


AJMER CENTRAL COOPERATIVE BANK, AJMER**NEAR OLD RPSC, BUS STAND, JAIPUR ROAD, AJMER-305001****Balance Sheet as on 31-03-2025**

	Capital and Liabilities	Schedule	Amount in Thousand	
			Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	LIABILITIES			
(i)	Capital	1	3,47,367.97	3,38,399.97
(ii)	Reserves and surplus	2	12,380.71	1,05,837.90
(iii)	Deposits	3	31,09,154.48	30,58,091.87
(iv)	Borrowings	4	24,51,538.80	21,09,158.68
(v)	Other liabilities and provisions	5	3,44,681.96	2,65,595.41
	Total		62,65,123.92	58,77,083.83
II.	ASSETS			
(i)	Cash and Balances with Reserve Bank of India	6	49,961.57	45,284.31
(ii)	Balances with Banks and money at call and short notice	7	7,70,364.25	6,29,814.10
(iii)	Investments	8	9,25,040.73	9,21,794.93
(iv)	Advances	9	40,52,489.06	37,25,850.90
(v)	Fixed Assets	10	36,660.86	44,765.10
(vi)	Other Assets	11	4,30,607.45	5,09,574.50
	Total		62,65,123.92	58,77,083.83
	Contingent liabilities	12	8,077.74	4,311.55
	Bills for Collection			
	Significant Accounting Policies			
	Notes on Accounts			


The schedules referred to above form an integral part of the Balance Sheet.

For Ajmer Central Cooperative Bank, Ajmer


(Madangopal Choudhary)
Chairman


(Mukesh Sharma)
Manager Operation


(Harish Siwasia)
Managing Director


(Vinay Kumar Ranwan)
Banking Assistant

For Mukesh Nishit & CO.
Chartered Accountants
FRN : 07963C

(Mukesh Kumar Aggarwal)
Partner
M.No.076905



Place : Jaipur

Date : 13/06/2025


AIMER CENTRAL COOPERATIVE BANK, AJMER
NEAR OLD RPSC, BUS STAND, JAIPUR ROAD, AJMER-305001

Profit and Loss Account as on 31-03-2025


S.N.	Profit and loss for the year ended	Schedule	Amount in Thousand	
			Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Income		4,17,350.28	3,84,878.12
	Interest earned	13	4,10,683.64	3,73,987.08
	Other Income	14	6,666.64	10,891.04
II.	Expenditure		5,00,816.38	3,77,414.03
	Interest expended	15	3,18,522.00	2,87,256.28
	Operating expenses	16	80,616.33	84,657.75
	Provisions and contingencies	17	1,01,678.05	5,500.00
III.	Profit/Loss			
	Net Profit/Loss (-) for the year		-83,466.10	7,464.09
	Profit/Loss (-) brought forward		62,052.37	54,588.28
IV.	Appropriations			
	Transfer to statutory reserves		0.00	0.00
	Transfer to Capital reserves		0.00	0.00
	Transfer to Investment Fluctuation Reserve		0.00	0.00
	Transfer to Revenue and other reserves		0.00	0.00
	Dividend for the Current Year		0.00	0.00
	Balance carried over to Balance Sheet		0.00	0.00
V.	Earnings per Equity Share			
	Basic earning per equity share			
	Diluted earnings per equity share			
	Significant Accounting Policies			
	Notes to Accounts			

The schedules referred to above form an integral part of the Balance Sheet.

For Ajmer Central Cooperative Bank, Ajmer


(Madangopal Choudhary)
Chairman

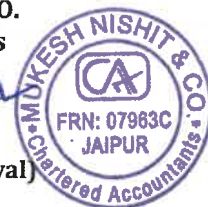

(Mukesh Sharma)
Manager Operation


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FRN : 07963C

(Mukesh Kumar Agarwal)
Partner
M.No.076905



Place : Jaipur
Date : 13/06/2025

Schedule 1 - Capital			
		Amount in Thousand	
S.N.	Capital	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Authorized Capital	3,50,000.00	3,50,000.00
(i)	8750 Share@ of Rupee 10000 each	87,500.00	87,500.00
(ii)	262500 Share@ of Rupee 1000 each	2,62,500.00	2,62,500.00
II.	Issued, Subscribed & Paid Up Capital	3,47,367.97	3,38,399.97
(i)	Individuals	0.00	0.00
(ii)	Coop. Institution	2,67,642.97	2,58,674.97
(iii)	State Govt.	79,725.00	79,725.00
(iv)	ICDP	0.00	0.00
	TOTAL	3,47,367.97	3,38,399.97

