



International Year
of Cooperatives



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

DIRECTOR'S REPORT AND AUDITED STATEMENT
of Accounts for the year ended 31st March 2025



74th ANNUAL REPORT 2024-2025



GCB

HEAD OFFICE

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SERVING SINCE 1951

**Years of
GROWTH**





THE GANDHIDHAM CO-OPERATIVE BANK LTD.

BOARD OF DIRECTORS



ANIL B. GWALANI
Chairman Adm. Advisory Committee



PREM S. LALWANI
Chairman (BOD)



MUKESH H. LAKHWANI
Vice – Chairman



DR. D. T. LALCHANDANI
Chairman Recovery Committee



KUMAR B. RAMCHANDANI
Chairman Investment Committee



NARENDRA L. DHALANI
Chairman Audit Committee



KAMLESH K. MAIDASANI
Chairman Loan Committee



NARESH K. GANWANI
Director



VISHNI M. ISRANI
Chairman Welfare Committee



NEELAM N. BULCHANDANI
Director



NIKITA H. HINGORANI
Director



VISHNU T. BHAGCHANDANI
Director



VARUN A. DARYANI
Chairman High Power Committee



JAGDISH V. DAFDA
Director

BOARD OF MANAGEMENT



NARENDRA L. DHALANI
Chairman (BOM)



KUMAR B. RAMCHANDANI
Member



VISHNU T. BHAGCHANDANI
Member



VARUN A. DARYANI
Member



P. G. KRIPALANI
Member



JITENDRA C. LALCHANDANI
Member



ISHWAR N. JIANDANI
Member



DEEPAK G. MAKWANA
Member

BANK OFFICERS



SURESH G. KESWANI
Chief Executive Officer Incharge



RAVI M. PAMWANI
Branch Manager



HARESH K. MULCHANDANI
Branch Manager

LEGAL ADVISORS



M. B. GUNDECHA
Advocate



VARJANG GADHI
Advocate



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

NOTICE

Notice is hereby given to the members of The Gandhidham Co-Operative Bank Ltd., that the 74th Annual General Meeting of the Bank will be held on **Saturday, the 13th September 2025, at 11:00 am** at the Prabhu Darshan Auditorium, Adipur (Kutch) to transact the following business:

AGENDA OF ANNUAL GENERAL MEETING

1. To confirm minutes of the 73rd Annual General Meeting held on 29th September 2024.
2. To receive and adopt the report of Directors, Audited Accounts and report of the Bank Auditors for the year ended 31st March 2025.
3. To consider the appropriation of profit proposed by the Board of Directors in its meeting held on 31st July 2025 vide Resolution No. – 15 (Details as below).
4. To consider the Dividend proposed by the Board of Directors in its meeting held on 31st July 2025 vide Resolution No. – 14, at the rate of 15% p.a.
5. To consider the appointment of Statutory Auditor for the year 2025-26 and fix remuneration.

Note: The Statutory Auditor of the Bank for F.Y. 2025-26 will be appointed with prior approval of RBI and the remuneration shall be paid as per government rules.

6. Any other matter with permission of the Chairman.

Sd/-

(S. G. KESWANI)

PLACE: ADIPUR (KUTCH)

DATE: 31.07.2025

CHIEF EXECUTIVE OFFICER-IN-CHARGE

NOTE:

1. All the account holders and Shareholders, who are yet to register nominee are requested to do so at earliest to ensure compliance of RBI directives and notify any change in their address to the Bank.
2. All the account holders as well as locker holders, who have yet not complied KYC norms / completed REKYC procedure, are requested to comply the same immediately, pay locker rent on time and operate their account / locker on regular basis.
3. All the customers who have not yet submitted their Aadhar Card are requested to do so and get their accounts linked with Aadhar at earliest possible.
4. All the customers of the Bank are requested to register their mobile numbers.
5. Shareholders can now choose to receive soft copy of the Bank's Annual Report instead of the hard copy, by registering their mobile number and email ID with the Bank.

APPROPRIATION OF PROFIT

PARTICULARS	MARCH'2025	MARCH'2024
RESERVE FUND (REQUIRED MINIMUM 25 % OF NET PROFIT)	Rs. 1,67,52,489.94	Rs. 1,82,81,458.96
DIVIDEND	Rs. 1,25,93,989.10	Rs. 1,16,75,803.50
DIVIDEND EQUALIZATION FUND (02% OF SHARE CAPITAL)	0.00	Rs. 16,66,156.00
EDUCATION FUND (MAXIMUM)	Rs. 3,00,000.00	Rs. 3,00,000.00
BAD DEBTS RESERVE FUND (08 % OF NET PROFIT)	Rs. 36,00,796.78	Rs. 32,90,066.87
WELFARE FUND (10 % OF SURPLUS PROFIT)	Rs. 17,26,268.39	Rs. 13,91,235.05
INVESTMENT FLUCTUATION RESERVE	Rs. 85,42,500.00	Rs. 25,31,000.00
GENERAL RESERVE FUND (BALANCE OF NET PROFIT)	Rs. 14,93,915.54	Rs. 19,90,115.46
TOTAL	Rs. 4,50,09,959.75	Rs. 4,11,25,835.84



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

DIRECTORS' REPORT FOR THE YEAR 2024-2025 **PLACED BEFORE 74th ANNUAL MEETING OF SHARE HOLDERS OF THE BANK**

Respected Members,

On behalf of the Board of Directors, I cordially & warmly welcome you all, at the 74th Annual General Meeting of the Bank.

I feel honored to place before you all, the Audited Accounts as well as the Annual Report of the Bank for the financial year 2024 – 25.

Friends our Bank has completed 74 successful years of continuous progress and has stepped in to its 75th year of prosperity and progress. I now take you through the highlights of the performance of Bank for the year 2024 – 25.

ANNUAL ACCOUNTS: The statement of Annual Accounts for the year 2024 – 25 duly Audited along with Audit Report is placed before you for approval. As in the past, our Bank has attained 'A' grade in Audit in the current year also.

PROFIT: Even in this competitive market, the Bank has continued its growth and shown Profit of Rs. 6.18 Crores (Before Income Tax) during the Financial Year 2024 – 25.

SHARE CAPITAL: Total Share Capital stands at Rs. 8.91 Crores as on 31.03.2025 and the same is held by 9870 shareholders.

RESERVE FUND: Total Reserve fund and other reserves stand at Rs. 72.89 Crores as on 31.03.2025.

DEPOSITS: The total deposits as 31.03.2025 stand at Rs. 307.19 Crores as compared to Rs. 299.09 Crores as on 31.03.2024

LOANS & ADVANCES: The Bank has taken care of the convenience and needs of all the Shareholders. The loan applications are disposed off promptly under various schemes without any caste or creed differences, in accordance with established rules and regulations of the Bank and at most competitive rates.

The Board of Directors has tried to introduce various schemes of advances as per valued suggestions of the Shareholders for granting Credit facilities to all sections of society at large. The total Loans and Advances as on 31.03.2025 stand at Rs. 171.61 Crores as compared to Rs. 152.14 Crores as on 31.03.2024. I am happy to inform you that the Bank has taken efforts to keep the NPA at minimum level and there is ZERO NPA (NET) at the end of this year also, which is on account of continuous efforts by the Bank Management & Staff as well as the response from the borrowers. The Bank's Gross NPA stands at Rs. 7.79 Crores i.e. 4.54 % of total Loans and Advances as on 31.03.2025.

The Shareholders are requested to continue timely repayment of their loan dues and avoid letting their account become NPA. They are also requested to give their valued suggestions for increasing Loans and Advances portfolio of the Bank, as per their needs.

INVESTMENTS: Our Bank has maintained CRR at an average of 5.08%, 4.67%, 4.61% respectively against the required 4.50 % of NDTL (Net Demand & Time Liabilities) (01.04.2024 to 13.12.2024), 4.25% (14.12.2024 to 27.12.2024) and 4.00% (28.12.2024 to 31.03.2025). Our Bank has maintained average SLR (Statutory Liquidity Ratio) @ 63.33% against the required level of 18.00 % of NDTL. Thus, the Bank has invested its funds and maintained adequate liquidity as per RBI norms.

WORKING CAPITAL: The Working Capital of the Bank as on 31.03.2025 is Rs. 392.42 as compared to Rs. 379.58 Crores as on 31.03.2024.

CAPITAL RISK ADEQUACY RATIO: (CRAR)

As per the directions of the Reserve Bank of India, all Primary Co-operative Banks have to maintain the CRAR at 9.00 %. I would like to inform that your Bank has recorded CRAR at 40.10 % at the end of financial year under report.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

DIVIDEND: This year the Bank has declared 15 % (Pro-rata) dividend as per the guidelines issued under The Gujarat Co-Op. Societies Act 1961. Total amount of dividend comes to **Rs. 125.94 Lakhs**.

DEPOSIT INSURANCE PREMIUM: Insurance premium on Deposits for the year amounting to **Rs. 43.11 Lakhs** has been paid by the Bank timely to the Deposit Insurance and Credit Guarantee Corporation of India (DICGC).

TECHNOLOGY DEVELOPMENT:

I am pleased to inform you, that all the branches are on-line linked on CBS (Core Banking Solution), as such the Bank has offered the facility of operations of accounts **"AT PAR"** at Head Office / Branches as well as banking facilities on mobile also. More and more customers are availing benefit of the same. RTGS, NEFT, IMPS & UPI facilities are also available at the Bank. Internet Banking (view only) & Mobile Banking ATM / Debit Card, QR Code based sound box facilities have been launched alongwith the Bank's website. Bank is also introducing BBPS facility very soon.

WELFARE ACTIVITIES AND PROGRAMMES FOR VALUED SHAREHOLDERS:

- ... The Bank has implemented a scheme to sponsoring **Full Body Medical Checkup package** for senior citizen members of the Bank and the total cost incurred for it was **Rs. 69,600/-** during the F.Y. 2024-25
- ... The Bank has introduced an Accident Insurance Scheme (in case of death by accident) covering a sum of Rs. 1,00,000/- for all of its valued shareholders (Individuals) from ages between 18 to 75 years (max) w.e.f. 01.03.2015, under the **"Jyotirgamaya Akasmaat Vima Yojna"** with The New India Assurance Co. Ltd. The Bank has also implemented **Pradhan Mantri Suraksha Bima Yojna** (PMSBY) & **Pradhan Mantri Jivan Jyoti Bima Yojna** (PMJJBY) schemes introduced by Central Government of India.
- ... It has been the Bank's endeavor to encourage the children of Shareholders in their academic pursuits. In this context, cash prizes and trophies are awarded every year to the meritorious students who secure highest marks in SSC and higher examinations. The Bank has a scheme of payment of scholarship to the children of shareholders, excelling in studies after SSC and higher level anywhere in India. Total Scholarships and cash prize money of **Rs. 90,000/-** has been paid during the F.Y. 2024-25.
- ... The management has provided Separate Special Counter for Senior Citizens. The Bank has also issued Identity Card to the Shareholders.
- ... As usual, this year too, the Bank has significantly contributed and encouraged social, religious & other activities in the form of donation, prizes, advertisement, etc. for the benefit of the general public of Adipur- Gandhidham Township.
- ... The management has Installed C.C.T.V. cameras for enhanced safety of valued Customers and Share Holders at all the branches of the Bank, covering outer area also.

VOTE OF THANKS

I take my privilege to thank all the honorable Shareholders, Depositors & Customers for the co-operation extended by them for the smooth working of the Bank.

