70th Annual Report 2020-21

स्वच्छ भारत
एक कदम स्वच्छता की ओर

DIRECTOR'S REPORT AND AUDITED STATEMENT
of Accounts for the year ended 31st March 2021

PROUDLY CO-OPERATIVE

70 years

SERVING SINCE **1951**

THE GANDHIDHAM CO-OPERATIVE BANK LTD.

HEAD OFFICE T.B.X. - 1 & 2, Adipur (Kutch) 370 205. Phone : (02836) 260715 | 260433
E-mail : adipur.ho@gcbl.in

BRANCH OFFICE Plot No. 303, Ward 12/B, Gandhidham (Kutch) 370 201. Phone : (02836) 220074 | 220131 | 220671
E-mail : gandhidham.br@gcbl.in

website : www.gcbl.in

THE GANDHIDHAM CO-OPERATIVE BANK LTD.

Established in 1951

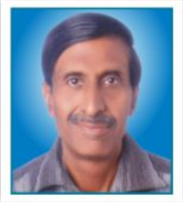
BOARD OF DIRECTORS

PREM S. LALWANI
Managing Director

P. G. KRIPALANI
Chairman (BOD)

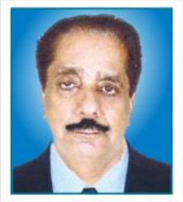
A. G. DARYANI
Vice - Chairman

H. G. TEJWANI
Director



DR. D. T. LALCHANDANI
Chairman Loan & Recovery Committee

NARENDRA L. DHALANI
Chairman Audit Committee



KUMAR B. RAMCHANDANI
Chairman High Power Committee

H. K. KRIPALANI
Chairman Adm. Advisory & Investment Committee

VISHNI M. ISRANI
Chairman Welfare Committee

NEELAM N. BULCHANDANI
Director

KAMLESH K. MAIDASANI
Director

MUKESH H. LAKHWANI
Director

ANIL B. GWALANI
Director

NARESH K. GANWANI
Director

BANK OFFICERS

SURESH G. KESWANI
Branch Manager

GUL L. BELLANI
Chief Executive Officer

RAVI M. PAMWANI
Branch Manager

LEGAL ADVISORS

M. B. GUNDECHA
Advocate

VARJANG GADHVI
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 70th Annual General Meeting of the Bank will be held on **Saturday,** the **25th September 2021, 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 69th Annual General Meeting held on 07th March 2021.
2. To receive and adopt the report of Directors, Audited Accounts and report of the Bank Auditors for the year ended 31st March 2021.
3. To consider the appropriation of profit proposed by the Board of Directors in its meeting held on 27th July 2021 vide Resolution No. – 17 (Details as below).
4. To consider the Dividend proposed by the Board of Directors in its meeting held on 27th July 2021 vide Resolution No. – 16, at the rate of 15% p.a. (Maximum).
5. To consider the appointment of Statutory Auditor for the year 2021-22 and fix remuneration.
   Note: The Statutory Auditor of the Bank for F.Y. 2021-22 will be appointed with prior approval of RBI and the remuneration shall be paid as per government rules.

Sd/-

PLACE: ADIPUR (KUTCH) **(G.L. BELLANI)**
DATE: 27.07.2021 **CHIEF EXECUTIVE OFFICER**

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.**

APPROPRIATION OF PROFIT

PARTICULARS	MARCH'2021	MARCH'2020
RESERVE FUND (REQUIRED MINIMUM 25 % OF NET PROFIT)	Rs. 2,00,04,258.00	Rs. 1,64,00,328.28
DIVIDEND (Nil For F.Y. 2019-20 As Per RBI circular referred above)	Rs. 95,10,815.90	Nil
DIVIDEND EQUALIZATION FUND (02% OF SHARE CAPITAL)	Rs. 13,41,955.00	Rs. 13,07,048.00
EDUCATION FUND (MAXIMUM)	Rs. 3,00,000.00	Rs. 3,00,000.00
BAD DEBTS RESERVE FUND (08 % OF NET PROFIT)	Rs. 32,01,362.56	Rs. 30,08,105.05
WELFARE FUND (10 % OF SURPLUS PROFIT)	Rs. 15,65,864.05	Rs. 14,24,125.02
INVESTMENT FLUCTUATION RESERVE	Rs. 30,000.00	Rs. 13,70,500.00
BUILDING CONSTRUCTION FUND	Rs. 25,00,000.00	Rs. 1,13,44,581.60
GENERAL RESERVE FUND (BALANCE OF NET PROFIT)	Rs. 15,62,776.48	Rs. 24,46,625.18
TOTAL	Rs. 4,00,17,031.99	Rs. 3,76,01,313.13

DIRECTORS' REPORT FOR THE YEAR 2020-2021
PLACED BEFORE 70th 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 70th 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 2020 – 21.

Friends our Bank has completed 70 successful years of continuous progress and has stepped in to its 71st year of prosperity and progress.

I now take you through the highlights of the performance of Bank for the year 2020 – 21.

ANNUAL ACCOUNTS: The statement of Annual Accounts for the year 2020 – 21 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 shown Profit of Rs. 5.54 Crores (Before Income Tax) during the Financial Year 2020 – 21.

SHARE CAPITAL: Total Share Capital stands at Rs. 6.71 Crores as on 31.03.2021 and the same is held by 9898 shareholders.

RESERVE FUND: Total Reserve fund and other reserves stand at Rs. 57.76 Crores as on 31.03.2021.

DEPOSITS: The deposits stand at Rs. 273.34 Crores as on 31.03.2021.

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, now stand at Rs. 107.03 Crores as on 31.03.2021. 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. Due to the economic slump caused by COVID 19 lockdown, the Bank's Gross NPA has increased this year and it stands at Rs. 7.47 Crores i.e. 6.98 % of total Loans and Advances. The Shareholders are requested to continue the timely repayment of their loan dues and avoid letting their account become NPA. They are also requested to give their valued suggestions for increase of Loans and Advances as per their needs.

INVESTMENTS: As per the norms stipulated by the Reserve Bank of India, all Co-operative Banks are required to maintain CRR (Cash Reserve Ratio) @ 3.50 % to 3.00 % of NDTL (Net Demand & Time Liabilities) and SLR (Statutory Liquidity Ratio) @ 18.25 % to 18.00% of NDTL. Our Bank has strictly observed these Guidelines and there is no default during the year. Our Bank's average CRR & SLR have been @ 3.92% to 3.38% and 72.29 % respectively. 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 31.03.2021 is Rs. 340.96 Crores.

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 33.25 % at the end of financial year under report.

DIVIDEND: This year also, a dividend at the maximum rate permissible under the Gujarat Co-Op. Societies Act 1961 viz **15%** (Pro-rata) has been recommended by the Board of Directors. Total amount of dividend comes to **Rs. 95.11 Lakhs**.

DEPOSIT INSURANCE PREMIUM: Insurance premium on Deposits for the year amounting to **Rs. 36.05 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 both 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 / Branch Office as well as banking facilities on mobile also. The customers are getting more and more benefit of the same. The facility of RTGS, NEFT & IMPS is also available at the Bank. Internet Banking (view only) & Mobile Banking ATM / Debit Card facilities have been launched alongwith the Bank's website.

WELFARE ACTIVITIES AND PROGRAMMES FOR VALUED SHAREHOLDERS:

- The Bank has implemented a scheme to sponsoring **Full Body Medical Checkup package** and **COVID 19 vaccination** (02 doses Rs. 250/- per dose) for senior citizen members of the Bank and the total cost incurred for it was **Rs. 23,250/-** during the F.Y. 2020-21
- 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 paid during the F.Y. 2020-21 was **Rs. 1.19 Lakhs**.
- 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 both 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. G. Kripalani)
Chairman

INDEPENDENT AUDITOR'S REPORT

To
The Members,
The Gandhidham Co-Operative Bank Ltd.,
T.B.X. – 1 & 2, Adipur (Kutch) – 370205.

