



# FORTIETH ANNUAL REPORT

BALANCE SHEET  
PROFIT & LOSS ACCOUNT 2025-26



THE  
CO-OPERATIVE  
CITY BANK  
LIMITED

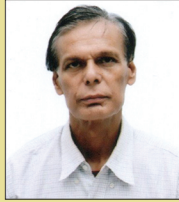


U.N.B. ROAD, SILPUKHURI,  
GUWAHATI-781003

# BOARD OF DIRECTORS



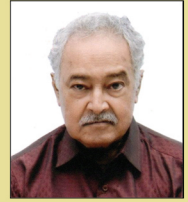
**Shri R. K. Dutta**  
Chairman



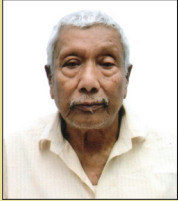
**Shri B.K Chakraborty**  
Vice Chairman



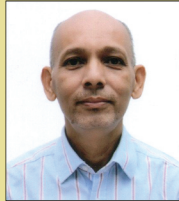
**Smt. Ina Das**  
Director



**Dr. B.K. Das**  
Director



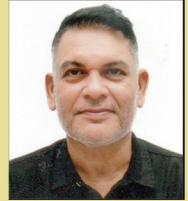
**Shri G.C. Kalita**  
Director



**Shri J. Barooah**  
Director



**Shri S.K. Baruah**  
Director



**Shri K. Medhi**  
Director



**Md. I. Ali**  
Director



**A. Ahmed**  
Director



**Shri Satyabrata Thakur**  
Director

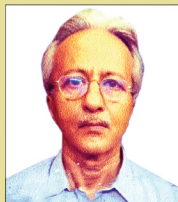


**Shri Birendra Nath Kalita**  
Professional Director



**Shri Akash Jain**  
Professional Director

# BOARD OF MANAGEMENT



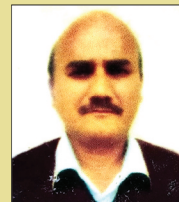
**Shri Sanjib Kr. Bhuyan**  
Chairman



**Shri Gautam Medhi**  
Member



**Shri Dilip Kr. Sarmah**  
Member



**Shri Hiren Sarmah**  
Member



**Dr. F. A. Barbhuiya**  
Member

# MANAGING DIRECTOR



**Shri Ashim Bordoloi**

# **THE CO-OPERATIVE CITY BANK LTD.**

**U. N. BEZBARUAH ROAD, SILPUKHURI**

**GUWAHATI - 781003**

**PERSPECTIVES as on 31.03.2026**

**Phone No.: 7099019753**

**Email: md@ccbguwahati.com**

**Website: www.ccbguwahati.bank.in**

**ESTABLISHED IN 1981**

Registered Office: U.N. Bezbaruah Road,  
Silpukhuri, Guwahati - 781003  
Regd. No.G-79/80

Authorized Share Capital : Rs.400.00 Lakh  
Subscribed & Paid-up Share Capital : Rs. 301.68 Lakh  
Total Reserve & Other Reserve fund : Rs. 2275.01 Lakh  
Share Holders : A Class - 1650 nos.  
B Class- 1883 nos.

## **Board of Directors**

|                               |                       |
|-------------------------------|-----------------------|
| 1. Shri Robindra Kumar Dutta  | Chairman              |
| 2. Shri Binoy Kr Chakraborty  | Vice-Chairman         |
| 3. Dr. Birendra Kr. Das       | Director              |
| 4. Shri Gopal Chandra Kalita  | Director              |
| 5. Shri Jagajit Barooah       | Director              |
| 6. Shri Kulen Medhi           | Director              |
| 7. Shri Sachindra Kr Baruah   | Director              |
| 8. Md. Ilias Ali              | Director              |
| 9. Altafuddin Ahmed           | Director              |
| 10. Smt. Ina Das              | Director              |
| 11. Shri Satyabrata Thakur    | Director              |
| 12. Shri Birendra Nath Kalita | Professional Director |
| 13. Shri Akash Jain           | Professional Director |



**Shri Ashim Bordoloi**  
**Managing Director**



দি কো-অপাৰেটিভ চিটি বেংক লিমিটেড

ইউ.এন বেজবৰুৱা ৰোড, শিলপুখুৰী

গুৱাহাটী - ৭৮১০০৩

জাননী

ইয়াৰ দ্বাৰা সমূহ অংশীদাৰ আৰু শুভাকাংক্ষীসকলক জনোৱা যায় যে দি কো-অপাৰেটিভ চিটি বেংক লিমিটেডৰ ৪০ সংখ্যক বাৰ্ষিক সাধাৰণ সভাখন ইং ২০২৬ চনৰ ২ আগষ্ট তাৰিখ ৰবিবাৰে দিনৰ ১১ বজাত নিম্নলিখিত বিষয়সমূহৰ আলোচনাত্থে বেংকৰ নিজা ভৱন, ইউ. এন. বেজবৰুৱা পথ, শিলপুখুৰী, গুৱাহাটী- ৭৮১০০৩ ত অনুষ্ঠিত হ'ব।

সভা, কোনো কাৰণবশতঃ স্থগিত হলে, স্থগিত সভা অহা ৯ আগষ্ট, ২০২৬ তাৰিখ, ৰবিবাৰে একে স্থান আৰু একে সময়তে একে বিষয় সমূহ আলোচনাৰ বাবে অনুষ্ঠিত হ'ব।

উক্ত সভাত সকলো অংশীদাৰ সদস্যকে উপস্থিত থাকিবলৈ অনুৰোধ জনোৱা হ'ল।

**কাৰ্যসূচী :**

- ১। সভাপতিৰ আসন গ্ৰহণ।
- ২। মৃত অংশীদাৰ আৰু বিশিষ্ট ব্যক্তিৰ প্ৰতি শোক প্ৰকাশ আৰু শ্ৰদ্ধাঞ্জলি।
- ৩। ইং ২০২৫ চনৰ ৩১ আগষ্টত অনুষ্ঠিত হৈ যোৱা বেংকৰ ৩৯ সংখ্যক বাৰ্ষিক সাধাৰণ সভাৰ কাৰ্য্যবিবৰণী পাঠ আৰু গ্ৰহণ।
- ৪। ৩১/৩/২০২৬ তাৰিখৰ বাৰ্ষিক প্ৰতিবেদন, বেলেঞ্চ শীট, ১/৪/২০২৫ৰ পৰা ৩১/৩/২০২৬ চনৰ সময়ছোৱাৰ লাভ আৰু লোকচানৰ হিচাপ বিৱৰণী বিবেচনা আৰু প্ৰস্তাৱ গ্ৰহণ, পৰামৰ্শ ইত্যাদি।
- ৫। ইং ২০২৬-২৭ বিত্তীয় বৰ্ষৰ সম্ভাৱ্য বাজেট বিবেচনা আৰু গ্ৰহণ।
- ৬। চলিত বছৰৰ বাবে আৰু পৰৱৰ্তী বাৰ্ষিক সাধাৰণ সভালৈকে সৰ্বোচ্চ ঋণ লোৱাৰ উৰ্দ্ধতম নিৰিখ নিৰ্দ্ধাৰণ।
- ৭। ইং ২০২৬-২৭ বৰ্ষৰ বাবে আভ্যন্তৰীণ হিচাপ নিৰীক্ষক নিযুক্তি তথা তেওঁলোকৰ মাজুল নিৰ্ধাৰণ।
- ৮। ইং ২০২৫-২৬ বিত্তীয় বৰ্ষৰ বিধিগত হিচাব পৰীক্ষকৰ সমীক্ষা প্ৰতিবেদন পাঠ আৰু নিশ্চিতকৰণ।
- ৯। বেংকৰ উপ-বিধি নং ৮ৰ সংশোধনী প্ৰস্তাৱ গ্ৰহণ।
- ১০। বেংকৰ উপ-বিধি নং ২০ (vii) ধাৰা অনুযায়ী অন্যান্য বিষয়ৰ ওপৰত আলোচনা।
- ১১। শলাগৰ শৰাই।

গুৱাহাটী

১৫ জুলাই, ২০২৬

সঞ্চালক মণ্ডলীৰ আদেশ অনুসৰি,

স্বাঃ অসীম বৰদলৈ

পৰিচালন সঞ্চালক

### বিঃদ্রঃ

- ১। বেংকৰ অংশীদাৰসকলে এই জাননীখন লগত লৈ অহাটো অপৰিহাৰ্য্য তদুপৰি যিসকল লোকে কোনো ব্যৱসায় প্ৰতিষ্ঠান বা কোম্পানীক প্ৰতিনিধিত্ব কৰে, তেখেত সকলে যেন অনুগ্ৰহ কৰি সভা নিৰ্দ্ধাৰিত সময়ৰ এক ঘণ্টা পূৰ্বে সেই প্ৰতিষ্ঠান বা কোম্পানীয়ে প্ৰতিনিধিজনক সভাত অংশগ্ৰহণ কৰিবলৈ আৰু ভোট দিবলৈ দিয়া ক্ষমতা পত্ৰখন আৰু প্ৰস্তাৱ দাখিল কৰে।
- ২। সভা আৰম্ভ হোৱাৰ কমেও এঘণ্টা আগতে কাৰ্যসূচীৰ বিষয়ৰ বাহিৰে আন যিকোনো বিষয়ৰ ওপৰত আলোচনাৰ বাবে স্বাক্ষৰ আৰু তাৰিখৰ সৈতে সভাপতিক লিখিতভাৱে সঠিক জাননী দিব লাগিব।
- ৩। বাৰ্ষিক প্ৰতিবেদন বেংকৰ ৱেবছাইট ‘[www.ccbguwahati.bank.in](http://www.ccbguwahati.bank.in)’ৰ পৰা ডাউনলোড কৰিব পৰিব।
- ৪। থুল নিৰ্দ্ধাৰণৰ সময় পুৱা ১১.০০ বজাৰ পৰা ১২.০০ বজালৈ।

## দি কো অপাৰেটিভ চিটি বেংক লিমিটেড

ইউ এন বেজবৰুৱা ৰোড, শিলপুখুৰী

গুৱাহাটী-৭৮১০০৩

৪০ সংখ্যক বাৰ্ষিক সাধাৰণ সভাৰ বাবে (ইং ২০২৫-২৬ বিত্তীয় বৰ্ষৰ) সঞ্চালক মণ্ডলীৰ প্ৰতিবেদন :-

### সঞ্চালক মণ্ডলীৰ প্ৰতিবেদন- ইং ২০২৫-২০২৬

সঞ্চালক মণ্ডলীৰ ৪০ সংখ্যক প্ৰতিবেদনৰ লগতে বিত্তীয় বৰ্ষ ইং ২০২৫ -২০২৬ৰ পৰীক্ষাকৃত হিচাপ -নিকাচ সভ্য সকলৰ জ্ঞাতাৰ্থে উপস্থাপন কৰা হ'ল।

### জমাধন :

প্ৰতিবেদনৰ বছৰত বেংকে জমাধনৰ পৰিমাণ বঢ়াবৰ কাৰণে বহুতো চেষ্টা কৰিছিল। বেংকত বৰ্তমান ১৪ জন দৈনিক জমা সংগ্ৰহকাৰী আছে। বেংকৰ জমাধনৰ পৰিমাণ ইং ৩১/০৩/২০২৬ তাৰিখত ১৫৪৬৬.৪৮ লাখ টকা হোৱাৰ বিপৰীতে ইং ৩১/৩/২০২৫ত আছিল ১৪৮৬৭.০০ লাখ টকা।

### ঋণ আৰু আগধন :

ইং ৩১/০৩/২০২৬ তাৰিখত বেংকৰ ঋণ আৰু আগধনৰ পৰিমাণ মুঠ ৯৪৫৯.২১ লাখ টকা হোৱাৰ বিপৰীতে ইং ৩১/৩/২০২৫ ত আছিল ৭৭৩৫.৪১ লাখ টকা। ইং ৩১/০৩/২০২৬ত ঋণ আৰু জমাধনৰ অনুপাত আছিল ৬১.১৬ শতাংশ। বিজাৰ্ভ বেংকে বান্ধি দিয়া ৬০ শতাংশৰ বিপৰীতে অগ্ৰাধিকাৰ ক্ষেত্ৰত ৬৭.০২ শতাংশ ঋণ দিয়া হৈছে। ইং ৩১/৩/২০২৬ তাৰিখত অগ্ৰাধিকাৰ ক্ষেত্ৰত পাব লগা ঋণৰ পৰিমাণ আছিল ৫১৮৪.২২ লাখ টকা।

সৰ্বমুঠ ঋণ আৰু আগধনৰ অৱস্থান এটা তলত দিয়া হ'ল (লাখ টকা হিচাপত)।

|                  | Balance<br>outstanding as<br>on 31.03.2025 | Disbursed during<br>the FY 1.4.2025 to<br>31.3.26 | Recovery from<br>01.04.2025 to<br>31.03.2026 | Balance<br>outstanding as on<br>31.03.2026 |
|------------------|--------------------------------------------|---------------------------------------------------|----------------------------------------------|--------------------------------------------|
| Short Term Loan  | 421.05                                     | 573.41                                            | 337.95                                       | 656.51                                     |
| Medium Term Loan | 5624.97                                    | 3253.38                                           | 1827.64                                      | 7050.71                                    |
| Cash Credit      | 827.87                                     | 30.00                                             | 59.56                                        | 798.31                                     |
| Overdraft        | 861.52                                     | 75.00                                             | - 17.16                                      | 953.68                                     |
| <b>TOTAL</b>     | <b>7735.41</b>                             | <b>3931.79</b>                                    | <b>2207.99</b>                               | <b>9459.21</b>                             |

প্ৰতিবেদনৰ বছৰটোত কোনো সঞ্চালকক ঋণ দিয়া হোৱা নাই।

### ঋণ আদায় ইং ২০২৫-২০২৬ বিত্তীয় বৰ্ষৰ সময়ছোৱাত :

পৰিচালনা সমিতিয়ে যোৱা বছৰটোত খিলাপী হোৱা ঋণবোৰ চাই আদায়ৰ বাবে যথাবিহিত ব্যৱস্থাৰ দিহা কৰিছিল। পৰিচালনা সমিতিয়ে বেয়া হোৱা ঋণ আদায়ৰ বাবে সহজ আৰু কঢ়া উপায় অৱলম্বন কৰিছিল। এই সময়ছোৱাত বেংকে প্ৰধান ৫০টা অকাৰ্যকৰী সম্পত্তিৰ তলিকাৰ ভিতৰৰ পৰা উদ্ধাৰ কৰা কেইটামান সম্পত্তিৰ তলিকা তলত দিয়া হ'ল।

- 1) MTLA/c No.173/3673 of Hara Gauri Basumatary, Guwahati Branch
- 2) CC A/c No.174/45 of M/s Patowary Brothers, Ganeshguri Branch
- 3) CC A/c No.174/36 of M/s. Anushree, Ganeshguri Branch
- 4) MTLA/c No.173/3195 of Basanti Das Malakar, Guwahati Branch

ইং ৩১/০৩/২০২৫ তাৰিখলৈ বাকীজাই আদালতত ২৭৬.৪০ লাখ টকাৰ ৫৯টা গোচৰ বিচাৰাধীন হৈ আছিল। ইং ২০২৫-২৬ বৰ্ষত মুঠ ৪৯.৫৮ লাখ টকা জড়িত ১৮টা গোচৰ গুৱাহাটীস্থিত সমবায় সমূহৰ বাকীজাই আদালতত পঞ্জীয়ন কৰা হৈছে। তাৰোপৰি বাকীজাই আদালতে ৫৭.২২ লাখ টকা জড়িত ১২টা গোচৰ উপযুক্ত ঠিকনাৰ অভাৱত বিচাৰি নোপোৱাৰ কাৰণে বেংকক ঘূৰাই দিছে। ইয়াৰ উপৰিও বাকীজাই আদালতত ১৪.৭৮ লাখ টকা জড়িত ১০টা গোচৰ নিষ্পত্তি হৈছে। ইং ৩১-০৩-২০২৬ তাৰিখলৈ ৫৫টা বাকীজাই গোচৰ গুৱাহাটীস্থিত সমবায় সমূহৰ বাকীজাই আদালতত চলি আছে য'ত ২৫৩.৯৮ লাখ টকা জড়িত হৈ আছে।

ইয়াৰ উপৰিও চলিত বিত্তীয় বৰ্ষত ১০টা ঋণ পৰিচালনা সমিতিয়ে পৰীক্ষা কৰাৰ পিছত বেংকৰ হিচাপৰ পৰা বাদ দিয়ে য'ত ৫৪.৩৪ লাখ টকা জড়িত আছিল আৰু বেংকে ১০০% মূলধন সংৰক্ষিত কৰি ৰাখিছিল।

### ৩১/০৩/২০২৬ ইং তাৰিখত প্ৰধান ৫০টা অকাৰ্যকৰী সম্পত্তিৰ হিচাপ :

বেংকৰ প্ৰধান ৫০টা অকাৰ্যকৰী সম্পত্তিৰ বিৱৰণ দিয়া হ'ল- (সংলগ্ন (E) অনুসৰি)

