



Notes on Accounts of balance sheet as on 31.03.2026

(As per R.B.I circular No.UBD.Co.BPD(PCB)No.20/16.45/00/2002-03 dated 30-10-2002)

(Rs In Lakhs)

- 1 Capital to Risk Weight Asset Ratio.(CRAR): **15.89%**
- 2 Movement of CRAR i.e., CRAR as on Balance Sheet date for the current year vis-a-vis previous year.

Particulars	31-03-2025	31-03-2026	Movement
CRAR	17.29%	15.89%	Decreased

3 Investments :

- a. Book value and face value of investments:

Book Value: **3088,16,522.96**

Face Value : **3088,16,522.96**

- b. Details of Issuer composition of non-SLR investments and non performing non SLR Investments.

Issuer Composition of Non SLR Investments

No.	Issuer	Amount	Extent of below investment grade Securities	Extent of Unrated Securities	Extent of Listed Securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	NILL	NILL	NILL	NILL
2	FIs	NILL	NILL	NILL	NILL
3	Nationalised Banks & Other PSU Banks	1022.79 1560.25	NILL	NILL	NILL
4	Mutual Funds	NILL	NILL	NILL	NILL
5	Others	NILL	5,000	NILL	5,000
6	Provision Held towards Depreciation	NILL	NILL	NILL	NILL

Non Performing Non SLR Investment

Particulars	Amount(Rs.)
Opening Balance	5,000
Additions during the year since 1 st April	NILL
Reduction during the above period	NILL
Closing Balance	5,000
Total Provisions Held	NILL

4. Advances against real estate, construction business, Housing : Rs 991.39
- Advances against Shares & debentures : NILL
6. Advances to directors, their relatives, companies/firms in which they are interested:
 - a. Fund based :NILL
 - b. Non Funded based (Guarantees, L/C etc.) :NILL
7. Cost of Deposits: Average cost deposits : 6.56 %
8. NPAs :
 - a. Gross NPAs :Rs.281.39 Lakhs
 - b. Net NPAs :0.00%



9. Movement in NPA i.e, Gross and Net NPAs as on Balance Sheet date for the current year vis-avis previous year.Net NPAs should be arrived at after deducting provisions held, interest suspense account etc.

Particulars	31.03-2025	31-03-2026	Movement
Gross NPAs	286.87	281.39	Decrease
Net NPAs	-0.08	-0.76 %	Decrease

10. Profitability

a. Interest income as a percentage of working funds	: 7.51%
b. Non-Interest income as a percentage of working funds	: 0.25%
c. Operating profit as a percentage of working funds	: 1.00%
d. Return on Assets	: 1.00%
e. Business (Deposits + Advances) per employee	: 11709.36 Lakhs
f. Profit per employee	: 10.88 Lakhs

11.Provisions made towards NPAs, depreciation in investments, Standard Assets

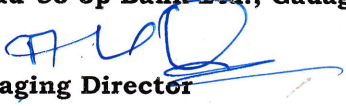
a. NPAs	: 331.08 Lakhs
b. Depreciation on Investments	: 43.59 Lakhs
c. Standard Assets	: 16.39 Lakhs

12.Movement in provisions :(i.e., Provisions as on Balance Sheet date for the current year (e.g. March 31,2026vis-avis previous year (e.g .March 31,2025)).

Particulars	31-03-2025	31-03-2026	Movement
NPAs	291.19	331.08	Increased by
Depreciation on Investments	35.35	43.59	Increased by
Standard	14.21	16.39	Increased by

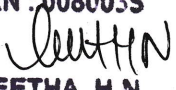
- 13.Foreign currency assets & liabilities : (if applicable) : NILL
- 14.Payment of DICGC Insurance Premium
Insurance Premium has been paid up to date to DICGC, No Arrears. : **13,03,048.46**
- Penalty imposed by RBI :NILL
- 16.Restricted Accounts :NILL
- 17.Fixed Assets –Valuation /Revaluation
- The Bank does not have a comprehensive policy for revaluation of fixed assets owned by them.
 - No fixed assets are re-valued during this financial year.
 - No fixed assets are appreciated.
 - Depreciation charged according to income tax rates and rules.

For The Azad Co-op Bank Ltd., Gadag


Managing Director

For Nagadheep Satyanarayan & Co.

Chartered Accountants,
UDIN: 26212121QSVEHI9094

For NAGADHEEP SATHYANARAYANA & CO.,
Chartered Accountants
FRN : 008003S

GEETHA. H.N.
Partner
M. No. 212121