		

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ANSUL AGRAWAL & CO.
Chartered Accountants
DEHRADUN

District Cooperative Bank Ltd. Dehradun

Exposure of RCBs

(i) Central Co-operative Banks

(Amount in ₹ crore)

Sl. No.	Exposure to	Current year			Previous Year		
		Gross Exposure (₹ crore)	Advanc es (₹ 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	157.72	128.86	-	220.08	117.35	-
2	PACs- other exposure				-	-	-
3	Other credit societies	202.42	116.16	0.09	162.16	119.15	0.09
4	Other non-credit co-operative societies	-	-	-	-	-	-
5	Companies	-	-	-	-	-	-
6	Public Sector Undertakings	-	-	-	-	-	-

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District Cooperative Bank Ltd. Dehradun

(vii) Loans against gold and silver collateral

(a) Details of loans extended against eligible gold and silver collateral

(Amount in ₹ crore)

Particulars	Loan Outstanding		Average ticket size (₹ crore)	Average LTV ratio	Gross NPA (%)
	₹ crore	As % of Total Loans			
1. Opening balance of the FY [(a)+(b)]	-	-	-	-	-
(a) Consumption loans	-	-	-	-	-
of which bullet repayment loans	-	-	-	-	-
(b) Income generating loans	-	-	-	-	-
2. New loans sanctioned and disbursed during the FY [(c) + (d)	-	-	-	-	NA
(c) Consumption loans	-	-	-	-	NA
of which bullet repayment loans	-	-	-	-	NA
(d) Income generating loans	-	-	-	-	NA
3. Renewals sanctioned and disbursed during the FY	-	-	-	-	NA
4. Top-up loans sanctioned and disbursed during the FY	-	-	-	-	NA
5. Loans repaid during the FY [(e) + (f)]	-	-	-	NA	NA
(e) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(f) Income generating loans	-	-	-	NA	NA
6. Non-Performing Loans recovered during the FY [(g) + (h)]	-	-	-	NA	NA
(g) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(h) Income generating loans	-	-	-	NA	NA
7. Loans written off during the FY [(i) + (j)]	-	-	-	NA	NA
(i) Consumption loans	-	-	-	NA	NA
of which bullet repayment loans	-	-	-	NA	NA
(j) Income generating loans	-	-	-	NA	NA
8. Closing balance at the end of FY [(k) + (l)]	-	-	-	-	-
(k) Consumption loans	-	-	-	-	-
of which bullet repayment loans	-	-	-	-	-
(l) Income generating loans	-	-	-	-	-

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District Cooperative Bank Ltd. Dehradun

(b) Details of gold and silver collateral and auctions

Sr. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	-
(b)	Number of loan accounts in which auctions were conducted	-
(c)	Total outstanding in loan accounts mentioned in (b)	-
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	-
(e)	Gold or silver collateral auctioned during the FY (in grams)	-
(f)	Recovery made through auctions during the FY (in ₹ crore)	-
(g)	Recovery percentage:	
(h)	as % of value of gold or silver collateral	-
(i)	as % of outstanding loan	-

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District Cooperative Bank Ltd. Dehradun

Exposures to Related Parties

(Amount in ₹ crore)

Sr. No.	Particulars	Previous Year	Current Year
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	-	-
2	Aggregate value of outstanding loans to related parties as on 31st March 2026	-	-
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March 2026 (in %)	-	-
4	Aggregate value of outstanding loans to related parties which are categorized as:		
	(i) Special Mention Accounts as on 31st March 2026	-	-
	(ii) Non-Performing Assets as on 31st March 2026	-	-
5	Amount of provisions held in respect of loans to related parties as on 31st March 2026	-	-
	B. Contracts and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year	-	-
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March 2026	-	-

Note:- There is no related party during the financial year 2025-26 as the board of the bank is not in existence.