### বিত্তীয় ফলাফল :

২০২৫-২০২৬ বিত্তীয় বৰ্ষত বেংকে ঋণ আৰু আগধন, জমা আৰু অংশীদাৰিত্ব মূলধনকে ধৰি ব্যৱসায়িক পৰিমাপসমূহত যথেষ্ট বৃদ্ধি লাভ কৰে। কিন্তু ব্যৱসায়ৰ পৰিমাণ উন্নত হোৱাৰ পাছতো বছৰটোত বেংকৰ মুঠ লোকচান ৩,৭২,২০,৪৯২.৫৬ টকা হৈছে।

এই লোকচানৰ মূল কাৰণ হৈছে কৰ্মচাৰী সম্পৰ্কীয় খৰচ বৃদ্ধি, বিশেষকৈ বছৰটোৰ ভিতৰত দৰমহাৰ বকেয়া পৰিশোধ আৰু দৰমহা ব্যয়। তদুপৰি, অকাৰ্যকৰী সম্পত্তিৰ সংশোধিত শ্ৰেণীবিভাজন আৰু তাৰ ফলত প্ৰাৱধানতাৰ প্ৰয়োজনীয়তা বৃদ্ধি পোৱাত বেংকৰ লাভৰ ওপৰত যথেষ্ট বিৰূপ প্ৰভাৱ পেলাইছিল।



এই সকলোবোৰ কাৰকে একেলগে পৰ্যালোচনাধীন বিত্তীয় বৰ্ষৰ প্ৰতিবেদনত উল্লেখ কৰা মুঠ লোকচান সৃষ্টি কৰাত উল্লেখযোগ্য অৰিহনা জোগাইছে। যোৱা তিনিটা বছৰৰ বিত্তীয় ফলাফলৰ তুলনামূলক খতিয়ান এটা তলত দাঙি ধৰা হ'ল-

| Item                  | 2023-24         | 2024-25         | 2025-26            |
|-----------------------|-----------------|-----------------|--------------------|
| Income (Rs.)          | 19,42,90,296.21 | 18,86,50,482.72 | 17,33,30,335.87    |
| Expenditure (Rs.)     | 19,22,21,610.06 | 18,65,66,333.41 | 21,05,50,828.43    |
| Net Profit/Loss (Rs.) | 20,68,686.15    | 20,84,149.31    | (-) 3,72,20,492.56 |
| Accumulated Loss (Rs) | 6,95,77,751.91  | 6,74,93,602.60  | 10,47,14,095.16    |

এইখিনিতে উল্লেখ কৰিব পাৰি যে, বেংকে ঋণ দিয়াৰ ক্ষেত্ৰত যথেষ্ট সাবধানতা অবলম্বন কৰি আহিছে। বিজাৰ্ড বেংকৰ নিয়ম অনুসৰি খিলাপী হোৱা ঋণৰ সুদ সমূহ হিচাপত ধৰা নহয়। সুদ আদায় হ'লেহে আয়ৰ শিতানত ধৰা হয়। ইং ৩১/০৩/২০২৬ তাৰিখত বেংকৰ প্ৰকৃত এনপিএ শতাংশ হিচাপত ১.৫০ শতাংশ আছিল।

**ডি আই চি জি চি :** বেংকে ডিআইচিজিচিক জমাধনৰ ওপৰত দিবলগীয়া বীমাৰ কিস্তি সময়মতে দি আহিছে। যোৱা ইং ২০২৫-২৬ বৰ্ষটোত মুঠ ১৯,৪৮,৫০৮.৪২ টকা উক্ত অনুষ্ঠানটিক বীমাৰ কিস্তি হিচাপে আদায় দিয়া হৈছে।

#### শাখা অনুসৰি বিৱৰণ (লাখৰ হিচাপত)

|             | Deposits<br>(Rs. in Lakhs) |               | Loans<br>& Advances<br>(Rs. in Lakhs) |               | CD Ratio<br>(%) |               | NPA(%)        |               | Net Profit(+)/<br>Loss(-)<br>(Rs. in Lakhs) |               |
|-------------|----------------------------|---------------|---------------------------------------|---------------|-----------------|---------------|---------------|---------------|---------------------------------------------|---------------|
|             | 2024-<br>2025              | 2025-<br>2026 | 2024-<br>2025                         | 2025-<br>2026 | 2024-<br>2025   | 2025-<br>2026 | 2024-<br>2025 | 2025-<br>2026 | 2024-<br>2025                               | 2025-<br>2026 |
| Guwahati    | 6969.63                    | 7158.99       | 2723.84                               | 3583.83       | 39.08           | 50.06         | 4.66          | 1.91          | 88.92                                       | 92.98         |
| Ulubari     | 2342.90                    | 2380.27       | 1002.28                               | 1655.29       | 42.78           | 69.54         | 3.95          | 2.77          | - 1.62                                      | 0.77          |
| Noonmati    | 1804.85                    | 2061.37       | 699.50                                | 653.55        | 38.76           | 31.70         | 7.24          | 5.06          | - 14.41                                     | - 48.31       |
| Ganeshguri  | 1431.86                    | 1508.77       | 1102.09                               | 1177.06       | 76.97           | 78.01         | 11.48         | 13.15         | 10.11                                       | - 54.15       |
| Sixmile     | 1187.05                    | 1207.08       | 1126.48                               | 1206.41       | 94.90           | 99.94         | 5.15          | 7.95          | - 11.47                                     | - 51.95       |
| Beltola     | 1130.71                    | 1150.00       | 1081.22                               | 1183.07       | 95.62           | 102.88        | 6.49          | 4.16          | - 11.03                                     | - 22.65       |
| Head Office | ----                       | ----          | ----                                  | ----          | ----            | ----          | ----          | ----          | - 39.66                                     | - 288.89      |
| TOTAL       | 14867.00                   | 15466.48      | 7735.41                               | 9459.21       | 52.03           | 61.16         | 6.10          | 4.73          | 20.84                                       | - 372.20      |

**লভ্যাংশ :** ২০২৫-২৬ বিত্তীয় বৰ্ষত বেংকৰ মুঠ লোকচান হৈছে ৩,৭২,২০,৪৯২.৫৬ টকা। ইয়াৰ ফলস্বৰূপে বেংকটোৰ সঞ্চিত লোকচান ৩১.০৩.২০২৬ তাৰিখত ১০,৪৭,১৪,০৯৫.১৬ টকালৈ বৃদ্ধি পাইছে, যিটো ৩১.০৩.২০২৫ তাৰিখত ৬,৭৪,৯৩,৬০২.৬০ টকা আছিল। উল্লেখিত সঞ্চিত লোকচানৰ পৰিপ্ৰেক্ষিতত ভাৰতীয় বিজাৰ্ভ বেংকে বৰ্তমান বেংকৰ অংশীদাৰসকলক লভ্যাংশ প্ৰদান কৰাৰ অনুমতি দিয়া নাই।

**সংৰক্ষিত পুঁজি আৰু মূলধন :** ৩১.০৩.২০২৬ তাৰিখলৈকে বেংকৰ মুঠ সংৰক্ষিত পুঁজিৰ পৰিমাণ আছিল ২,২৭৫.০১ লাখ টকা। বেংকটোৰ আদায়কৃত মূলধন ৩১.০৩.২০২৫ তাৰিখত ২৫৪.৫৮ লাখ টকাৰ পৰা বৃদ্ধি পাই ৩১.০৩.২০২৬ তাৰিখত ৩০১.৬৮ লাখ টকাত উপনীত হৈছে। অৰ্থাৎ পূৰ্ববৰ্ষৰ তুলনাত ১৮.৫০ শতাংশ বৃদ্ধি লিপিবদ্ধ হৈছে।

**বিনিয়োগ আৰু ম্যাদী জমা :** বেংকটোৱে নিয়ম অনুসৰি বিভিন্ন এছএলআৰ আৰু নন - এছএলআৰ ইনষ্ট্ৰুমেণ্টত তুলনামূলকভাৱে চৰকাৰী ছিকিউৰিটিজ, ট্ৰেজাৰী বিল, বাণিজ্যিক কাগজ, বিভিন্ন বেংকৰ এফ ডি, মিউচুৱেল ফাণ্ড, মানি মাৰ্কেট ইনষ্ট্ৰুমেণ্টত বিনিয়োগ কৰি আহিছে। যোৱা ৪ বছৰৰ বিনিয়োগ আৰু তাৰ পৰা পোৱা আয়ৰ ক্ষতিয়ান তলত উল্লেখ কৰা হৈছে -

**বিনিয়োগৰ বিৱৰণ :**

| Particulars                     | 2022-23             | 2023-24             | 2024-25             | 2025-26             |
|---------------------------------|---------------------|---------------------|---------------------|---------------------|
| FD                              | 223194239.00        | 227499999.00        | 242510000.00        | 125010000.00        |
| Govt Security/<br>treasury bill | 475418450.00        | 418942637.50        | 352933840.00        | 297764750.00        |
| Shares                          | 1000.00             | 1000.00             | 1000.00             | 2101000.00          |
| Commercial Paper                | 0.00                | 0.00                | 24534175.00         | 73049885.00         |
| Gratuity Fund                   | 0.00                | 0.00                | 47449789.10         | 46966581.79         |
| <b>Total</b>                    | <b>698613689.00</b> | <b>646443636.50</b> | <b>667428804.10</b> | <b>544892216.79</b> |

**আয়ৰ বিৱৰণ :**

| Particulars                              | 2022-23            | 2023-24            | 2024-25            | 2025-26            |
|------------------------------------------|--------------------|--------------------|--------------------|--------------------|
| Intt. on Bank FD                         | 13432248.00        | 16719564.00        | 18293510.87        | 12408119.00        |
| Intt. on Call Money/<br>Commercial Paper | 4901738.00         | 0.00               | 62110.00           | 5643404.00         |
| Intt. on Govt<br>Securities              | 38921593.00        | 34539784.47        | 27448902.37        | 19948685.89        |
| Intt. on Mutual Fund                     | 1609875.00         | 3965088.59         | 2788310.09         | 624124.55          |
| Profit on sale of<br>Govt Security       | 0.00               | 348000.00          | 993000.00          | 525000.00          |
| Intt. received from<br>Gratuity fund     | 0.00               | 0.00               | 7111908.10         | 3172861.52         |
| <b>Total</b>                             | <b>58865454.00</b> | <b>55572437.06</b> | <b>56697741.43</b> | <b>42322194.96</b> |

### অন্যান্য বেংকত খোলা হিচাপঃ

বৰ্তমান আমাৰ বেংকে ভাৰতীয় বিজাৰ্ভ বেংক, এপেক্স বেংক, ষ্টেট বেংক অৱ ইণ্ডিয়া, ইউকো বেংক, এক্সিছ বেংক, এইচ ডি এফ চি বেংক, আই ডিবি আই বেংক, বন্ধন বেংক, য়েছ বেংক আৰু উজ্জীৱন স্মল ফাইনেঞ্চ বেংকৰ সৈতে চলিত শিতানত টকাৰ লেনদেন চলাই আছে। এইবোৰৰ উপৰিও বন্ধন বেংক, এন ই এচ এফ বেংক (SLICE), উজ্জীৱন স্মল ফাইনেঞ্চ বেংক, এইচ ডি এফ চি বেংক আৰু উৎকৰ্ষ স্মল ফাইনেঞ্চ বেংকৰ সৈতে ম্যাদী জমা শিতানত টকা জমা ৰখা হৈছে। বৰ্তমানে এক্সিছ বেংকৰ মুম্বাই শাখাত এটা চিএচজিএল হিচাপ চলাই থকা হৈছে। নতুনকৈ আৰম্ভ কৰা এটিএম সেৱাৰ পৰিচালনাৰ বাবে এইচ ডি এফচি বেংকত এটা চলিত হিচাপ (কাৰেণ্ট একাউণ্ট) খোলা হৈছে।

ইয়াৰ উপৰিও বেংকটোৱে বাণিজ্যিক পত্ৰত বিনিয়োগ কৰিছে। বেংকটো National Urban Co-Operative Finance & Development Corporation LTD. (NUCFDC)ৰ সদস্য তথা 'Umbrella Organisation'ৰ অংশীদাৰ হিচাপেও অন্তৰ্ভুক্ত।

### সেৱাসমূহ:

বৰ্তমান সময়ত বেংকে এইচ ডি এফ চি বেংকৰ সহযোগত আৰটিজিএচ আৰু এনইএফটি সেৱা প্ৰদান কৰি আহিছে। ইয়াৰ উপৰিও বেংকটোৱে Host to Host NEFT/RTGS, NACH host to host, QR Code, Personalized check printing system আদি প্ৰৱৰ্তন কৰিছে। শেহতীয়াকৈ বেংকটোৱে মূল্যৱান গ্ৰাহকৰ বাবে Rupay Card/এটিএমৰ সুবিধা মুকলি কৰিছে। তদুপৰি বেংকৰ চাৰ্ভাৰসমূহ এতিয়া ক্লাউড ভিত্তিত ব্যবস্থাপনা কৰি অনাকাঙ্ক্ষিত প্ৰাকৃতিক/আকস্মিক বিপদৰ পৰা তথ্যসমূহ সুৰক্ষা দিয়াৰ স্থায়ী ব্যবস্থা কৰা হৈছে। বেংকে এটা মোবাইল এপও প্ৰৱৰ্তন কৰিছে যাৰ জৰিয়তে গ্ৰাহক সকলে তেওঁলোকৰ জমা a/c ৰ লেনদেন নিৰীক্ষণ কৰাৰ লগতে ঋণ a/c লেনদেন, ইনৱাৰ্ড ক্লিয়াৰিং আৰু আউটৱাৰ্ড ক্লিয়াৰিং আদিও নিৰীক্ষণ কৰিব পাৰে। আমি আমাৰ পঞ্জীয়নভুক্ত গ্ৰাহকক এছএমএছ সেৱাৰ সুবিধাও প্ৰদান কৰোঁ। শেহতীয়াকৈ বেংকে নিজৰ মূল্যৱান গ্ৰাহকৰ সুবিধাৰ্থে দুখন নতুন জমা আঁচনি ক্ৰমে লক্ষ্মী নিধি আৰু ডি আঁচনি আৰু নন-কলেবল এফ ডি আঁচনি প্ৰৱৰ্তন কৰিছে। এই আঁচনি সমূহ গ্ৰাহকসকলক আকৰ্ষণীয় বিনিয়োগৰ সুযোগ, উন্নত আৰ্থিক লাভালাভ আৰু তেওঁলোকৰ বিভিন্ন সঞ্চয় আৰু জমা সম্পৰ্কীয় প্ৰয়োজনীয়তা পূৰণৰ উদ্দেশ্যে বিশেষভাবে প্ৰস্তুত কৰা হৈছে।

### কৰ্মচাৰীঃ

ইং ৩১.৩.২০২৬ তাৰিখত মুঠ কৰ্মচাৰীৰ সংখ্যা আছিল ৬৩ জন। ইয়াৰ ভিতৰত এজন পৰিচালন সঞ্চালক, মহাপ্ৰৱন্ধক (post vacant), এজন উপ-মহাপ্ৰৱন্ধক, পাঁচজন শাখা পৰিচালক, এজন অধ্যক্ষৰ ব্যক্তিগত সহায়ক, চাৰিজন গাণনিক, তেৰজন উপগাণনিক, এজন আইটি কাৰ্যবাহী, এজন বিনিয়োগ

কাৰ্যবাহী, উন্নৈশজন সহায়কবৰ্গ, এজন মাৰ্কেটিং সহায়ক, তিনিজন সশস্ত্ৰ গাৰ্ডকলৈ যোদ্ধাজন চতুৰ্থ বৰ্গৰ কৰ্মচাৰী। ইয়াৰ উপৰিও গুৱাহাটীৰ শিলপুখুৰীস্থিত M/s Purbanchal Security Consultant Pvt. Ltd.ৰ জৰিয়তে বাৰ্ষিক চুক্তিভিত্তিত তিনিজন নিৰাপত্তা ৰক্ষী বেংকটোৰ শিলপুখুৰীস্থিত মুখ্য কাৰ্যালয়ৰ নিৰাপত্তাৰ বাবে ২৪ ঘণ্টাই (২৪x৭) নিয়োজিত আছে আৰু চাৰিজন নিৰাপত্তাৰক্ষী ক্ৰমে গুৱাহাটী, উলুবাৰী (সশস্ত্ৰ), নুনমাটি শাখা আৰু গণেশগুড়ি শাখাত নিয়োজিত হৈ আছে।

#### প্ৰশিক্ষণ :

আই আই বি এম, আৰ বি আই, CIBIL, কেব আদিৰ দৰে প্ৰতিষ্ঠানে আয়োজন কৰা ইং ২০২৫-২৬ বিত্তীয় বৰ্ষৰ সময়ছোৱাত বেংকে বিভিন্ন বেংকিং সম্পৰ্কীয় বিষয়ৰ ওপৰত ৬৩ জন (অফিচাৰ/কৰ্মচাৰী) আৰু চাৰিজন সঞ্চালকক (অফলাইন আৰু অনলাইন) প্ৰশিক্ষণ প্ৰদান কৰিছে।