We are appointed as Statutory Auditors for your Bank by the Registrar, Co-operative Societies, Gujarat State, vide order reference no. o/w No. AUDIT/2460/J-4/436/2020 dated 09/07/2020

We have conducted the audit on the basis of necessary details and information provided by the bank for our audit purpose and we submit our report as under:

Report on Financial Statements

1. We have audited the accompanying financial statements of "The Gandhidham Co-Operative Bank Ltd." (''the Bank''), as at 31st March 2021, which comprise the balance sheet as at 31st March 2021 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 AII-2 branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statement that give a true and fair view of the financial position and 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 guidelines issued by the National Bank for Agriculture and Rural Development, The Registrar of Co-Operative Societies, Gujarat. The Gujarat Co-Operative Societies Act, 1961 and The Gujarat Co-Operative Societies Rules,1965 (as applicable) 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 statements based on our audit. We conducted our audit in accordance with the 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 statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement 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 the 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.

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 the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by the Reserve Bank of India and Registrar of Co-Operative 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 2021;

(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 and Regulatory Requirements

7. The Balance sheet and the Profit and Loss Account have been drawn up in Form "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. We report that:
   (a) We have obtained all the Information and explanations, which to the best of our knowledge belief, were necessary for the purposes 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 in India so far as applicable to Banks.

9. We further report that for the year under audit, the bank has been awarded "A" classification.
   The clean opinion expressed in the present report is based on the limited information, facts and inputs made available to us through electronic means by the bank management <u>for the period 01.07.2020 to 31.03.2021.</u> We wish to highlight that due to the COVID 19 induced restrictions on physical movement and strict timelines, the entire audit team could not visit the branch for undertaking the required audit procedures as prescribed under ICAI issued Standards on Auditing, including but not limited to:
   - Inspection, observation, examination and verification of the original documents / files.
   - Physical verification of cash/gold/stationery items including adequate internal controls thereof
   - Examination of the various documents with regard to primary and collateral security
   - Verification of the valuation and legal reports of the Immovable properties charged to the bank branch
   - Scrutiny of the cash credit facility documents files / Stock statements and other QIS submitted by borrowers
   - Scrutiny of the Sanction / Renewals / Review / appraisal / disbursement / compliance and detailed documentation as per laid down procedures including execution of requisite documentation
   - Examination of the Inspection/visit reports of the branch officials
   - Observation with regard to dual custody of cash in hand
   - Verification for timely receipt of the stock and book debt statements from borrowers and scrutiny thereof
   - Physical verification of investments.

For , DGMS & Co,
Chartered Accountants
FRN No. 0112187W

Place: Ahmedabad
Date: 27-07-2021

Sd/-

(Pinalkumar B. Shah)
Partner
Membership No.: 108408
UDIN: 21108408AAAAAM8756

BALANCE SHEET AS ON 31ST MARCH 2021

AMT AS ON 31-03-2020		CAPITAL & LIABILITIES		AMT AS ON 31-03-2021
10,00,00,000.00	1	**SHARE CAPITAL**		10,00,00,000.00
		a. Authorised share capital 2000000 shares of Rs. 50/- each		
6,53,52,400.00		b. Subscribed & called up Share Capital 1341955 shares of Rs. 50/- each (Previous Year 1307048 shares)		6,70,97,750.00
		OF ABOVE, HELD BY:		
		a. Individual & others 1341955 (Previous year 1307048 shares)		
		b. Cooperative Institution ---		
		c. State Government ---		
	2	**RESERVE FUND & OTHER RESERVES**		
23,04,21,954.16		a. Statutory Reserve	24,73,09,709.44	
2,16,89,660.93		b. Dividend Equalization Fund	2,29,96,708.93	
14,35,74,565.34		c. Bad & Doubtful Debts Reserve	15,14,23,000.41	
31,80,899.20		d. Welfare Fund	44,62,374.22	
73,09,237.80		e. General Reserve Fund	97,54,861.98	
64,65,874.00		f. Building Construction Fund	1,78,10,455.60	
2,00,00,000.00		g Investment Fluctuation Reserve	2,13,70,500.00	
5,69,56,417.00		h. Investment Depreciation Reserve	5,69,56,417.00	
53,47,235.38		i. Contingent Prov. Ag Standard Loan Assets	55,18,989.62	53,76,03,017.20
0.00	3	**PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT**		0.00
	4	**DEPOSITS & OTHER ACCOUNTS**		
		a. Fixed Deposits		
1,62,11,04,610.00		i. Individuals	**1,77,86,53,362.20**	
68,04,183.90		ii.Other Societies	**82,62,424.90**	
		b. Saving Bank Deposits		
75,10,50,806.79		i. Individuals	**84,31,39,323.97**	
87,04,018.95		ii.Other Societies	**77,91,313.26**	
		c. Current Deposits		
8,94,54,262.86		i. Individuals	**9,52,69,091.50**	
6,36,796.65		ii.Other Societies	**3,10,479.55**	
		TOTAL DEPOSITS		2,73,34,25,995.38
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
1,62,74,630.27	8	**OVERDUE INTEREST RESERVE**		1,71,31,287.79
3,52,546.00		INTEREST SUSPENSE		38,08,375.10
60,45,123.75	9	**INTEREST PAYABLE**		51,85,579.00
	10	**OTHER LIABILITIES**		
55,000.00		a. Locker Deposit	31,500.00	

BALANCE SHEET AS ON 31ST MARCH 2021

AMT AS ON 31-03-2020		PROPERTY & ASSETS		AMT AS ON 31-03-2021
12,74,57,394.82	1	**CASH**		1,97,50,496.11
		Cash on hand, Balance with State Bank of India, The Gujarat State Co-op. Bank Ltd (Details As per Annex- I)		
	2	**BALANCE WITH OTHER BANKS**		
7,25,09,892.34		I) Current Deposits	13,93,61,751.60	
---		ii) Savings Bank Deposits	---	
17,54,00,000.00		iii) Fixed Deposits	18,34,99,995.00	32,28,61,746.60
		(Details as per Annex - II)		
	3	**MONEY AT CALL AND SHORT NOTICE**		
7,75,00,000.00		With HDFC BANK Ltd.		2,00,00,000.00
	4	**INVESTMENTS**		
		a) In Central Govt Securities		
1,58,47,58,750.00		i) Book Value	1,92,34,08,750.00	
		ii) Face Value	(1,93,50,00,000.00)	
		iii) Market Value	(1,99,42,99,500.00)	
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	1,92,34,17,750.00
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:		
29,11,780.41		i) Govt. & other Approved Securities	25,58,174.02	
51,35,17,199.75		ii) Other Tangible Securities	46,81,97,178.74	
76,840.00		iii) Amount due from Individuals	1,18,415.00	
		(Amount overdue Rs. 3,93,33,743.79)		
		(Last year overdue Rs 9,51,31,178.45)		
		b. Medium Term Loans		
		Secured against :		
1,78,501.00		i) Govt. & other Approved Securities	1,60,283.00	
18,64,52,513.50		ii) Other Tangible Securities	25,65,72,461.87	
1,61,37,176.40		iii) Amount due from Individuals	8,23,32,249.10	
		(Amount overdue Rs. 3,62,23,298.07)		
		(Last year overdue Rs. 3,08,38,342.90)		
		c. Long Term Loans		
		Secured against :		
0.00		i) Govt. & other Approved Securities	0.00	
28,66,63,444.62		ii) Other Tangible Securities	24,57,21,683.20	
0.00		iii) Amount due from Individuals	1,46,60,914.95	
		(Amount overdue Rs. 64,90,982.62)		
		(Last year overdue Rs.16,64,906.63)		
		TOTAL ADVANCES		1,07,03,21,359.88
		Note:		
		i) Total advance amount overdue	8,20,48,024.48	
		Last year	12,76,34,427.98	
		ii) Out of which Installments overdue	1,10,89,481.29	
		Last year	2,63,19,247.93	
		iii) Out of which overdue for more than 3 years	1,30,81,543.62	
		Last year	1,39,44,774.05	

THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

BALANCE SHEET AS ON 31ST MARCH 2021

1,90,078.00		b. Provident Fund	1,97,385.00	
25,84,157.90		c. TDS payable	17,48,868.90	
38,273.55		d. Sundry Creditors	46,773.55	
3,74,813.00		e. B.S.S.S. Fund	3,77,872.00	
0.00		f. Goods and Service Tax (GST)	147561.35	
0.00		i. Staff Group Insurance	2751.00	
0.00		j. Education Fund	300000.00	
49,09,863.00		k. Provision for Ex-Gratia / Bonus	51,99,514.00	
7,15,410.16		l. Unpaid cheques with HDFC Bank	6,69,660.16	
1,05,49,764.00		m. Prov for Earn Leave encashment	1,19,65,960.00	
26,86,419.00		n. Provision against Income Tax Refund	26,86,419.00	
11,02,725.18		o. Unpaid Pay Orders	98,263.00	
5,80,212.80		p. Dividend payable	5,68,002.80	
9,72,987.50		q. Unclaimed Dividend	4,85,813.00	
52,500.00		r. Audit fee Payable	36,350.00	
2,08,62,347.45		s. Provision for Income Tax 2019-20	1,39,36,580.90	
5,37,409.50		t. Locker Rent received in Advance	5,89,379.00	
		u. Security Deposit Building A/c	6008.00	3,90,94,661.66
	11	**PROFIT & LOSS A/C**		
		Profit as per last Balance Sheet	4,00,17,031.99	
		Less: Appropriations	4,00,17,031.99	
			NIL	
3,76,01,313.13		Add : Profit for the year brought from the Profit & Loss Account		4,00,17,031.99
		CONTINGENT LIABILITIES		
		Bank Guarantee Issued 23,30,000.00		
		Last year 23,30,000.00		
		- OTHERS		
		Unclaimed Deposit Payable -		
		(DEAF 2014) 3,42,33,982.21		
3,14,45,38,497.15		**TOTAL**		**3,44,33,63,698.12**

PLACE- ADIPUR (KUTCH)
DATE : 24.05.2021

Sd/-	Sd/-	Sd/-
R. M. PAMWANI	**S. G. KESWANI**	**G. L. BELLANI**
BR. MANAGER	BR MANAGER	CHIEF EXE OFFICER
(BO)	(HO)	

BALANCE SHEET AS ON 31ST MARCH 2021

	7	**INTERESTS RECEIVABLE**		
1,87,19,816.00		a. On Fixed Deposits & Investments	16,60,439.00	
2,33,23,034.73		b. On Government Securities	2,45,85,859.73	
2,507.00		c. On DEAF A/C – RBI	464.00	2,62,46,762.73
1,62,74,630.27		INTEREST RECEIVABLE ON NPAs		1,71,31,287.79
0.00	8	**BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA**		0.00
0.00	9	**BRANCH ADJUSTMENTS**		0.00
15,47,552.84	10	**PREMISES LESS DEPRECIATION**	13,92,797.84	
1,34,657.00		ADD Lease hold Land/Plot	1,34,657.00	15,27,454.84
23,37,544.11	11	**FURNITURE FIXTURES LESS DEPRECIATION**		21,03,789.68
	12	**OTHER ASSETS**		
18,27,607.54		a. Electric Equipment	16,21,436.13	
3,96,561.00		b. Franking Machine Stamps / Stock	4,65,943.00	
12,475.00		c. Telephone Deposit	12,475.00	
4,13,255.00		d. Office Equipment	3,51,266.75	
10,18,830.17		e. Stationery Stock	5,90,581.65	
14,20,011.78		f. Computer Hardware	8,52,007.14	
2,32,472.08		g. Computer Software	2,59,483.24	
1,67,49,366.00		h. Advance Tax paid	1,42,00,000.00	
0.00		i. Security Deposit with PGVCL	1,38,511.00	
1,25,00,000.00		j. BOI- Emp. Leave Encashment Benefit A/c	1,34,39,499.00	
0.00		k. Rooftop Solar Power Plant	17,98,748.14	
29,90,040.00		l. I.T. Refund Receivable	29,90,040.00	
43,500.00		m. Locker Rent Receivable	33,250.00	
0.00		n. Ex-Gratia COVID Relief - Interest Diff	6,13,256.00	
6,92,719.26		o. Pre-paid Expenses	11,76,321.02	
49,128.53		p. DEAF claim Receivable	7,001.00	
3,936.00		q. Integrated Tax Receivable (CGST)	25,728.00	
82,360.00		r. Integrated Tax Receivable (SGST)	7,075.00	
1,94,000.00		s. Festival Advance	2,67,000.00	
0.00		t. New Branch Building Construction A/c	1,20,150.00	
0.00		u. Unclaimed GST	21,878.42	
0.00		v. Incentive Receivable Atma Nirbhar Loans 1 & 2	10,11,400.00	4,00,03,050.49
0.00	13	**NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)**		0.00
3,14,45,38,497.15		**TOTAL**		**3,44,33,63,698.12**

As per separate report of even date

Sd/-
P. S. LALWANI
MANAGING DIRECTOR

Sd/-
A. G. DARYANI
VICE CHAIRMAN

Sd/-
DGMS & Co.
CHARTERED ACCOUNTANTS
ICAI MEMBERSHIP NO 108408
Co. Op. Panel No : 467
Jamnagar 361008
UDIN: 21108408AAAAAM8756

ANNEXURES AS ON 31.03.2021

ANNEXURE I : -

CASH		
SR.	**NAME**	**AMOUNT (Rs.)**
1	Cash on Hand	1,44,29,866.69
2	Current Account with SBI - Adipur & SBI - G'dham	34,22,471.11
3	Current Account with Guj State Co Op. Bank Ltd.- A'bad	18,98,158.31
	TOTAL	**1,97,50,496.11**

ANNEXURE II : -

BALANCE WITH OTHER BANKS		
CURRENT A/C's		
SR.	**NAME**	**AMOUNT (Rs.)**
1	Current A/c. with CBI, Gandhidham	11,56,790.26
2	Current A/c. with BOI, Gandhidham	7,30,358.72
3	Current A/c. with Bank of Baroda, Adipur & Gandhidham	9,15,87,490.12
4	Current A/c. with HDFC Bank Ltd. & (SCSA clg & GCBLG a/c)	4,58,87,112.50
	TOTAL	**13,93,61,751.60**
SAVINGS A/C's		**NIL**
TERM DEPOSIT's		
SR.	**NAME**	**AMOUNT (Rs.)**
1	Bank of Baroda, Gandhidham	1,25,00,000.00
2	Bank of India, Gandhidham	9,89,99,996.00
3	Canara Bank, Gandhidham	2,99,99,999.00
4	Punjab and Sindh Bank, Gandhidham	3,70,00,000.00
5	HDFC Bank, Gandhidham	50,00,000.00
	TOTAL	**18,34,99,995.00**
	GRAND TOTAL	**34,26,12,242.71**

DETAILS OF NON PERFORMING ASSETS & PROVISION REQUIRED TO BE MADE AS PER RBI GUIDELINES FOR THE YEAR ENDED 31.03.2021

(Amount in Lakhs)

Sr.	Nature of Classification	Amount Advanced	%of Provision	Provisions required to be made	No. of Accounts	Actual provision made by Bank
1	Standard	9956.10	0.40 % to 1.00 %	55.19	2573	55.19
2	Sub-Standard (NPA)	28.43	10.00 %	2.84	46	
3	Doubtful (NPA)	718.68	20.00 % to 100.00 %	271.35	140	1552.31
	Total	**10703.21**		**329.38**	**2759**	**1607.50**

THE GANDHIDHAM CO-OPERATIVE BANK LTD.