Thanks to the Officials of the Reserve Bank of India, The Gujarat State Registrar of Co-operative Societies - Gandhinagar, The District Registrar Co-op. Societies - Bhuj and Various Banking Institutions such as SBI, CBI, BOI, BOB, HDFC, The GSCB etc, Federations, Virmati Software & Telecommunication Ltd - Ahmedabad & other Individuals for extending their full co-operation and direct or indirect assistance for the prosperity of the Bank.

Special acknowledgments on behalf of my colleagues on the Board and myself, to the entire team of dedicated Staff members and Shri P. G. Kapoor Consultant (Retd RBI Officer) of the Bank, who have worked tirelessly with me and my colleagues and extended their enthusiastic whole-hearted support for the strong base and bright future of the Bank.

Thank you very much for your presence.

Vande Matram !

Sd/-
(P. S. Lalwani)
Chairman



Independent Auditor's Report

To,
The Members,
The Gandhidham Co-operative Bank Limited,
Gandhidham.

Report on Financial Statements

1. We have audited the accompanying financial statement of **The Gandhidham Co-operative Bank Limited** ('the Bank') as at **31 March 2025**, which comprise the Balance Sheet as at **31 March 2025**, and the profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 3 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the financial statement

2. Management is responsible for the preparation of these financial statement that give a true and fair view of the financial position, financial performance of the Bank in accordance with Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the Registrar of cooperative Societies, Gujarat, the Gujarat Co-operative societies Act, 1961 and the Gujarat Cooperative Societies Rules, 1965 and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the financial statement that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statement based on our audit. We conducted our audit in accordance with standards on Auditing issued by the institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statement are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatements of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), The Gujarat Co-operative Societies Act, 1961 and guidelines issued by Reserve Bank of India and Registrar of Cooperative Societies in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :
- (a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st, March 2025.
 - (b) In the case of the Profit and Loss Account, of the profit / loss for the year ended on that date; and

Report on other Legal & Regulatory Requirements

7. The Balance Sheet and the profit and Loss Account have been drawn up in Forms, A and B respectively of the third Schedule to the Banking Regulation Act, 1949 and provisions of The Gujarat Co-operative Societies Act, 1961 and Gujarat Co-operative Societies Rules, 1965.
8. No deferred Assets/ Liabilities were created during F.Y. 2024-25.
9. 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 purpose of our audit and have found to be satisfactory.
 - (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 and proper returns adequate for the purposes of our audit have been received from the branches / offices.
 - (c) The transactions of the Bank which have come to our notice are within the powers of the Bank.
 - (d) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
 - (e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
10. We further report that for the year under audit, the bank has been awarded A classification.

**For B. H. Advani & Associates
Chartered Accountants
(FRN 117127W)**

Sd/-

**B. H. Advani
Partner
M.No. 102464
UDIN: 25102464BMJKXP6497**

**Date:-30/05/2025
Place:-Gandhidham**



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

BALANCE SHEET AS ON 31ST MARCH 2025

AMT AS ON 31-03-2024	CAPITAL & LIABILITIES		AMT AS ON 31-03-2025
10,00,00,000.00	1 SHARE CAPITAL		10,00,00,000.00
	a. Authorised share capital 2000000 shares of Rs. 50/- each		
8,33,07,800.00	b. Subscribed & called up Share Capital 17,83,105 shares of Rs. 50/- each (Previous Year 16,66,156 shares)		8,91,55,250.00
	OF ABOVE, HELD BY:		
	a. Individual & others 17,83,105 (Previous year 16,66,156 shares)		
	b. Cooperative Institution ---		
	c. State Government ---		
	2 RESERVE FUND & OTHER RESERVES		
31,08,87,772.02	a. Statutory Reserve	32,98,45,906.28	
2,73,47,431.93	b. Dividend Equalization Fund	0.00	
17,30,22,365.23	c. Bad & Doubtful Debts Reserve	7,79,88,052.36	
88,66,553.85	d. Welfare Fund	1,00,98,188.90	
1,47,62,291.71	e. General Reserve Fund	14,89,09,742.91	
2,28,10,455.60	f. Building Construction Fund	2,28,10,455.60	
2,35,50,500.00	g. Investment Fluctuation Reserve	2,60,81,500.00	
5,69,56,417.00	h. Investment Depreciation Reserve	5,69,56,417.00	
75,55,504.38	i. Contingent Prov. Ag Standard Loan Assets	83,60,150.01	
23,49,597.38	j. Provision for COVID-19 (Asset Classification)	23,49,597.38	
5,00,000.00	k. Reserve for Cyber Security	5,00,000.00	68,39,00,010.44
0.00	3 PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		0.00
	4 DEPOSITS & OTHER ACCOUNTS		
	a. Fixed Deposits		
1,88,79,25,534.60	i. Individuals	1,92,86,44,935.80	
75,91,017.90	ii. Other Societies	1,35,35,243.90	
	b. Saving Bank Deposits		
94,53,76,365.68	i. Individuals	97,39,52,760.22	
85,39,008.61	ii. Other Societies	1,21,65,733.75	
	c. Current Deposits		
14,09,98,404.70	i. Individuals	14,24,52,831.12	
5,05,187.89	ii. Other Societies	11,60,988.09	
	TOTAL DEPOSITS		3,07,19,12,492.88
0.00	5 BORROWINGS		0.00
0.00	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		0.00
0.00	7 BRANCH ADJUSTMENTS		0.00
3,46,90,174.55	8 OVERDUE INTEREST RESERVE		4,26,59,557.68
24,117.00	INTEREST SUSPENSE		2,72,859.72
39,55,616.29	9 INTEREST PAYABLE		37,13,485.56
24,000.00	10 OTHER LIABILITIES		
	a. Locker Deposit	24,000.00	



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

BALANCE SHEET AS ON 31ST MARCH 2025

AMT AS ON 31-03-2024	PROPERTY & ASSETS		AMT AS ON 31-03-2025
7,44,16,146.31	1 CASH		11,19,05,109.16
	Cash on hand, Balance with State Bank of India, The Gujarat State Co-op. Bank Ltd (Details As per Annex- I)		
18,48,92,674.93	2 BALANCE WITH OTHER BANKS		
---	i) Current Deposits	17,00,55,350.28	
9,46,79,078.00	ii) Savings Bank Deposits	---	
	iii) Fixed Deposits	11,08,72,148.00	28,09,27,498.28
	(Details as per Annex - II)		
0.00	3 MONEY AT CALL AND SHORT NOTICE		0.00
	4 INVESTMENTS		
1,83,81,62,250.00	a) In Central Govt Securities		
	i) Book Value	1,73,96,26,250.00	
	ii) Face Value	(1,76,00,00,000.00)	
	iii) Market Value	(1,77,76,94,000.00)	
5,000.00	b) Shares of GSCB Ahmedabad	5,000.00	
3,000.00	c) Shares of KDCC Bhuj	3,000.00	
1,000.00	d) Share of SRC Ltd – Adipur	1,000.00	1,73,96,35,250.00
0.00	5 INVESTMENT OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		0.00
	6 ADVANCES		
	a. Short Term Loans,Cash Credit		
	Overdrafts, Bills discounted secured against:		
10,98,587.95	i) Govt. & other Approved Securities	7,57,383.10	
76,86,99,715.83	ii) Other Tangible Securities	91,81,15,677.80	
71,272.00	iii) Amount due from Individuals	67,912.00	
	(Amount overdue Rs. 4,18,96,631.10)		
	(Last year overdue Rs 3,25,70,642.51)		
	b. Medium Term Loans		
	Secured against :		
3,17,021.00	i) Govt. & other Approved Securities	99,953.00	
46,46,36,055.82	ii) Other Tangible Securities	48,51,75,616.37	
2,98,30,237.30	iii) Amount due from Individuals	2,86,53,574.86	
	(Amount overdue Rs. 4,02,41,686.58)		
	(Last year overdue Rs. 3,06,35,901.23)		
	c. Long Term Loans		
	Secured against :		
0.00	i) Govt. & other Approved Securities	0.00	
25,54,32,115.30	ii) Other Tangible Securities	28,29,08,655.24	
13,92,002.25	iii) Amount due from Individuals	3,56,434.08	
	(Amount overdue Rs. 2,00,59,423.70)		
	(Last year overdue Rs.1,86,67,346.95)		
	TOTAL ADVANCES		1,71,61,35,206.45
	Note:		
	i) Total advance amount overdue	10,21,97,741.38	
	Last year	8,18,73,890.69	
	ii) Out of which Installments overdue	1,13,30,558.20	
	Last year	2,04,51,246.38	
	iii) Out of which overdue for more than 3 years	2,50,53,761.42	
	Last year	3,89,88,075.68	



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

BALANCE SHEET AS ON 31ST MARCH 2025

2,29,807.00	b. Provident Fund	2,58,041.00	
24,11,923.19	c. TDS payable	28,47,094.19	
32,173.55	d. Sundry Creditors	32,673.55	
2,78,731.00	e. B.S.S.S. Fund	3,04,960.00	
144522.70	f. Goods and Service Tax (GST)	156304.90	
2118.00	i. Staff Group Insurance	2252.00	
600000.00	j. Education Fund	0.00	
61,22,019.00	k. Provision for Ex-Gratia / Bonus	63,09,380.00	
10,18,885.03	l. Unpaid cheques with HDFC Bank	9,34,771.54	
1,42,89,556.00	m. Prov for Earn Leave encashment	1,55,71,102.00	
27,88,920.00	n. Provision against Income Tax Refund	27,88,920.00	
2,383.00	o. Unpaid Pay Orders	383.00	
10,80,541.30	p. Dividend payable	11,88,717.50	
15,42,701.40	q. Unclaimed Dividend	18,88,227.40	
70,200.00	r. Audit fee Payable	64,800.00	
1,40,20,536.91	s. Provision for Income Tax 2024-25	1,55,70,722.97	
0.00	t. Penal Charges Suspense	85,710.40	
29082.00	u. Security Deposit Building A/c	0.00	4,80,28,060.45
	11 PROFIT & LOSS A/C		
	Profit as per last Balance Sheet	4,50,09,959.75	
	Less: Appropriations	4,50,09,959.75	
		<u>NIL</u>	
4,11,25,835.84	Add : Profit for the year brought from the Profit & Loss Account		4,50,09,959.75
	CONTINGENT LIABILITIES		
	Bank Guarantee Issued 26,00,000.00		
	Last year 26,00,000.00		
	- OTHERS		
	Unclaimed Deposit Payable - (DEAF 2014) 3,84,88,201.94		
3,84,73,36,052.24	TOTAL		3,98,46,51,676.48

PLACE- ADIPUR (KUTCH)

DATE : 27.05.2025

Sd/-
R. M. PAMWANI
BR. MANAGER (BO)