#### অডিট আৰু পৰিদৰ্শন :

বেংকে ৩ বছৰৰ বাবে ক্ৰমে ইং ২০২৪-২৫, ২০২৫-২৬, আৰু ২০২৬-২৭ ৰ বিধিবদ্ধ হিচাপ পৰীক্ষা কৰিবলৈ ৰিজাৰ্ভ বেংকৰ পৰা অনুমোদন লৈ চাৰ্টাৰ্ড একাউণ্টেণ্ট মেচাৰ্চ অমিত হেমৰাজ জৈন আৰু এছোছিয়েটক নিযুক্তি দিয়ে। মেচাৰ্চ অমিত হেমৰাজ জৈন আৰু এছোছিয়েটে ২০২৫-২৬ বিত্তীয় বৰ্ষৰ বাবে বেংকৰ বিধিবদ্ধ হিচাপ পৰীক্ষা কৰিছিল। বিধিবদ্ধ হিচাপ নিৰীক্ষণৰ উপৰিও শাখাসমূহৰ নিয়মিতভাৱে সমান্তৰাল হিচাপ নিৰীক্ষণ কৰা হয়। যোৱা বাৰ্ষিক সাধাৰণ সভাত ইতিমধ্যে নিয়োজিত আৰ দাস এণ্ড কোম্পানি চাৰ্টাৰ্ড একাউণ্টেণ্টছ আৰু মেচাৰ্চ পৰন কুমাৰ লোখা এণ্ড কোম্পানি চাৰ্টাৰ্ড একাউণ্টেণ্টছৰ সৈতে মেচাৰ্চ পোদ্দাৰ এণ্ড আগৰৱাল চাৰ্টাৰ্ড একাউণ্টেণ্টছকো সমান্তৰাল হিচাপ নিৰীক্ষণৰ বাবে নিয়োগ কৰাৰ অনুমোদন প্ৰদান কৰা হৈছিল। অভ্যন্তৰীণ নিৰীক্ষকসকলৰ প্ৰতিবেদনসমূহ অডিট কমিটি আৰু পৰিচালনা পৰিষদে যথাযথভাৱে পৰ্যালোচনা কৰিছিল। তাত উল্লেখ কৰা পৰ্যবেক্ষণ আৰু পৰামৰ্শসমূহ সাৱধানে পৰীক্ষা কৰা হৈছিল। য'ত প্ৰয়োজনীয় বুলি পৰামৰ্শ দিয়া হৈছিল, তাত পৰিচালনা পৰিষদে তৎক্ষণাৎ প্ৰয়োজনীয় অনুসৰণমূলক আৰু সংশোধনীমূলক ব্যৱস্থা গ্ৰহণ কৰিছিল।

ইং ২০২৫-২৬ বিত্তীয় বৰ্ষৰ বাবে অডিট কৰা বেলেঙ্গ শীট আৰু লাভ আৰু লোকচান একাউণ্টৰ বিবৃতিৰ কপিসমূহ ডাকযোগে সকলো অংশীদাৰলৈ প্ৰেৰণ কৰা হৈছে।

#### আয়কৰ :

বিত্তীয় বৰ্ষ ইং ২০১৭-১৮ চনৰ পৰা ২০২৫-২০২৬ চনলৈ বেংকত পুঞ্জীভূত লোকচান আছে বাবে বেংকে আয়কৰ পৰিশোধ কৰিব লগা হোৱা নাই।

### পৰিচালনা সমিতি :

বেংকৰ নিয়মীয়া পৰিচালনা সমিতি থকাৰ উপৰিও ভাৰতীয় ৰিজাৰ্ভ বেংকৰ (KOL. DOR. No.S58/01-01-012/2025-26) ইং ২০২৫ৰ ৫ মে তাৰিখত অনুমোদন অনুসৰি ২০২৫ৰ ৫ মে তাৰিখৰ পৰা ৫ জন expert সদস্যৰ অন্তৰ্ভুক্তিৰে এখন পৰিচালনা সমিতি (BOM) গঠন কৰা হয়। এই সমিতিৰ সদস্যসকল হ'ল—

#### **সদস্যসকল :**

- ১। শ্ৰী সঞ্জীৱ কুমাৰ ভূঞা, বংগীয় গ্ৰামীণ বিকাশ বেংকৰ পৰা অৱসৰপ্ৰাপ্ত জেনেৰেল মেনেজাৰ আৰু পঞ্জাৰ নেচনেল বেংকৰ পূৰ্ব এ জি এম। ..... অধ্যক্ষ
- ২। শ্ৰী হিৰেণ শৰ্মা, অৱসৰপ্ৰাপ্ত সমবায় সমিতি সমূহৰ উপ পঞ্জীয়ক। ..... সদস্য
- ৩। শ্ৰী গৌতম মেধি, পাঞ্জাৰ নেচনেল বেংক লিমিটেডৰ পৰা অৱসৰপ্ৰাপ্ত ..... সদস্য  
উপ-চফ্ৰ মূৰব্বী।
- ৪। শ্ৰী দিলীপ শৰ্মা, চাৰ্টাৰ্ড একাউণ্টেণ্ট ..... সদস্য
- ৫। অধ্যাপক ড° ফিৰদৌছ আহমেদ বৰভূঞা, এম.টেক, পি এইচ ডি, ..... সদস্য  
আই আই আই টি গুৱাহাটী।

### সঞ্চালক মণ্ডলীৰ বৈঠক :

যোৱা ইং ২০২৫-২৬ বিত্তীয় বৰ্ষত পৰিচালনা সমিতিৰ মাজত মুঠ ৩৯খন বৈঠক অনুষ্ঠিত হৈছিল য'ত ১৩খন ব'ৰ্ডৰ বৈঠক, ১২খন ঋণ উপ সমিতিৰ বৈঠক, ৪খন হিচাপ পৰীক্ষা আৰু নিৰীক্ষণ কমিটীৰ বৈঠক, ৪খন সম্পদ আৰু দায়িত্ব ব্যৱস্থাপনা আৰু বিনিয়োগ সমিতিৰ বৈঠক, ৫খন কৰ্মচাৰী সমিতিৰ বৈঠক, ১খন প্ৰযুক্তি আৰু উন্নয়ন সমিতিৰ বৈঠক অনুষ্ঠিত হয়। ইয়াৰ উপৰিও ২০২৫-২৬ বিত্তীয় বৰ্ষত পৰিচালনা সমিতিৰ (Board of Management) ৪ খন সভাও অনুষ্ঠিত কৰা হয়। সকলো বিষয় সংশ্লিষ্ট সমিতিৰ অনুমোদনৰ বাবে উপস্থাপন কৰা হৈছিল। উক্ত সভাসমূহত গৃহীত সকলো সিদ্ধান্ত আৰু অনুমোদন বিধিসম্মতভাৱে সভাৰ কাৰ্যবিৱৰণীত লিপিবদ্ধ কৰা হৈছিল।

### সমূহ অংশীদাৰলৈ আন্তৰিক আহ্বান :

পৰিচালনা পৰিষদে বেংকটোৰ সন্মানীয় সকলো অংশীদাৰলৈ আন্তৰিক আহ্বান জনাইছে যে, বেংকটোৰ অব্যাহত বিকাশ, স্থিৰতা আৰু বিত্তীয় ভেটি অধিক শক্তিশালী কৰাৰ স্বার্থত পূৰ্বৰ দৰেই তেওঁলোকৰ মূল্যবান সহযোগিতা আৰু সমৰ্থন আগবঢ়াই যাব।

চলিত বৰ্ষত বেংকে সন্মুখীন হোৱা বিভিন্ন প্ৰত্যাহ্বান আৰু মূলধনী ভেটি (Capital Base) অধিক শক্তিশালী কৰাৰ প্ৰয়োজনীয়তাৰ প্ৰতি লক্ষ্য ৰাখি, প্ৰতিগৰাকী অংশীদাৰক সম্ভৱপৰ সৰ্বাধিক পৰিমাণে বেংকটোৰ অতিৰিক্ত অংশ (Shares) ক্ৰয় কৰিবলৈ আন্তৰিকভাৱে অনুৰোধ জনোৱা হৈছে।

ইয়াৰ উপৰিও পৰিচালনা পৰিষদে অংশীদাৰসকল, তেওঁলোকৰ পৰিয়ালৰ সদস্য, আত্মীয়স্বজন, সহযোগী আৰু শুভাকাঙ্ক্ষীসকলক বেংকটোৰ সৈতে থকা জমা সম্পৰ্ক অক্ষুণ্ণ ৰখাৰ লগতে অধিক বৃদ্ধি কৰিবলৈও আহ্বান জনাইছে। অংশ মূলধনত অধিক বিনিয়োগ আৰু জমা সংগ্ৰহৰ পৰিমাণ বৃদ্ধি পালে বেংকটোৰ বিত্তীয় স্থিতি অধিক সুদৃঢ় হোৱাৰ লগতে বিভিন্ন বিত্তীয় সূচক সমূহ উন্নত হ'ব আৰু সদস্য তথা গ্ৰাহকসকলক অধিক উন্নত মানৰ বেংকিং সেৱা আগবঢ়োৱাৰ ক্ষমতাও বৃদ্ধি পাব।

বেংকটোৰ ভৱিষ্যৎ বিকাশ, দীৰ্ঘম্যাদী স্থায়িত্ব আৰু প্ৰত্যাহ্বান মোকাবিলাৰ সক্ষমতা যথেষ্ট পৰিমাণে অংশীদাৰসকলৰ সক্ৰিয় অংশগ্ৰহণ আৰু অব্যাহত সহযোগিতাৰ ওপৰত নিৰ্ভৰশীল। পৰিচালনা পৰিষদৰ দৃঢ় বিশ্বাস যে সকলো অংশীদাৰ আৰু সংশ্লিষ্ট পক্ষৰ একান্ত সহযোগিতা, অংগীকাৰ আৰু আস্থাৰ বলত বেংকটোৱে বৰ্তমানৰ প্ৰত্যাহ্বানসমূহ সফলতাৰে অতিক্ৰম কৰি আগন্তুক বছৰসমূহত সুস্থিৰ বিকাশ, লাভজনকতা আৰু অধিক সফলতা অৰ্জন কৰিবলৈ সক্ষম হ'ব।

#### কৃতজ্ঞতা জ্ঞাপনঃ

সঞ্চালক মণ্ডলীয়ে সমূহ অংশীদাৰ, গ্ৰাহক তথা শুভাকাঙ্ক্ষীক তেখেতসকলৰ পৃষ্ঠপোষকতা আৰু সহায় সহযোগিতাৰ বাবে কৃতজ্ঞতা জ্ঞাপন কৰিছে।

অসমৰ সমবায় সমিতিসমূহৰ পঞ্জীয়ক মহোদয় আৰু ৰিজাৰ্ভ বেংককো তেখেতসকলৰ দিহা-পৰামৰ্শ আদিৰ বাবে সঞ্চালক মণ্ডলীয়ে কৃতজ্ঞতা যাচিছে।

শেহত, সঞ্চালক মণ্ডলীয়ে বেংকৰ সমূহ বিষয়া-কৰ্মচাৰীক তেখেতসকলে বেংকটোৰ উন্নতিৰ বাবে আগবঢ়োৱা মূল্যবান বৰঙণিৰ বাবে ধন্যবাদ জ্ঞাপন কৰিছে।

তাৰিখ : ১৫ জুলাই, ২০২৬

গুৱাহাটী

সঞ্চালক মণ্ডলীৰ হৈ

ৰবীন্দ্ৰ কুমাৰ দত্ত

সভাপতি



# **THE CO-OPERATIVE CITY BANK LTD.**

**U. N. BEZBARUAH ROAD, SILPUKHURI  
GUWAHATI - 781003**

## **NOTICE**

Notice is hereby given that the Fortieth Annual General Meeting of The Co-operative City Bank Ltd. will be held on 2<sup>nd</sup> August 2026, Sunday at 11.00 AM at the premises of the Bank at U.N. Bezbaruah Road, Silpukhuri, Guwahati - 781003 to transact the following agenda.

The meeting, if adjourned, shall be held on 9<sup>th</sup> August 2026, Sunday at the same place and time and to transact the same agenda.

The shareholders of the Bank are requested to attend the meeting.

### **AGENDA:**

1. To take chair by the Chairperson.
2. To offer condolence and pay homage to departed shareholder
3. To confirm the proceedings of the Thirty Ninth Annual General Meeting of the Bank held on 31<sup>st</sup> August, 2025.
4. To consider and adopt the Annual Report, Balance Sheet as on 31.3.2026, Profit & Loss account statements for the period from 1.4.2025 to 31.3.2026 including suggestions, if any.
5. To consider and adopt the Budget Estimate for the financial year 2026-27.
6. To fix maximum borrowing power for the current year and until the next Annual General Meeting.
7. To appoint Internal Auditor/s for the year 2026-27 and to fix their fees.
8. To read out the audit report of statutory auditor for the FY 2025-26 for confirmation.
9. Amendment of byelaw clause no. 8.
10. To transact any other business as provided under Bye-law No. 20 (vii) of the Bank as prescribed here under.
11. Vote of thanks to the chair.

By order of the Board of Directors,

Guwahati  
The 15<sup>th</sup> July, 2026

Sd/- **ASHIM BORDOLOI**  
Managing Director

N.B.

- (i) It is necessary to bring this notice with you. Please note that the Firms, Companies or Body Corporate which are Shareholder members, shall submit authority letter, resolution etc. appointing their representative to participate and vote in the meeting, at least one hour before the scheduled time of the meeting.
- (ii) Proper notice in writing with signature & date has to be given to the Chairman for discussion on any other business, other than the agenda items, at least one hour before the commencement of the meeting.
- (iii) The Annual Report may be downloaded from the website of the Bank 'www.ccbguwahati.bank.in'
- (iv) Time of quorum from 11.00AM to 12.00 PM

## **THE CO-OPERATIVE CITY BANK LTD.**

U. N. BEZBARUAH ROAD, SILPUKHURI

GUWAHATI - 781003

### **FORTIETH ANNUAL REPORT OF THE BOARD OF DIRECTORS IN THE ANNUAL GENERAL MEETING FOR THE YEAR ENDED 31ST MARCH, 2026.**

#### **BOARD OF DIRECTORS' REPORT: 2025-26**

The Board of Directors presents the Fortieth Annual Report on the working of the bank together with the audited statement of accounts for the FY year 2025-2026 i.e. from 1<sup>st</sup> April, 2025 to 31<sup>st</sup> March, 2026.

#### **DEPOSITS:**

As on 31.03.2026, the bank has engaged 14 existing Daily Deposit Collectors with a view to strengthening and increasing the deposit base of the Bank. The total deposits of the Bank stood at Rs.15,466.48 Lakh as on 31.03.2026 as against Rs.14,867.00 Lakh as on 31.03.2025.

#### **LOANS AND ADVANCES:**

The total loans and advances as on 31.3.2026 stood at Rs.9459.21 lakhs as against Rs.7735.41 lakhs as on 31.3.2025. The Credit Deposit Ratio is 61.16% as on 31.3.2026. Our Priority Sector advances was 67.02% as against 60% fixed by R.B.I and the amount outstanding against priority sector loans was Rs.5184.22 lakhs.

The position of loans & advances is given below for information of all members (Figures Rs. in Lakhs)

|                  | Balance<br>outstanding as<br>on 31.03.2025 | Disbursed during<br>the FY 1.4.2025 to<br>31.3.26 | Recovery from<br>01.04.2025 to<br>31.03.2026 | Balance<br>outstanding as on<br>31.03.2026 |
|------------------|--------------------------------------------|---------------------------------------------------|----------------------------------------------|--------------------------------------------|
| Short Term Loan  | 421.05                                     | 573.41                                            | 337.95                                       | 656.51                                     |
| Medium Term Loan | 5624.97                                    | 3253.38                                           | 1827.64                                      | 7050.71                                    |
| Cash Credit      | 827.87                                     | 30.00                                             | 59.56                                        | 798.31                                     |
| Overdraft        | 861.52                                     | 75.00                                             | - 17.16                                      | 953.68                                     |
| <b>TOTAL</b>     | <b>7735.41</b>                             | <b>3931.79</b>                                    | <b>2207.99</b>                               | <b>9459.21</b>                             |

No loan was granted to any sitting Director during the year under report.

### **LOAN RECOVERY DURING LAST FY 2025-2026:**

The Management scrutinized the bad loan accounts and suggested measures for recovery. The Management undertook persuasive as well as Bakijai methods to recover Bad Loans. The following is the list of some Top 50 NPAA/cs which was recovered by the Bank during this period.

- 1) MTLA/c No.173/3673 of Hara Gauri Basumatary, Guwahati Branch
- 2) CC A/c No.174/45 of M/s Patowary Brothers, Ganeshguri Branch
- 3) CC A/c No.174/36 of M/s. Anushree, Ganeshguri Branch
- 4) MTLA/c No.173/3195 of Basanti Das Malakar, Guwahati Branch

As on 31.03.2025, a total of 59 cases involving an amount of Rs.276.40 lakh were pending before the Court of Bakijai. During the financial year 2025-26, the Bank filed 18 Nos of Bakijai cases involving an amount of Rs. 49.58 lakh before the Court of the Bakijai Officer of Co-operative Societies, Guwahati. During the year, 12 cases involving an amount of Rs. 57.22 lakh were returned from the Bakijai Office of Co-operative Societies and the Court of the District Commissioner, Kamrup Metro and 10 Nos of cases amounting to Rs.14.78 lakh were closed.