ADIPUR - GANDHIDHAM (KUTCH)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2021

AMT AS ON 31-03-2020	EXPENDITURE		AMT AS ON 31-03-2021	AMT AS ON 31-03-2020	INCOME		AMT AS ON 31-03-2021
14,55,67,722.25	1 Interests on Deposits		14,55,55,699.05	25,13,45,642.76	1 Interest & Discount		24,85,07,678.49
2,74,85,283.00	2 Salary,Allowances & Provident Fund, Gratuity		2,91,61,211.00	2,85,462.80	2 Commission , Exchange & Brokerage		1,98,405.65
6,615.00	3 Directors & Local Comm. Members fees & allowance		4,635.00	0.00	3 Subsidies and Donations		0.00
35,80,429.26	4 Rent, Taxes , Insurance,Lighting etc.		43,37,267.07	0.00	4 Income from Non Banking Assets and profit from sale or Dealing with such Assets		0.00
1,68,740.00	5 Law Charges		1,54,050.00		5 **Other Reciepts**		
				16,48,959.36	a) Incidental charges	16,87,351.87	
2,53,638.06	6 Postage,Telegram & Telephone charges		5,31,840.96	1,11,677.46	b) Misc Receipts	33,587.95	
				13,33,490.00	c) Process Charges	11,69,317.00	
4,08,000.00	7 Auditors Fees		4,11,589.75	810.00	d) Dividend	60.00	
				2,42,606.37	e) Cheque Book Charges	2,35,894.93	
20,24,640.01	8 Depreciation & Repair to property		23,05,313.49	5,88,840.40	f) Locker Rent	11,79,030.50	
				13,70,500.00	g) Profit on Sale of Investments	30,000.00	
5,45,602.84	9 Stationery, printing, & Advertisement etc		6,23,783.26	0.00	h) NPCI Fee received from HDFC	3,291.17	
				0.00	i) Incentive on Atma Nirbhar Loans	12,31,400.00	55,69,933.42
11,33,045.00	10 Provsion for Ex-Gratia to staff		11,99,887.00				
37,76,818.00	11 Provision for Bonus to Staff		39,99,627.00				
54,31,050.44	12 Provision for Bad & Doubtful Debts		50,12,084.26				
2,45,107.53	13 Income Tax For Earlier Years		3,63,492.55				
0.00	14 Loss from sale of or dealing with Non-Banking Assets		0.00				
	15 **Other Expenses**						
2,41,063.00	a)Membership & Subscription	64,937.00					
8,36,813.00	b) Tiny deposit Commission	7,47,088.00					
72,367.00	c) Traveling Expenses	4,145.00					
6,66,692.20	d) Security Service a/c	6,27,561.00					
20,222.50	e) SGL Deal Charges & Adv fee	6,500.00					
37,61,184.42	f) Misc Expenses	29,90,199.27					
1,48,611.00	g) Donation	5,000.00					
1,61,000.00	h) Professional Fee	1,83,760.50					
26,310.00	i) Convenyance expenses	20,540.00					
6,64,804.06	j) GST Expenses & GST on RCM	5,93,684.56					
0.00	k) Loss on sale/disposal of Investments	0.00					
	l) NPCI Fee paid to HDFC	2312.95	52,45,728.28				
5,97,02,230.58	16 Balance of Profit		5,53,69,808.89				
25,69,27,989.15			**25,42,76,017.56**	**25,69,27,989.15**			**25,42,76,017.56**
				5,97,02,230.58	Profit for the year B/f		5,53,69,808.89
12,38,570.00	Provision for Earned leave salary		14,16,196.00				
2,08,62,347.45	Provision for Income-Tax		1,39,36,580.90				
3,76,01,313.13	Net Profit for the year c/f to Balance Sheet		4,00,17,031.99				
5,97,02,230.58			**5,53,69,808.89**	**5,97,02,230.58**			**5,53,69,808.89**

PLACE- ADIPUR (KUTCH)
DATE : 24.05.2021

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
R. M. PAMWANI	**S. G. KESWANI**	**G. L. BELLANI**	**P. S. LALWANI**	**A. G. DARYANI**	**DGMS & Co.**
BR. MANAGER (BO)	BR MANAGER (HO)	CHIEF EXE OFFICER	MANAGING DIRECTOR	VICE CHAIRMAN	CHARTERED ACCOUNTANTS ICAI MEMBERSHIP NO 108408 Co. Op. Panel No : 467 Jamnagar 361008 UDIN: 21108408AAAAAM8756

ધી ગાંધીધામ કો-ઓપરેટીવ બેંક લીમીટેડ

આદિપુર - ગાંધીધામ (કચ્છ).

તા. ૩૧-૦૩-૨૦૨૧ ના રોજ પુરા થતાં વર્ષનું સરવૈયું

ભંડોળ અને દેણું		રકમ (૩૧-૦૩-૨૦૨૧)
૧. શેર ભંડોળ		૧૦,૦૦,૦૦,૦૦૦.૦૦
૧. અધિકૃત શેર-ભંડોળ ૨૦૦૦૦૦૦ દરેકના ભાવ રૂા. ૫૦/-		
૨. ભરપાઇ થયેલ અને વસુલાત આવેલ શેર ભંડોળ ૧૩૪૧૯૫૫ દરેક શેર દીઠ રૂા. ૫૦/- નો (ગત વર્ષ ૧૩૦૭૦૪૮ શેર)		૬,૭૦,૯૭,૭૫૦.૦૦
(ક) વ્યક્તિગત અને અન્ય ૧૩૪૧૯૫૫ (ગત વર્ષ ૧૩૦૭૦૪૮ શેર)		
(ખ) સહકારી સંસ્થાઓ	....	
(ગ) રાજ્ય સરકાર	....	
૨. રીઝર્વ ફંડ અને અન્ય રીઝર્વ		
૧. અનામત ફંડ કાયદાનુસાર રાખવાનું	૨૪,૭૩,૦૯,૭૦૯.૪૪	
૨. ડીવીડન્ડ ઇક્વીલાઇઝેશન ફંડ	૨,૨૯,૯૬,૭૦૮.૯૩	
૩. ડુબતાં લેણાં સામે ખાસ અનામત	૧૫,૧૪,૨૩,૦૦૦.૪૧	
૪. વેલફેર ફંડ	૪૪,૬૨,૩૭૪.૨૨	
૫. સામાન્ય અનામત ફંડ	૯૭,૫૪,૮૬૧.૯૮	
૬. ઇમારત ફંડ (સમારકામ)	૧,૭૮,૧૦,૪૫૫.૬૦	
૭. રોકાણ સ્ફીતિ સામે અનામત	૨,૧૩,૭૦,૫૦૦.૦૦	
૮. રોકાણો પર ઘસારા સામે અનામત	૫,૬૯,૫૬,૪૧૭.૦૦	
૯. સ્ટેન્ડર્ડ લોન એસેટ પેટે આકસ્મીક પ્રોવિઝન	૫૫,૧૮,૯૮૯.૬૨	૫૩,૭૬,૦૩,૦૧૭.૨૦
૩. મુખ્ય/ગૌણ રાજ્યની ભાગીદારી નિધિ		૦.૦૦
૪. થાપણો		
૧. ફીક્સ ડીપોઝીટ		
૧. વ્યક્તિઓ	૧,૭૭,૮૬,૫૩,૩૬૨.૨૦	
૨. અન્ય મંડળીઓ	૮૨,૬૨,૪૨૪.૯૦	
૨. બચત થાપણો		
૧. વ્યક્તિઓ	૮૪,૩૧,૩૯,૩૨૩.૯૭	
૨. અન્ય મંડળીઓ	૭૭,૯૧,૩૧૩.૨૬	
૩. ચાલુ થાપણો		
૧. વ્યક્તિઓ	૯,૫૨,૬૯,૦૯૧.૫૦	
૨. અન્ય મંડળીઓ	૩,૧૦,૪૭૯.૫૫	
કુલ થાપણો		૨,૭૩,૩૪,૨૫,૯૯૫.૩૮
૫. કરજ		૦.૦૦
૬. બીલ્સ ફોર કલેકશન (કોન્ટ્રા)		૦.૦૦