Schedule 2 - Reserves and Surplus			
		Amount in Thousand	
S.N.	Reserves and Surplus	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Reserve Fund		
a	Statutory Reserves	7,986.11	10,687.63
	Opening Balance	10,687.63	10,681.21
	Additions during the year	0.45	6.42
	Deduction during the year	2,701.97	0.00
b	Agri credit Std. Fund	358.05	347.62
	Opening Balance	347.62	337.50
	Additions during the year	10.43	10.12
	Deduction during the year	0.00	0.00
c	Revaluation Reserve for Fixed Assets	24,200.00	31,500.00
	Opening Balance	31,500.00	42,025.00
	Additions during the year	0.00	0.00
	Deduction during the year	7,300.00	10,525.00
d	Balance in profit and loss account	-21,413.73	62,052.37
	Opening Balance .	62,052.37	54,588.28
	Additions during the year	0.00	7,464.09
	Deduction during the year	83,466.10	0.00
e	Revenue and other Reserves	1,250.28	1,250.28
(i)	Building Fund	1,220.32	1,220.32
(ii)	Dividend Equilization Fund	29.96	29.96
	Total	12,380.71	1,05,837.90

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Schedule 3 - Deposits

		Amount in Thousand	
S.N.	Deposits	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Demand Deposits		
		1,67,903.98	1,38,609.21
(i)	From Individuals	81,411.48	65,507.22
(ii)	From Central Co-Operative Bank	0.00	0.00
(iii)	From Others Societies	86,492.50	73,101.99
II.	Savings Bank Deposits		
		8,31,807.85	8,08,866.59
(i)	From Individuals	6,81,047.49	6,52,448.85
(ii)	From Central Co-Operative Bank	0.00	0.00
(iii)	From Others Societies	1,50,760.36	1,56,417.74
III.	Term Deposits		
		21,09,442.65	21,10,616.07
(i)	From Individuals	12,01,355.69	12,21,906.33
(ii)	From Central Co-Operative Bank	0.00	0.00
(iii)	From Others Societies	9,08,086.96	8,88,709.74
	Total (I, II, III)	31,09,154.48	30,58,091.87

Schedule 4 - Borrowings

		Amount in Thousand	
S.N.	Borrowings	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Reserve Bank of India		
		0.00	0.00
II.	Other Banks		
		23,95,040.00	20,47,470.00
(i)	Short Term Loans, Cash Credit and overdraft	23,90,000.00	20,40,000.00
(ii)	Medium Term Loans, Cash Credit and overdraft	5,040.00	7,470.00
(iii)	Long Term Loans, Cash Credit and overdraft	0.00	0.00
III.	Other institutions and agencies		
		56,498.80	61,688.68
(i)	Loan From Apex Bank against FDR	56,480.98	61,670.86
(ii)	Short Term Borrowing under SLF	0.00	0.00
(iii)	Other Loans (ICDP & NCDC and Industiral Loan)	17.82	17.82
	Total (I,II, III)	24,51,538.80	21,09,158.68



Schedule 5 - Other Liabilities and Provisions

		Amount in Thousand	
S.N.	Other Liabilities and Provisions	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Bills payable	1,890.29	2,795.44
II.	Inter-office adjustments (net)	955.13	2,704.18
III.	Others Liabilities	1,29,157.84	1,29,740.94
(a)	Sundry Creditor	20,485.03	19,816.22
(b)	Interest not Collected	25,514.84	25,752.34
(c)	Overdraft Interest Reverse	53,235.43	54,249.85
(d)	Interest Payable	9.36	9.36
(e)	Reverse of Interest as per ARDR	9,370.11	9,370.11
(f)	Technology Adoption Fund	8,234.56	8,234.56
(g)	Principal / Subsidiary State Partnership Fund A/C For Share Capital of Primary Agri. Credit Societies	12,308.50	12,308.50
IV.	PROVISIONS	2,12,678.70	1,30,354.85
(a)	Provision for Standard Assets	10,500.00	9,500.00
(b)	Provision for Bad and Doubtfull Debts (Loan)	59,768.00	59,768.00
(c)	Provision for Other Assets	1,10,809.25	14,231.20
(d)	Provision for Leave encashment of staff	13,113.84	12,203.38
(e)	Provision for Gratuity of Bank Staff	18,487.61	16,152.27
(f)	Provision for Wages Settlement	0.00	18,500.00
	Total (I,II, III,IV, V, VI)	3,44,681.96	2,65,595.41