Accordingly, as on 31.03.2026, a total of 55 cases involving an amount of Rs. 253.98 lakh remain pending before the Court of the Bakijai Office of Co-operative Societies, Guwahati.

Further, during the financial year, the Bank has written off 10 loan accounts involving principal outstanding amounting to Rs. 54.34 lakh against which 100% provision were kept.

### **TOP 50 NPA ACCOUNTS AS ON 31.03.2026**

We furnish the position of Top 50 NPA Accounts of the bank as (Annexure -E).

### **WORKING RESULTS:**

During the Financial Year 2025-2026, the Bank recorded considerable growth in its business parameters, including Loans & Advances, Deposits, and Share Capital. However, despite the improvement in business volume, the Bank incurred a net loss of **Rs.3,72,20,492.56** during the year.

The loss was primarily attributable to the increase in employee-related expenses, particularly the payment of salary arrears and higher salary expenditure during the year. Further, the revised classification of Non-Performing Assets (NPAs) and the consequent increase in provisioning requirements had a significant adverse impact on the profitability of the Bank. These factors collectively contributed to the net loss reported for the financial year under review.

A picture of the working results showing the figures of last three years is given below.

| Item                  | 2023-24         | 2024-25         | 2025-26            |
|-----------------------|-----------------|-----------------|--------------------|
| Income (Rs.)          | 19,42,90,296.21 | 18,86,50,482.72 | 17,33,30,335.87    |
| Expenditure (Rs.)     | 19,22,21,610.06 | 18,65,66,333.41 | 21,05,50,828.43    |
| Net Profit/Loss (Rs.) | 20,68,686.15    | 20,84,149.31    | (-) 3,72,20,492.56 |
| Accumulated Loss (Rs) | 6,95,77,751.91  | 6,74,93,602.60  | 10,47,14,095.16    |

The Bank has been following the R.B.I. norms regarding the treatment of Non-performing Assets (NPA). The Board tried its best to reduce the NPA amounts by recovering loans through persuasive measures, and bakijai process. The net NPA of the bank is 1.50%. It may be stated that interest is taken into income account only when it is actually realised, i.e. on cash basis and not on accrual basis.

### **DICGC:**

The bank has been paying the deposit insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) regularly. During the year under report, an amount of Rs.19,48,508.82 as premium was paid to the Corporation.

### **BRANCH WISE DETAILS (Figures Rupees in Lacs)**

|             | Deposits<br>(Rs. in Lakhs) |               | Loans<br>& Advances<br>(Rs. in Lakhs) |               | CD Ratio<br>(%) |               | NPA(%)        |               | Net Profit(+)/<br>Loss(-)<br>(Rs. in Lakhs) |               |
|-------------|----------------------------|---------------|---------------------------------------|---------------|-----------------|---------------|---------------|---------------|---------------------------------------------|---------------|
|             | 2024-<br>2025              | 2025-<br>2026 | 2024-<br>2025                         | 2025-<br>2026 | 2024-<br>2025   | 2025-<br>2026 | 2024-<br>2025 | 2025-<br>2026 | 2024-<br>2025                               | 2025-<br>2026 |
| Guwahati    | 6969.63                    | 7158.99       | 2723.84                               | 3583.83       | 39.08           | 50.06         | 4.66          | 1.91          | 88.92                                       | 92.98         |
| Ulubari     | 2342.90                    | 2380.27       | 1002.28                               | 1655.29       | 42.78           | 69.54         | 3.95          | 2.77          | - 1.62                                      | 0.77          |
| Noonmati    | 1804.85                    | 2061.37       | 699.50                                | 653.55        | 38.76           | 31.70         | 7.24          | 5.06          | - 14.41                                     | - 48.31       |
| Ganeshguri  | 1431.86                    | 1508.77       | 1102.09                               | 1177.06       | 76.97           | 78.01         | 11.48         | 13.15         | 10.11                                       | - 54.15       |
| Sixmile     | 1187.05                    | 1207.08       | 1126.48                               | 1206.41       | 94.90           | 99.94         | 5.15          | 7.95          | - 11.47                                     | - 51.95       |
| Beltola     | 1130.71                    | 1150.00       | 1081.22                               | 1183.07       | 95.62           | 102.88        | 6.49          | 4.16          | - 11.03                                     | - 22.65       |
| Head Office | ----                       | ----          | ----                                  | ----          | ----            | ----          | ----          | ----          | - 39.66                                     | - 288.89      |
| TOTAL       | 14867.00                   | 15466.48      | 7735.41                               | 9459.21       | 52.03           | 61.16         | 6.10          | 4.73          | 20.84                                       | - 372.20      |

**DIVIDEND:**

The Bank has incurred a net loss of Rs. 3,72,20,492.56 during the financial year 2025-26. Consequently, the accumulated losses of the Bank have increased to Rs.10,47,14,095.16 as on 31.03.2026, as against Rs.6,74,93,602.60 as on 31.03.2025. In view of the aforesaid accumulated losses, the Reserve Bank of India (RBI) has not permitted the Bank to declare dividend to its shareholders at present.

**RESERVES AND SHARE CAPITAL:**

The total reserves of the Bank stood at Rs.2,275.01 lakh as on 31.03.2026. The share capital of the Bank increased from Rs.254.58 lakh as on 31.03.2025 to Rs.301.68 lakh as on 31.03.2026, registering a growth of 18.50% over the previous year.

**INVESTMENT AND FIXED DEPOSITS:**

The bank has been investing regularly as per norms in various SLR and NON - SLR instruments comprising of Govt. Securities, Treasury bills, commercial paper, various banks FD's, Mutual Funds, Money Market Instruments. Details of last 4 years investment and returns are listed below:

**Details of Investments as per Balance Sheet**

| Particulars                     | 2022-23             | 2023-24             | 2024-25             | 2025-26             |
|---------------------------------|---------------------|---------------------|---------------------|---------------------|
| FD                              | 223194239.00        | 227499999.00        | 242510000.00        | 125010000.00        |
| Govt Security/<br>treasury bill | 475418450.00        | 418942637.50        | 352933840.00        | 297764750.00        |
| Shares                          | 1000.00             | 1000.00             | 1000.00             | 2101000.00          |
| Commercial Paper                | 0.00                | 0.00                | 24534175.00         | 73049885.00         |
| Gratuity Fund                   | 0.00                | 0.00                | 47449789.10         | 46966581.79         |
| <b>Total</b>                    | <b>698613689.00</b> | <b>646443636.50</b> | <b>667428804.10</b> | <b>544892216.79</b> |

**Details of Return as per Profit and Loss Account**

| Particulars                              | 2022-23            | 2023-24            | 2024-25            | 2025-26            |
|------------------------------------------|--------------------|--------------------|--------------------|--------------------|
| Intt. on Bank FD                         | 13432248.00        | 16719564.00        | 18293510.87        | 12408119.00        |
| Intt. on Call Money/<br>Commercial Paper | 4901738.00         | 0.00               | 62110.00           | 5643404.00         |
| Intt. on Govt<br>Securities              | 38921593.00        | 34539784.47        | 27448902.37        | 19948685.89        |
| Intt. on Mutual Fund                     | 1609875.00         | 3965088.59         | 2788310.09         | 624124.55          |
| Profit on sale of<br>Govt Security       | 0.00               | 348000.00          | 993000.00          | 525000.00          |
| Intt. received from<br>Gratuity fund     | 0.00               | 0.00               | 7111908.10         | 3172861.52         |
| <b>Total</b>                             | <b>58865454.00</b> | <b>55572437.06</b> | <b>56697741.43</b> | <b>42322194.96</b> |

**BANK ACCOUNTS:**

The Bank is maintaining Current Deposit Accounts with Reserve Bank of India, Assam Co-operative Apex Bank Ltd., State Bank of India, UCO Bank, AXIS Bank, HDFC Bank, IDBI Bank, Bandhan Bank, Yes Bank and Ujjivan Small Finance Bank. In addition to these, the Bank has been maintaining Fixed Deposit accounts with Bandhan Bank, NESF Bank (Now Slice), Ujjivan Small Finance Bank, HDFC Bank, and Utkarsh Small Finance Bank. The Bank is operating the C.S.G.L. Account with Axis Bank, Mumbai Branch for transaction in Government and other approved securities. The bank also has a Current A/c with HDFC Bank for the newly launched ATM services. The bank has also invested in Commercial Paper. The Bank is also a member of National Urban Co-operative Finance and Development Corporation Limited (Umbrella Organisation).

**SERVICES:**

We are providing RTGS & NEFT facility through HDFC Bank all over India for the customers. The bank has also introduced Host to Host NEFT/RTGS, NACH host to host, QR Code, Personalized cheque printing system. The bank has recently launched the Rupay Card/ATM facility for its valued customers. Moreover, the bank servers are now cloud based and also has disaster recovery in cloud itself. The bank has also introduced a mobile app through which customers can monitor their deposit a/c's transactions as well as loan a/c transactions, inward clearing and outward clearing etc. We also provide SMS alert facility to our registered customers. Recently, the Bank has introduced two new deposit schemes, namely the **Laxmi Nidhi RD Scheme** and the **Non-Callable FD Scheme**, for the benefit of its valued customers. These schemes have been designed to provide attractive investment opportunities and enhanced financial benefits to customers while catering to their diverse savings and deposit requirements.

**STAFF:**

The total strength of the Staff as on 31.3.2026 stood at 63. It includes One Managing Director, General Manager (Post Vacant), One Dy. General Manager, Five Branch Manager, One PA to the Chairman, Four Accountants, Thirteen Sub-Accountants, One IT Executive, One Investment Executive, Nineteen Assistants, One Marketing Assistant, Sixteen Sub-Staff including armed guards. Further, in addition to these, six unarmed and one armed security guards are being engaged on annual contract basis from M/s Purbanchal Security Consultants Pvt Ltd. Silpukhuri, Guwahati, out of which three guards are employed to guard the bank's own premises at Silpukhuri (24x7) and the rest four are deployed at the branches located at Guwahati Branch, Ulubari Branch (Armed), Noonmati Branch and Ganeshguri Branch.

**TRAINING CONDUCTED:**

The Bank has imparted training to Sixty Three (63) employees (Officers/Staff) & Four (4) Directors both offline & online during the FY 2025-26 organised by Institutes like IIBM, RBI, CIBIL, CAB, NUCFDC etc. on different banking related subjects.

**AUDIT & INSPECTION:**

The Bank had appointed **M/s. Amit Hemraj Jain & Associates, Chartered Accountants**, with the prior approval of the Reserve Bank of India, as the Statutory Auditors of the Bank for a period of three years covering FY 2024-25, FY 2025-26, and FY 2026-27. Accordingly, M/s. Amit Hemraj Jain & Associates conducted the Statutory Audit of the Bank for the financial year 2025-26.

In addition to the Statutory Audit, Concurrent Audits of the Bank's branches are being conducted on a regular basis to ensure effective internal control and monitoring systems. The last Annual General Meeting approved the appointment of **M/s. Poddar & Agarwal, Chartered Accountants**, to conduct Concurrent Audit along with the existing firms, namely **R. Das & Co., Chartered Accountants** and **M/s. Pawan Kumar Lodha & Co., Chartered Accountants**.

The reports submitted by the Internal Auditors were duly reviewed by the Audit Committee & Board, and the observations and recommendations made therein were examined carefully. Necessary compliance and corrective actions, wherever advised, were carried out promptly by the Management.

The copies of the Audited Balance Sheet and Profit & Loss Account statement for the FY 2025-26 has been sent to all the Shareholders by post.

**INCOME TAX:**

Since the Bank is having Accumulated losses since F.Y. 2017-2018, the total tax liability of the bank for the FY 2025-2026 is Nil.

**BOARD OF MANAGEMENT(BOM):**

The Board of Management is formed on 5th May 2025 as per approval of RBI vide letter no. KOL.DOR.No.S58/01-01-012/2025-2026 dated. 05.05.2025 consisting of the following members:-

1. Shri Sanjib Kr. Bhuyan, Retired General Manager from Bongiya Gramin Vikash Bank and EX AGM of Punjab National Bank. ----- Chairman
2. Shri Hiren Sarma, Sub Registrar of Cooperative Societies.(Retired) ----- Member
3. Sri Gautam Medhi, Retired Deputy Circle Head from Punjab National Bank Ltd. ----- Member
4. Shri Dilip Sarma, Chartered Accountant. ----- Member
5. Prof. Dr. Ferdous Ahmed Barbhuiya, M.Tech., Ph.D, IIIT Guwahati. ----- Member

**MEETING OF THE BOARD OF DIRECTORS:**

During the financial year 2025-26, a total of 39 meetings of the Board of Directors and its various committees were held. These included 13 Board Meetings, 12 Loan Sub-Committee Meetings, 4 Audit & Risk Management Committee Meetings, 4 Asset Liability Management & Investment Committee Meetings, 5 Staff Committee Meetings, and 1 Technology & Development Committee Meeting. In addition, 4 meetings of the Board of Management were also held during the financial year 2025-26.. All the matters were placed before the Concerned committee for approval. All the decisions and approvals of the said meetings were recorded as proceedings of the meeting.

**APPEAL TO ALL SHAREHOLDERS:**

The Board of Directors sincerely appeals to all esteemed shareholders to continue extending their valuable support towards the growth, stability, and financial strengthening of the Bank. In view of the challenges faced during the year and the need to augment the Bank's capital base, shareholders are earnestly requested to subscribe to additional shares of the Bank to the maximum extent feasible.

The Board further requests shareholders, their family members, associates, and well-wishers to maintain and enhance their deposit relationships with the Bank. Increased participation in share capital and greater deposit mobilization will contribute significantly towards strengthening the Bank's financial position, improving key financial indicators, and enhancing its capacity to provide better banking services to members and customers.

The future growth, sustainability, and resilience of the Bank depend substantially upon the active involvement and continued support of its shareholders. The Board firmly believes that, with the collective cooperation, commitment, and confidence of all stakeholders, the Bank will successfully overcome the present challenges and achieve sustained growth and profitability in the coming years.



**ACKNOWLEDGEMENTS:**

The Board of Directors expresses its gratitude to all the Shareholders, constituents and well-wishers of the Bank for their patronage and cooperation extended to the Bank.

The Board of Directors also acknowledges with gratitude the cooperation and guidance received from the Registrar of Co-operative Societies, Assam and the Reserve Bank of India, Guwahati.

The Board of Directors also thanks the Officers and Staff of the bank for the valuable services rendered by them for the all-round development of the bank.