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District Cooperative Bank Ltd. Dehradun

Concentration of deposits, advances, exposures and NPAs

(i) *Concentration of deposits (Excluding Pacs)*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	11.49	25.83
Percentage of deposits of twenty largest depositors to total deposits of the bank	0.78	1.87

(ii) *Concentration of advances (Excluding Pacs & Consortium)*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	8.42	7.44
Percentage of advances to twenty largest borrowers to total advances of the bank	1.22	1.17

(iii) *Concentration of exposures (Excluding Pacs & Consortium)*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	19.91	33.27
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	0.92	1.65

(iv) *Concentration of NPAs (Excluding Pacs & Consortium)*

(Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	4.90	4.60
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	7.15	6.87

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ANSUL AGRAWAL & CO. Chartered Accountants DEHRADUN

District Cooperative Bank Ltd. Dehradun

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

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ANSUL AGRAWAL & CO. Chartered Accountants DEHRADUN

District Cooperative Bank Ltd. Dehradun

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

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
(i)	Opening balance of amounts transferred to DEA Fund	139.20	81.66
(ii)	Add: Amounts transferred to DEA Fund during the year	231.11	57.54
(iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
(iv)	Closing balance of amounts transferred to DEA Fund	370.31	139.20

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ANSUL AGRAWAL & CO. Chartered Accountants DEHRADUN

District Cooperative Bank Ltd. Dehradun

4. Disclosure of complaints

(i) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman[37]

Sr. No		Particulars	Previous year	Current year
	Complaints received by the bank from its customers			
1		Number of complaints pending at beginning of the year	0	0
2		Number of complaints received during the year	3	7
3		Number of complaints disposed during the year	3	7
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of Ombudsman			
5		Number of maintainable complaints received by the bank from Office of Ombudsman	0	1
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	1
	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

(ii) Top five grounds[38] *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					

Head Office
DISTRICT CO-OPERATIVE BANK LTD. DEHRADUN

District Cooperative Bank Ltd. Dehradun

4. Disclosure of complaints

Ground - 4					
Ground - 5					
Others	0	7	100%	0	0
Total	0	7	100%	0	0
		Previous Year			
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others	0	3	100%	0	0
Total	0	3	100%	0	0

(Manoj Kumar)
Section Officer (Accounts)

(Praveen Kumar)
Dy.GM (Accounts)

DISTRICT CO-OPERATIVE BANK LTD. Head Office DEHRADUN

(C K KAMAL)
Secreatary / General Manager

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
Place - Dehradun
Date:- 25.06.2026

ANSUL AGRAWAL & CO. ★ DEHRADUN ★

District Cooperative Bank Ltd. Dehradun

Other Disclosures

(i) Business ratios

Particular	Current Year	Previous Year
(i) Interest Income as a percentage to Working Funds	7.94	7.67
(ii) Non-interest income as a percentage to Working Funds	0.07	0.08
iii) Cost of Deposits	5.11	4.97
(iv) Net Interest Margin	3.13	2.99
(v) Operating Profit as a percentage to Working Funds	1.38	1.19
(vi) Return on Assets	0.73	0.62
(vii) Business (deposits plus advances) per employee (in ₹ crore)	11.05	9.78
(viii) Profit per employee (in ₹ crore)	0.07	0.05

(iv) 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	0.00
(iii) Provision made towards Income tax	0.00	0.00
(iv) Other Provisions and Contingencies (with details)		
(a) Provision for Inter Branch Reconcilation Pending Entry	0.10	0.15
(b) Provision for Bad and Doubtful DEBT Rural Branch	7.00	4.00
(c) Provision for BD DEBTS 8.50%	2.15	1.64

Payment of DICGC Insurance Premium

Deposit Insurance premium as applicable was paid to DICGC within the prescribed timelines

(Manoj Kumar)
Section Officer (Accounts)

(Praveen Kumar)
Dy.GM (Accounts)

(C K KAMAL)
Secreatary / General Manager

For Ansul Agrawal & Co.
Chartered Accountants
Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
Place - Dehradun
Date:- 25.06.2026

DISTRICT CO-OPERATIVE BANK LTD. Head Office DEHRADUN

ANSUL AGRAWAL & CO. Chartered Accountants DEHRADUN

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)

(Amt. In Rs.)