Sd/-
S. G. KESWANI
C.E.O. - IN - CHARGE

Sd/-
N. L. DHALANI
CHAIRMAN
BOARD OF MANAGEMENT



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

BALANCE SHEET AS ON 31ST MARCH 2025

54,71,643.00	7 INTERESTS RECEIVABLE		
2,32,80,256.90	a. On Fixed Deposits & Investments	42,57,793.00	
1,228.00	b. On Government Securities	2,37,10,522.23	
	c. On DEAF A/C – RBI	1,296.00	2,79,69,611.23
24,117.00	INTEREST RECEIVABLE ON NPAs		2,72,859.72
3,46,90,174.55	INTEREST RECEIVABLE ON SUIT FILE A/Cs		4,26,59,557.68
0.00	8 BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		0.00
0.00	9 BRANCH ADJUSTMENTS		0.00
1,51,08,969.48	10 PREMISES LESS DEPRECIATION	1,36,30,372.53	
1,34,657.00	ADD Lease hold Land/Plot	1,34,657.00	1,37,65,029.53
47,06,743.92	11 FURNITURE FIXTURES LESS DEPRECIATION		42,64,986.93
	12 OTHER ASSETS		
32,20,124.57	a. Electric Equipment	28,67,994.66	
15,86,470.00	b. Franking Machine Stamps / Stock	6,27,770.00	
12,854.00	c. Telephone Deposit	12,854.00	
55,14,333.95	d. Office Equipment	48,51,558.86	
9,72,405.70	e. Stationery Stock	8,86,275.27	
6,23,999.39	f. Computer Hardware	4,08,177.61	
4,50,520.32	g. Computer Software	4,12,632.19	
1,55,00,000.00	h. Advance Income Tax paid	1,47,00,000.00	
30,500.00	i. Security Deposit with GDA	30,500.00	
1,76,934.00	j. Security Deposit with PGVCL	1,76,934.00	
1,57,69,008.00	k. BOB- Emp. Leave Encashment Benefit A/c	1,57,69,008.00	
0.00	l. Integrated Tax Receivable (IGST)	4,540.00	
3,88,529.60	m. Rooftop Solar Power Plant	2,33,117.76	
33,52,897.00	n. I.T. Refund Receivable	33,52,897.00	
57,750.00	o. Locker Rent Receivable	68,250.00	
9,69,094.00	p. Pre-paid Expenses	11,23,868.99	
15,074.50	q. DEAF claim Receivable	34,832.88	
4,82,249.00	r. CGST Receivable	3,23,436.00	
3,47,167.00	s. SGST Receivable	3,28,357.00	
2,47,500.00	t. Festival Advance	2,21,250.00	
1,270.00	u. Cersai Trans. Charges Prepaid	1,101.20	
3,324.67	v. Unclaimed GST	35,401.68	
5,60,100.00	w. Incentive Receivable Atma Nirbhar Loans 1 & 2	5,60,100.00	
0.00	x. Penal Charges Receivable	85,710.40	4,71,16,567.50
0.00	13 NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		0.00
3,84,73,36,052.24	TOTAL		3,98,46,51,676.48

Sd/-

M. H. LAKHWANI

VICE CHAIRMAN

BOARD OF DIRECTORS

Sd/-

P. S. LALWANI

CHAIRMAN

BOARD OF DIRECTORS

Sd/-

B. H. ADVANI & ASSOCIATES

CHARTERED ACCOUNTANTS

B. H. ADVANI (PARTNER) M. NO 102464

FRN: 117127W

Junagadh 362001

UDIN: 25102464BMJKXP6497



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

ANNEXURES AS ON 31.03.2025

ANNEXURE I : -

CASH		
SR.	NAME	AMOUNT (Rs.)
1	Cash on Hand	93,76,601.28
2	Current Account with SBI - Adipur & SBI Gandhidham	57,95,915.79
3	Current Account with Guj State Co.op Bank Ltd. Ahmedabad	67,32,592.09
4	FDR with APEX Bank (Guj State Co.op Bank Ltd. Ahmedabad)	9,00,00,000.00
	TOTAL	11,19,05,109.16

ANNEXURE II : -

BALANCE WITH OTHER BANKS		
CURRENT A/C's		
SR.	NAME	AMOUNT (Rs.)
1	Current A/c. - BOI , Gandhidham	13,15,973.41
2	Current A/c. - Bank of Baroda, Adipur & Gandhidham	12,40,18,784.72
3	Current A/c. - HDFC Bank Ltd. (SCSA clg, GCBLG & UPI A/Cs)	4,47,20,592.15
	TOTAL	17,00,55,350.28
SAVINGS A/C's		<u>NIL</u>
TERM DEPOSIT's		
SR.	NAME	AMOUNT (Rs.)
1	Punjab and Sindh, Gandhidham	10,23,72,148.00
2	HDFC Bank , Gandhidham	85,00,000.00
	TOTAL	11,08,72,148.00
	GRAND TOTAL	39,28,32,607.44

DETAILS OF NON PERFORMING ASSETS & PROVISION REQUIRED TO BE MADE AS PER RBI GUIDELINES FOR THE YEAR ENDED 31.03.2025

(Amount in Lakhs)

SR.	Nature of Classification	Amount Advanced	% of Provision	Provision required to be made	No. of Accounts	Actual Provision made by Bank
1	Standard	16393.72	0.25 % to 1.00 %	83.60	1851	83.60
2	Sub-Standard (NPA)	53.92	10.00%	5.39	09	
3	Doubtful (NPA)	713.71	20.00% to 100.00 %	589.28	120	
	Total	17161.35		678.27	1980	863.48

NOTE : NON-FUNDED 1(ONE)ACCOUNT IN ABOVE 3 YEARS CLASSIFICTION AMOUNT OUSTANDING Rs. 12.23 (in Lakhs).

FUNDED NPA	767.63
NON FUNDED NPA	12.23
TOTAL NPA	779.86



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

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

AMT AS ON 31-03-2024	EXPENDITURE	AMT AS ON 31-03-2025	AMT AS ON 31-03-2024	INCOME	AMT AS ON 31-03-2025
16,34,78,343.79	1 Interests on Deposits	16,78,57,726.27	28,26,25,455.92	1 Interest & Discount	28,74,24,531.94
3,84,91,132.76	2 Salary, Allowances & Provident Fund, Gratuity	3,62,15,448.00	40,683.24	2 Commission, Exchange & Brokerage	12,467.00
10,390.00	3 Directors & Local Comm. Members fees & allowance	19,580.00	0.00	3 Subsidies and Donations	0.00
55,53,974.90	4 Rent, Taxes, Insurance, Lighting etc.	57,53,645.09	0.00	4 Income from Non Banking Assets and profit from sale or Dealing with such Assets	0.00
1,20,000.00	5 Law Charges	2,25,000.00		5 Other Receipts	
6,81,369.38	6 Postage, Telegram & Telephone charges	4,86,410.10	21,23,078.18	a) Incidental charges	14,91,962.55
5,41,000.00	7 Auditors Fees	5,12,500.00	73,484.01	b) Misc Receipts	1,41,530.10
58,88,839.89	8 Depreciation & Repair to property	49,56,598.21	16,43,360.50	c) Process Charges	17,47,374.76
3,83,372.04	9 Stationery, printing, & Advertisement etc	3,70,091.05	750.00	d) Dividend	750.00
14,12,770.00	10 Provision for Ex-Gratia to staff	14,56,015.00	1,99,204.20	e) Cheque Book Issue Charges	2,57,079.90
47,09,249.00	11 Provision for Bonus to Staff	48,53,365.00	20,37,133.00	f) Locker Rent	24,38,758.50
51,22,887.08	12 Provision for Bad & Doubtful Debts	56,27,713.70	25,31,000.00	g) Profit on Sale of Investments	58,42,500.00
1,66,223.08	13 Income Tax For Earlier Years	2,08,136.09	39,267.37	h) NPCI Fee received from HDFC	78,243.76
0.00	14 Loss from sale of or dealing with Non-Banking Assets	0.00	8,913.37	i) Incentive on RUPAY Card	8,689.31
	15 Other Expenses		0.00	j) Penal Charges	4,93,798.58
67,700.00	a) Membership & Subscription	40,800.00	0.00	k) Sound Box Rent	26440.68
11,10,369.00	b) Tiny deposit Commission	10,94,082.50			
13,899.10	c) Traveling Expenses	0.00			
12,09,681.00	d) Security Service a/c	12,32,071.00			
3,750.00	e) SGL Deal Charges & Adv fee	6,250.00			
46,53,042.94	f) Miscellaneous Expenses	47,47,713.08			
21,100.00	g) Donation	16,000.00			
2,48,500.00	h) Professional Fee	2,95,700.00			
98,601.00	i) Conveyance expenses	1,05,236.00			
8,63,303.06	j) GST Expenses & GST on RCM	6,76,886.24			
2,46,040.26	k) GST on RCM	2,62,272.90			
129676.76	l) NPCI Fee paid to HDFC	2,25,980.61			
393750.00	m) C-SOC Maintenance Charges	4,25,000.00			
0.00	n) Computer Running & IT Expenses	4,31,677.52			
5,57,03,364.75	16 Balance of Profit	6,18,62,228.72			
29,13,22,329.79		29,99,64,127.08	29,13,22,329.79		29,99,64,127.08
5,56,992.00	Provision for Earned leave salary	12,81,546.00	5,57,03,364.75	BDDR Transferred from Appropriated Net Profit	46,10,000.00
1,40,20,536.91	Provision for Income-Tax	1,55,70,722.97		(Below the line transfer)	
0.00	Appropriated BDDR transferred to BDDR 2024 (Below the line transfer)	46,10,000.00		Profit for the year B/f	6,18,62,228.72
4,11,25,835.84	Net Profit for the year c/f to Balance Sheet	4,50,09,959.75			
5,57,03,364.75		6,64,72,228.72	5,57,03,364.75		6,64,72,228.72

PLACE- ADIPUR (KUTCH)

DATE : 27.05.2025

Sd/-

R. M. PAMWANI
BR. MANAGER (BO)

Sd/-

S. G. KESWANI
C.E.O. - IN - CHARGE

Sd/-

B. H. ADVANI & ASSOCIATES
CHARTERED ACCOUNTANTS
B. H. ADVANI (PARTNER) M. NO 102464
FRN: 117127W
Junagadh 362001
UDIN: 25102464BMJKXP6497