For and on behalf of the Board of Directors,

Dated Guwahati the 15<sup>th</sup> July, 2026

**Sd/-**  
**Robindra Kumar Dutta**  
Chairman

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**BALANCE SHEET AS ON 31ST MARCH, 2026**

| <b>CAPITAL &amp; LIABILITIES</b>                                    | <b>SCH</b> | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------------------------------------------|------------|-----------------------------|-----------------------------|
| <b>1. CAPITAL</b>                                                   |            |                             |                             |
| (I) Authorised Capital :                                            | 1          | 40000000.00                 | 40000000.00                 |
| (II) Subscribed & Paid Up Capital :                                 |            | 30168050.00                 | 25458000.00                 |
|                                                                     |            | 30168050.00                 | 25458000.00                 |
| <b>2. RESERVE FUND AND OTHER RESERVES:</b>                          | 2          | 227500957.47                | 229511034.70                |
| <b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP<br/>FUND ACCOUNT :</b> |            | NIL                         | NIL                         |
| <b>4. DEPOSITS &amp; OTHER ACCOUNTS</b>                             |            |                             |                             |
| (A) Fixed Deposits :                                                |            | 967329954.75                | 876291368.45                |
| (B) Savings Bank Deposits :                                         | 3          | 549336259.46                | 572484121.91                |
| (C) Current Deposits :                                              |            | 29981613.77                 | 37924265.50                 |
| <b>5. BORROWINGS:</b>                                               | 4          | 0.00                        | 0.00                        |
| <b>6. BILLS FOR COLLECTION :</b>                                    | 5          | 0.00                        | 0.00                        |
| <b>7. OVERDUE INTEREST RESERVE :</b>                                |            | 20587175.95                 | 19609180.00                 |
| <b>8. INTEREST PAYABLE ON MATURED TERM DEPOSITS:</b>                |            | 6184936.00                  | 7746470.67                  |
| <b>9. OTHER LIABILITIES :</b>                                       | 6          | 8479110.06                  | 4410144.54                  |
| <b>GRAND TOTAL :-</b>                                               |            | <b>1839568057.46</b>        | <b>1773434585.77</b>        |
| <b><u>Contingent Liabilities :</u></b>                              |            |                             |                             |
| (I) Outstanding Liabilities for Guarantees Issued                   |            | 486000.00                   | NIL                         |
| (II) Deaf Account with RBI                                          |            | 21228297.74                 | 20199387.27                 |

Sd/- Robindra Kr Dutta  
Chairman

Sd/- Binoy Kr. Chakraborty  
Vice Chairman

Sd/- Ashim Bordoloi  
Managing Director

Sd/- Dr. Birendra Kr. Das  
Director

Sd/- Gopal Chandra Kalita  
Director

Sd/- Sachindra Kr. Baruah  
Director

Sd/- Kulen Medhi  
Director

Sd/- Jagajit Barooah  
Director

Sd/- Smt Ina Das  
Director

Sd/- Md Ilias Ali  
Director

Sd/- Altaf Uddin Ahmed  
Director

Sd/- Satyabrata Thakur  
Director

Sd/- Birendra Nath Kalita  
Professional Director

Sd/- Akash Jain  
Professional Director

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**BALANCE SHEET AS ON 31ST MARCH, 2026**

| <b>PROPERTY AND ASSETS</b>                                             | <b>SCH</b> | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|------------------------------------------------------------------------|------------|-----------------------------|-----------------------------|
| 1. CASH                                                                | 7          | 50675712.54                 | 69957390.54                 |
| 2. <u>BALANCES WITH OTHER BANKS :</u>                                  |            |                             |                             |
| (I) In Current Deposits                                                | 8          | 36736789.80                 | 39214079.53                 |
| (II) In Fixed Deposits                                                 |            | 125010000.00                | 242510000.00                |
| 3. MONEY AT CALL & SHORT NOTICE :                                      |            | 0.00                        | 0.00                        |
| 4. INVESTMENTS :                                                       | 9          | 372915635.00                | 377469015.00                |
| 5. INVESTMENT OUT OF PRINCIPAL/SUBSIDIARY STATE:<br>PARTNERSHIP FUND : |            | NIL                         | NIL                         |
| 6. <u>ADVANCES :</u>                                                   |            |                             |                             |
| (I) Short Term Loans :                                                 | 10         | 240850043.92                | 211044098.72                |
| (II) Medium Term Loans :                                               |            | 705071358.02                | 562496998.42                |
| 7. INTEREST RECEIVABLE :-                                              | 11         | 34825003.80                 | 33624615.19                 |
| 8. BILLS RECEIVABLE :-                                                 | 12         | 198098.31                   | 0.00                        |
| 9. PROPERTY PLANT & EQUIPMENTS :-                                      | 13         | 99027140.38                 | 101279363.52                |
| 10. OTHER ASSETS :                                                     | 14         | 69544180.53                 | 68345422.25                 |
| 11. PROFIT & LOSS A/C :                                                | 15         | 104714095.16                | 67493602.60                 |
| <b>Grand Total</b>                                                     |            | <b>1839568057.46</b>        | <b>1773434585.77</b>        |

Sd/- Robindra Kr Dutta  
Chairman

Sd/- Binoy Kr. Chakraborty  
Vice Chairman

Sd/- Ashim Bordoloi  
Managing Director

Sd/- Dr. Birendra Kr. Das  
Director

Sd/- Gopal Chandra Kalita  
Director

Sd/- Sachindra Kr. Baruah  
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Sd/- Kulen Medhi  
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Sd/- Satyabrata Thakur  
Director

Sd/- Birendra Nath Kalita  
Professional Director

Sd/- Akash Jain  
Professional Director

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026**

| <b>INCOME</b>                                                                       |      | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------------------------------------------------|------|-----------------------------|-----------------------------|
|                                                                                     | Note | ₹                           | ₹                           |
| 1. INTEREST AND DISCOUNTS ON LOANS & ADVANCES                                       |      |                             |                             |
| a. Interest and Discount on Loans & Advances                                        | 1    | 89559589.83                 | 72825739.20                 |
| b. Interest on Investment                                                           | 2    | 41797764.96                 | 55704741.43                 |
| c. Profit on Sale of G. Securities                                                  |      | 525000.00                   | 993000.00                   |
| 2. Commission, Exchange & Brokerage                                                 | 3    | 112923.30                   | 45838.63                    |
| 3. Subsidies & Donations                                                            |      | 0.00                        | 0.00                        |
| 4. Income from Non-Banking Assets & Profit from Sale of or Dealing with such Assets |      | 0.00                        | 0.00                        |
| 5. OTHER RECEIPTS:                                                                  | 4    | 41335057.78                 | 54238473.73                 |
| 6. PROVISIONS                                                                       | 5    | 0.00                        | 4842689.73                  |
| <b>GRAND TOTAL</b>                                                                  |      | <b>173330335.87</b>         | <b>188650482.72</b>         |
| <b>EXPENDITURE</b>                                                                  |      | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|                                                                                     | Note | ₹                           | ₹                           |
| 1. Interest on Deposits and Borrowings                                              | 6    | 57568911.53                 | 51425267.40                 |
| 2. Salaries, Allowance & Staff Provident Fund                                       | 7    | 81865958.93                 | 70306872.06                 |
| 3. RENT, TAXES, INSURANCE & LIGHTING                                                |      |                             |                             |
| (a) Rent, Taxes, Insurance & Lighting                                               | 8    | 3672100.32                  | 3500350.73                  |
| (b) Deposit Insurance Premium                                                       |      | 1948508.82                  | 1900635.71                  |
| 4. Directors & Local Committee Members Fees and Allowances                          | 9    | 890618.00                   | 832977.20                   |
| 5. Law Charges                                                                      | 10   | 56075.00                    | 74491.34                    |
| 6. Postage & Telephone Charges                                                      | 11   | 109979.70                   | 76531.58                    |
| 7. Audit Fees                                                                       | 12   | 455075.00                   | 594853.64                   |
| 8. Depreciation & Repairs to property & machinery                                   | 13   | 1469255.65                  | 1283917.09                  |
| 9. Printing, Stationery & Advertisement                                             | 14   | 466490.73                   | 657121.58                   |
| 10. Other Expenditures :-                                                           | 15   | 54635121.45                 | 55874555.08                 |
| 11. Provisions                                                                      | 16   | 7412733.30                  | 38760.00                    |
| 12. Balance of Profit/Loss Transferred to B.S                                       |      | -37220492.56                | 2084149.31                  |
| <b>GRAND TOTAL</b>                                                                  |      | <b>173330335.87</b>         | <b>188650482.72</b>         |

Sd/- Robindra Kr Dutta  
Chairman

Sd/- Binoy Kr. Chakraborty  
Vice Chairman

Sd/- Ashim Bordoloi  
Managing Director

Sd/- Dr. Birendra Kr. Das  
Director

Sd/- Gopal Chandra Kalita  
Director

Sd/- Sachindra Kr. Baruah  
Director

Sd/- Kulen Medhi  
Director

Sd/- Jagajit Barooah  
Director

Sd/- Smt Ina Das  
Director

Sd/-Md Ilias Ali  
Director

Sd/- Altaf Uddin Ahmed  
Director

Sd/- Satyabrata Thakur  
Director

Sd/- Birendra Nath Kalita  
Professional Director

Sd/- Akash Jain  
Professional Director

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**LIABILITIES SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 1 : CAPITAL</b>                                                | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|------------------------------------------------------------------------------|-----------------------------|-----------------------------|
| (I) Authorised Capital :<br>1600000 Nos of Shares @ Rs. 25/- each            | 40000000.00                 | 40000000.00                 |
| TOTAL :-                                                                     | 40000000.00                 | 40000000.00                 |
| (II) Subscribed & Paid up Capital :<br>1206722 Nos of Shares @ Rs. 25/- each | 30168050.00                 | 25458000.00                 |
| TOTAL :-                                                                     | 30168050.00                 | 25458000.00                 |
|                                                                              |                             |                             |

| <b>SCHEDULE - 2 : RESERVE FUND AND<br/>OTHER RESERVES</b> | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-----------------------------------------------------------|-----------------------------|-----------------------------|
| 19 (I) Statutory Reserve Fund                             | 69832671.00                 | 69832671.00                 |
| 20 (II) Reserve Fund                                      | 4924464.94                  | 4914098.94                  |
| 12 (III) Building Fund                                    | 9624150.00                  | 10900174.00                 |
| 59 (IV) General Reserve                                   | 7203549.18                  | 7203549.18                  |
| 13 (V) Reserve for Contingency                            | 6442499.00                  | 6442499.00                  |
| 15 (VI) Charity Fund                                      | 890000.00                   | 890000.00                   |
| 17 (VII) Provision for NPA                                | 31092430.00                 | 30263149.00                 |
| 92 (VIII) Contingent Provision for Std. Assets            | 3219625.00                  | 2547831.00                  |
| 143 (IX) Investment Depreciation Reserve                  | 296450.00                   | 296450.00                   |
| 163 (X) Revaluation Reserve                               | 93975118.35                 | 96220612.58                 |
| TOTAL:-                                                   | 227500957.47                | 229511034.70                |
|                                                           |                             |                             |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**LIABILITIES SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 3 : DEPOSITS AND<br/>OTHER ACCOUNTS</b> |  | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------------------|--|-----------------------------|-----------------------------|
| <b>(A) Fixed Deposits :</b>                           |  |                             |                             |
| 28 (1) DAILY DEPOSIT                                  |  | 152202010.05                | 152322226.05                |
| 25 (2) RECURRING DEPOSIT                              |  | 28394349.00                 | 25424880.00                 |
| 31 (3) FIXED DEPOSIT                                  |  | 695266564.80                | 645131183.00                |
| 32 (4) REINVESTMENT DEPOSIT                           |  | 7256060.94                  | 7552994.44                  |
| 33 (5) MARGIN DEPOSIT                                 |  | 1013026.96                  | 1015079.96                  |
| 36 (6) RUPALI REINVESTMENT DEPOSIT                    |  | 24448.00                    | 24448.00                    |
| 38 (7) MONTHLY INCOME FIXED DEPOSIT                   |  | 83173495.00                 | 44820557.00                 |
| TOTAL (A):-                                           |  | 967329954.75                | 876291368.45                |
| <b>(B) Savings Bank Deposits :</b>                    |  |                             |                             |
| 23 (1) SAVING BANK DEPOSITS                           |  | 549008993.59                | 572110958.38                |
| 24 (2) BASIC SAVINGS BANK DEPOSITS                    |  | 327265.87                   | 373163.53                   |
| TOTAL (B) :-                                          |  | 549336259.46                | 572484121.91                |
| <b>(C) Current Deposits :</b>                         |  |                             |                             |
| (1) CURRENT DEPOSIT                                   |  | 28371708.09                 | 35752049.55                 |
| (2) CALL DEPOSIT                                      |  | 453227.00                   | 469227.00                   |
| (3) CREDIT BALANCE IN OVERDRAFT                       |  | 508823.38                   | 798298.83                   |
| (4) CREDIT BALANCE IN CASH CREDIT A/C                 |  | 647855.30                   | 891710.12                   |
| (5) CREDIT BALANCE IN SHORT TERM FD                   |  | 0.00                        | 12980.00                    |
| TOTAL (C) :-                                          |  | 29981613.77                 | 37924265.50                 |
| GRAND TOTAL (A+B+C) :-                                |  | 1546647827.98               | 1486699755.86               |

| <b>SCHEDULE - 4 : BORROWINGS</b> | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|----------------------------------|-----------------------------|-----------------------------|
| (I) BORROWINGS                   | NIL                         | NIL                         |
| TOTAL :-                         | -                           | -                           |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**LIABILITIES SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 5 : BILLS FOR COLLECTION</b> | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|--------------------------------------------|-----------------------------|-----------------------------|
| (Being Bills receivable as per Contra)     | -                           | -                           |
| TOTAL :-                                   | -                           | -                           |
|                                            |                             |                             |

| <b>SCHEDULE - 6 : OTHER LIABILITIES</b>           | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------------------------|-----------------------------|-----------------------------|
| 18 (I) Share Suspense                             | 0.00                        | 202780.00                   |
| 61 (II) Sundry Creditors                          | 0.00                        | 242985.10                   |
| 70 (III) Nominal Membership                       | 33899.00                    | 24901.00                    |
| 71 (IV) Professional Tax Payable                  | 13076.00                    | 0.00                        |
| 75 (V) Pay Order                                  | 751327.62                   | 588961.30                   |
| 88 (VI) TDS Payable (Collecting Agent Commission) | 12120.00                    | 12051.00                    |
| 99 (VII) TDS Payable                              | 414100.00                   | 478859.00                   |
| 166 (VIII) Provident Fund Payable                 | 226800.00                   | 234000.00                   |
| 235 (IX) Audit Fee Payable                        | 57000.00                    | 57000.00                    |
| 311 (X) TDS Payable (Rent)                        | 273171.00                   | 8304.00                     |
| 360 (XI) Security Deposit Against AMC             | 14219.00                    | 14219.00                    |
| 405 (XII) Dispute Adjustment Account              | 5497.38                     | 0.00                        |
| 453 (XIII) Bills Payable (Unpaid DD's, PO's etc)  | 6133385.99                  | 1947261.28                  |
| 500 (XIV) GST Payable (Output)                    | 514127.60                   | 502461.52                   |
| 502 (XV) GST Payable (Input)                      | 30386.47                    | 96361.34                    |
| TOTAL :-                                          | 8479110.06                  | 4410144.54                  |
|                                                   |                             |                             |



**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**ASSETS SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 7 : CASH</b>                     |                                       | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|------------------------------------------------|---------------------------------------|-----------------------------|-----------------------------|
| (I)                                            | Cash in Hand                          | 10675712.00                 | 10957390.00                 |
| (II)                                           | With RBI in C/D A/c                   | 40000000.54                 | 59000000.54                 |
|                                                |                                       | 50675712.54                 | 69957390.54                 |
| <b>SCHEDULE - 8 : BALANCES WITH OTHER BANK</b> |                                       | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|                                                | <b>I. CURRENT DEPOSITS</b>            |                             |                             |
| 46                                             | IDBI CDA/C                            | 110413.91                   | 110413.91                   |
| 47                                             | AXIS BANK LTD CDA/C                   | 1243723.52                  | 3233906.16                  |
| 48                                             | AXIS BANK LTD TDS A/C                 | 14502.90                    | 14502.90                    |
| 49                                             | HDFC BANK LTD RTGS                    | 6266364.32                  | 4654008.48                  |
| 103                                            | SBI CDA/C                             | 2371481.72                  | 5417509.66                  |
| 104                                            | UCO BANK CDA/C                        | 1495842.49                  | 466747.09                   |
| 105                                            | ASSAM COOPEARTIVE APEX BANK LTD CDA/C | 137527.54                   | 137527.54                   |
| 128                                            | AXIS PAY PRO CDA/C                    | 246758.18                   | 7397.00                     |
| 162                                            | YES BANK                              | 7825272.87                  | 5137849.13                  |
| 229                                            | BANDHAN BANK CDA/C                    | 9020583.00                  | 12000000.00                 |
| 230                                            | AXIS BANK QR CODE                     | 731.00                      | 731.00                      |
| 316                                            | AXIS BANK CSGL                        | 6505.04                     | 63204.15                    |
| 321                                            | UJJIVAN SMALL FINANCE BANK            | 201000.00                   | 201000.00                   |
| 402                                            | HDFC BANK ATM                         | 7796083.31                  | 7769282.51                  |
|                                                |                                       | 36736789.80                 | 39214079.53                 |
|                                                | <b>II. FIXED DEPOSITS</b>             |                             |                             |
| 131                                            | FD WITH IDBI                          | 0.00                        | 30000000.00                 |
| 142                                            | FD WITH HDFC BANK                     | 12500000.00                 | 12500000.00                 |
| 232                                            | FD WITH ICICI BANK                    | 0.00                        | 15000000.00                 |
| 314                                            | FD WITH APEX BANK LTD                 | 0.00                        | 35000000.00                 |
| 317                                            | FD WITH NESF BANK                     | 40000000.00                 | 30000000.00                 |
| 318                                            | FD WITH BANDHAN BANK                  | 60000000.00                 | 55000000.00                 |
| 319                                            | FD WITH UJJIVAN BANK                  | 10010000.00                 | 10010000.00                 |
| 336                                            | FD WITH UTKARSH BANK                  | 2500000.00                  | 2500000.00                  |
| 337                                            | FD WITH ESAF BANK                     | 0.00                        | 30000000.00                 |
| 338                                            | FD WITH IOB                           | 0.00                        | 2500000.00                  |
| 339                                            | FD WITH AU SMALL FINANCE BANK         | 0.00                        | 20000000.00                 |
|                                                |                                       | 125010000.00                | 242510000.00                |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026  
ASSETS SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 9 : INVESTMENTS</b> |                                                          | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-----------------------------------|----------------------------------------------------------|-----------------------------|-----------------------------|
| 144 (I)                           | In Central & State Government securities (at book value) | 297764750.00                | 352933840.00                |
| 340 (II)                          | Investment in Commercial Paper                           | 73049885.00                 | 24534175.00                 |
| 139 (III)                         | Shares in Apex Bank Ltd                                  | 1000.00                     | 1000.00                     |
| 341 (IV)                          | Share in NUCFDC                                          | 2100000.00                  | NIL                         |
|                                   |                                                          | 372915635.00                | 377469015.00                |