Schedule 6 - Cash and Balances with Reserve Bank of India

		Amount in Thousand	
S.N.	Cash and Balances with Reserve Bank of India	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Cash in hand (Including foreign currency notes and ATM Balance)		
		49,961.57	45,284.31
II.	Balance with Reserve Bank of India	0.00	0.00
(i)	In Current Account	0.00	0.00
(ii)	In other Accounts	0.00	0.00
	Total (I,II)	49,961.57	45,284.31



Schedule 7 - Balances with banks and Money at Call and short Notice

Amount in Thousand

S.N.	Balances with Banks and Money at call and short notice	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Balance with Notified Bank	67,988.07	62,269.15
(i)	In Current Account	67,861.55	62,150.88
(ii)	In other Accounts	126.52	118.27
II.	Balance with State and Central Co-op Bank	6,77,636.92	5,46,672.38
(i)	In Current Account	58,421.99	61,791.13
(ii)	In other Accounts	6,19,214.93	4,84,881.25
III.	Balance with Non-Notified Bank	24,739.26	20,872.57
(i)	In Current Account	24,739.26	20,872.57
(ii)	In other Accounts	0.00	0.00
IV.	Money at call and short notice	0.00	0.00
(i)	With banks	0.00	0.00
(ii)	With other institutions	0.00	0.00
	Total (I, II, III, IV)	7,70,364.25	6,29,814.10

Schedule 8- Investments

Amount in Thousand

S.N.	Investments	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	I. Investments	8,93,400.00	8,93,400.00
(i)	Government Securities	7,99,700.00	7,99,700.00
(ii)	Other approved securities	0.00	0.00
(iii)	Shares in Co-op institutions	93,700.00	93,700.00
(iv)	Debentures and Bonds	0.00	0.00
(v)	Shares in Primary Agri. Credit Societies	0.00	0.00
II.	Others	31,640.73	28,394.93
(i)	Resrve Fund Deposit with Apex Bank	0.00	0.00
(ii)	Investment in LIC Leave Encashment of Staff	13,113.84	12,203.38
(iii)	Investment Gratuity Trust of Bank Staff	18,487.61	16,152.27
(iv)	Security with other institutions	39.28	39.28
	Total: (I,II,)	9,25,040.73	9,21,794.93



Schedule 9 - Advances

		Amount in Thousand	
S.N.	Advances	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Loans & Advances		
		40,52,489.06	37,25,850.90
(i)	Short Term Loans, Cash credits, overdrafts and loans repayable on demand	39,66,457.26	36,40,945.07
(ii)	Medium Term Loans	49,630.77	54,531.57
(iii)	Term loans, Long Term Loans	32,729.88	26,703.11
(iv)	Liquidation Societies	3,671.15	3,671.15
	Additional Discloser(Based on security and ps/nps)		
II.	Others	40,52,489.06	37,25,850.90
(i)	Secured by tangible assets	1,30,969.53	1,25,505.94
(ii)	Covered by Bank/Government Guarantees	0.00	0.00
(iii)	Unsecured	39,21,519.53	36,00,344.96

Schedule 10 - Fixed Assets

		Amount in Thousand	
S.N.	Fixed Assets	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Premises	28,754.27	36,560.30
	At cost as on 31st March of the preceding year	36,560.30	47,647.55
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Less:- Depreciation on Land & Building	506.03	562.25
	Less:- Depreciation on Land & Building Revaluation	7,300.00	10,525.00
II	Other Fixed Assets (including furniture and fixtures)	7,906.59	8,204.80
	At cost as on 31st March of the preceding year	8,204.80	9,065.60
	Additions during the year	1,026.20	567.92
	Deductions during the year	0.00	0.00
	Less:- Depreciation during the year	1,324.41	1,428.72
	Total (I, II)	36,660.86	44,765.10