મિલકતો અને લેણું		રકમ (૩૧-૦૩-૨૦૨૧)
૧. રોકડ		૧,૯૭,૫૦,૪૯૬.૧૧
રોકડ હાથ ઉપર સ્ટેટ બેંક ઓફ ઇન્ડિયા ગુજરાત સ્ટેટ કો.ઓપરેટીવ બેંક લી. (પત્રક ૧ મુજબ)		
૨. અન્ય બેંકોમાં સિલક		
(ક) ચાલુ થાપણો	૧૩,૯૩,૬૧,૭૫૧.૬૦	
(ખ) સેવિંગ્સ બેંક ખાતામાં	----	
(ગ) બાંધી મુદતની થાપણો (પત્રક ૨ મુજબ)	૧૮,૩૪,૯૯,૯૯૫.૦૦	૩૨,૨૮,૬૧,૭૪૬.૬૦
૩. રોકડ માંગ પર / ટુંકી મુદત નોટીસની ફીક્સ ડીપોઝીટ (HDFC BANK)		૨,૦૦,૦૦,૦૦૦.૦૦
૪. રોકાણો		
૧. મધ્યસ્થ અને રાજ્ય સરકારની જામીનગીરીઓમાં		
(ક) ખરીદ કીંમત	૧,૯૨,૩૪,૦૮,૭૫૦.૦૦	
(ખ) દાર્શનિક કીંમત	(૧,૯૩,૫૦,૦૦,૦૦૦.૦૦)	
(ગ) બજાર કીંમત	(૧,૯૯,૪૨,૯૯,૫૦૦.૦૦)	
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	૧,૯૨,૩૪,૧૭,૭૫૦.૦૦
૫. મુખ્ય/ગૌણ રાજ્ય ભાગીદારી ફંડનું રોકાણ		૦.૦૦
૬. ધિરાણ		
૧. ટુંકી મુદતી રોકડ-શાખ ઓવરડ્રાફ્ટ-લોન બીલ્સ ડીપોઝીટ (કે જે સુરક્ષિત વિરૂધ્ધ)		
(ક) સરકાર માન્ય જામીનગીરી તારણ સામે	૨૫,૫૮,૧૭૪.૦૨	
(ખ) અન્ય વાસ્તવિક જામીનગીરી સામે	૪૬,૮૧,૯૭,૧૭૮.૭૪	
(ગ) વ્યક્તિઓની જામીનગીરી સામે	૧,૧૮,૪૧૫.૦૦	
(રકમ મુદત વિતેલ વર્ષનું રૂા. ૩,૯૩,૩૩,૭૪૩.૭૯)		
(રકમ છેલ્લા વર્ષનું રૂા. ૯,૫૧,૩૧,૧૭૮.૪૫)		
૨. મધ્યમ-મુદતી ધિરાણ (કે જે સુરક્ષિત વિરૂધ્ધ)		
(ક) સરકાર માન્ય જામીનગીરી તારણ સામે	૧,૬૦,૨૮૩.૦૦	
(ખ) અન્ય વાસ્તવિક જામીનગીરી સામે	૨૫,૬૫,૭૨,૪૬૧.૮૭	
(ગ) વ્યક્તિઓની જામીનગીરી સામે	૮,૨૩,૩૨,૨૪૯.૧૦	
(રકમ મુદત વિતેલ વર્ષનું રૂા. ૩,૬૨,૨૩,૨૯૮.૦૭)		
(રકમ છેલ્લા વર્ષનું રૂા. ૩,૦૮,૩૮,૩૪૨.૯૦)		
૩. લાંબી-મુદતી ધિરાણ (કે જે સુરક્ષિત વિરૂધ્ધ)		
(ક) સરકાર માન્ય જામીનગીરી તારણ સામે	૦.૦૦	
(ખ) અન્ય વાસ્તવિક જામીનગીરી સામે	૨૪,૫૭,૨૧,૬૮૩.૨૦	
(ગ) વ્યક્તિઓની જામીનગીરી સામે	૧,૪૬,૬૦,૯૧૪.૯૫	
(રકમ મુદત વિતેલ વર્ષનું રૂા. ૬૪,૯૦,૯૮૨.૬૨)		
(રકમ છેલ્લા વર્ષનું રૂા. ૧૬,૬૪,૯૦૬.૬૩)		
ટોટલ ધિરાણ		૧,૦૭,૦૩,૨૧,૩૫૯.૮૮

ધી ગાંધીધામ કો–ઓપરેટીવ બેંક લીમીટેડ

આદિપુર - ગાંધીધામ (કચ્છ).

તા. ૩૧-૦૩-૨૦૨૧ ના રોજ પુરા થતાં વર્ષનું સરવૈયું

ભંડોળ અને દેણું		રકમ (૩૧-૦૩-૨૦૨૧)
૭. શાખાના હવાલા		૦.૦૦
૮. એન.પી.એ. વ્યાજ સામે અનામત		૧,૭૧,૩૧,૨૮૭.૭૯
(એન.પી.એ. અનિશ્ચિતા વ્યાજ)		૩૮,૦૮,૩૭૫.૧૦
૯. ચુકવવા પાત્ર વ્યાજ		૫૧,૮૫,૫૭૯.૦૦
૧૦. અન્ય જવાદબારીઓ		
૧. લોકર ડીપોઝીટ	૩૧,૫૦૦.૦૦	
૨. પ્રોવીડન્ડ-ફંડ	૧,૯૭,૩૮૫.૦૦	
૩. ચુકવવા પાત્ર ટી.ડી.એસ.	૧૭,૪૮,૮૬૮.૯૦	
૪. સન્ડ્રી ક્રેડીટર્સ	૪૬,૭૭૩.૫૫	
૫. બી.એસ.એસ.એસ. ફંડ	૩,૭૭,૮૭૨.૦૦	
૬. ગુડ્સ એન્ડ સર્વિસ ટેક્ષ (જી.એસ.ટી)	૧,૪૭,૫૬૧.૩૫	
૭. કર્મચારી વીમા	૨૭૫૧.૦૦	
૮. એજ્યુકેશન ફંડ	૩,૦૦,૦૦૦.૦૦	
૯. એકસ-ગ્રેશીયા/બોનસ જોગવાઇ	૫૧,૯૯,૫૧૪.૦૦	
૧૦. HDFC બોન્ડ ઉપર ઇસ્યુ કરેલા અનપેઇડ ચેકો	૬,૬૯,૬૬૦.૧૬	
૧૧. લીવ ઇનકેશમેન્ટ માટે અનામત	૧,૧૯,૬૫,૯૬૦.૦૦	
૧૨. ઇન્કમટેકસ રીફંડ અનામત	૨૬,૮૬,૪૧૯.૦૦	
૧૩. પે-ઓડર્સ	૯૮,૨૬૩.૦૦	
૧૪. ચુકવવા પાત્ર ડીવીડન્ડ	૫,૬૮,૦૦૨.૮૦	
૧૫. ઉપાડ ન થયેલ ડીવીડન્ડ	૪,૮૫,૮૧૩.૦૦	
૧૬. અન્વેષણ ફી ચુકવવા પાત્ર	૩૬,૩૫૦.૦૦	
૧૭. ઇન્કમટેકસ માટે અનામત ૨૦૧૯-૨૦	૧,૩૯,૩૬,૫૮૦.૯૦	
૧૮. લોકર એડવાન્સ ભાડું	૫,૮૯,૩૭૯.૦૦	
૧૯. સિક્યુરીટી ડીપોઝીટ બિલ્ડિંગ ખાતા	૬૦૦૮.૦૦	
		૩,૯૦,૯૪,૬૬૧.૬૬
૧૧. નફો અને નુકશાન		
છેલ્લા વર્ષનો નફો	૪,૦૦,૧૭,૦૩૧.૯૯	
બાદ : વહેચણી	૪,૦૦,૧૭,૦૩૧.૯૯	
	નીલ	
ઉમેર્યા : નફો-નુકશાન ખાતા મુજબ		૪,૦૦,૧૭,૦૩૧.૯૯
આકસ્મિક જવાબદારીઓ		
(૧) બેંક જામીનગીરી	૨૩,૩૦,૦૦૦.૦૦	
(૨) છેલ્લા વર્ષનું	૨૩,૩૦,૦૦૦.૦૦	
(૩) ઉપાડ ન થયેલ ડીપોઝીટ DEAF-2014	૩,૪૨,૩૩,૯૮૨.૨૧	
કુલ		**૩,૪૪,૩૩,૬૩,૬૯૮.૧૨**