| <b>SCHEDULE - 10 : ADVANCES</b> |                                       | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------|---------------------------------------|-----------------------------|-----------------------------|
|                                 | <b>(I) SHORT TERM LOANS :</b>         |                             |                             |
| 170                             | OVERDRAFTS                            | 95368067.92                 | 86152292.87                 |
| 171                             | SHORT TERM LOAN AGAINST LIC/NSC       | 23217020.94                 | 82787199.91                 |
| 172                             | SHORT TERM LOAN AGAINST RD            | 1011515.00                  | 14427751.00                 |
| 174                             | CASH CREDIT LOAN                      | 79831127.06                 | 757084.00                   |
| 175                             | SHORT TERM LOAN AGAINST DAILY DEPOSIT | 9031869.00                  | 10954901.00                 |
| 179                             | SHORT TERM LOAN AGAINST FD            | 27692854.00                 | 14818893.94                 |
| 183                             | MICRO LOAN                            | 26270.00                    | 0.00                        |
| 249                             | GOLD LOAN                             | 4671320.00                  | 1145976.00                  |
|                                 | TOTAL :-                              | 240850043.92                | 211044098.72                |

| <b>SCHEDULE - 10 : ADVANCES</b> |                                 | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------|---------------------------------|-----------------------------|-----------------------------|
|                                 | <b>(II) MEDIUM TERM LOANS :</b> |                             |                             |
| 173                             | LOAN TO OTHERS (ALL TYPES)      | 580777385.67                | 401897940.24                |
| 176                             | LOAN TO STAFF                   | 1046220.35                  | 1407699.35                  |
| 178                             | HOUSE BUILDING LOAN TO STAFF    | 8768987.00                  | 9613319.00                  |
| 186                             | STAFF LOAN (EMI)                | 44185328.00                 | 54345158.00                 |
| 187                             | SPECIAL STAFF LOAN ARREAR       | 0.00                        | 7511969.83                  |
| 273                             | SMALL BUSINESS LOAN             | 70293437.00                 | 87720912.00                 |
|                                 | TOTAL :-                        | 705071358.02                | 562496998.42                |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**ASSETS SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 11 : INTEREST RECEIVABLES</b> |                                         | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------------------|-----------------------------------------|-----------------------------|-----------------------------|
|                                             | <b>(A) INTEREST RECEIVABLE ON PA :</b>  |                             |                             |
| 170                                         | OVERDRAFT LOAN                          | 2744199.75                  | 2202372.00                  |
| 171                                         | SHORT TERM LOAN AGAINST LIC & NSC       | 2235799.10                  | 2193433.29                  |
| 172                                         | SHORT TERM LOAN AGAINST RD              | 22018.00                    | 10301.00                    |
| 173                                         | MEDIUM TERM LOAN                        | 4865682.00                  | 4234370.00                  |
| 174                                         | CASH CREDIT LOAN                        | 599332.00                   | 782159.90                   |
| 175                                         | SHORT TERM LOAN AGAINST DAILY DEPOSIT   | 99372.00                    | 205815.00                   |
| 176                                         | LOAN TO STAFF                           | 184570.00                   | 843300.00                   |
| 178                                         | HOUSE BUILDING LOAN TO STAFF            | 1501068.00                  | 942694.00                   |
| 179                                         | SHORT TERM LOAN FD                      | 871109.00                   | 1154890.00                  |
| 183                                         | MICRO LOAN                              | 2970.00                     | 0.00                        |
| 186                                         | STAFF LOAN (EMI)                        | 284437.00                   | 337107.00                   |
| 187                                         | SPECIAL STAFF LOAN ARREAR               | 0.00                        | 74.00                       |
| 249                                         | GOLD LOAN                               | 104198.00                   | 21543.00                    |
| 273                                         | SMALL BUSINESS LOAN                     | 723073.00                   | 1087376.00                  |
|                                             | <b>TOTAL - (A) :</b>                    | <b>14237827.85</b>          | <b>14015435.19</b>          |
|                                             | <b>(B) INTEREST RECEIVABLE ON NPA :</b> |                             |                             |
| 170                                         | OVERDRAFT LOAN                          | 556987.00                   | 1281392.00                  |
| 173                                         | MEDIUM TERM LOAN                        | 16129869.95                 | 14791517.00                 |
| 174                                         | CASH CREDIT LOAN                        | 2209386.00                  | 2379145.00                  |
| 175                                         | SHORT TERM LOAN (DAILY DEPOSIT)         | 6192.00                     | 0.00                        |
| 176                                         | LOAN TO STAFF                           | 492277.00                   | 551100.00                   |
| 178                                         | HOUSE BUILDING LOAN TO STAFF            | 377295.00                   | 377295.00                   |
| 249                                         | GOLD LOAN                               | 253.00                      | 228731.00                   |
| 273                                         | SMALL BUSINESS LOAN                     | 814916.00                   | 0.00                        |
|                                             | <b>TOTAL - (B) :</b>                    | <b>20587175.95</b>          | <b>19609180.00</b>          |
|                                             | <b>TOTAL (A)+(B) :-</b>                 | <b>34825003.80</b>          | <b>33624615.19</b>          |
|                                             |                                         |                             |                             |
| <b>SCHEDULE - 12 : BILLS RECEIVABLES</b>    |                                         | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
| 404                                         | NPCI SETTLEMENT ACCOUNT                 | 198098.31                   | 0.00                        |
|                                             | <b>TOTAL : -</b>                        | <b>198098.31</b>            | <b>0.00</b>                 |
|                                             |                                         |                             |                             |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**ASSETS SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 13 : PROPERTY PLANT &amp; EQUIPMENT</b> |  | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------------------|--|-----------------------------|-----------------------------|
| <b>A. LAND &amp; BUILDING :-</b>                      |  |                             |                             |
| As per Last Balance Sheet                             |  |                             |                             |
| (a) Land                                              |  | 52045920.00                 | 52045920.00                 |
| (b) Building                                          |  | 45682650.00                 | 48087000.00                 |
| Less : Depreciation for the year                      |  | 2284132.50                  | 2404350.00                  |
|                                                       |  | <b>43398517.50</b>          | <b>45682650.00</b>          |
| <b>TOTAL-(A) :</b>                                    |  | <b>95444437.50</b>          | <b>97728570.00</b>          |
| <b>B. FURNITURE &amp; FIXTURE (At Cost)</b>           |  |                             |                             |
| As per Last Balance Sheet                             |  | 3550793.52                  | 3850880.38                  |
| Less : Disposed off                                   |  | 0.00                        | 0.00                        |
|                                                       |  | 3550793.52                  | 3850880.38                  |
| Add: Addition during the year                         |  | 538621.30                   | 192868.38                   |
|                                                       |  | 4089414.82                  | 4043748.76                  |
| Less : Depreciation for the year                      |  | 506711.94                   | 492955.24                   |
|                                                       |  | <b>3582702.88</b>           | <b>3550793.52</b>           |
| <b>TOTAL-(B) :</b>                                    |  | <b>3582702.88</b>           | <b>3550793.52</b>           |
| <b>GRAND TOTAL-(A+B) :</b>                            |  | <b>99027140.38</b>          | <b>101279363.52</b>         |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**SCHEDULE ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH, 2026**

**ASSETS SIDE OF ASSETS & LIABILITIES STATEMENT**

| <b>SCHEDULE - 14 : OTHER ASSETS</b> |                                       | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------|---------------------------------------|-----------------------------|-----------------------------|
| 22                                  | 64VB DEPOSIT KOTAK INSURANCE          | 15000.00                    | 30000.00                    |
| 78                                  | BOOKS AND PERIODICALS                 | 2962.00                     | 2962.00                     |
| 79                                  | PRINTED MATERIALS                     | 1286314.73                  | 1354739.27                  |
| 80                                  | TAX DEDUCTED AT SOURCE                | 771586.00                   | 771586.00                   |
| 153                                 | INTEREST RECEIVABLE ON INVESTMENTS    | 9792531.00                  | 12702098.00                 |
| 154                                 | INTEREST RECIVABLE ON GOVT SECURITY   | 3178738.00                  | 3709686.00                  |
| 188                                 | ARREAR PAY TO RETIRED/EXPIRED         | 0.00                        | 1371892.90                  |
| 194                                 | FESTIVAL ADVANCE TO STAFF             | 74000.00                    | 56600.00                    |
| 197                                 | SECURITY DEPOSIT WITH APDCL           | 45452.06                    | 45452.06                    |
| 198                                 | ADV TO SUNDRY SUPPLIERS               | 247218.00                   | 359478.00                   |
| 200                                 | PREMIUM ON GOVT SECURITY              | 120000.00                   | 150000.00                   |
| 223                                 | PROVISION ON CP                       | 5239689.00                  | 0.00                        |
| 243                                 | SALARY ADVANCE TO STAFF               | 689550.00                   | 150050.00                   |
| 326                                 | UNAMORTIZE PORTION OF SERVER EXPENSES | 777373.50                   | 0.00                        |
| 333                                 | CCB TRUST (GRATUITY ADVANCE)          | 46966581.79                 | 47449789.10                 |
| 501                                 | GST RECEIVABLE (INPUT)                | 320788.43                   | 191088.92                   |
| 504                                 | GST (RCM)                             | 16396.02                    | 0.00                        |
|                                     |                                       | 69544180.53                 | 68345422.25                 |

| <b>SCHEDULE - 15 : PROFIT &amp; LOSS ACCOUNT</b> |                                 | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|--------------------------------------------------|---------------------------------|-----------------------------|-----------------------------|
|                                                  | Profit/Loss of the Year         | -37220492.56                | 2084149.31                  |
|                                                  | Add : Loss of the Previous Year | -67493602.60                | -69577751.91                |
|                                                  |                                 | -104714095.16               | -67493602.60                |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**NOTES ANNEXED TO AND FORMING PART OF THE PROFIT & LOSS ACCOUNT**

**FOR THE YEAR ENDED 31ST MARCH, 2026**

**INCOME SIDE OF INCOME & EXPENDITURE A/C**

| <b>NOTE-1: INTEREST AND DISCOUNTS ON LOANS &amp; ADVANCES</b> |                                      | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------------------------------------|--------------------------------------|-----------------------------|-----------------------------|
| 1                                                             | PENAL CHARGES ON ALL LOANS           | 2,12,611.50                 | 5,44,225.18                 |
| 170                                                           | INTT ON OVERDRAFT LOAN               | 1,04,66,644.00              | 73,77,806.00                |
| 171                                                           | INTT ON STL (AGAINST LIC/NSC)        | 19,87,563.80                | 10,71,485.00                |
| 172                                                           | INTT ON STL (AGAINST RD)             | 45,651.00                   | 74,087.00                   |
| 173                                                           | INTT ON MEDIUM TERM LOAN             | 5,05,88,703.60              | 3,59,74,331.88              |
| 174                                                           | INTT ON CASH CREDIT LOAN             | 79,53,752.20                | 79,29,388.14                |
| 175                                                           | INTT ON STL (DAILY DEPOSIT)          | 6,92,812.03                 | 6,89,142.00                 |
| 176                                                           | INTT ON LOAN TO STAFF                | 1,07,277.00                 | 1,85,915.00                 |
| 178                                                           | INTT ON HOUSE BUILDING LOAN TO STAFF | 5,58,374.00                 | 5,41,908.00                 |
| 179                                                           | INTT ON SHORT TERM LOAN (AGAINST FD) | 16,50,020.70                | 10,83,868.00                |
| 186                                                           | INTT ON LOAN TO STAFF (EMI)          | 37,68,870.00                | 39,57,294.00                |
| 187                                                           | INTT ON SPECIAL STAFF LOAN           | 505.00                      | 254.00                      |
| 249                                                           | INTT ON GOLD LOAN                    | 2,66,011.00                 | 33,129.00                   |
| 273                                                           | INTT ON SMALL BUSINESS LOAN          | 1,12,60,794.00              | 1,33,62,906.00              |
|                                                               | <b>TOTAL</b>                         | <b>8,95,59,589.83</b>       | <b>7,28,25,739.20</b>       |

| <b>NOTE - 2 : INTEREST ON INVESTMENTS</b> |                         | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------|-------------------------|-----------------------------|-----------------------------|
| 2                                         | INTEREST ON TDS REFUND  | 570.00                      | 0.00                        |
| 41                                        | INTT ON INVESTMENT (FD) | 1,24,08,119.00              | 18,29,3510.87               |
| 58                                        | INTT ON MUTUAL FUND     | 6,24,124.55                 | 27,88,310.09                |
| 127                                       | INTT IN GRATUITY POLICY | 31,72,861.52                | 71,11,908.10                |
| 144                                       | INTT ON GOVT SECURITY   | 1,99,39,496.89              | 26,84,6266.67               |
| 340                                       | INTT IN CP              | 56,43,404.00                | 62,11,000.00                |
| 388                                       | INTT ON TREASURY BILL   | 9,189.00                    | 60,26,35.70                 |
|                                           | <b>TOTAL</b>            | <b>4,17,97,764.96</b>       | <b>5,57,04,741.43</b>       |

| <b>NOTE - 3 : COMMISSION EXCHANGE &amp; BROKERAGE</b> |                                 | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------------------|---------------------------------|-----------------------------|-----------------------------|
| 10                                                    | COMMISSION ON NEFT/RTGS/DD      | 28,721.75                   | 32,332.01                   |
| 11                                                    | COMMISSION ON BG                | 17,010.00                   | -                           |
| 75                                                    | COMMISSION ON PAY ORDER         | 20,147.35                   | 13,506.62                   |
| 177                                                   | COMMISSION ON GENERAL INSURANCE | 47,044.20                   | -                           |
|                                                       | <b>TOTAL</b>                    | <b>1,12,923.30</b>          | <b>45,838.63</b>            |

**THE CO-OPERATIVE CITY BANK LTD.****U.N.B. Road, Silpukhuri, Guwahati-781003****NOTES ANNEXED TO AND FORMING PART OF THE PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDED 31ST MARCH, 2026****INCOME SIDE OF INCOME & EXPENDITURE A/C**

| <b>NOTE - 4 : OTHER RECEIPTS</b> |                           | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|----------------------------------|---------------------------|-----------------------------|-----------------------------|
| 14                               | PROCESSING FEE            | 17,25,851.67                | 18,49,002.53                |
| 15                               | SERVICE & I/C             | 34,36,927.86                | 35,24,300.15                |
| 16                               | LOCKER RENT               | 7,73,783.90                 | 6,66,127.10                 |
| 18                               | MISCELLENIOUS RECEIPT     | 1,82,338.12                 | 2,18,482.63                 |
| 57                               | INTT RECEIVED ON CBG      | 3,49,85,612.04              | 4,17,05,426.71              |
| 113                              | NPCI MANDATE RECEIPT      | 2,877.65                    | 3,381.04                    |
| 116                              | CIBIL CHARGES REALISATION | 1,27,799.96                 | 1,15,200.00                 |
| 169                              | QR CODE INCOME            | 28,115.58                   | 21,598.28                   |
| 301                              | LIABILITY WRITTEN OFF     | -                           | 61,34,955.29                |
| 190                              | INCOME FROM SALE OF SCRAP | 71,751.00                   | -                           |
| <b>TOTAL</b>                     |                           | <b>4,13,35,057.78</b>       | <b>5,42,38,473.73</b>       |

| <b>NOTE - 5 : PROVISIONS</b> |                                     | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|------------------------------|-------------------------------------|-----------------------------|-----------------------------|
| 17                           | NPAPROVISION                        | -                           | 23,94,439.73                |
| 167                          | PROVISION ON INVESTMENT FLUCTUATION | -                           | 24,48,250.00                |
| <b>TOTAL</b>                 |                                     | <b>-</b>                    | <b>48,42,689.73</b>         |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**NOTES ANNEXED TO AND FORMING PART OF THE PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDED 31ST MARCH, 2026**