BALANCE SHEET AS ON 31ST MARCH 2026

CAPITAL AND LIABILITIES	Rs. P. 31.03.2026	Rs. P. 31.03.2025
1. CAPITAL	23,86,52,352.00	23,28,11,752.00
(i) Authorised Capital	0.00	0.00
...............Share of Rs.................each		
...............Share of Rs.................each		
(ii) Subscribed Capital	0.00	0.00
...............Share of Rs.................each		
...............Share of Rs.................each		
(iii) Amount Called up	23,86,52,352.00	23,28,11,752.00
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	18,86,49,452.00	18,28,08,852.00
(c) State Government	5,00,00,000.00	5,00,00,000.00
2. RESERVE FUNDS OTHER RESERVES	1,05,84,33,607.12	95,65,90,782.12
(i) Statutory Reserve Fund	32,36,16,874.91	32,35,65,774.91
(ii) Agricultural Credit Stabilization Fund	12,38,51,368.88	11,45,65,643.88
(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	20,59,99,440.00	13,59,99,440.00
(xxv) Provision for BD DEBTS 8.50%	3,79,00,000.00	1,64,00,000.00
(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
(xxvix) Prov for Inter Branch Rec. Pending Entry	10,06,000.00	0.00

Head Office

DISTRICT CO-OPERATIVE BANK LTD. DEHRADUN

3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS ACCOUNTS	0.00	0.00
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
4. DEPOSITS AND OTHER ACCOUNTS	14,70,64,14,853.53	13,79,46,78,557.06
(i) Fixed Deposits	8,26,99,28,062.33	7,44,66,24,863.24
(a) Individuals	4,37,93,09,220.70	4,11,36,34,602.70
(b) Central co-operative banks	0.00	0.00
(c) Other societies	3,89,06,18,841.63	3,33,29,90,260.54
(ii) Savings Banks Deposits	6,20,62,59,965.16	6,14,02,50,721.30
(a) Individuals	5,64,29,89,660.47	5,51,84,08,298.84
(b) Central co-operative banks	0.00	0.00
(c) Other societies	56,32,70,304.69	62,18,42,422.46
(iii) Current Deposits	23,02,26,826.04	20,78,02,972.52
(a) Individuals	14,03,77,265.52	13,08,96,622.18
(b) Central co-operative banks	27,822.45	19,93,652.53
(c) Other societies	8,98,21,738.07	7,49,12,697.81
(iv) Money at Call and Short Notice	0.00	0.00
5. BORROWINGS	3,69,64,71,041.84	2,27,26,82,286.86
(i) From the Reserve Bank of India/Nabard/State/Central Co-operative Banks	3,69,64,65,741.84	2,27,26,76,986.86
(a) Short-term loans, cash credit and overdrafts of which secured against	2,58,50,00,000.00	1,18,00,00,000.00
(A) Government and other approved securities	2,58,50,00,000.00	1,18,00,00,000.00