મિલકતો અને લેણું		રકમ (૩૧-૦૩-૨૦૨૧)
નોંધ :		
(ક) કુલ ધિરાણના મુદત વિતેલ રકમ	૮,૨૦,૪૮,૦૨૪.૪૮	
છેલ્લા વર્ષનું	૧૨,૭૬,૩૪,૪૨૭.૯૮	
(ખ) તે પૈકી મુદતવિતી હપ્તા	૧,૧૦,૮૯,૪૮૧.૨૯	
છેલ્લા વર્ષનું	૨,૬૩,૧૯,૨૪૭.૯૩	
(ગ) તે પૈકી ત્રણ વર્ષ થી વધુ મુદત થતી	૧,૩૦,૮૧,૫૪૩.૬૨	
છેલ્લા વર્ષનું	૧,૩૯,૪૪,૭૭૪.૦૫	
૭. મળવા પાત્ર વ્યાજ		
૧. ફીક્સ ડીપોઝીટ અને રોકાણો પર	૧૬,૬૦,૪૩૯.૦૦	
૨. સરકારી સીક્યુરીટી ઉપર	૨,૪૫,૮૫,૮૫૯.૭૩	
૩. ડી.ઇ.એ.એફ. ખાતો આર.બી.આઇ.	૪૬૪.૦૦	૨,૬૨,૪૬,૭૬૨.૭૩
એન.પી.એ. પર મળવા પાત્ર વ્યાજ		૧,૭૧,૩૧,૨૮૭.૭૯
૮. બીલ્સ ફોર કલેકશન (કોન્ટ્રા)		૦.૦૦
૯. શાખાનાં હવાલા		૦.૦૦
૧૦. પ્રીમાઇસીઝ (બાદ–ઘસારો)	૧૩,૯૨,૭૯૭.૮૪	
લીઝ હોલ્ડ લેન્ડ પ્લોટ	૧,૩૪,૬૫૭.૦૦	૧૫,૨૭,૪૫૪.૮૪
૧૧. ફર્નિચર તથા જડતર (બાદ–ઘસારો)		૨૧,૦૩,૭૮૯.૬૮
૧૨. અન્ય મિલ્કતો		
૧. વિજળી સામાન	૧૬,૨૧,૪૩૬.૧૩	
૨. સ્ટેમ્પસ ફ્રેન્કીંગ મશીન	૪,૬૫,૯૪૩.૦૦	
૩. ટેલીફોન ડીપોઝીટ	૧૨,૪૭૫.૦૦	
૪. ઓફિસ સામાન	૩,૫૧,૨૬૬.૭૫	
૫. સ્ટેશનરી સ્ટોક	૫,૯૦,૫૮૧.૬૫	
૬. કોમ્પ્યુટર હાર્ડવેર	૮,૫૨,૦૦૭.૧૪	
૭. કોમ્પ્યુટર સોફટવેર	૨,૫૯,૪૮૩.૨૪	
૮. ટેકસ ચુકવેલ (એડવાન્સ)	૧,૪૨,૦૦,૦૦૦.૦૦	
૯. સીક્યુરીટી ડીપોઝીટ PGVCL	૧,૩૮,૫૧૧.૦૦	
૧૦. B.O.I. કર્મચારી લીવ ઇનકેશમેન્ટ ખાતુ	૧,૩૪,૩૯,૪૯૯.૦૦	
૧૧. કોવીડ સહાય પર એકસ-ગ્રેસીયા વ્યાજ તફાવત	૧૭,૯૮,૭૪૮.૧૪	
૧૨. મળવાપાત્ર ઇન્કમટેક્ષ	૨૯,૯૦,૦૪૦.૦૦	
૧૩. લોકર ભાડું મળવાપાત્ર	૩૩,૨૫૦.૦૦	
૧૪. રૂફટોપ સોલાર પ્લાન્ટ	૬,૧૩,૨૫૬.૦૦	
૧૫. પ્રીપેઇડ ખર્ચ	૧૧,૭૬,૩૨૧.૦૨	
૧૬. ડી.ઇ.એ.એફ. દાવા મળવા પાત્ર	૭,૦૦૧.૦૦	
૧૭. CGST મળવાપાત્ર	૨૫,૭૨૮.૦૦	
૧૮. SGST મળવાપાત્ર	૭,૦૭૫.૦૦	
૧૯. ફેસ્ટીવલ એડવાન્સ સ્ટાફને	૨,૬૭,૦૦૦.૦૦	
૨૦. નવી શાખા બાંધકામ ખર્ચ ખાતુ	૧,૨૦,૧૫૦.૦૦	
૨૧. દાવો ન કરાયેલ જી.એસ.ટી.	૨૧,૮૭૮.૪૨	
૨૨. આત્મનિર્ભર લોન ૧ અને ૨ ઉપર મળવાપાત્ર ઇન્સેન્ટીવ રકમ	૧૦,૧૧,૪૦૦.૦૦	
		૪,૦૦,૦૩,૦૫૦.૪૯
૧૩. દાવા પેટે પ્રાપ્ત કરેલ બીન બેન્કીંગ અકસ્માતો		૦.૦૦
કુલ		**૩,૪૪,૩૩,૬૩,૬૯૮.૧૨**

સ્થળ : આદિપુર (કચ્છ).

તારીખ : ૨૪–૦૫–૨૦૨૧

તે તારીખની આપેલ જુદી રીપોર્ટ મુજબ

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

Sd/-
એસ. જી. કેશવાણી
શાખા પ્રબંધક (એચ.ઓ.)

Sd/-
જી. એલ. બેલાણી
મુખ્ય અધિશાસી અધિકારી

Sd/-
DGMS એન્ડ કાં.
ચાટર્ડ એકાઉન્ટન્ટ
આઇસીએઆઇ મેમ્બરશીપ નં. ૧૦૮૪૦૮
કો. ઓપ. પેનલ નં. ૪૬૭
જામનગર – ૩૬૧૦૦૮
UDIN: 21108408AAAAAM8756

Sd/-
પી. એસ. લાલવાણી
મેનેજીંગ ડાયરેકટર

Sd/-
એ. જી. દરયાણી
વાઇસ ચેરમેન

ધી ગાંધીધામ કો-ઓપરેટીવ બેંક લીમીટેડ

આદિપુર - ગાંધીધામ (કચ્છ).