Schedule 11 - Other Assets

Amount in Thousand

S.N.	Other Assets	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Inter-office adjustment (net)		
II.	Interest Receivables on loan and Investment	1,74,121.09	1,64,939.30
III.	Interest Receivables from Govt on Loan Waiver	61,393.86	61,393.86
IV.	Intt. Subvention receivables from Govt	31,593.84	51,139.12
V.	Intt. Receivables from Pacs	88,360.97	1,66,004.53
VI.	Intt. On ARDR	9,370.11	9,370.11
VII.	Receivables from GOR against Loan Waiver	0.00	29,099.84
VIII.	Others	65,767.58	27,627.73
(a)	Sundry Debtors	1,773.95	1,004.77
(b)	Cash Embazzlements	40,162.62	4,978.43
(c)	Manager Cadre Fund	1,848.32	1,848.32
(d)	Agri. & Rural Debt Relief Scheme 1990	4,639.57	4,639.57
(e)	Amortisation Premium on Govt Securities	1,354.50	335.00
(f)	OD Balance CA, SB A/c	2.62	2.62
(g)	GST Input Credit	3,459.59	2,193.41
(h)	Crop/Accidental Insurance Premium	51.87	51.87
(i)	Exgratia Payment GOI Scheme	21.29	21.29
(j)	Stock for sale	144.75	243.96
(k)	NFS Settlement	0.00	0.00
(l)	Principal / Subsidiary State Partnership Fund A/C For Share Capital of Primary Agri. Credit Societies		
		12,308.50	12,308.50
	Total (I,II, III,IV, V,VI,VII)	4,30,607.45	5,09,574.50

Schedule 12 - Contingent Liabilities

Amount in Thousand

S.N.	Contingent Liabilities	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Claims against the bank not acknowledged as debts	0.00	0.00
II.	Liability for partly paid investments	0.00	0.00
III.	Liability on account of outstanding forward exchange	0.00	0.00
IV.	Guarantees given on behalf of constituents	110.00	100.00
(i)	In India	110.00	100.00
(ii)	Outside India	0.00	0.00
V.	Acceptances, endorsements and other obligations	0.00	0.00
VI.	Other items for which the bank is contingently	7,967.74	4,211.55
(i)	DEAF A/C Balance with RBI	7,967.74	4,211.55
	Total (I,II, III,IV, V,VI)	8,077.74	4,311.55



Schedule 13 - Interest Earned

Amount in Thousand

S.N.	Interest Earned	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Interest/discount on advance/bills	2,07,664.09	1,98,387.36
II.	Income on investments	1,06,840.60	1,03,290.76
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV.	Others	96,178.95	72,308.96
(i)	Interest Claim on Loan Waiver	0.00	0.00
(ii)	Interest Subvention	96,178.95	72,308.96
	Total (I, II, III, IV)	4,10,683.64	3,73,987.08

Schedule 14 - Other Income

Amount in Thousand

S.N.	Other Income	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Commission, exchange and brokerage	184.53	175.00
II.	Documentation and Processing Charges	1,437.94	4,743.08
III.	Locker Rent	738.26	820.78
IV.	Miscellaneous Income	4,305.91	5,152.18
	Total (I, II, III, IV)	6,666.64	10,891.04

Schedule 15 - Interest Expended

Amount in Thousand

S.N.	Interest Expended	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Interest on deposits	1,72,936.39	1,62,687.23
II.	Interest on Reserve Bank of India/Inter-bank borrowings	1,44,480.42	1,24,439.91
III.	Others	1,105.19	129.14
(i)	Other interest	1,105.19	129.14
	Total (I, II, III)	3,18,522.00	2,87,256.28



Schedule 16 - Operating Expenses

Amount in Thousand

S.N.	Opertating Expenses	Current Year - 31.03.2025	Previous Year - 31.03.2024
1	Payments to and provisions for employees	53,493.20	51,147.44
2	Rent, taxes and lighting	646.05	798.61
3	Printing and stationery	390.60	140.26
4	Publicity & Exhibition and Meeting expenses	41.01	475.86
5	Depreciation on Fixed Assets	1,830.44	1,990.98
6	Premium paid on Deposit to DICG	3,929.12	3,833.97
7	Water and Lighting Expenses	1,194.45	1,054.09
8	Director's fees, allowances and expenses	39.10	47.60
9	Auditors' fees and expenses (Including branch	232.51	290.23
10	Law charges	134.19	186.75
11	Postages, Telegrams, Telephones, etc.	282.20	291.38
12	Repairs and maintenance	4,992.10	9,848.17
13	Insurance	64.25	69.13
14	Interest paid to good borrowers	0.00	0.00
15	Vehicle expenditure	1,040.85	877.20
16	Books and Journals	21.54	17.82
17	Administration Expenses	245.65	124.94
18	Commission Expenses	36.10	47.37
19	Entertainment Expenses	696.22	581.60
20	Clearing House Expenses	26.90	27.90
21	Subscription to Institutions	50.00	0.50
22	Sports Recreation	256.89	141.94
23	Establishment exp. Daily wages	8,824.18	8,450.49
24	Training Expenses	82.32	62.93
25	Pacs Development Fund	0.00	3,141.00
26	ATM Expenses	46.40	53.49
27	Premium paid on Govt Security	145.50	173.00
28	Sundry expenditure	1,874.56	783.10
	Total (1 to 15)	80,616.33	84,657.75