Sd/-

N. L. DHALANI
CHAIRMAN
BOARD OF MANAGEMENT

Sd/-

M. H. LAKHWANI
VICE CHAIRMAN
BOARD OF DIRECTORS

Sd/-

P. S. LALWANI
CHAIRMAN
BOARD OF DIRECTORS



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

તા. ૩૧.૦૩.૨૦૨૫ ના રોજ પુરા થતાં વર્ષનું સરવૈયું

ભંડોળ અને લેણું	રકમ (૩૧-૦૩-૨૦૨૫)	મિલકતો અને લેણું	રકમ (૩૧-૦૩-૨૦૨૫)
૧. શેર ભંડોળ ૧. અધિકૃત શેર-ભંડોળ ૨૦૦૦૦૦૦ દરેકના ભાવ રૂ. ૫૦/- ૨. ભરપાઈ થયેલ અને વસુલાત આવેલ શેર ભંડોળ ૧૭,૮૩,૧૦૫ દરેક શેર ટીક રૂ. ૫૦/-નો (ગત વર્ષ ૧૬,૬૬,૧૫૬ શેર) (ક) વ્યક્તિગત અને અન્ય ૧૭,૮૩,૧૦૫ (ગત વર્ષ ૧૬,૬૬,૧૫૬) (ખ) સહકારી સંસ્થાઓ (ગ) રાજ્ય સરકાર ૨. રીઝર્વ ફંડ અને અન્ય રીઝર્વ ૧. અનામત ફંડ કાયદાનુસાર રાખવાનું ૩૨,૬૮,૪૫,૬૦૬.૨૮ ૨. ડીવીડન્ડ ઇકવીલાઇઝેશન ફંડ ૦.૦૦ ૩. ડુબતાં લેણાં સામે ખાસ અનામત ૭,૭૬,૮૮,૦૫૨.૩૬ ૪. વેલફેર ફંડ ૧,૦૦,૬૮,૧૮૮.૬૦ ૫. સામાન્ય અનામત ફંડ ૧૪,૮૬,૦૬,૭૪૨.૬૧ ૬. ઇમારત ફંડ (સમારકામ) ૨,૨૮,૧૦,૪૫૫.૬૦ ૭. રોકાણ સ્કીમ સામે અનામત ૨,૬૦,૮૧,૫૦૦.૦૦ ૮. રોકાણો પર ઘસારા સામે અનામત ૫,૬૬,૫૬,૪૧૭.૦૦ ૯. સ્ટેન્ડર્ડ લોન એસેટ પેટે આકસ્મિક પ્રોવીઝન ૮૩,૬૦,૧૫૦.૦૧ ૧૦. કોવીડ-૧૯ માટે જોગવાઈ ૨૩,૪૬,૫૬૭.૩૮ ૧૧. સાયબર સુરક્ષા માટે અનામત ૫,૦૦,૦૦૦.૦૦ ૩. મુખ્ય/ગોણ રાજ્યની ભાગીદારી નિધિ ૪. થાપણો ૧. ફીક્સ ડીપોઝીટ ૧. વ્યક્તિઓ ૧,૬૨,૮૬,૪૪,૬૩૫.૮૦ ૨. અન્ય મંડળીઓ ૧,૩૫,૩૫,૨૪૩.૬૦ ૨. બચત થાપણો ૧. વ્યક્તિઓ ૬૭,૩૬,૫૨,૭૬૦.૨૨ ૨. અન્ય મંડળીઓ ૧,૨૧,૬૫,૭૩૩.૭૫ ૩. ચાલુ થાપણો ૧. વ્યક્તિઓ ૧૪,૨૪,૫૨,૮૩૧.૧૨ ૨. અન્ય મંડળીઓ ૧૧,૬૦,૬૮૮.૦૬ કુલ થાપણો ૫. કરજ ૬. બીલ્સ ફોર કલેક્શન (કોન્ટ્રા)	૧૦,૦૦,૦૦,૦૦૦.૦૦ ૮,૬૧,૫૫,૨૫૦.૦૦ ૬૮,૩૬,૦૦,૦૧૦.૪૪ ૦.૦૦ ૩,૦૭,૧૬,૧૨,૪૬૨.૮૮ ૦.૦૦ ૦.૦૦	૧. રોકડ રોકડ હાથ ઉપર સ્ટેટ બેંક ઓફ ઇન્ડિયા ગુજરાત સ્ટેટ કો.ઓપરેટીવ બેંક લી. (પત્રક ૧ મુજબ) ૨. અન્ય બેંકોમાં સિલક (ક) ચાલુ થાપણો ૧૭,૦૦,૫૫,૩૫૦.૨૮ (ખ) સેવિંગ્સ બેંક ખાતામાં --- (ગ) બાંધી મુદતની થાપણો ૧૧,૦૮,૭૨,૧૪૮.૦૦ (પત્રક ૨ મુજબ) ૩. રોકડ માંગ પર/ટુંકી મુદત નોટીસની ફીક્સ ડીપોઝીટ (HDFC BANK) ૪. રોકાણો ૧. કેન્દ્ર અને રાજ્ય સરકારની જામીનગીરીઓમાં (ક) ખરીદ કીમત ૧,૭૩,૬૬,૨૬,૨૫૦.૦૦ (ખ) દાર્શનિક કીમત (૧,૭૬,૦૦,૦૦,૦૦૦.૦૦) (ગ) બજાર કીમત (૧,૭૭,૭૬,૬૪,૦૦૦.૦૦) ૨. જીએસસીબી ના શેરો (અમદાવાદ) ૫,૦૦૦.૦૦ ૩. કે.ડી.સી.સી. બેંકના શેરોમાં (ભુજ) ૩,૦૦૦.૦૦ ૪. એસ.આર.સી. લીમિટેડ આદિપુરના શેરોમાં ૧,૦૦૦.૦૦ ૫. મુખ્ય/ગોણ રાજ્ય ભાગીદારી ફંડનું રોકાણ ૬. ધિરાણ ૧. ટુંકી મુદતી રોકડ-શાખ ઓવરડ્રાફ્ટ-લોન બીલ્સ ડિસ્કાઉન્ટેડ (કે જે સુરક્ષિત પિરુદ્ધ) (ક) સરકાર માન્ય જામીનગીરી તારણ સામે ૭,૫૭,૩૮૩.૧૦ (ખ) અન્ય વાસ્તવિક જામીનગીરી સામે ૬૧,૮૧,૧૫,૬૭૭.૮૦ (ગ) વ્યક્તિઓની જામીનગીરી સામે ૬૭,૬૧૨.૦૦ (રકમ મુદત પિતેલ વર્ષનું રૂ. ૪,૧૮,૬૬,૬૩૧.૧૦) (રકમ છેલ્લા વર્ષનું રૂ. ૩,૨૫,૭૦,૧૪૨.૫૧) ૨. મધ્યમ-મુદતી ધિરાણ (કે જે સુરક્ષિત પિરુદ્ધ) (ક) સરકાર માન્ય જામીનગીરી તારણ સામે ૬૬,૬૫૩.૦૦ (ખ) અન્ય વાસ્તવિક જામીનગીરી સામે ૪૮,૫૧,૭૫,૬૧૬.૩૭ (ગ) વ્યક્તિઓની જામીનગીરી સામે ૨,૮૬,૫૩,૫૭૪.૮૬ (રકમ મુદત પિતેલ વર્ષનું રૂ. ૪,૦૨,૪૧,૬૮૬.૫૮) (રકમ છેલ્લા વર્ષનું રૂ. ૩,૦૬,૩૫,૬૦૧.૨૩) ૩. લાંબી-મુદતી ધિરાણ (કે જે સુરક્ષિત પિરુદ્ધ) (ક) સરકાર માન્ય જામીનગીરી તારણ સામે ૦૦.૦૦ (ખ) અન્ય વાસ્તવિક જામીનગીરી સામે ૨૮,૨૬,૦૮,૬૫૫.૨૪ (ગ) વ્યક્તિઓની જામીનગીરી સામે ૩,૫૬,૪૩૪.૦૮ (રકમ મુદત પિતેલ વર્ષનું રૂ. ૨,૦૦,૫૬,૪૨૩.૭૦) (રકમ છેલ્લા વર્ષનું રૂ. ૧,૮૬,૬૭,૩૪૬.૬૫) કુલ ધિરાણ	૧૧,૧૬,૦૫,૧૦૬.૧૬ ૨૮,૦૬,૨૭,૪૬૮.૨૮ ૦.૦૦ ૧,૭૩,૬૬,૩૫,૨૫૦.૦૦ ૦.૦૦ ૧,૭૧,૬૧,૩૫,૨૦૬.૪૫



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

તા. ૩૧.૦૩.૨૦૨૫ ના રોજ પુરા થતાં વર્ષનું સરવૈયું

લંકોળ અને લેણું	રકમ (૩૧-૦૩-૨૦૨૫)	મિલકતો અને લેણું	રકમ (૩૧-૦૩-૨૦૨૫)
૭. શાખાના હવાલા ૮. એન.પી.એ વ્યાજ સામે અનામત (એન.પી.એ. અનિશ્ચિતા વ્યાજ) ૯. ચુકવવા પાત્ર વ્યાજ ૧૦. અન્ય જવાબદારીઓ	૦.૦૦ ૪,૨૬,૫૯,૫૫૭.૬૮ ૨,૭૨,૮૫૯.૭૨ ૩૭,૧૩,૪૮૫.૫૬	નોંધ : (ક) કુલ ધિરાણના મુદત પિતેલ રકમ ૧૦,૨૧,૯૭,૭૪૧.૩૮ છેલા વર્ષનું ૮,૧૮,૭૩,૮૯૦.૬૯ (ખ) તે પૈકી મુદતપિતી હપ્તા ૧,૧૩,૩૦,૫૫૮.૨૦ છેલા વર્ષનું ૨,૦૪,૫૧,૨૪૬.૩૮ (ગ) તે પૈકી ત્રણ વર્ષથી વધુ મુદત થતી છેલા વર્ષનું ૩,૮૯,૮૮,૦૭૫.૬૮ ૭. મળવા પાત્ર વ્યાજ ૧. ફીક્સ ડીપોઝીટ અને રોકાણો પર ૪૨,૫૭,૭૯૩.૦૦ ૨. સરકારી સીક્યુરીટી ઉપર ૨,૩૭,૧૦,૫૨૨.૨૩ ૩. ડી.ઈ.એ.એફ. ખાતો આર.બી.આઈ. ૧,૨૯૬.૦૦ એન.પી.એ. પર મળવા પાત્ર વ્યાજ સ્થુટ ફાઇલ એકાઉન્ટ પર મળવાપાત્ર વ્યાજ ૮. બીલ્સ ફોર કલેક્શન (કોન્ટ્રા) ૯. શાખાનાં હવાલા ૧૦. પ્રીમાઈસીઝ (બાદ-ધસારો) ૧,૩૬,૩૦,૩૭૨.૫૩ લીઝ હોલ્ડ લેન્ડ પ્લોટ ૧,૩૪,૬૫૭.૦૦ ૧૧. ફર્નિચર તથા જડતર (બાદ-ધસારો) ૧૨. અન્ય મિલકતો ૧. પિજળી સામાન ૨૮,૬૭,૯૯૪.૬૬ ૨. સ્ટેમ્પ ડ્રેન્કીંગ મશીન ૬,૨૭,૭૭૦.૦૦ ૩. ટેલીફોન ડીપોઝીટ ૧૨,૮૫૪.૦૦ ૪. ઓફીસ સામાન ૪૮,૫૧,૫૫૮.૮૬ ૫. સ્ટેશનરી સ્ટોક ૮,૮૬,૨૭૫.૨૭ ૬. કોમ્પ્યુટર હાર્ડવેર ૪,૦૮,૧૭૭.૬૧ ૭. કોમ્પ્યુટર સોફ્ટવેર ૪,૧૨,૬૩૨.૧૯ ૮. ટેક્સ ચુકવેલ (એડવાન્સ) ૧,૪૭,૦૦,૦૦૦.૦૦ ૯. સીક્યુરીટી ડીપોઝીટ GDA ૩૦,૫૦૦.૦૦ ૧૦. સીક્યુરીટી ડીપોઝીટ પી.જી.વી.સી.એલ. ૧,૭૬,૯૩૪.૦૦ ૧૧. બી.ઓ.બી. કર્મચારી લીવ ૧,૫૭,૬૯,૦૦૮.૦૦ ઇનકેશમેન્ટ ખાતુ ૧૨. ગુડસ અને સર્વિસ ટેક્સ (GST) ૪,૫૪૦.૦૦ ૧૩. ફ્લોપ સોલાર પ્લાન્ટ ૨,૩૩,૧૧૭.૭૬ ૧૪. મળવાપાત્ર ઇન્કમ ટેક્સ ૩૩,૫૨,૮૯૭.૦૦ ૧૫. મળવાપાત્ર લોકર ભાડુ ૬૮,૨૫૦.૦૦ ૧૬. પ્રીપેઇડ ખર્ચ ૧૧,૨૩,૮૬૮.૯૯ ૧૭. ડી.ઈ.એ.એફ. દાવા મળવાપાત્ર ૩૪,૮૩૨.૮૮ ૧૮. CGST મળવાપાત્ર ૩,૨૩,૪૩૬.૦૦ ૧૯. SGST મળવાપાત્ર ૩,૨૮,૩૫૭.૦૦ ૨૦. ફેસ્ટીવલ એડવાન્સ સ્ટાફને ૨,૨૧,૨૫૦.૦૦ ૨૧. સર્સાઈ ટ્રાન્સ. ચાંજીસ પ્રીપેઇડ ૧,૧૦૧.૦૦ ૨૨. દાવો ન કરાયેલ જી.એસ.ટી ૩૫,૪૦૧.૬૮ ૨૩. આત્મ નિર્ભરલોન ૧ અને ૨ ઉપર મળવાપાત્ર ઇન્સ્ટીટ્યુટ રકમ ૫,૬૦,૧૦૦.૦૦ ૨૪. પેનલ ચાર્જીસ મળવાપાત્ર ૮૫૭૧૦.૪૦ ૧૩. દાવા પેટે પ્રાપ્ત કરેલ બીન બેન્કીંગ અકસ્માતો	૨,૭૯,૬૯,૬૧૧.૨૩ ૨,૭૨,૮૫૯.૭૨ ૪,૨૬,૫૯,૫૫૭.૬૮ ૦.૦૦ ૦.૦૦ ૧,૩૭,૬૫,૦૨૯.૫૩ ૪૨,૬૪,૯૮૬.૯૩ ૪,૭૧,૧૬,૫૬૭.૫૦ ૦.૦૦
કુલ	૩,૯૮,૪૬,૫૧,૬૭૬.૪૮	કુલ	૩,૯૮,૪૬,૫૧,૬૭૬.૪૮

સ્થળ : આદીપુર (કચ્છ)
તારીખ : ૨૭-૦૫-૨૦૨૫

તે તારીખની આપેલ જુદી રીપોર્ટ મુજબ

Sd/-
આર.એમ. પમવાની
શાખા પ્રબંધક (બી.ઓ.)