(B) Other tangible securities		
(b) Medium-term loans of which secured against	1,11,14,65,741.84	1,09,26,76,986.86
(A) Government and other approved securities	1,11,14,65,741.84	1,09,26,76,986.86
(B) Other tangible securities		
(c) Long-term loans of which secured against	0.00	0.00
(A) Government and other approved securities		
(B) Other tangible securities		
(ii) From the State Bank of India	0.00	0.00
(a) Short-term loans, cash credit and overdrafts of which secured against	0.00	0.00
(A) Government and other approved securities		
(B) Other tangible securities		
(b) Medium-term loans of which secured against	0.00	0.00
(A) Government and other approved securities		
(B) Other tangible securities		
(c) Long-term loans of which secured against:	0.00	0.00
(A) Government and other approved securities		
(B) Other tangible securities		
(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	5,300.00	5,300.00
(B) Other tangible securities		
(b) Medium-term loans of which secured against	0.00	0.00
(A) Government and other approved securities		
(B) Other tangible securities		
(c) Long-term loans of which secured against	0.00	0.00
(A) Government and other approved securities		
(B) Other tangible securities		
(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	88,63,084.77	0.00
8. OVERDUE INTEREST RESERVE	8,19,46,147.67	8,19,46,147.67
9. INTEREST PAYABLE	4,76,74,963.94	1,39,37,948.76
10. OTHER LIABILITIES	11,81,39,248.38	9,06,59,646.08
(i) Bills Payable/Draft Payable/Bankers Cheque	1,30,74,491.24	1,05,70,368.24
(ii) Dividends Payable	16,95,021.00	16,95,021.00
(iii) Sundry Creditors	1,80,81,229.95	1,29,18,353.84
(iv) Other liabilities, ATM & POSS, RTGS/IMPS, TDS Payable, Tax Coll. Pend. remtt.	2,78,69,956.38	1,71,55,101.19
(v) Blocked Account (Outstanding of credit entries above 5 years in branch adjustment account)	71,45,924.93	71,45,924.93
(vi) Staff Dues Provision for Bonus,Leave, Salary, Ex-Gratia	5,02,72,624.88	4,11,74,876.88
11. PROFIT AND LOSS		
Profit as per last balance sheet	19,74,78,742.97	9,34,19,160.58
Less Appropriations	0.00	0.00
Add Profit for the year brought from the P&L account	13,54,68,790.38	10,40,59,582.39
Total Balance of Profit	33,29,47,533.35	19,74,78,742.97
GRAND TOTAL	20,28,95,42,832.60	17,64,07,85,863.52
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	3,70,31,340.66	1,39,19,874.15