**EXPENDITURE SIDE OF INCOME & EXPENDITURE A/C**

| <b>NOTE - 6 : INTEREST ON DEPOSITS &amp; BORROWINGS</b> |                                | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|---------------------------------------------------------|--------------------------------|-----------------------------|-----------------------------|
| 23                                                      | INT PAID ON SAVING DEPOSITS    | 1,09,51,159.10              | 1,14,99,141.00              |
| 24                                                      | INT PAID ON BASIC SB           | 6,632.00                    | 6,639.00                    |
| 25                                                      | INT PAID ON RECURRING DEPOSITS | 15,81,699.00                | 15,83,018.00                |
| 28                                                      | INT PAID ON DAILY DEPOSIT      | 28,49,589.00                | 29,87,315.00                |
| 31                                                      | INT PAID ON FIXED DEPOSIT      | 3,85,78,727.43              | 3,21,81,976.40              |
| 32                                                      | INT PAID ON RIDC               | 9,779.00                    | 4,132.00                    |
| 33                                                      | INT PAID ON MARGIN DEPOSIT     | 24,814.00                   | 63,585.00                   |
| 38                                                      | INT PAID ON MIS (FD)           | 35,66,512.00                | 30,99,461.00                |
| <b>TOTAL</b>                                            |                                | <b>5,75,68,911.53</b>       | <b>5,14,25,267.40</b>       |

| <b>NOTE - 7 : SALARIES AND ALLOWANCES</b> |                                               | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------|-----------------------------------------------|-----------------------------|-----------------------------|
| 20                                        | DEARNESS ALLOWANCE                            | 2,09,29,475.69              | 1,85,41,586.39              |
| 48                                        | EXTRA DUTY ALLOWANCE                          | 7,800.00                    | -                           |
| 49                                        | MEDICAL RE IMBURSEMENT                        | 66,097.00                   | -                           |
| 50                                        | CHARGE ALLOWANCE                              | 15,800.00                   | 76,800.00                   |
| 88                                        | LEAVE ENCASHMENT INCLUDING RETIREMENT BENEFIT | 37,77,616.77                | 28,09,262.37                |
| 96                                        | EX GRATIA IN LIEU OF LTC                      | 3,00,000.00                 | 90,000.00                   |
| 102                                       | TIFFIN ALLOWANCE                              | 5,80,782.76                 | 5,73,462.57                 |
| 103                                       | CASH ALLOWANCE                                | 53,600.00                   | 47,386.67                   |
| 104                                       | GUN ALLOWANCE                                 | 10,800.00                   | 11,100.00                   |
| 105                                       | CAR/SCOOTER ALLOWANCE                         | 3,09,000.00                 | 3,22,779.00                 |
| 106                                       | WASHING ALLOWANCE                             | 38,400.00                   | 39,993.40                   |
| 109                                       | PROVIDENT FUND                                | 13,59,000.00                | 14,21,960.00                |
| 112                                       | STIPEND                                       | 5,75,760.05                 | 14,37,000.00                |
| 222                                       | ARREAR SALARY                                 | 88,84,441.73                | 7,97,871.54                 |
| 223                                       | GRADE PAY                                     | 65,39,828.30                | 64,91,917.07                |
| 343                                       | BASIC PAY                                     | 3,36,58,151.08              | 3,29,05,314.83              |
| 344                                       | HOUSE RENT ALLOWANCE                          | 35,97,840.13                | 35,93,466.29                |
| 345                                       | MEDICAL ALLOWANCE                             | 4,35,587.50                 | 4,30,219.00                 |
| 346                                       | CITY COMPENSATORY ALLOWANCE                   | 7,25,977.92                 | 7,16,752.93                 |
| <b>TOTAL</b>                              |                                               | <b>8,18,65,958.93</b>       | <b>7,03,06,872.06</b>       |



**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**NOTES ANNEXED TO AND FORMING PART OF THE PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDED 31ST MARCH, 2026**

**EXPENDITURE SIDE OF INCOME & EXPENDITURE A/C**

| <b>NOTE - 8 : RENT, TAXES, INSURANCE<br/>&amp; LIGHTING</b> |                          | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------------------------|--------------------------|-----------------------------|-----------------------------|
| 9                                                           | RENT A/C                 | 24,13,992.76                | 21,67,087.92                |
| 62                                                          | TAXES (GMC ETC)          | 54,635.00                   | 1,56,205.00                 |
| 63                                                          | INSURANCE PAID FOR BANK  | 1,00,225.14                 | 1,86,909.39                 |
| 65                                                          | ELECTRICITY AND LIGHTING | 6,49,033.00                 | 6,13,223.00                 |
| 66                                                          | FUEL FOR GENERATOR       | 1,29,669.00                 | 58,730.00                   |
| 119                                                         | TRADE LICENCE FEE        | 40,700.00                   | 35,000.00                   |
| 142                                                         | PROFESSIONAL TAX         | 15,000.00                   | 15,000.00                   |
| 165                                                         | INSURANCE FOR CASH       | 2,68,195.42                 | 2,68,195.42                 |
| 194                                                         | ESIC PREMIUM             | 650.00                      | -                           |
|                                                             | <b>TOTAL</b>             | <b>36,72,100.32</b>         | <b>35,00,350.73</b>         |

| <b>NOTE - 9 : DIRECTOR &amp; LOCAL COMMITTEE<br/>MEMBER FEE &amp; ALLOWANCES</b> |                                    | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|----------------------------------------------------------------------------------|------------------------------------|-----------------------------|-----------------------------|
| 67                                                                               | DIRECTOR SITTING FEES              | 5,88,730.00                 | 5,36,000.00                 |
| 79                                                                               | REFRESHMENT EXPENSES FOR DIRECTORS | 61,888.00                   | 81,977.20                   |
| 134                                                                              | HONORARIUM DIRECTOR AND CHAIRMAN   | 2,40,000.00                 | 2,15,000.00                 |
|                                                                                  | <b>TOTAL</b>                       | <b>8,90,618.00</b>          | <b>8,32,977.20</b>          |

| <b>NOTE - 10 : LAW CHARGES</b> |                | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|--------------------------------|----------------|-----------------------------|-----------------------------|
| 68                             | LEGAL FEES     | 49,595.00                   | 74,491.34                   |
| 79                             | LEGAL EXPENSES | 6,480.00                    | -                           |
|                                | <b>TOTAL</b>   | <b>56,075.00</b>            | <b>74,491.34</b>            |

| <b>NOTE - 11 : POSTAGE &amp; TELEPHONE CHARGES</b> |                     | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|----------------------------------------------------|---------------------|-----------------------------|-----------------------------|
| 69                                                 | POSTAGE             | 4,117.30                    | 7,014.00                    |
| 70                                                 | TELEPHONE           | 6,022.08                    | 6,449.84                    |
| 159                                                | INTERNET EXPENSES   | 32,805.32                   | 35,545.24                   |
| 300                                                | SMS BANKING CHARGES | 67,035.00                   | 27,522.50                   |
|                                                    | <b>TOTAL</b>        | <b>1,09,979.70</b>          | <b>76,531.58</b>            |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**NOTES ANNEXED TO AND FORMING PART OF THE PROFIT & LOSS ACCOUNT**

**FOR THE YEAR ENDED 31ST MARCH, 2026**

**EXPENDITURE SIDE OF INCOME & EXPENDITURE A/C**

| <b>NOTE - 12 : AUDIT FEES</b> |                               | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------|-------------------------------|-----------------------------|-----------------------------|
| 71                            | STATUTORY AUDIT FEES PAID A/C | 62,130.00                   | 62,130.00                   |
| 145                           | CONCURRENT AUDIT FEES         | 3,27,000.00                 | 3,21,808.64                 |
| 146                           | TAX AUDIT FEES                | 8,175.00                    | 8,175.00                    |
| 147                           | CERTIFICATE FEES              | 28,340.00                   | 27,250.00                   |
| 148                           | SYSTEM AUDIT FEES             | 29,430.00                   | 1,75,490.00                 |
|                               | <b>TOTAL</b>                  | <b>4,55,075.00</b>          | <b>5,94,853.64</b>          |

| <b>NOTE - 13 : DEPRECIATION &amp; REPAIRS TO<br/>PROPERTY &amp; MACHINERY</b> |                                                      | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------------------------------------------------------|------------------------------------------------------|-----------------------------|-----------------------------|
| 46                                                                            | DEPRECIATION ON FF/PROPERTY                          | 5,45,350.21                 | 5,33,627.10                 |
| 74                                                                            | REPAIRS & MAINTENANCE                                | 2,32,122.66                 | 2,69,919.54                 |
| 130                                                                           | ANNUAL MAINTENANCE<br>(GENSET/NOTE COUNTING MACHINE) | 1,240.00                    | 1,048.56                    |
| 141                                                                           | CLEANING EXPENSES                                    | 3,32,932.00                 | 3,17,828.00                 |
| 158                                                                           | COMPUTER MAINTENANCE                                 | 3,57,610.78                 | 1,61,493.89                 |
|                                                                               | <b>TOTAL</b>                                         | <b>14,69,255.65</b>         | <b>12,83,917.09</b>         |

| <b>NOTE - 14 : STATIONERY PRINTING AND<br/>ADVERTISEMENT</b> |                           | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|--------------------------------------------------------------|---------------------------|-----------------------------|-----------------------------|
| 46                                                           | PRINTING                  | 2,80,913.24                 | 4,14,175.18                 |
| 74                                                           | ADVERTISING AND PUBLICITY | 46,900.00                   | 86,210.80                   |
| 130                                                          | PHOTOSTATE CHARGES        | 27,246.98                   | 17,616.78                   |
| 141                                                          | OFFICE STATIONERY         | 1,11,430.51                 | 1,39,118.82                 |
|                                                              | <b>TOTAL</b>              | <b>4,66,490.73</b>          | <b>6,57,121.58</b>          |

| <b>NOTE - 15 : OTHER EXPENDITURE</b> |                                 | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|--------------------------------------|---------------------------------|-----------------------------|-----------------------------|
| 29                                   | COLLECTING AGENT COMMISSION     | 53,88,640.00                | 55,54,927.00                |
| 30                                   | COMMISSION TO RECOVERY AGENT    | 4,994.04                    | -                           |
| 47                                   | ENTERTAINMENT EXPENSES          | 2,100.00                    | 3,522.00                    |
| 55                                   | STAFF RECRUITMENT EXPENSES      | -                           | 16,755.00                   |
| 64                                   | PF INSURANCE CHARGES            | 56,775.00                   | 59,400.00                   |
| 78                                   | ANNUAL GENERAL MEETING EXPENSES | 1,77,588.50                 | 1,61,988.70                 |
| 80                                   | CONVEYANCE EXPENSES             | 2,11,775.00                 | 2,32,626.43                 |
| 81                                   | CASH REMITTANCE EXPENSES        | 4,02,580.00                 | 3,69,590.00                 |

**THE CO-OPERATIVE CITY BANK LTD.**

**U.N.B. Road, Silpukhuri, Guwahati-781003**

**NOTES ANNEXED TO AND FORMING PART OF THE PROFIT & LOSS ACCOUNT  
FOR THE YEAR ENDED 31ST MARCH, 2026**

**EXPENDITURE SIDE OF INCOME & EXPENDITURE A/C**

|     |                                       |                       |                       |
|-----|---------------------------------------|-----------------------|-----------------------|
| 84  | INTEREST PAID ON CBG                  | 3,49,85,612.04        | 4,17,05,426.71        |
| 85  | BANK CHARGES                          | 16,245.27             | 10,396.50             |
| 87  | CANTEEN EXPENSES                      | 3,95,071.00           | 4,45,788.00           |
| 89  | STAFF TRAINING EXPENSES               | 10,433.00             | 5,732.00              |
| 91  | UNIFORM & LIVERIES                    | -                     | 6,000.00              |
| 92  | MISC EXPENSES                         | 69,679.82             | 38,397.10             |
| 93  | PF INS & ADMN CHARGES                 | 1,200.00              | 2,400.00              |
| 110 | WATER SUPPLY                          | 49,729.00             | -                     |
| 122 | FUND TOWARDS GRATUITY SCHEME          | 36,55,992.00          | 21,66,265.00          |
| 128 | STAFF EXAMINATION EXPENSES            | 34,000.00             | -                     |
| 129 | COLLECTOR AGENT COMMISSION LOAN       | 7,69,185.00           | 9,63,332.00           |
| 131 | STAFF WELFARE EXPENSES                | 2,761.00              | 3,700.00              |
| 133 | SERVICE CHARGES FOR SECURITY GUARD    | 11,84,930.64          | 11,77,640.22          |
| 135 | STAFF MEETING/CONFERENCE EXPENSES     | 9,308.00              | 798.00                |
| 136 | INTERBANK CONNECTIVITY CHARGES        | 2,22,360.00           | 1,96,200.00           |
| 138 | CREDIT RATING COMPANY EXPENSES        | 1,81,874.11           | 1,09,636.67           |
| 139 | SUBSCRIPTION                          | 8,850.00              | 400.00                |
| 150 | ACCOUNTING CONSULTANCY CHARGES        | 1,61,255.00           | 1,73,212.00           |
| 153 | LOAN RECOVERY EXPENSES                | 83,558.00             | 97,070.00             |
| 155 | NPCI MANDATE CHARGES                  | 4,455.08              | 172.80                |
| 168 | QR CODE                               | 2,45,250.00           | -                     |
| 183 | RUPAY CARD CHARGES                    | 7,36,407.17           | 10,97,553.35          |
| 189 | SERVER EXPENSES                       | 12,81,438.35          | 9,23,835.38           |
| 192 | NPCI CHARGES                          | 86,791.72             | 1,63,500.00           |
| 205 | WEBSITE EXPENSES                      |                       | 57,307.22             |
| 301 | LIABILITY WRITTEN OFF                 | 40,87,554.71          | -                     |
| 382 | AMORTISATION PREMIUM ON GOVT SECURITY | 30,000.00             | 30,000.00             |
| 383 | PF ADMINISTRATION CHARGES             | 76,728.00             | 1,00,983.00           |
|     | <b>TOTAL</b>                          | <b>5,46,35,121.45</b> | <b>5,58,74,555.08</b> |

| <b>NOTE - 16 : PROVISIONS</b> |                                              | <b>As on<br/>31-03-2026</b> | <b>As on<br/>31-03-2025</b> |
|-------------------------------|----------------------------------------------|-----------------------------|-----------------------------|
|                               | PROVISION FOR NPA                            | 67,40,939.30                |                             |
|                               | CONTINGENT PROVISION AGAINST STANDARD ASSETS | 6,71,794.00                 | 38,760.00                   |
|                               | <b>TOTAL</b>                                 | <b>74,12,733.30</b>         | <b>38,760.00</b>            |

**Independent Auditors' Report**

To,  
The Members,  
**The Co-operative City bank Ltd**

**Report on financial statements**

We have audited the accompanying financial statements of **The Co-operative City Bank Ltd** ("the bank") as at 31<sup>st</sup> March, 2026, which comprise the Balance Sheet as at 31<sup>st</sup> March, 2026, and the Profit and Loss Account, and a summary of significant accounting policies and other explanatory information. The returns of **6** branches audited by us are incorporated in these financial statements. Cash Flow Statement has not been prepared by the Bank.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow 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 Registrar of Co-operative Societies, Assam, the Assam Co-operative Societies Act, 2007 and the Assam Co-operative Societies Rules (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 preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

1. Our responsibility is to express an opinion on these financial statements 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 requirement and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
2. 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 judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessment, 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 financial statements.

3. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### **Opinion**

In our opinion and to the best of our information and according to the explanations given to us, *subject to our separate report of even date, the financial statements together with the Notes thereon* give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Society), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Assam, the Assam Co-operative Societies Act, 2007 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- i. In the case of the Balance Sheet, of state of affairs of the Bank as at 31<sup>st</sup> March, 2026;
- ii. In the case of the Profit and Loss Account, of the LOSS for the year ended on that date;

#### **Report on Other Legal & Regulatory Requirements**

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 the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The reports on the accounts of the branches/offices audited by us have been properly dealt with by us in preparing this report;
- f) 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;



- g) In our opinion and according to information and explanations given to us, but *subject to our observations in LFAR Report*, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.

As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances, which need to be reported under the rules of the Assam Co-operative Societies Rules.

We further report that for the year under audit, the Bank has been awarded "D" classification.