Sd/-
એસ.જી. કેશવાણી
સી.ઈ.ઓ. ઇનચાર્જ

Sd/-
બી.એચ. આડવાની એન્ડ એસોસીએટ્સ
ચાર્ટર્ડ એકાઉન્ટન્ટ

Sd/-
એન.એલ. ધાલાની
ચેરમેન બોર્ડ ઓફ ડિરેક્ટર્સ

Sd/-
એમ.એચ. લખવાની
વાઇસ ચેરમેન બોર્ડ ઓફ ડિરેક્ટર્સ

Sd/-
પી.એસ. લાલવાની
ચેરમેન બોર્ડ ઓફ ડિરેક્ટર્સ

Sd/-
બી.એચ.આડવાની (પાર્ટનર) એમ. નં. ૧૦૨૪૬૪
એફ.આર.એન નં. ૧૧૭૧૨૭W
જુનાગઢ ૩૬૨૦૦૧
UDIN : 25102464BMJKXP6497



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

તા. ૩૧.૦૩.૨૦૨૫ ના રોજ પુરા થતાં વર્ષના નફા-નુકશાનનો હિસાબ

રકમ તારીખ ૩૧-૦૩-૨૦૨૪	ખર્ચ	રકમ તારીખ ૩૧-૦૩-૨૦૨૫	રકમ તારીખ ૩૧-૦૩-૨૦૨૪	આવક	રકમ તારીખ ૩૧-૦૩-૨૦૨૫
૧૬,૩૪,૭૮,૩૪૩.૭૯ ૩,૮૪,૯૧,૧૩૨.૭૬ ૧૦,૩૯૦.૦૦	થાપણો અને કર્જ પરનું વ્યાજ પગાર ભથ્થા પ્રોવીડન્ટ ફંડ, ગ્રેજ્યુઇટમાં ફાળો ડિરેક્ટર્સ અને સ્થાનિક કમિટીના સભ્યોની ફી ભથ્થા મકાન ભાડુ, કર, પિજળી ખર્ચ, વીમો લીગલ ફી ટપાલ ખર્ચ, તાર ખર્ચ, દુરવાણી ખર્ચ અન્વેષણ ફી સમારકામ અને ઘસારા ખર્ચ સ્ટેશનરી પ્રિન્ટીંગ અને જાહેરાત ખર્ચ	૧૬,૩૪,૭૮,૩૪૩.૭૯ ૩,૮૪,૯૧,૧૩૨.૭૬ ૧૦,૩૯૦.૦૦	૨૮,૨૬,૨૫,૪૫૫.૯૨ ૪૦,૬૮૩.૨૪ ૦.૦૦ ૦.૦૦	વ્યાજ અને પટાવ કમીશન, હુંડીયામણ, દલાલી સબસીડી અને દાન બીન બેન્કીંગ અકસ્માતો ના વેચાણ અગર હેરફેરથી થયેલ નફો અન્ય આવક : ૧) ઇન્સીડન્ટલ ચાર્જીસ ૨૧,૨૩,૦૭૮.૧૮ ૨) પરચુરણ આવક ૭૩,૪૮૪.૦૧ ૩) પ્રોસેસ ચાર્જીસ ૧૬,૪૩,૩૬૦.૫૦ ૪) ડીવીડન્ડ ૭૫૦.૦૦ ૫) ચેકબુક ચાર્જ ૧,૯૯,૨૦૪.૨૦ ૬) લોકર ભાડુ ૨૦,૩૭,૧૩૩.૦૦ ૭) રોકાણના વેચાણ ઉપરનો નફો ૨૫,૩૧,૦૦૦.૦૦ ૮) એચ.ડી. એફ.સી. તરફ થી એન.પી.સી.આઈ. ફી ની આવક ૩૯,૨૬૭.૩૭ ૯) રૂપે કાર્ડ પર ઇન્સેટીવ ૮૯૧૩.૩૭ ૧૦) પેનલ ચાર્જીસ ૪,૯૩,૭૯૮.૫૮ ૧૧) સાઈન બોક્સ નું ભાડુ ૨૬૪૪૦.૬૯	૨૮,૨૬,૨૫,૪૫૫.૯૨ ૪૦,૬૮૩.૨૪ ૦.૦૦ ૦.૦૦
૫૫,૫૩,૯૭૪.૯૦ ૧,૨૦,૦૦૦.૦૦ ૬,૮૧,૩૬૯.૩૮ ૫,૪૧,૦૦૦.૦૦ ૫૮,૮૮,૮૩૯.૮૯ ૩,૮૩,૩૭૨.૦૪ ૧૪,૧૨,૭૭૦.૦૦ ૪૭,૦૯,૨૪૯.૦૦ ૫૧,૨૨,૮૮૭.૦૮ ૧,૬૬,૨૨૩.૦૮ ૦.૦૦	કર્મચારીઓ માટે એક્સ ગ્રેસીયા જોગવાઈ કર્મચારીઓ માટે બોનસ જોગવાઈ ડુબતા-શંકારપદ લેણાં સામે જોગવાઈ જુના વર્ષોની ઇન્કમ-ટેક્સ બીનબેન્કીંગ અકસ્માતો ના વેચાણ અગર હેરફેરથી થયેલ નુકશાન અન્ય ખર્ચ : ૧. સંદર્ભતા અને લવાજમ ૬૭,૭૦૦.૦૦ ૨. ટીની ડીપોઝીટ કમીસન ૧૧,૧૦,૩૬૯.૦૦ ૩. યાત્રા ખર્ચ ૧૩,૮૯૯.૧૦ ૪. સુરક્ષા સેવા ખર્ચ ૧૨,૦૯,૬૮૧.૦૦ ૫. એસજીએલ ડીલ ચાર્જ ૩,૭૫૦.૦૦ ૬. પરચુરણ ખર્ચ ૪૬,૫૩,૦૪૨.૯૪ ૭. ડોનેશન ૨૧,૧૦૦.૦૦ ૮. પ્રોફેશનલ ફી ૨,૪૮,૫૦૦.૦૦ ૯. કન્વેન્સ ખર્ચ ૯૮,૬૦૧.૦૦ ૧૦ જી.એસ.ટી.ખર્ચ ૧૧,૦૯,૩૪૩.૩૨ ૧૧ વેચાણ/ડીસ્પોઝલમાં નુકશાન ૦.૦૦ ૧૨ એન.પી.સી.આઈ. ફીસ ૧૨૬૬૭૬.૭૬ ૧૩ સી-એસ.ઓ.સી. મેનટેનન્સ ચાર્જ ૩૯૩૭૫૦.૦૦ ૧૪ કોમ્યુનિટી રમિંગ અને આઈ.ટી ખર્ચ ૪,૩૧,૬૭૭.૫૨	૫૫,૫૩,૯૭૪.૯૦ ૧,૨૦,૦૦૦.૦૦ ૬,૮૧,૩૬૯.૩૮ ૫,૪૧,૦૦૦.૦૦ ૫૮,૮૮,૮૩૯.૮૯ ૩,૮૩,૩૭૨.૦૪ ૧૪,૧૨,૭૭૦.૦૦ ૪૭,૦૯,૨૪૯.૦૦ ૫૧,૨૨,૮૮૭.૦૮ ૧,૬૬,૨૨૩.૦૮ ૦.૦૦	૨૪,૩૧,૦૦૦.૦૦ ૩૯,૨૬૭.૩૭ ૮૯૧૩.૩૭ ૬૦,૫૯,૪૧૩.૧૨ ૬,૧૮,૬૨,૨૨૮.૭૨		૧,૨૫,૨૭,૧૨૮.૧૪
૫,૫૭,૦૩,૩૬૪.૭૫ ૨૯,૧૩,૨૨,૩૨૯.૭૯	બાકીની નફો	૫,૫૭,૦૩,૩૬૪.૭૫ ૨૯,૧૩,૨૨,૩૨૯.૭૯	૫,૫૭,૦૩,૩૬૪.૭૫ ૨૯,૧૩,૨૨,૩૨૯.૭૯		૫,૫૭,૦૩,૩૬૪.૭૫ ૨૯,૧૩,૨૨,૩૨૯.૭૯
૫,૫૬,૯૯૨.૦૦ ૧,૪૦,૨૦,૫૩૬.૯૧ ૦.૦૦ ૪,૧૧,૨૫,૮૩૫.૮૪	હકક રજા પગાર માટેનું પ્રોવીડન ઇન્કમ -ટેક્સ માટે જોગવાઈ વર્ષનો ચોખ્ખો નફો સરવૈયામા લઈ ગયા તે મુજબ ચોખ્ખ BDDR થી BDDR 2024 માં સ્થાનાંતરિત (લાઈન ટ્રાન્સફરની નીચે)	૫,૫૬,૯૯૨.૦૦ ૧,૪૦,૨૦,૫૩૬.૯૧ ૦.૦૦ ૪,૧૧,૨૫,૮૩૫.૮૪	૧૨,૮૧,૫૪૬.૦૦ ૧,૫૫,૭૦,૭૨૨.૯૭ ૪૬,૧૦,૦૦૦.૦૦ ૪,૧૧,૨૫,૮૩૫.૮૪	ચાલુ વર્ષનો નફો વર્ષ માટે નફો B/f	૪૬,૧૦,૦૦૦.૦૦ ૬,૧૮,૬૨,૨૨૮.૭૨
૫,૫૭,૦૩,૩૬૪.૭૫		૫,૫૭,૦૩,૩૬૪.૭૫	૫,૫૭,૦૩,૩૬૪.૭૫		૫,૫૭,૦૩,૩૬૪.૭૫

સ્થળ : આદીપુર (કચ્છ)
તારીખ : ૨૭-૦૫-૨૦૨૫

Sd/-
આર.એમ. પમવાની
શાખા પ્રબંધક (બી.ઓ.)