તા. ૩૧-૦૩-૨૦૨૧ ના રોજ પુરા થતાં વર્ષના નફા-નુકશાનનો હિસાબ

રકમ તારીખ ૩૧-૦૩-૨૦૨૦	ખર્ચ	રકમ તારીખ ૩૧-૦૩-૨૦૨૧	રકમ તારીખ ૩૧-૦૩-૨૦૨૦	આવક	રકમ તારીખ ૩૧-૦૩-૨૦૨૧
૧૪,૫૫,૬૭,૭૨૨.૨૫	થાપણો અને કર્જ પરનું વ્યાજ	૧૪,૫૫,૫૫,૬૯૯.૦૫	૨૫,૧૩,૪૫,૬૪૨.૭૬	વ્યાજ અને વટાવ	૨૪,૮૫,૦૭,૬૭૮.૪૯
૨,૭૪,૮૫,૨૮૩.૦૦	પગાર ભથ્થા પ્રોવીડન્ડ ફંડ,	૨,૯૧,૬૧,૨૧૧.૦૦	૨,૮૫,૪૬૨.૮૦	કમીશન, હુંડીયામણ, દલાલી	૧,૯૮,૪૦૫.૬૫
	ગ્રેજ્યુઈટીમાં ફાળો		૦.૦૦	સબસીડી અને દાન	૦.૦૦
૬,૬૧૫.૦૦	ડીરેક્ટર્સ અને સ્થાનિક કમિટીના	૪૬૩૫.૦૦			
	સભ્યોની ફી ભથ્થા		૦.૦૦	બીન બેન્કીંગ અકસ્માયતો ના વેચાણ	૦.૦૦
૩૫,૮૦,૪૨૯.૨૯	મકાન ભાડુ, કર, વિજળી ખર્ચ, વીમો	૪૩,૩૭,૨૬૭.૦૭		અગર હેરફેરથી થયેલ નફો	
૧,૬૮,૭૪૦.૦૦	લીગલ ફી	૧,૫૪,૦૫૦.૦૦			
૨,૫૩,૬૩૮.૦૬	ટપાલ ખર્ચ, તાર ખર્ચ, દુરવાણી ખર્ચ	૫,૩૧,૮૪૦.૯૬			
૪,૦૮,૦૦૦.૦૦	અન્વેષણ ફી	૪,૧૧,૫૮૯.૭૫			
૨૦,૨૪,૬૪૦.૦૧	સમારકામ અને ઘસારા ખર્ચ	૨૩,૦૫,૩૧૩.૪૯			
૫,૪૫,૬૦૨.૮૪	સ્ટેશનરી પ્રિન્ટીંગ અને જાહેરાત ખર્ચ	૬,૨૩,૭૮૩.૨૬			
૧૧,૩૩,૦૪૫.૦૦	કર્મચારીઓ માટે એકસ ગ્રેસીયા જોગવાઈ	૧૧,૯૯,૮૮૭.૦૦		**અન્ય આવક :**	
૩૭,૭૬,૮૧૮.૦૦	કર્મચારીઓ માટે બોનસ જોગવાઈ	૩૯,૯૯,૬૨૭.૦૦	૧૬,૪૮,૯૫૯.૩૬	૧) ઈન્સીડન્ટલ ચાર્જીસ ૧૬,૮૭,૩૫૧.૮૭	
			૧,૧૧,૬૭૭.૪૬	૨) પરચુરણ આવક ૩૩,૫૮૭.૯૫	
૫૪,૩૧,૦૫૦.૪૪	ડુબતા-શંકાસ્પદ લેણાં સામે જોગવાઈ	૫૦,૧૨,૦૮૪.૨૬	૧૩,૩૩,૪૯૦.૦૦	૩) પ્રોસેસ ચાર્જીસ ૧૧,૬૯,૩૧૭.૦૦	
૨,૪૫,૧૦૭.૫૩	જુના વર્ષોની ઈન્કમ-ટેકસ	૩,૬૩,૪૯૨.૫૫	૮૧૦.૦૦	૪) ડીવીડન્ડ ૬૦.૦૦	
૦.૦૦	બીનબેન્કીંગ અકસ્માતો ના વેચાણ અગર	૦.૦૦	૨,૪૨,૬૦૬.૩૭	૫) ચેકબુક ચાર્જ ૨,૩૫,૮૯૪.૯૩	
	હેરફેરથી થયેલ નુકશાન		૫,૮૮,૮૪૦.૪૦	૬) લોકર ભાડું ૧૧,૭૯,૦૩૦.૫૦	
	અન્ય ખર્ચ :		૧૩,૭૦,૫૦૦.૦૦	૭) રોકાણના વેચાણ પર નફો ૩૦,૦૦૦.૦૦	
૨,૪૧,૦૬૩.૦૦	૧. સદસ્યતા અને લવાજમ ૬૪,૯૩૭.૦૦			૮) એચ.ડી.એફ.સી. તરફથી	
૮,૩૬,૮૧૩.૦૦	૨. ટીની ડીપોઝીટ કમીશન ૭,૪૭,૦૮૮.૦૦			મળેલ એન.પી.સી.આઈ. ફી ૩,૨૯૧.૧૭	
૭૨,૩૬૭.૦૦	૩. યાત્રા ખર્ચ ૪,૧૪૫.૦૦			૯) આત્મનિર્ભર લોન પેટે	
૬,૬૬,૬૯૨.૨૦	૪. સુરક્ષા સેવા ખર્ચ ૬,૨૭,૫૬૧.૦૦			મેળવેલ ઈન્સેન્ટીવ ૧૨,૩૧,૪૦૦.૦૦	૫૫,૬૯,૯૩૩.૪૨
૨૦,૨૨૨.૫૦	૫. એસજીએલ ડીલ ચાર્જ ૬,૫૦૦.૦૦				
૩૭,૬૧,૧૮૪.૪૨	૬. પરચુરણ ખર્ચ ૨૯,૯૦,૧૯૯.૨૭				
૧,૪૮,૬૧૧.૦૦	૭. ડોનેશન ૫,૦૦૦.૦૦				
૧,૬૧,૦૦૦.૦૦	૮. પ્રોફેશનલ ફી ૧,૮૩,૭૬૦.૫૦				
૨૬,૩૧૦.૦૦	૯. કન્વેન્સ ખર્ચ ૨૦,૫૪૦.૦૦				
૬,૬૪,૮૦૪.૦૬	૧૦. જી.એસ.ટી. ખર્ચ ૫,૯૩,૬૮૪.૫૬				
૦.૦૦	૧૧. વેચાણ/ડીસ્પોસલમાં નુકશાન ૦.૦૦				
	૧૨. એન.પી.સી.આઈ. ફી				
	એચ.ડી.એફ.સી. ને ચુકવેલ ૨૩૧૨.૯૫	૫૨,૪૫,૭૨૮.૨૮			
૫,૯૭,૦૨,૨૩૦.૫૮	બાકીનો નફો	૫,૫૩,૬૯,૮૦૮.૮૯			
૨૫,૬૯,૨૭,૯૮૯.૧૫		૨૫,૪૨,૭૬,૦૧૭.૫૬	૨૫,૬૯,૨૭,૯૮૯.૧૫		૨૫,૪૨,૭૬,૦૧૭.૫૬
૧૨,૩૮,૫૭૦.૦૦	હક્ક રજા પગાર માટેનું પ્રોવીઝન	૧૪,૧૬,૧૯૬.૦૦			
૨,૦૮,૬૨,૩૪૭.૪૫	ઈન્કમ-ટેકસ માટે જોગવાઈ	૧,૩૯,૩૬,૫૮૦.૯૦	૫,૯૭,૦૨,૨૩૦.૫૮	ચાલુ વર્ષનો નફો	૫,૫૩,૬૯,૮૦૮.૮૯
૩,૭૬,૦૧,૩૧૩.૧૩	વર્ષનો ચોખ્ખો નફો સરવૈયામાં લઈ ગયા તે મુજબ	૪,૦૦,૧૭,૦૩૧.૯૯			
૫,૯૭,૦૨,૨૩૦.૫૮		૫,૫૩,૬૯,૮૦૮.૮૯	૫,૯૭,૦૨,૨૩૦.૫૮		૫,૫૩,૬૯,૮૦૮.૮૯

તે તારીખની આપેલ જુદી રીપોર્ટ મુજબ

સ્થળ : આદિપુર (કચ્છ).

તારીખ : ૨૪–૦૫–૨૦૨૧

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

Sd/-
એસ. જી. કેશવાણી
શાખા પ્રબંધક (એચ.ઓ.)

Sd/-
જી. એલ. બેલાણી
મુખ્ય અધિશાસી અધિકારી

Sd/-
DGMS એન્ડ કું.
ચાર્ટર્ડ એકાઉન્ટન્ટ
આઈસીએઆઈ મેમ્બરશીપ નં. ૧૦૮૪૦૮
કો. ઓપ. પેનલ નં. ૪૬૭
જામનગર – ૩૬૧૦૦૮
UDIN: 21108408AAAAAM8756

Sd/-
પી. એસ. લાલવાણી
મેનેજીંગ ડાયરેકટર

Sd/-
એ. જી. દરયાણી
વાઈસ ચેરમેન

ADDITIONAL DISCLOSURE, NOTES ON ACCOUNTS IN TERMS OF GUIDELINES FROM RBI

(Amount in Lakhs)

Sr.	Particulars			31.03.2021	31.03.2020
i)	**CRAR**			33.25%	32.90%
ii)	**Movement of CRAR**	**2020-21**		**2019-20**	
	TIER I	3422.22	31.13%	3116.40	30.74%
	TIER II	233.33	2.12%	218.62	2.16%
	Total CRAR	**3655.55**	**33.25%**	**3335.02**	**32.90%**
iii)	**Investments as on**			**31.03.2021**	**31.03.2020**
a)	Face Value of Investments			19350.09	15950.09
	Book Value of Investments			19234.18	15847.68
b)	Market Value of Investments			19943.09	16674.82
c)	**Issuer Composition of Non SLR Investment as on 31.03.2021**	**Amount**	**Extent of below Investment Grade Securities**	**Extent of Unrated Securities**	**Extent of Unlisted Securities**
	PSUs, FIs, Public Sector Banks, Mutual Funds	---	---	---	---
	Others:				
	Shares of The Guj. State Co-Op Bank Ltd Rs. 5000				
	Shares of The Kutch Dist Central Co-Op Bank Rs. 3000				
	Shares of SRC Ltd – Adipur Rs. 1000				
	Rs. 9000	0.09			0.09
	Provision held towards depreciation	0.03			
**	**Non-Performing Non SLR Investment**			**31.03.2021**	**31.03.2020**
	Opening Balance			0.03	0.03
	Additions during the Year Since 1st April			--	--
	Reduction during the above period			--	--
	Closing Balance			0.03	0.03
	Total Provisions held			**0.03**	**0.03**
Sr.	**Particulars**			**2020-21**	**2019-20**
iv)	**Advances Against Real Estate, Construction Business, Housing**			3350.76	3253.15
v)	**Advances Against Shares & Debentures**			NIL	NIL
vi)	**Advances To Directors, Their Relatives, Companies And / Or Firms In Which They Are Interested:**				
a)	Fund Based (Against FDR)			15.17	23.79
b)	Non Fund Based (Guarantees, L/C etc)			NIL	NIL
vii)	**Cost of Deposits**			5.33 %	5.87 %
viii)	**Non Performing Assets (NPA) As on**			**31.03.2021**	**31.03.2020**
a)	Gross NPAs			747.11	434.30
b)	Net NPAs			NIL	NIL
c)	% of Net NPA			0%	0%
ix)	**Movement in NPA**			**2020-21**	**2019-20**
a)	Gross NPAs			747.11	434.30
b)	NET NPAs			NIL	NIL