Place: Guwahati  
Date: 06/05/2026



**For Amit Hemraj Jain & Associates**

*Chartered Accountants*  
Firm Registration No. 325285E

(CA Amit Jain: Partner)  
Membership No. 061870  
UDIN: 26061870M-  
KZKHJ4836

| ANNEXURE A                                               |                            |          |           |           |          |           |          |          |          |          |           |  |
|----------------------------------------------------------|----------------------------|----------|-----------|-----------|----------|-----------|----------|----------|----------|----------|-----------|--|
| STATEMENT SHOWING THE COMPARATIVE POSITION OF            |                            |          |           |           |          |           |          |          |          |          |           |  |
| ASSETS AND LIABILITIES AS ON 31ST MARCH OF LAST 10 YEARS |                            |          |           |           |          |           |          |          |          |          |           |  |
| (Rs. in Lakhs)                                           |                            |          |           |           |          |           |          |          |          |          |           |  |
| Sl no.                                                   | Liabilities                | 2017     | 2018      | 2019      | 2020     | 2021      | 2022     | 2023     | 2024     | 2025     | 2026      |  |
| 1                                                        | Share Capital              | 130.90   | 138.51    | 144.88    | 145.43   | 147.15    | 179.28   | 198.56   | 230.13   | 254.58   | 301.68    |  |
| 2                                                        | Reserve and other Reserves | 1919.42  | 1893.47   | 2039.62   | 2040.85  | 2080.33   | 2429.68  | 2144.26  | 1891.73  | 2295.11  | 2275.01   |  |
| 3                                                        | Deposits                   | 15869.34 | 16917.72  | 16432.25  | 14906.87 | 14535.42  | 13641.44 | 14019.35 | 14143.67 | 14866.99 | 15466.48  |  |
| 4                                                        | Borrowing from Bank etc.   | 0.00     | 0.00      | 0.00      | 0.00     | 0.00      | 0.00     | 0.00     | 0.00     | 0.00     | 0.00      |  |
| 5                                                        | Other Liabilities          | 1386.76  | 335.04    | 356.49    | 466.18   | 462.52    | 412.48   | 409.02   | 450.11   | 317.66   | 352.51    |  |
|                                                          | Total                      | 19306.42 | 19284.74  | 18973.24  | 17559.33 | 17225.42  | 16662.88 | 16771.19 | 16715.64 | 17734.34 | 18395.68  |  |
| 6                                                        | Cash & Bank balance        | 1478.38  | 5216.96   | 4388.51   | 2966.19  | 4984.48   | 2026.16  | 2678.92  | 1661.43  | 1091.71  | 874.13    |  |
| 7                                                        | Investment                 | 12010.32 | 8123.08   | 8477.59   | 8572.81  | 6960.71   | 9159.12  | 6986.14  | 6464.44  | 6199.79  | 4979.26   |  |
| 8                                                        | Loans & Advances           | 4979.84  | 4870.74   | 4771.72   | 4630.82  | 3787.24   | 3646.07  | 4894.17  | 6408.17  | 7735.41  | 9459.21   |  |
| 9                                                        | Other Assets               | 837.88   | 670.24    | 704.60    | 770.14   | 700.75    | 1085.57  | 1495.50  | 1485.82  | 2032.49  | 2035.94   |  |
| 10                                                       | Loss                       | 0.00     | 403.72    | 630.82    | 619.37   | 792.24    | 745.96   | 716.46   | 695.78   | 674.94   | 1047.14   |  |
|                                                          | Total                      | 19306.42 | 19284.74  | 18973.24  | 17559.33 | 17225.42  | 16662.88 | 16771.19 | 16715.64 | 17734.34 | 18395.68  |  |
| 11                                                       | Working capital            | 19104.17 | 18677.49  | 18112.57  | 16701.14 | 16155.52  | 15670.30 | 15807.75 | 15749.40 | 16863.32 | 17142.67  |  |
| 12                                                       | Net profit/(Loss)          | 10.66    | (-)403.72 | (-)227.10 | 11.45    | (-)172.87 | 46.28    | 29.50    | 20.69    | 20.84    | (-)372.20 |  |
| 13                                                       | Dividend (P.C)             | -----    | -----     | -----     | -----    | -----     | -----    | -----    | -----    | -----    | -----     |  |

**ANNEXURE-B**

**Budget Estimate for the year 2026-27**

**Rs. in Lakh**

| Sl. No. | Head of Account                                                                        | Actual from<br>01-04-2024 to<br>31-03-2025 | Estimated for the<br>year 01-04-2025<br>to 31-03-2026 | Actual from<br>01-04-2025 to<br>31-03-2026 | Estimated for the<br>year 01-04-2026 to<br>31-03-2027 |
|---------|----------------------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|
| 1       | Paid up Share Capital                                                                  | 254.58                                     | 280.00                                                | 301.68                                     | 425.00                                                |
| 2       | Deposits                                                                               | 14867.00                                   | 16307.00                                              | 15466.48                                   | 17033.48                                              |
| 3       | Loans & Advances                                                                       | 7735.41                                    | 10375.00                                              | 9459.21                                    | 10731.10                                              |
| 4       | Investments                                                                            | 3529.33                                    | 3457.00                                               | 2977.65                                    | 3236.36                                               |
| 5       | Term Deposit etc. with other<br>Banks/Call Money/Mutual Fund/<br>Commercial paper etc. | 2670.45                                    | 2750.56                                               | 2001.61                                    | 2555.02                                               |
| 6       | Net profit/Loss                                                                        | 20.84                                      | 30.00                                                 | -372.20                                    | 20.00                                                 |
| 7       | Computer, Printing Machine<br>web based software, HTH, etc.                            | 27.10                                      | 25.00                                                 | 28.71                                      | 30.00                                                 |
| 8       | Repair & Renovation of Building                                                        | 2.70                                       | 5.00                                                  | 2.32                                       | 2.00                                                  |

**ANNEXURE-C**

**Budget Estimate Expenditure for the year 2026-27**

**Rs. in Lakh**

| Sl no.       | Particulars                                                                                                  | Estimated for<br>the year<br>01-04-2025<br>to 31-03-2026 | Actual from<br>01-04-2025<br>to 31-03-2026 | Estimated for the<br>year 01-04-2026<br>to 31-03-2027 |
|--------------|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|
| 1            | Interest on deposit & Borrowings etc.                                                                        | 570.75                                                   | 575.69                                     | 613.00                                                |
| 2            | Salaries & allowances                                                                                        | 750.00                                                   | 818.66                                     | 720.00                                                |
| 3            | Directors fees & allowances                                                                                  | 10.00                                                    | 8.91                                       | 10.00                                                 |
| 4            | Rent, Taxes, Insurance, Lighting                                                                             | 60.00                                                    | 56.21                                      | 60.00                                                 |
| 5            | Printing, Stationery & Advertisement                                                                         | 7.00                                                     | 4.66                                       | 6.00                                                  |
| 6            | Depreciation                                                                                                 | 10.00                                                    | 5.45                                       | 7.00                                                  |
| 7            | Repairs & Maintenance                                                                                        | 15.00                                                    | 9.24                                       | 10.00                                                 |
| 8            | Postage & Telephone                                                                                          | 1.50                                                     | 1.10                                       | 1.50                                                  |
| 9            | Law charges                                                                                                  | 1.00                                                     | 0.56                                       | 1.00                                                  |
| 10           | Auditors fees                                                                                                | 6.50                                                     | 4.55                                       | 6.00                                                  |
| 11           | Other expenditure (Gratuity fund, Collecting<br>agent commission, Service charge for<br>security guards etc) | 185.00                                                   | 196.49                                     | 200.00                                                |
| 12           | Provision for NPA/IDR                                                                                        | 0.00                                                     | 74.13                                      | 0.00                                                  |
| 13           | Profit                                                                                                       | 30.00                                                    | 0.00                                       | 20.00                                                 |
| <b>Total</b> |                                                                                                              | <b>1646.75</b>                                           | <b>1755.65</b>                             | <b>1654.50</b>                                        |

**Budget Estimate income for the year 2026-27**

**Rs. in Lakh**

| Sl no.       | Income                          | Estimated for<br>the year<br>01-04-2025<br>to 31-03-2026 | Actual from<br>01-04-2025<br>to 31-03-2026 | Estimated for the<br>year 01-04-2026<br>to 31-03-2027 |
|--------------|---------------------------------|----------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|
| 1            | Interest and Discount           | 1520.75                                                  | 1313.57                                    | 1537.00                                               |
| 2            | Commission Exchange & Brokerage | 1.00                                                     | 1.13                                       | 1.50                                                  |
| 3            | Other receipts                  | 75.00                                                    | 68.75                                      | 75.00                                                 |
| 4.           | Provision for NPA/IFR           | 50.00                                                    | 0.00                                       | 41.00                                                 |
| 5.           | Loss                            | 0.00                                                     | 372.20                                     | 0.00                                                  |
| <b>Total</b> |                                 | <b>1646.75</b>                                           | <b>1755.65</b>                             | <b>1654.50</b>                                        |



**THE COOPERATIVE CITY BANK LTD.  
UNB ROAD, SILPUKHURI, GUWAHATI 781003**

**ANNEXURE - D  
POSITION OF FURNITURES AND FIXTURES AND BUILDING AS ON 31.03.2026**

| <b>Branch<br/>(A)</b> | <b>Balance<br/>as on<br/>31.03.2025<br/>(B)</b> | <b>Addition<br/>during the<br/>year<br/>(C)</b> | <b>Sold<br/>during<br/>the year<br/>(D)</b> | <b>Total<br/>Amount<br/>(B+C)-D<br/>(E)</b> | <b>Depreciation<br/>for<br/>2025-26<br/>(F)</b> | <b>Balance<br/>as on<br/>31.03.2026<br/>(G)</b> |
|-----------------------|-------------------------------------------------|-------------------------------------------------|---------------------------------------------|---------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Guwahati              | 668975.56                                       | 152415.26                                       | 0.00                                        | 821390.82                                   | 103716.00                                       | 717674.82                                       |
| Ulubari               | 707636.41                                       | 6520.00                                         | 0.00                                        | 714156.41                                   | 74149.76                                        | 640006.65                                       |
| Noonmati              | 266918.66                                       | 0.00                                            | 0.00                                        | 266918.66                                   | 32886.52                                        | 234032.14                                       |
| Ganeshguri            | 250739.54                                       | 2124.58                                         | 0.00                                        | 252864.12                                   | 28834.04                                        | 224030.08                                       |
| Sixmile               | 589693.51                                       | 6000.00                                         | 0.00                                        | 595693.51                                   | 65457.50                                        | 530236.01                                       |
| Beltola               | 840838.87                                       | 7504.24                                         | 0.00                                        | 848343.11                                   | 88915.35                                        | 759427.76                                       |
| Head Office           | 225990.97                                       | 364057.22                                       | 0.00                                        | 590048.19                                   | 112752.77                                       | 477295.42                                       |
| <b>Total</b>          | <b>3550793.52</b>                               | <b>538621.30</b>                                | <b>0.00</b>                                 | <b>4089414.82</b>                           | <b>506711.94</b>                                | <b>3582702.88</b>                               |
| Building              | 45682650.00                                     | 0.00                                            | 0.00                                        | 45682650.00                                 | 38638.27<br>2245494.23                          | 43398517.50                                     |
| Land                  | 52045920.00                                     | 0.00                                            | 0.00                                        | 52045920.00                                 | 0.00                                            | 52045920.00                                     |
| <b>Total</b>          | <b>97728570.00</b>                              | <b>0.00</b>                                     | <b>0.00</b>                                 | <b>97728570.00</b>                          | <b>2284132.50</b>                               | <b>95444437.50</b>                              |

**Annexure - E**  
**Top 50 NPA as on 31.03.2026**

| <b>SL No</b> | <b>Branch Name</b> | <b>A/c No</b> | <b>Name of the Customer</b>        | <b>Sanction Date</b> | <b>Sanctioned Amount</b> | <b>Balance as on 31.03.2026</b> |
|--------------|--------------------|---------------|------------------------------------|----------------------|--------------------------|---------------------------------|
| 1            | SIXMILE            | 174/13        | MPENTERPRISE                       | 20-Mar-25            | 7000000.00               | 3027016.87                      |
| 2            | BELTOLA            | 170/3         | DRABANI HAZARIKA                   | 27-Jan-21            | 2500000.00               | 3026754.00                      |
| 3            | ULUBARI            | 174/39        | MULTIPLAN SERVICES                 | 02-Feb-17            | 3500000.00               | 2407545.95                      |
| 4            | GUWAHATI           | 174/346       | TALUKDAR SUPPLIER AND CONSTRUCTION | 05-Jan-13            | 4000000.00               | 2155044.32                      |
| 5            | GANESHGURI         | 174/35        | FASHION ZONE                       | 15-Feb-25            | 2000000.00               | 2241964.61                      |
| 6            | BELTOLA            | 174/2         | RUPAM BARMAN                       | 30-Nov-10            | 349504.00                | 2199130.88                      |
| 7            | GUWAHATI           | 174/354       | PRIYANKSHU MEDICOS                 | 15-Feb-18            | 1000000.00               | 1310528.00                      |
| 8            | SIXMILE            | 174/22        | D S ENTERPRISE                     | 31-Mar-22            | 1200000.00               | 960818.48                       |
| 9            | SIXMILE            | 174/31        | CAR AND STYLE                      | 30-Dec-23            | 1000000.00               | 755330.00                       |
| 10           | SIXMILE            | 173/314       | DWIPENDUTTA                        | 17-Jun-23            | 803702.00                | 648415.00                       |
| 11           | SIXMILE            | 174/30        | NEW RGSTORE                        | 29-Dec-23            | 1000000.00               | 645619.03                       |
| 12           | ULUBARI            | 173/1050      | SIDDHARTHA SAIKIA                  | 05-Aug-16            | 1200000.00               | 801732.00                       |
| 13           | SIXMILE            | 174/4         | MS NEW DEV MEDICARE                | 31-Mar-22            | 800000.00                | 532557.53                       |
| 14           | GUWAHATI           | 173/3814      | NIBHA DAS                          | 20-Sep-21            | 900000.00                | 542538.00                       |
| 15           | GANESHGURI         | 173/2894      | SARJI BEGUM                        | 16-Jul-24            | 500000.00                | 560951.00                       |
| 16           | GANESHGURI         | 173/2922      | RAGHU NATH RAJBONGSHI              | 09-Jun-25            | 500000.00                | 472006.00                       |
| 17           | GANESHGURI         | 273/109       | SUSMITA GOSWAMI                    | 30-Jan-24            | 500000.00                | 555213.00                       |
| 18           | BELTOLA            | 174/24        | MAYFLOWER MEDICOS                  | 24-Mar-25            | 500000.00                | 575775.00                       |
| 19           | GUWAHATI           | 173/3987      | HITESH SARMA                       | 29-Mar-24            | 500000.00                | 484770.00                       |
| 20           | GANESHGURI         | 173/2869      | AZAD DINNUR AHMED                  | 25-Oct-23            | 500000.00                | 499724.00                       |
| 21           | GANESHGURI         | 273/70        | DEBOJIT SHOME                      | 10-Aug-23            | 500000.00                | 435512.00                       |
| 22           | SIXMILE            | 173/358       | ABHIJIT DUTTA                      | 05-Oct-24            | 500000.00                | 415823.00                       |
| 23           | GUWAHATI           | 173/4014      | PONA SAIKIA                        | 23-Aug-24            | 500000.00                | 478767.00                       |
| 24           | SIXMILE            | 273/86        | NURULALI                           | 06-Mar-24            | 500000.00                | 446794.00                       |
| 25           | GANESHGURI         | 173/2896      | MDGAUSHUL ALAM KHAN                | 31-Jul-24            | 500000.00                | 406458.00                       |
| 26           | GANESHGURI         | 273/101       | RANJAN KUMAR DAS                   | 08-Jan-24            | 500000.00                | 408183.00                       |
| 27           | SIXMILE            | 273/79        | SANJEEV BHATTA                     | 13-Dec-23            | 500000.00                | 417071.00                       |
| 28           | GANESHGURI         | 273/110       | MIRAJ ALI                          | 03-Feb-24            | 500000.00                | 382062.00                       |

|    |            |          |                      |           |           |           |
|----|------------|----------|----------------------|-----------|-----------|-----------|
| 29 | SIXMILE    | 273/70   | SYED RAJALI          | 27-Sep-23 | 500000.00 | 371029.00 |
| 30 | GANESHGURI | 273/78   | HEMA KANTA KALITA    | 25-Aug-23 | 500000.00 | 391648.00 |
| 31 | GANESHGURI | 273/69   | HAFIZUR RAHMAN       | 05-Aug-23 | 500000.00 | 395662.00 |
| 32 | GANESHGURI | 173/2859 | PRASANTA KUMAR DAS   | 29-Jul-23 | 500000.00 | 356332.00 |
| 33 | SIXMILE    | 173/313  | SANJIB KUMAR SARMA   | 16-Jun-23 | 500000.00 | 335091.00 |
| 34 | GANESHGURI | 173/2853 | SUDIP KANTA BASISTHA | 04-Jul-23 | 500000.00 | 374319.00 |
| 35 | NOONMATI   | 273/157  | BINOD BAISHYA        | 11-May-23 | 500000.00 | 343605.00 |
| 36 | GANESHGURI | 173/2848 | DIGANTA DAS          | 31-May-23 | 500000.00 | 332893.50 |
| 37 | NOONMATI   | 178/14   | PREM KUMAR MEDHI     | 18-Jun-13 | 635000.00 | 699756.00 |
| 38 | GANESHGURI | 173/2846 | KOUSHIK CHAKRABORTY  | 30-May-23 | 500000.00 | 370377.00 |
| 39 | GANESHGURI | 173/2839 | DIGANTA DAS          | 08-May-23 | 500000.00 | 319679.50 |
| 40 | NOONMATI   | 173/3094 | MD AZAD ALI          | 29-Mar-23 | 500000.00 | 316436.00 |
| 41 | GANESHGURI | 173/2858 | DIPANTA DAS          | 28-Jul-23 | 500000.00 | 321089.00 |
| 42 | GANESHGURI | 173/2685 | RUMI LAHKAR          | 19-Aug-16 | 424963.00 | 587307.00 |
| 43 | GANESHGURI | 173/2838 | KOUSHIK CHAKRABORTY  | 06-May-23 | 500000.00 | 347087.81 |
| 44 | NOONMATI   | 173/3099 | JITEN DEORI          | 19-May-23 | 500000.00 | 312761.00 |
| 45 | GANESHGURI | 173/2860 | ANJUWARA BEGUM       | 31-Jul-23 | 500000.00 | 335799.00 |
| 46 | BELTOLA    | 273/52   | TRIBENI CHANGKAKATI  | 05-Jun-23 | 500000.00 | 303574.00 |
| 47 | GANESHGURI | 173/2847 | SUDIP KANTA BASISTHA | 31-May-23 | 500000.00 | 338416.00 |
| 48 | GANESHGURI | 173/2309 | GHANASHYAM SARMA     | 29-Sep-10 | 407288.00 | 586009.00 |
| 49 | GANESHGURI | 173/2900 | PINKY GIRI           | 26-Sep-24 | 300000.00 | 282025.00 |
| 50 | GANESHGURI | 273/47   | IMRAN ALI            | 10-Mar-23 | 500000.00 | 272852.00 |



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# To,

**THE CO-OPERATIVE CITY BANK LTD.**  
U.N.B. Road, Silpukhuri, Guwahati - 781003

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