Sd/-
એસ.જી. કેશવાણી
સી.ઈ.ઓ. ઇનચાર્જ

Sd/-
બી.એચ. આડવાની એન્ડ એસોસીએટ્સ
ચાર્ટર્ડ એકાઉન્ટન્ટ

Sd/-
એન.એલ. દાલાની
ચેરમેન બોર્ડ ઓફ ડિરેક્ટર્સ

Sd/-
એમ.એચ. લખવાની
વાઇસ ચેરમેન બોર્ડ ઓફ ડિરેક્ટર્સ

Sd/-
પી.એસ. લાલવાની
ચેરમેન બોર્ડ ઓફ ડિરેક્ટર્સ

બી.એચ.આડવાની (પાર્ટનર) એમ. નં. ૧૦૨૪૬૪
એફ.આર.એન નં. ૧૧૭૧૨૭W
જુનાગઢ ૩૬૨૦૦૧
UDIN : 25102464BMJKXP6497



SIGNIFICANT ACCOUNTING POLICIES FOR THE YEAR 2024-25

1. Accounting Convention:

The accounts are prepared under the historical cost convention and confirm to the statutory provision & prevailing practices, except as otherwise stated.

2. Use of Estimates:

The preparation of financial statements are in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affects reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period. Although these estimates are based upon managements best knowledge of current events and actions, actual results could differ from these estimates.

3. Investments:

3.1 Classification of investments is made as per the guidelines of Reserve Bank of India. The entire investment portfolio of the Bank is classified under three categories viz. "Held to Maturity", "Available for Sale" and "Held for Trading". Disclosure of the investments under these three categories mentioned above has been made by classifying as-

1. Government Securities
2. Other approved securities
3. Shares
4. Bonds of PSUs
5. Others

3.2 In respect of Securities included in any of the above three categories where interest / principle is in arrears for more than 90 days, income has not been recognized, as per prudential norms.

3.3 The valuation of investments is done in accordance with the guidelines issued by Reserve Bank of India.

- a) Investments under "Held to Maturity" categories are not marked to market and are carried at acquisition cost or at amortized cost. However, SLR investment over and above stipulated limit of 25% of Net Demand & Time Liabilities (NDTL) / Investment which are purchased last, marked to market and required depreciation is provided for. If Investments were acquired at premium over the face value, the premium is being amortized over the remaining period till maturity as per RBI Guidelines.
- b) Investments under "Available for Sale" categories are being marked to market on individual scrip basis once in a year. Net depreciation in values is being fully provided for whereas net appreciation is being ignored till it realized.
- c) No Investments are under "Held for Trading" categories at present but the same to be revalued on individual scrip basis on a monthly basis. The Net depreciation in value to be fully provided in Investment Depreciation Reserve and Investment Fluctuation Reserve. Net appreciation if any to be ignored till it realized. Rates for valuation of above investments are based on rates put out by Financial Benchmarks India Pvt Ltd (FBIL).

4. Advances:

- 4.1** Advances are classified as performing and non-performing assets and provisions are made in accordance with the prudential norms prescribed by Reserve Bank of India. Recovery in NPA account is first appropriated towards Principal and the balance, if any, towards interest.
- 4.2** Advances are stated net of Interest Receivable in respect of all Non Performing Advances where suit have been filed.
- 4.3** As per prudential norms, general provision on Standard Assets is made @ 0.25% to 1.00 %.
- 4.4** In respect of advances which are NPAs interest have been debited to interest receivable account.

5. Fixed Assets:

5.1 Fixed Assets (excluding Land) are stated at historical cost (less depreciation) except wherever revalued. There is no change in method as well as rate of depreciation.

6. Revenue Recognition:

6.1 Income



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

Interest and other income are recognized on accrual basis except the following, which are recognized on realization basis as per RBI guidelines

1. Interest on Non Performing Advances.
2. Commission income DD/PO booked on receipt basis.
3. Interest and Dividend income on non performing investment.
4. Commission income on stamp vending booked on advance at the time of recharge of stamping.
5. Locker Rent

6.2 Expenditure

Revenue expenditure is accounted for on accrual basis except the following, which are recognized on payment:-

1. In case of Leave Encashment over and above 300 days, the payment is made to the staff member on yearly basis which is accounted on payment basis.
2. Telephone Bills, Electricity Bills, Municipal Taxes etc.

7. Retirement Benefits/ Leave Encashment:

A) Gratuity

The Bank has taken group gratuity insurance with the Life Insurance Corporation of India for payment of Retirement gratuity under the Group Gratuity Scheme of this corporation. The annual contribution to Gratuity is paid on yearly premium basis as per the data worked out on actuarial valuation basis by LIC.

B) Leave Encashment

The Bank has the system of making provision of leave Encashment of Staff Members for the Period up to 300 days of the year. The provision created for this purpose is reflected in the Balance sheet under Provision for Staff Leave Encashment and over and above 300 days, the payment is made to the staff member on yearly basis which is accounted on payment basis.

8. Depreciation:

Depreciation is charged as per the rates decided by the Bank on various assets on Written Down Value Method as mentioned below, the depreciation on assets sold or written off is not provided in the year of sale or write off. In case of addition or purchase is made below 180 days the depreciation is provided for full year and if addition is made after 180 days, the depreciation is provided for half year. The depreciation on note sorting machine is calculated on the cost of the machine after deduction of incentive received from RBI.

1.	Land	NIL
2.	Building, Furniture & Dead Stock	10.00%
3.	Safe Custody / SDV Locker	10.00%
4.	Plant & Machinery/ Office equipment	15.00%
5.	Electric Items	15.00%
6.	Computers & Solar Rooftop	40.00%

9. Provision for contingencies:

Net profit is arrived at after "provision and contingencies" which includes:

1. Provision for Leave Encashment
2. Provision for Investment Depreciation Fund
3. Provision for performing / non-performing Assets

10. Taxes on Income:

Current Tax is provided at the amount expected to be paid to the taxation authorities, using applicable tax rates, tax laws and judicial pronouncement/ legal opinion.

Date 30.05.2025
Place- Gandhidham

For B. H. Advani & Associates
Chartered Accountants
(FRN 117127W)

Sd/-
B. H. Advani
Partner
M. No. 102464,
UDIN-25102464BMJKXP6497



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

DISCLOSURE IN FINANCIAL STATEMENTS - NOTES TO ACCOUNTS

In terms of RBI circular No. DOR.ACC.REC.No.45/21.04.018/2021-22 dated August 30, 2021 (updated as on November 15, 2021) Captioned Master Direction on Financial Statement - Presentation and Disclosures as amended from time to time.

1. REGULATORY CAPITAL

a) COMPOSITION OF REGULATORY CAPITAL

(Amount in Rs. Crore)

SR.	PARTICULARS	F.Y. 2024-25	F.Y. 2023-24
i)	Paid up share capital and reserves (net of deductions, if any)	8.9155	8.3308
ii)	Other Tier 1 Capital	52.2916	34.3979
iii)	Tier 1 Capital (i+ii)	61.2071*	42.7287
iv)	Tier 2 Capital	4.6613	4.2065
v)	Total Capital (Tier 1 + Tier 2)	65.8684	46.9352
vi)	Total Risk Weighted Assets (RWAs)	164.2589	148.1137
vii)	Paid-up share capital and reserves as percentage of RWAs	5.43%	5.62%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	37.26%	28.85%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.84%	2.84%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	40.10%	31.69%

SR.	PARTICULARS OF CAPITAL RAISED DURING YEAR	F.Y. 2024-25	F.Y. 2023-24
i)	Tier 2 Capital raised during the year	0.0000	0.0000

b) Draw down from Reserves

There was no draw down to any Reserves during the F.Y. 2024-25 and 2023-24

* **Note:** The following amounts have been transferred to the General Reserve A/c as per respective directions issued by the RBI vide circular Nos. DOR.CAP.REC.No.27/09.18.201/2024-25 dated 02.08.2024, captioned 'Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks' and DOR.CAP.REC.No.30/09.18.201/2024-25 captioned Guidelines on treatment of Dividend Equalisation Fund (DEF)- Primary (Urban) Co-operative Banks (UCBs) dated 30.07.2024

BDDR appropriated from Net Profit
Dividend Equalisation Fund

Rs. 10.31 Crores
Rs. 2.90 Crores
Rs. 13.22 Crores

DID YOU KNOW YOU CAN:

- Give a Miscall On **9727220074** For Balance Enquiry
- Send SMS (GCBBAL or GCBAST) To **9093151515** For **Balance Enquiry** or **Mini Statement**
- Avail Mobile Banking Services Through **GCB iConnect App** and visit our website www.gcbl.in to stay up to date with the latest developments
- Get **RuPay Debit Card** to enjoy benefits such as anytime cash withdrawal from ATMs, online shopping and much more.
- Get QR codes and Sound Boxes for instant alerts of payments received through QR codes.

To enjoy truly digital banking, please visit your home branch and avail Mobile Banking, Internet Banking (view only), UPI and RuPay Debit Card facilities.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

2. ASSET LIABILITY MANAGEMENT

a) Maturity Pattern of Certain Items of Assets and Liabilities

Position as on 31.03.2025

(Amount in Rs. Crore)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 days to 2 Months	Over 2 Months and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 01 Year and upto 03 Years	Over 03 Year and upto 05 Years	Over 05 Years	Total
Deposits	5.8610	7.8213	8.6625	4.8486	12.1807	10.7435	38.8784	69.3156	108.7732	0.6382	39.8396	307.5626
Advances	7.3349	2.5567	3.4998	8.6298	5.8800	4.6603	11.4880	12.4892	64.2569	26.3799	24.4380	171.6135
Investments	8.3536	15.3536	8.3536	8.3536	16.7072	14.5908	27.8608	45.7680	8.4036	15.2441	25.0608	194.0497

Position as on 31.03.2024

(Amount in Rs. Crore)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 days to 2 Months	Over 2 Months and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 01 Year and upto 03 Years	Over 03 Year and upto 05 Years	Over 05 Years	Total
Deposits	6.2792	8.3873	6.4075	6.1753	10.0676	12.2603	36.9060	63.8045	108.8084	1.7482	38.6448	299.4891
Advances	5.1723	2.2743	2.7174	7.2366	5.1476	3.9047	10.3862	11.1020	55.0479	28.8993	20.2594	152.1477
Investments	8.8463	8.8462	8.8463	8.8462	17.6926	8.8463	35.1668	49.2214	9.6963	15.7368	26.5389	198.2841



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

3. INVESTMENTS

a) Composition of Investment Portfolio

(Amount in Rs. Crore)

	POSITION AS ON 31.03.2025				POSITION AS ON 31.03.2024			
	Government Securities	Shares	Others (Bank FDs & Call Money)	Total Investments in India	Government Securities	Shares	Others (Bank FDs & Call Money)	Total Investments in India
Held to Maturity								
Gross	6.8905	0.0000	20.0872	26.9777	6.8905	0.0000	16.0448	22.9353
Less: Provision for Non Performing Investments (NPI)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Net	6.8905	0.0000	20.0872	26.9777	6.8905	0.0000	16.0448	22.9353
Available for Sale								
Gross	167.0721	0.0009	0.0000	167.0730	176.9257	0.0009	0.0000	176.9266
Less: Provision for Non Performing Investments (NPI)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Net	167.0721	0.0009	0.0000	167.0730	176.9257	0.0009	0.0000	176.9266
Held for Trading								
Gross	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Less: Provision for Non Performing Investments (NPI)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Net	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Total Investments	173.9626	0.0009	20.0872	194.0507	183.8162	0.0009	16.0448	199.8619
Less: Provision for Non Performing Investments (NPI)	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Less: Provision for Depreciation and NPI	5.6953	0.0003	0.0000	5.6956	5.6953	0.0003	0.0000	5.6956
Net	168.2673	0.0006	20.0872	188.3551	178.1209	0.0006	16.0448	194.1663