Schedule 17 - Provisions and contingencies

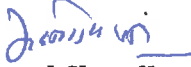
			Amount in Thousand
S.N.	Provisions	Current Year - 31.03.2025	Previous Year - 31.03.2024
I.	Provision for Income Tax	4,100.00	5,500.00
II.	Provision for Standard Assets	1,000.00	0.00
III	Provision for Fraud & Other Assets*	96,578.05	0.00
IV			0.00
	Total (I, II, III)	1,01,678.05	5,500.00

***Provision for Fraud & Other Assets to be breaked up into:**


(i) Provision for Impaired Assets	61,393.86
(ii) Loss For Fraud/Embezzlement	35,184.19
Total	96,578.05

The schedules referred to above form an integral part of the Balance Sheet.

For Ajmer Central Cooperative Bank, Ajmer


(Madangopal Choudhary)
Chairman


(Mukesh Sharma)
Manager Operation


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For Mukesh Nishit & CO.
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FRN : 07963C


(Mukesh Kumar Agarwal)
Partner
M.No.076905



Place : Jaipur

Date : 13/06/2025

Ajmer Central Co-Operative Bank Ltd. Ajmer

ANNEXURE OF BALANCE SHEET AS ON 31-3-25

(Rs. In Lacs)

Sr No.	PARTICULARS	
1	2	3
1	Investments-(only SLR)-with break up under permanent and current category under current category	
	a) Book value and face value of Investments.	Book value Face value
	b) Market value of Investments.	7997.00 8000.00
		7997.00 8000.00
	[Further] as regards non-SLR investments, 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]	NON SLR INVESTMENT AS PER RBI CIRCULAR NIL
2	Advances to directors, their relatives, companies/firms in which they are interested.	
	a) Fund-based	NIL
	b) Non-fund based (Guarantees. L/C. etc)	NIL
3	Cost of Deposits-Average cost of Deposits.	5.67
4	NPAs	
	a) Gross NPAs	719.61
	b) Net NPAs	121.93
	c) Percentage of gross NPAs to total advances and	1.78
	d) Percentage of net NPAs to net advances	0.30
5	Movement of NPAs	Decreasing
6	Profitability	
	a) Interest income as a percentage of working funds.	6.83
	b) Non-Interest income as a percentage of working funds.	0.11
	c) Operating profit as a percentage of working funds.	0.30
	d) Return on Assets	-1.38
	e) Business (Deposits + Advances) per employee	1694.61
	f) Profit per employee	-20.36
7	Provisions	
	a) Provisions on NPAs required to be made	1611.95
	b) Provisions on NPAs actually made	1705.77
	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.	361.31
	d) Provision actually in respect of overdue interest taken into income account , gratuity fund , provident fund arrears in reconciliation of inter branch account	532.35
	e) Provisions required to be made on depreciation in Investments	NIL
	f) Provisions actually made on depreciation in Investments	NIL
8	Movement of Provisions	
	a) Towards NPAs	Increasing
	b) Towards depreciation on investments	No
	c) Towards standard assets	Increasing
	d) Towards all other items under 7 above	SAME
9	Payment of insurance premium to the DICGC, including arrears, if any	39.29
10	Penalty imposed by RBI for any violation	NIL
11	Information on extent of arrears in reconciliation of inter-bank and inter branch accounts.	31-03-2025
12	Percentage of Capital Fund to risk Weighted Assets (CRAR)	10.76%

BANKING ASSISTANT MANAGER OPERATION MANAGING DIRECTOR CHAIRMAN STATUTORY AUDITOR