(Manoj Kumar)
S.O. (Acct)

(Praveen Kumar)
DGM (Acct)

(C.K.Kamal)
Secretary / General Manager

(Abhinav Shah)
IAS
Administrator/CDO

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
UDIN No. 26092048YZYURG3929
Palace - Dehradun
Date:- 25-06-2026

DISTRICT CO-OPERATIVE BANK LTD. Head Office DEHRADUN

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 31ST MARCH 2026

(Amt. In Rs.)

PROPERTY AND ASSETS	Rs. P. 31.03.2026	Rs. P. 31.03.2025
	10,09,16,203.58	10,09,44,752.50
1.CASH	10,09,16,203.58	10,09,44,752.50
(i) Cash In Hand and With Reserve Bank of India, State Bank of India, State Co-operative Bank and Central Co-operative Banks		
2. BALANCES WITH OTHER BANKS	8,31,18,52,859.34	7,36,40,97,851.30
(i) Current Deposits	50,73,41,721.38	59,72,18,054.92
(a) Balance with state co-operative bank ltd	1,03,64,736.70	7,75,94,717.70
(b) Balance with SBI	18,49,148.69	10,74,174.52
(c) Balance with commercial banks	36,50,98,465.99	39,50,26,549.01
(d) Balance with private & other banks	13,00,29,370.00	12,35,22,613.69
(ii) Saving Bank Deposit	9,73,04,556.96	4,23,71,929.38
(iii) Fixed Deposit	7,70,72,06,581.00	6,72,45,07,867.00
(a) Fixed deposits with state co-operative bank	3,39,72,06,581.00	3,12,43,55,960.00
(b) Fixed deposits with commercial banks	89,00,00,000.00	42,00,00,000.00
(c) TMB with NABARD	0.00	0.00
(d) Fixed deposits with private & other banks	3,42,00,00,000.00	3,18,01,51,907.00
3. MONEY AT CALL AND AT SHORT NOTICE	5,00,00,000.00	0.00
4. INVESTMENTS	4,31,34,02,300.00	3,29,53,25,700.99
(i) In Central & State Government Securities (At Book Value) Rs.4,01,23,82,300.00 Face Value Rs.4,04,57,40,000.00 Market Value Rs.3,88,39,98,879.64	4,01,23,82,300.00	2,79,93,20,700.00
(ii) Other Trustee Securities	0.00	0.00
(iii) Shares in Co-operative Institutions Other Than in Item (5) Below	10,10,20,000.00	9,60,25,000.00
(a) Uttarakhand state co-operative bank	10,10,00,000.00	9,60,00,000.00
(b) Other cooperative institution	20,000.00	25,000.00
(iv) Other Investment	20,00,00,000.00	39,99,80,000.99
(a) Debt mutual funds	20,00,00,000.00	39,99,80,000.99
5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS	0.00	0.00
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
6. ADVANCES :	6,90,10,87,467.55	6,33,55,33,221.52
(i) Short-Term Loans, Cash Credits, Overdrafts and Bills Discounted	1,78,64,48,951.44	1,63,28,83,840.53
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		
(ii) Medium-Term Loans	4,54,77,97,139.04	4,18,13,32,148.05
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		
(iii) Long-Term Loans	56,68,41,377.07	52,13,17,232.94
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		
7. INTEREST RECEIVABLE	49,50,13,005.03	48,84,88,551.04
Of which overdue		
Considered bad and doubtful of recovery		
8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS per contra		
9. BRANCH ADJUSTMENTS	0.00	53,59,958.56
10. PREMISES LESS DEPRECIATION	27,89,063.21	30,98,959.21
11. FURNITURE AND FIXTURES LESS DEPRECIATION	2,17,89,473.54	2,45,25,669.98
12. OTHER ASSETS	9,26,92,460.35	2,34,11,198.42
(i) Bank Vehicle	16,46,056.00	19,36,537.00
(ii) RTGS & IMPS Inward Pool A/C	3,79,56,791.08	57,80,226.04
(iii) Stationary/Trading Stock	26,50,608.76	26,44,386.30
(iv) Telephone Security	19,000.00	19,000.00
(v) Sundry Debtors	60,80,115.91	60,77,875.52
(vi) ATM Transaction	12,58,400.00	8,22,700.00
(vii) Other Miscellaneous Assets	25,37,999.42	9,07,291.09
(viii) Sundry Assets GST Paid	1,04,12,803.77	52,23,182.47
(ix) TDS Pending Demand (2014-19)	1,54,37,291.00	0.00
(x) OTS Scheme for Loans	12,54,675.70	0.00
(xi) Intangible Asst. Finacle 10 (MIG & UPD)	1,34,38,718.71	0.00
13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	0.00	0.00
14. PROFIT AND LOSS	0.00	0.00
GRAND TOTAL	20,28,95,42,832.60	17,64,07,85,863.52

(Manoj Kumar)
S.O. (Acct)

(Praveen Kumar)
DGM (Acct)

(C.K.Kamal)
Secretary / General Manager

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
UDIN No. 26092048YZYU RU3929
Palace - Dehradun
Date:- 25-06-2026