Note: The Bank does not have any investments in Debentures, Bonds, Other Approved Securities, Subsidiaries, Joint Ventures etc., inside or outside India.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

3) Investments

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. Crore)

	Particulars	F.Y. 2024-25	F.Y. 2023-24
i)	Movement of provisions held towards depreciation on investments		
a)	Opening balance	5.6956	5.6956
b)	Add: Provision made during the year	0.0000	0.0000
c)	Less: Write off / write back of excess provisions during the year	0.0000	0.0000
d)	Closing balance	5.6956	5.6956
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	2.3550	2.2612
b)	Add: Amount transferred during the year	0.2531	0.0938
c)	Less: Drawdown	0.0000	0.0000
d)	Closing balance	2.6081	2.3550
iii)	Cosing balance in IFR as percentage of closing balance of investments in AFS and HFT / Current Category	1.56%	1.33%

c) Sale and Transfers to / from HTM category

The Bank has not sold / transferred any Securities to/from HTM category during the F.Y. 2024-25 and F.Y. 2023-24

d) Non-SLR Investment Portfolio

i) Non-performing Non-SLR investments

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
a)	Opening balance	0.0003	0.0003
b)	Additions during the year since 1st April	---	---
c)	Reductions during the above period	---	---
d)	Closing balance	0.0003	0.0003
e)	Total provisions held	0.0003	0.0003

ii) Issuer Composition of Non-SLR investments

(Amount in Rs. Crore)

Sr.	Issuer	Amount		Extent of Private Placements		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
a)	Others:										
	Shares of GSC Bank Rs. 5000/-										
	Shares of KDCC Bank Rs. 3000/-										
	Shares of SRC Ltd Rs. 1000/-	0.0009	0.0009	0	0	0	0	0	0	0.0009	0.0009
b)	Provision held towards depreciation	0.0003	0.0003	0	0	0	0	0	0	0.0003	0.0003
	Total	0.0009	0.0009	0	0	0	0	0	0	0.0009	0.0009

Note: The Bank has not invested in PSUs, FIs, Banks, Private Corporates, Subsidiaries / Joint Ventures during F.Y. 2024-25 and 2023-24



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

4. ASSET QUALITY

a) Classification of Advances

(Amount in Rs. Crore)

	F.Y. 2024-25					F.Y. 2023-24				
	Standard Total Standard Advances	Non-Performing			Total	Standard Total Standard Advances	Non-Performing			Total
		Sub- Standard	Doubtful	Loss			Sub- Standard	Doubtful	Loss	
Gross Standard Advances and NPAs										
Opening Balance	145.9138	0.0746	6.1593	0.0000	152.1477	128.0614	0.8021	6.1356	0.0000	134.9991
Add: Additions during the year										
Less: Reductions during the year										
Closing balance	163.9372	0.5392	7.1371	0.0000	171.6135	145.9138	0.0746	6.1593	0.0000	152.1477
Reduction in Gross NPAs due to										
i) Upgradation										
ii) Recoveries (excluding recoveries from upgraded Accounts)										
iii) Technical / Prudential Write-offs										
iv) Write-offs other than those under (iii) above										

a) Classification of Provisions

(Amount in Rs. Crore)

	F.Y. 2024-25				F.Y. 2023-24			
	Standard Total Standard Advances	Non-Performing		Total	Standard Total Standard Advances	Non-Performing		Total
		Sub-Standard / Doubtful	Loss			Sub-Standard / Doubtful	Loss	
Provisions (Excluding Floating Provisions)								
Opening Balance of Provisions held	0.7556	17.3022	0.0000	18.0578	0.6686	16.5173	0.0000	17.1859
Add: Fresh provisions made during the year								
Less: Excess Provision reversed / Write-off loans								
Less: Transferred to General Reserve and Regular BDDR as per RBI guidelines								
Closing balance of provisions held	0.8360	7.7988	0.0000	8.6348	0.7556	17.3022	0.0000	18.0578

Ratios (in percent)	F.Y. 2024-25	F.Y. 2023-24
Gross NPA to Gross Advances (funded)	4.47%	4.10%
Gross NPA to Gross Advances (Non - funded)	0.07%	0.08%
Net NPA to Net Advances	0.00%	0.00%

Note: 1. BDDR appropriated from Net Profit over the years, was transferred to General Reserve Fund as per RBI circular DOR.CAP.REC.No.27/09.18.201/2024-25 dated 02.08.2024, captioned 'Prudential Treatment of Bad and Doubtful Debt Reserve by Co-operative Banks'

2. Gross NPA in F.Y. 2023-24 includes Non Funded exposure of Rs. 0.1269 Crore towards Bank Guarantee



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

4 ASSET QUALITY

b) Sector-wise Advances and Gross NPAs

(Amount in Rs. Crore)

Sr. No.	Sector	F.Y. 2024-25			F.Y. 2023-24		
		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
A) Funded Exposure							
i) Priority Sector							
a) Agriculture and allied activities		1.2846	0.0000	0.00%	0.8417	0.0000	0.00%
b) Advances to industries sector eligible as priority sector lending		31.3755	0.3989	1.27%	20.3624	0.4015	1.97%
c) Services		69.0398	5.7719	8.36%	68.2677	4.6652	6.83%
d) Personal Loans		13.0098	0.2984	2.29%	13.5667	0.3907	2.88%
Subtotal (i)		114.7097	6.4692	5.64%	103.0385	5.4574	5.30%
ii) Non-Priority Sector							
a) Agriculture and allied activities		0.0000	0.0000	0.00%	0.0000	0.0000	0.00%
b) Industry		9.7754	0.1617	1.65%	9.9974	0.1617	1.62%
c) Services		12.5074	0.5949	4.76%	12.0869	0.2569	2.13%
d) Personal Loans		34.6210	0.4505	1.30%	27.0249	0.3579	1.32%
Subtotal (ii)		56.9038	1.2071	2.12%	49.1092	0.7765	1.58%
Total (i + ii)		171.6135	7.6763	4.47%	152.1477	6.2339	4.10%
B) Non Funded Exposure							
i) Services**			0.1223	0.07%		0.1269	0.08%
Subtotal (i)			0.1223	0.07%		0.1269	0.08%
Total (A + B)		171.6135	7.7986	4.54%	152.1477	6.3608	4.18%

** Non Funded includes exposure of Rs. 0.1223 Crore towards Bank Guarantee classified as NPA.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

4. ASSET QUALITY

d) Particulars of resolution plan and restructuring

ii) Details of accounts subjected to restructuring

The Bank has not restructured any accounts during F.Y. 2024-25 and 2023-24

e) Divergence in Asset Classification and Provisioning

There is no divergence in Asset Classification, Provisioning for NPA and reported Net Profit for F.Y. 2024-25 and 2023-24

f) Disclosure of transfer of loan exposures

The Bank has not transferred or acquired any Standard or Stressed (classified as NPA and SMA) Loan Assets during the F.Y. 2024-25 and 2023-24

g) Fraud Accounts

No frauds have been detected / reported during F.Y. 2024-25 and 2023-24, therefore no provisions were created towards this end.

h) Disclosure Under Resolution Framework for COVID-19-related Stress

(Amount in Rs. 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) aggregate debt that slipped into NPA during the half-year	of (A) amount written off during the half-year	of (A) amount paid by the borrower during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - position as at the end of this half-year
Personal Loans	0	0	0	0	0
Corporate Persons	0	0	0	0	0
of which MSMEs	1.4989	0	0	0.408	1.0909
Others	0	0	0	0	0
Total	1.4989	0	0	0.408	1.0909

5. EXPOSURES

a) Exposure to real estate sector

(Amount in Rs. Crore)

Sr.	Category	F.Y. 2024-25	F.Y. 2023-24
i)	Direct exposure		
a)	Residential Mortgages:		
	Individual Housing Loans eligible for inclusion in Priority Sector advances	7.3178	5.7581
	Other Residential Mortgages	15.9710	13.2287
	(Including exposure to Non-fund based limits)		
b)	Commercial Real Estate:	22.1272	22.1008
	(Including Rs 0.1223 Crore of Non-Fund based exposure against Bank Guarantee BG-06)		
	Total Exposure to Real Estate Sector	45.4160	41.0876

b) Exposure to Capital Market

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
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	0.0009	0.0009
	Total Exposure to Capital Market	0.0009	0.0009

c) Risk category-wise country exposure

The Bank has no exposure to country risk.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

d) Unsecured Advances

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1)	Total unsecured advances of the Bank	2.9078	3.1403
2)	Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken.	N.A.	N.A.
3)	Estimated value of such intangible securities	N.A.	N.A.

e) Factoring Exposures

The Bank has not undertaken any Factoring exposures during F.Y. 2024-25 and F.Y. 2023-24

f) Intra-group Exposures

The Bank has no Intra Group exposure during F.Y. 2024-25 and F.Y. 2023-24

g) Unhedged Foreign currency exposure

The Bank has not undertaken any Foreign Currency exposures (hedged or unhedged) during F.Y. 2024-25 and F.Y. 2023-24

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs

a) Concentration of deposits

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1)	Total deposits of the twenty largest depositors	30.7023	23.6089
2)	Percentage of deposits of twenty largest depositors to total deposits of the Bank	9.99%	7.89%

b) Concentration of advances

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1)	Total Advances to twenty largest borrowers	69.5332	62.8863
2)	Percentage of advances to twenty largest borrowers to total advances of the Bank	40.45%	41.33%

c) Concentration of Exposures

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1)	Total exposures to the twenty largest borrowers / customers	69.5332	62.8718
2)	Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the Bank on borrowers / customers	43.51%	40.18%

d) Concentration of NPAs

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1)	Total exposures to the top twenty NPA accounts	7.095	5.6531
2)	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	90.98%	88.87%

7. DERIVATIVES

The Bank has not entered into any transactions in derivatives in F.Y. 2024-25 and F.Y. 2023-24

8. DISCLOSURES RELATING TO SECURITISATION

The Bank has not opted for Securitisation of any assets during F.Y. 2024-25 and F.Y. 2023-24

10. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
1)	Opening balance of amounts transferred to DEA Fund	3.7467	3.6845
2)	Add: Amounts transferred to DEA Fund during the year	0.1798	0.2925
3)	Less: Amounts transferred from DEA Fund during the year	0.0742	0.2303
4)	Closing Balance of amounts transferred to DEA Fund	3.8523	3.7467

Note: The closing balance of the amount transferred to DEA Fund, as disclosed above, is also included under 'Contingent Liabilities - Others' in the Balance Sheet,



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

11. DISCLOSURE OF COMPLAINTS

a) Summary information on complaints received by the Bank from customers and from the Offices of Ombudsman

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
	Complaints received by the bank from its customers		
1.	Number of Complaints pending at beginning of the year	1	0
2.	Number of Complaints received during the year	5	5
3.	Number of complaints disposed during the year	5	4
3.1	Of which, number of complains rejected by the bank	1	0
4.	Number of Complaints pending at the end of the year	0	1
	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

b) Top five grounds 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
	F.Y. 2024-25				
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	1	5	0%	0	0
Total	0	5	0	0	0
	F.Y. 2023-24				
Ground - 1	0	0	0	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	5	500%	1	0
Total	0	1	0	0	0

12. DISCLOSURE OF PENALTIES IMPOSED BY RESERVE BANK OF INDIA

The RBI has not imposed any penalty during F.Y. 2024-25 and F.Y. 2023-24.