x)	**Profitability**	**2020-21**	**2019-20**
a)	Interest Income as % of working funds	7.29 %	8.04 %
b)	Non Interest Income as % of working funds	0.17 %	0.18 %
c)	Operating profit as % of working funds	1.62 %	1.91 %
d)	Return on Assets	1.62 %	1.91 %
e)	Per Employee:		
	Business: Deposits + Advances	927.74	810.16
	Profit before provision for Income Tax	13.50	13.88
	Profit after provision for Income Tax	9.76	8.74
xi)	**Provisions made towards NPAs, Depreciation in Investment, Standard Assets**	2390.77	2262.31
xii)	**Movement in Provisions**		
a)	Provision towards NPA	1552.31	1439.28
b)	Provision towards Depreciation on Investments *(Including IFR)*	783.27	769.56
c)	Provision towards Standard Assets	55.19	53.47
	Total	**2390.77**	**2262.31**
xiii)	**Contingent Liability**		
	Opening Balance of Amounts Transferred to DEAF	295.74	247.04
	Add: Amounts transferred to DEAF during the year	54.81	53.94
	Less: Amounts reimbursed by DEAF towards claims	8.14	5.24
	Closing Balance of Amounts Transferred to DEAF	342.41	295.74
xiv)	**Foreign Currency Assets & Liabilities**	N.A.	N.A.
xv)	**Insurance Premium paid to DICGC**	36.05	25.10
xvi)	**Penalty Imposed by RBI U/s 47 A (1)(b) read with Sec 46(4) of B.R. Act 1949(AACS)**	NIL	NIL
xvii)	**Restructured Accounts in terms of RBI circular FIDD.MSME & NFS.BC.No.4/ 06.02.31/ 2020-21 dated 21.08.2020 (MSME Restructuring) DOR.No.BP.BC/3/21.04.048/2020-21 dated 06.08.2020 (Framework of COVID 19 related Stress)**	As under	N.A.

Type of Borrower	**(A) No. of A/cs where Resolution Plan has been implemented under this window**	**(B) exposure to accounts mentioned at (A) before implementation of the plan**	**(C) of (B), aggregate amount of debt that was converted into other securities**	**(D) Additional funding sanctioned, if any, including between invocation of the Plan and implementation**	**(E) Increase in provisions on account of the implementation of the resolution plan**
Personal Loans	Nil	Nil	Nil	Nil	Nil
Corporate Persons	Nil	Nil	Nil	Nil	Nil
Of Which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	**Nil**	**Nil**	**Nil**	**Nil**	**Nil**

xviii)	**Fixed Assets (Valuation / Revaluation)** ****Valuation at Cost, **Revaluation – N.A., **Depreciation at Written Down Value (W.D.V.)**		
a)	Software, Hardware	40%	40%
b)	Electric Equipment, Office Equipment	15%	15%
c)	Furniture & Fixtures, Premises	10%	10%
xix)	Refund of interest on interest to borrowers in terms of RBI circular No. DOR.No.BP. BC. 26/21.04.048/2020-21 dated 26.10.2020	Rs. 6.13	N.A.
xx)	**Disclosure in response to Para No. 10 of RBI circular No. DOR.No.BP.BC.63/ 21. 04.048/2019-20 dated 17.04.2020**		
a)	Amount in SMA/overdue categories where moratorium / deferment was extended in terms of Para No. 2 and 3 of above circular	Rs. 3305.94	Rs. 3935.90
b)	Respective amount where asset classification benefits were extended in terms of above circular	Rs. 24.96	Rs. 212.28
c)	Provisions made during Q4FY2020 in terms of Para No. 5 of above circular	Rs. 23.50	Rs. 21.23*
d)	Provisions adjusted during Q4FY2020 against slippages and the residual provisions in terms of Para No. 6 of above circular	Rs. 2.27**	N.A.

* The provision of Rs. 21.23 Lakhs which was required to be done in two tranches of 05 % each upto 30.06.2020 was created on 17.05.2021
** Additional provision of Rs. 2.27 Lakhs (Rs. 23.50 – Rs. 21.23) was created on 12.08.2021.

OUR HELPING HANDS TO SERVE YOU BETTER

Established in 1951

SUPERVISORY STAFF


Jairam N. Khilwani
Accountant


Vedika J. Kotai
Asst. Finance


Sanjay K. Ballani
Asst. Accountant


Ramesh R. Bhojwani
Asst. Accountant


Haresh K. Mulchandani
Asst. Accountant

SR. CLERKS


Mohini N. Nathani


Mohan R. Lakhwani


Laxman R. Tikyani


Jitendra S. Ramnani


Shyam S. Bablani


Lalit N. Jainani

IT STAFF


Rakesh J. Thakur
Sr. Sys. Officer


Chetan A. Rajgor
Jr. Sys. Officer

INTERNAL AUDITORS


Lata L. Kalyani


Ravi R. Goswami

CASHIERS


Naresh H. Goplani


Rita K. Hans


Sunita I. Motwani


Kishor S. Bellani


Pravin G. Doulani

JR. CLERKS


Veena A. Bhagia


Haresh K. Lalwani


Hiranand M. Murjani


Haresh T. Rangnani


Mukesh P. Kella


Hitesh K. Poptani


Naresh H. Dharmwani


Tarun N. Nawani


Hitesh H. Lalwani


Dilip V. Lalwani


Jayesh N. Manghnani


Yogesh A. Jivani


Ashish J. Kataria

SUB - STAFF


Prakash L. Sangtani
Peon


Gulab G. Kriplani
Peon


Ghanshyam T. Asnani
Peon


Arjan A. Asnani
Peon


Vinod K. Nandwani
Peon

THE GANDHIDHAM CO-OPERATIVE BANK LTD.

Established in 1951

OUR MILESTONES :

- Oldest Bank in Gandhidham Township established in 1951.
- Fully Computerised and Centrally Air Conditioned premises.
- Both the branches are Inter-Connected with CBS.
- Dividend Track Record: 15% (Max. permissible), Continuously since last 26 years.
- Audit Classification "A" since 26 years.
- Share Capital Rs. 6.71 Crores.
- Reserves and Surplus Rs. 57.76 Crores.
- Total Advances Rs. 107.03 Crores.
- Total Deposits Rs. 273.34 Crores.
- Working Capital Rs. 340.96 Crores.
- Profit for the year before Income Tax Rs. 5.54 Crores.
- For Balance enquiry give Miss call on **7878050542**.
- For SMS alert send SMS to **7878050542**
  GCBBAL for Balance
  GCBAST for Mini Statement
- Bank has launched its website www.gcbl.in
- Launched Mobile Application 'GCB iConnect App' and Internet Banking, ATM Card facility.

FACILITIES OFFERED TO THE VALUED SHARE HOLDERS AND CUSTOMERS :

- 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.
- D.D. Facility for locations all over India. RTGS/NEFT IMPS facility for locations all over India.
- Safe Deposit Locker Facility at Head Office and Branch Office.
- 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.
- 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.
- The Bank has introduced Teller system (direct payment upto Rs. 50,000/-) to facilitate its customers.

THE BANK HAS LAUNCHED
RUPAY DEBIT CARD,
INTERNET BANKING (VIEW ONLY)
AND MOBILE BANKING SERVICES.
ALL OUR CUSTOMERS ARE REQUESTED
TO AVAIL MAXIMUM BENEFIT FROM
THESE FACILITIES.

RuPay
Debit Card

The Oldest Bank In Gandhidham Established in 1951

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