(Abhinav Shah)
IAS
Administrator/CDO

DISTRICT CO-OPERATIVE BANK LTD.
Head Office
DEHRADUN

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 2026

EXPENDITURE	Rs. P. 31.03.2026	Rs. P. 31.03.2025	INCOME	Rs. P. 31.03.2026	Rs. P. 31.03.2025
1. Interest on Deposits, Borrowings, etc.	89,30,93,721.75	78,06,11,254.10	1. Interest and Discount.(Including Intt. On Investment)	1,33,87,47,270.26	1,19,95,19,556.63
2. Salaries and Allowances and Provident Fund.	23,88,38,729.05	22,45,34,362.50	2. Commission, Exchange and Brokerage.	8,92,469.94	11,77,288.83
3. Directors and Local Committee Members Fees and	0.00	0.00	3. Subsidies, donations and Dividend	14,66,000.00	0.00
4. Rent, Taxes, Insurance, Lighting, etc.	1,92,56,764.74	1,78,47,890.95	4. Income from Non-Banking Assets and Profit from Sale of or Dealing with such Assets.	0.00	0.00
5. Law charges	3,86,610.00	5,09,664.00	5. Profit from Sale of Mutual Fund	13,59,17,811.61	7,97,83,048.34
6. Postage, Telegrams and Telephone charges.	3,27,144.24	3,90,945.85	6. Other Receipts	1,10,62,540.22	1,23,55,696.29
7. Auditor's Fees.	14,78,428.00	13,37,430.00	7 Loss (If any)	0.00	0.00
8. Depreciation on and Repairs to Property.	43,94,952.31	51,48,132.49			
9. Stationery, Printing and Advertisement, etc.	10,01,573.29	18,76,321.19			
10. Loss from Sale of or Dealing with Non-Banking Assets.	0.00	0.00			
11. Other Expenditure.	7,27,64,169.02	6,27,65,882.12			
Income tax Paid	2,85,69,209.25	3,58,24,124.50			
12. Provisions.	9,25,06,000.00	5,79,30,000.00			
(a) PROV FOR INTER BRANCH RECON. PENDING ENTRY	10,06,000.00	15,30,000.00			
(b) Provision for Bad and Doubtful DEBT Rural Branch	7,00,00,000.00	4,00,00,000.00			
(c) Provision for BD DEBTS 8.50%	2,15,00,000.00	1,64,00,000.00			
13. Balance of Profit.	13,54,68,790.38	10,40,59,582.39			
TOTAL	1,48,80,86,092.03	1,29,28,35,590.09	TOTAL	1,48,80,86,092.03	1,29,28,35,590.09

(Manoj Kumar)
SO (Acct)

(Praveen Kumar)
DGM (Acct)

(C.K.Kamal)
Secretary / General Manager

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
UDIN No. 26092048YZYURU3929
Palace - Dehradun
Date:- 25-06-2026

Ansul Agrawal & Co. Chartered Accountants Dehradun

District Co-operative Bank Ltd. Head Office Dehradun

(Abhinav Shah)
IAS
Administrator/CDO

District Co-operative Bank Ltd. Dehradun

Revenue/Fund Flow Statement

For The Year 31 March 2026

	RECEIPT	AMOUNT (in Rs.)		DISBURSEMENT	AMOUNT (in Rs.)
1	SHARE RECEIVED	58,40,600.00	1	SHARE REPAID	0.00
2	BORROWING TAKEN FROM-		2	BORROWING REPAID TO-	
a	INDIVIDUAL & SOCIETY	25,62,45,89,468.23	a	INDIVIDUAL & SOCIETY	24,71,28,53,171.76
b	USCB	3,24,82,49,283.83	b	USCB	1,82,44,60,528.85
	TOTAL	28,87,28,38,752.06		TOTAL	26,53,73,13,700.61
3	LENDING RECEIVED FROM-		3	LENDING MADE TO-	
	INDIVIDUAL & SOCIETY	4,55,80,71,771.85		INDIVIDUAL & SOCIETY	5,12,36,26,017.88
	TOTAL	4,55,80,71,771.85		TOTAL	5,12,36,26,017.88
4	INVESTMENT WITHDRAWN	23,96,83,26,718.22	4	INVESTMENT MADE	26,07,40,34,658.81
5	INTEREST RECEIVED	1,47,46,65,081.87	5	INTEREST PAID	89,30,93,721.75
6	SALE OF GOODS	51,74,178.31	6	STOCK BOUGHT	18,37,604.87
7	OTHER ITEMS RECEIVED	75,86,22,91,762.78	7	COST OF MANAGEMENT & OTHER EXP	45,55,61,697.21
8	MISC RECIEPTS	1,34,21,010.16	8	OTHER ITEMS DISBURSED	75,67,12,29,140.35
			9	DEPRICIATION	39,61,882.69
	TOTAL RECIEPTS OF YEAR	1,34,76,06,29,875.25		TOTAL DISBURSMENT OF THE YEAR	1,34,76,06,58,424.17
	CASH OPENING BALANCE	10,09,44,752.50		CASH CLOSING BALANCE	10,09,16,203.58
	GRAND TOTAL OF RECIEPTS	1,34,86,15,74,627.75		GRAND TOTAL OF DISBURSEMENT	1,34,86,15,74,627.75