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

13. DISCLOSURE ON REMUNERATION

(Amount in Rs. Crores)

Particulars	F.Y. 2024-25	F.Y. 2023-24
Salary paid to the C.E.O.	0.1947	0.1781

14. OTHER DISCLOSURES

a) Business Ratios

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
i)	Interest Income as a percentage of Working Funds	7.32%	7.45%
ii)	Non-interest income as a percentage to Working Funds	0.32%	0.23%
iii)	Cost of Deposits	5.46%	5.47%
iv)	Net Interest Margin	3.32%	3.49%
v)	Operating Profit as a percentage to Working Funds	1.58%	1.47%
vi)	Return on assets	1.58%	1.47%
vii)	Business (deposits plus advances) per employee (in Rs. Crore)	9.9751	11.0059
viii)	Profit (Net Profit) per employee (in Rs. Crore)	0.0938	0.1003

b) Bancassurance Business

The Bank has not undertaken any Bancassurance Business during F.Y. 2024-25 and F.Y. 2023-24

c) Marketing and Distribution

The Bank has not undertaken any Marketing and Distribution Business during F.Y. 2024-25 and F.Y. 2023-24

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The Bank has not sold / purchased any PSLCs during the F.Y. 2024-25 and F.Y. 2023-24

e) Provisions and contingencies

(Amount in Rs. Crore)

Sr.	Provisions debited to Profit and Loss Account	F.Y. 2024-25	F.Y. 2023-24
i)	Provisions for NPI	0.0000	0.0000
ii)	Provision towards NPA	0.5628	0.5123
iii)	Provision made towards Income Tax	1.5571	1.4020
iv)	Other Provisions and Contingencies (with details)		
	Provision for EX-GRATIA to Staff	0.1456	0.1412
	Provision for BONUS to staff	0.4853	0.4709
	Provision for Earned Leave	0.1282	0.0557

g) Payment to DICGC Insurance Premium

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
i)	Payment of DICGC Insurance Premium	0.4311	0.4292
ii)	Arrears in payment of DICGC Premium	0.0000	0.0000

h) Disclosure of facilities granted to Directors and their relatives

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
i)	Fund Based (Against FDR)	0.1017	0.0754
ii)	Non Fund Based (Guarantees, L/C etc)	Nil	Nil

i) Disclosure of Reserves transferred to General Reserve as per RBI guidelines

(Amount in Rs. Crore)

Sr.	Particulars	F.Y. 2024-25	F.Y. 2023-24
i)	BDDR appropriated from Net Profit	10.3147	Nil
ii)	Dividend Equalisation Fund	2.9014	Nil



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

Information For Bank progress Last 10 (Ten) Years (From 2015-16 To 2024-25)

(Amount Rs. in Lakhs)

Sr.No.	Particulars	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
1	Gross Profit	455.41	466.72	529.28	535.61	597.02	553.69	555.96	620.17	557.03	618.62
2	Net Profit	289.00	292.11	333.16	348.45	376.01	400.17	412.99	449.45	411.26	450.10
3	No.of Shares (Rs.50/-)	1224243	1264721	1234332	1282767	1307048	1341955	1432785	1575983	1666156	1783105
4	Earning Per Share	(Rs.) 23.61	(Rs.) 23.10	(Rs.) 26.99	(Rs.) 27.16	(Rs.) 28.76	(Rs.) 29.82	(Rs.) 28.82	(Rs.) 28.52	(Rs.) 24.68	(Rs.) 25.24
5	Dividend	15.00%	15.00%	15.00%	15.00%		15.00%	15.00%	15.00%	15.00%	15.00%
6	Total Income	2565.34	2538.94	2588.77	2535.89	2569.28	2542.76	2640.68	2803.45	2913.22	2999.64
7	Net Profit/Total Income	11.27%	11.50%	12.87%	13.74%	14.63%	15.74%	15.64%	16.03%	14.12%	15.00%
8	Total Reserves	3915.32	4118.57	4371.38	4663.61	4949.46	5376.03	5732.29	6099.77	6486.09	6839.00
9	Working Capital	27339.00	30699.00	30205.00	31017.00	31224.00	34096.09	36397.58	37664.18	37958.12	39242.3
10	CRAR	24.38%	27.38%	29.50%	29.45%	32.90%	33.25%	33.72%	33.43%	31.69%	40.10%
11	Term Deposit	15554.27	16753.76	16549.46	16748.39	16279.09	17869.15	19007.70	19439.08	18955.16	19421.80
12	Current Deposit	771.35	1152.43	1124.99	961.23	900.91	955.79	1202.48	1105.29	1415.04	1436.14
13	Saving Deposit	5876.24	7432.81	6888.97	7314.18	7597.55	8509.31	9045.34	9447.02	9539.15	9861.18
14	Total Deposit	22201.86	25339.00	24563.42	25023.8	24777.55	27334.26	29255.52	29991.39	29909.35	30719.12
15	No.of Accounts	43637	43901	41598	39439	37590	36315	34740	34047	32497	31897
16	Deposit per Account	0.51	0.58	0.59	0.63	0.66	0.75	0.84	0.88	0.92	0.96
17	Total Loan and Advance	9578.66	9802.88	9468.95	9830.20	10059.37	10703.21	11484.15	13499.91	15214.77	17161.35
18	Advance/Deposit %	43.14%	38.69%	38.55%	39.28%	40.60%	39.16%	39.25%	45.01%	50.09%	55.86
19	Gross NPA	291.23	350.55	246.40	232.15	434.30	747.11	689.14	693.77	636.09	779.86
20	Net NPA	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	No. of Employees	52	51	50	45	43	41	44	43	41	48
22	Total Remuneration	278.96	298.45	287.46	361.22	336.53	359.85	384.21	411.28	457.69	449.61
23	Average Cost Per Employee	5.36	5.85	5.75	8.03	7.83	8.78	8.73	9.56	11.16	9.37
24	Profit per Employee	8.76	9.15	10.59	11.90	13.88	13.50	12.65	14.42	10.03	9.38
25	Business per Employee	572.71	689.02	680.65	757.7	810.16	927.74	925.90	1011.43	1100.59	997.51
26	Deposit per Employee	426.96	496.84	491.27	556.08	576.22	666.69	664.90	697.47	729.5	639.98



THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

OUR MILESTONES	FACILITIES OFFERED TO THE VALUED SHARE HOLDERS AND CUSTOMERS
• Oldest Bank in Gandhidham Township established in 1951. • Fully Computerised and Centrally Air Conditioned premises. • All branches are Inter-Connected with CBS. • Dividend Track Record: 15%, Continuously since last 26 years. • Audit Classification "A" since 30 years. • Share Capital Rs. 8.33 Crores. • Reserves and Surplus Rs. 72.89 Crores. • Total Advances Rs. 171.61 Crores. • Total Deposits Rs. 307.19 Crores. • Working Capital Rs. 392.42 Crores. • Profit for the year before Income Tax Rs. 6.18 Crores. • For Balance enquiry give Miss call on 9727220074. • For SMS alert send SMS to 9093151515 GCBAL for Balance GCBAST for Mini Statement • Bank has launched its website www.gcbl.in • Launched Mobile Application 'GCB iConnect App', Internet Banking (view only), ATM Card and Sound Box facility.	• Operation of Accounts "AT PAR" at Head Office / Branch Office. • Banking Services on Mobile "FREE OF COST". • Franking machine facility available at Gandhidham Branch for payment of Stamp Duty. • Fees collection facility for Modern School & SHN Academy. • Safe Deposit Locker Facility at all three branches. • Personalized service and attractive Saving Scheme. • Special Separate Service Counter (Help Desk) for Senior Citizens. • Prizes/Scholarship to Children of Shareholders. • Special Interest Rates for Senior Citizens. • The Bank has introduced Teller system (direct payment upto Rs. 50,000/-) to facilitate its customers. • Deposit up to Rs. 5,00,000/- is insured with the Deposit Insurance and Credit Guarantee Corporation (DICGC). • Accident Insurance cover in case of death by accident of Shareholder (Individual) for Rs. 1,00,000/-. The Bank has implemented Pradhan Mantri Suraksha Bima Yojna (PMSBY) & Pradhan Mantri Jivan Jyoti Bima Yojna (PMJJBY) schemes introduced by Central Government of India. • D.D. Facility for locations all over India. RTGS/NEFT facility for locations all over India. UPI, IMPS and POS facility.

KNOW YOUR BANK			
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ADDRESS	T.B.X. – 1 & 2, Adipur	Plot No. 303, Ward 12/B, Gandhidham	Plot No. 3(S), Ward 7/B, Gandhidham
CONTACT	TEL – (02836) – 260715, 260433, FAX – 261539 adipur.ho@gcbl.in	TEL – (02836) – 220074, 220671 FAX – 220490 gandhidham.br@gcbl.in	TEL – (02836) – 297297 sindhubaug.br@gcbl.in
RBI LICENSE	UBD. GJ. 761 P	UBD. AH/784	DOS. AH/1083
DATE OF ESTB.	17.04.1951	06.11.1953	12.02.2023
TAN	RKTT00465D		
PAN & GSTIN	AAAAT2427M & 24AAAAT2427M1ZH		
IFS CODE	HDFC0CGCBLG		
Website	www.gcbl.in		

OLDEST BANK IN GANDHIDHAM ESTD. 1951



OUR HELPING HANDS TO SERVE YOU BETTER

SUPERVISORY STAFF



Rakesh J. Thakur
Sr. Sys. Officer



Jitendra Varyani
Marketing Manager



Ramesh R. Bhojwani
Accountant



Laxman R. Tikyani
Accountant



Jitendra S. Ramnani
Accountant



Shyam S. Bablani
Asst. Accountant



Lalit N. Jainani
Asst. Accountant



Rita K. Hans
Asst. Accountant



Sunita I. Motwani
Asst. Accountant



Lata L. Kalyani
Internal Auditor



Ravi R. Goswami
Internal Auditor

IT STAFF



Chetan A. Rajgor
Jr. Sys. Officer



Darshan H. Virwani
E.D.P. Assistant



Brijal S. Butani
E.D.P. Assistant



Naresh H. Gopani

SR. CLERK

CASHIERS



Pravin G. Douhani



Hitesh K. Poptani



Naresh H. Dharmwani



Hitesh H. Lalwani

PUBLIC RELATION ASST.



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Yogesh A. Jivani

JR. CLERKS



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Jayant K. Kanjani



Richa U. Katira

SUB - STAFF



Prakash L. Sangtani
Peon



Ghanshyam T. Asnani
Peon



Arjan A. Asnani
Peon



Vinod K. Nandwani
Peon



Girish S. Dalwani
Peon



Jatin S. Bulchandani
Peon



Distribution of Scholarships and Prizes to children of shareholders for top performance in higher studies and sports on state and national level.



Urology camp organized for shareholders of the Bank, in association with M. M. Hospital – Adipur on Sunday the 10th November 2024 with Dr. Jitendra Amlani – Urologist as consulting physician.



LATE SHRI RAVI R. KRIPLANI

DIRECTOR FROM
19.09.2024 TO 24.03.2025

In death of Shri Ravi R. Kriplani,
the Bank has lost a young
dynamic director.
The Board of Directors, Shareholders
and the staff members of the
Bank shall keep striving for
the progress of the Bank for which
Late Shri Ravi R. Kriplani had
inspired during his short tenure
as a director of the Bank.

**WE ALL PRAY
TO THE ALMIGHTY THAT HIS
SOUL MAY REST IN PEACE.
OM SHANTI**