(Manoj Kumar)
Section Officer (Accounts)

(Praveen Kumar)
Dy. GM (Accounts)

(C K KAMAL)
Secretary / General Manager

For For Ansul Agrawal & Co.
Ch: Chartered Accountants

An: Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
UDIN No. 26092048YZYUR43929
Palace - Dehradun
Date:- 25-06-2026

Ansul Agrawal & Co. Chartered Accountants DEHRADUN

DISTRICT CO-OPERATIVE BANK LTD. Head Office DEHRADUN

(Abhinav Shah)
IAS
Administrator/CDO

DISTRICT COOPERATIVE BANK LTD DEHRADUN

Notes on Account

Sl No	Particulars	Rs in Lakh	
		31/03/2026	31/03/2025
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	40,123.82	27,993.21
(b)	Market value of Investments	38,839.99	28,311.77
	[Further , as regards NON-SLR Investment, Instructions for disclosure already issued vide RBI circular RPCD.CO.RF.BC.NO.65/07.02.03/2003-04 dated February 23, 2004 should be strictly adhered to.]	3,010.20	4,960.05
2	Advances to directors, their relatives, companies / firms in which they are interested		
(a)	Fund-based	3.22	3.97
(b)	Non-fund based (Guarantees, L/C, etc.)	0.00	0.00
3	Cost of Deposits - Average cost of Deposits	5.11	4.97
4	NPAs		
(a)	Gross NPAs	6,973.14	6,690.71
(b)	Net NPAs	2,183.60	2,816.17
(c)	Percentage of gross NPAs to total advances	10.10	10.56
(d)	Percentage of net NPAs to net advances	3.40	4.73
5	Movement of NPAs		
	(1) Amount of NPAs as at the beginning of the year	6690.71	5884.41
	(2) Reduction in NPAs during the year	760.80	845.74
	(3) Additions to NPAs during the year	1043.23	1652.04
	(4) Amount of NPAs as at the end of the Year	6,973.14	6690.71
6	CRAR	14.49	13.50
7	Profitability		
(a)	Interest income as a percentage of working funds	7.94	7.67
(b)	Non-interest income as a percentage of working funds	0.07	0.08
(c)	Operating profit as a percentage of working funds	1.38	1.19
(d)	Return on Assets	0.73	0.62
(e)	Business (Deposits + Advances) per employee	1,105.22	978.16
(f)	Profit per employee	7.24	5.34
8	Provisions		
(a)	Provisions on NPAs required to be made	2,589.47	2,224.06

ANSUL AGRAWAL & CO. Chartered Accountants DEHRADUN

(b)	Provisions on NPAs actually made	4,789.54	3,874.54
(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.	706.32	703.16
(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.	829.52	819.46
(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		
(a)	Towards NPAs	915.00	564.00
(b)	Towards depreciation on investments	0.00	0.00
(c)	Towards standard assests	0.00	0.00
(d)	Towards all other items under Provisions above	10.06	0.00
10	Payment of insurance premia to the DICGC, including arrears, if any.	181.78	173.62
11	Penalty imposed by RBI for any violation.	0.00	2.00
12	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts		
13	Opening balance of amounts transferred to DEAF	139.20	81.66
	Add: Amounts transferred to DEAF during the year	231.11	57.54
	Less: Amounts reimbursed by DEAF towards claims	0.00	0.00
	Closing balance of amounts transferred to DEAF	370.31	139.20

(Manoj Kumar)
Section Officer (Accounts)

(Praveen Kumar)
Deputy General Manager (Accounts)

25/06/2026
(C.K.Kamal)
Secretary / General Manager

For Ansul Agrawal & Co.
Chartered Accountants

Ansul Agrawal
(Partner)
M. No 092048
FRN- 0500112N
UDIN No. 26092048YZYURG3929
Place - Dehradun
Date:-25.06.2026