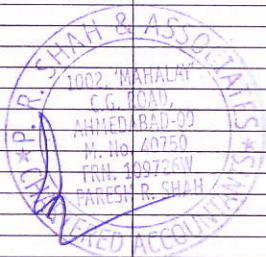


Shri Mahila Sewa Sahakari Bank Ltd.
Balance Sheet as at 31st March,2025

Amount (Rs) 31/3/2024	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2025	Amount (Rs) 31/3/2024	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2025
	1. CAPITAL				1.CASH		
350,000,000.00	(i) Authorised capital:		350,000,000.00	27,882,286.00	Cash In hand	27,862,173.00	
					Cash with Reserve Bank, SBI, State Co-operative Bank and		
	(ii) Subscribed Capital:			102,941,031.02	Central Co-operative Bank	98,483,283.93	
				130,823,317.02			126,345,456.93
206,916,310.00	(iii) Amount called Up: Paid up capital	207,943,820.00		134,333,751.28	2.BALANCE WITH OTHER BANKS:		
					(i) In Current Account	75,741,109.77	
				151,711,989.00	(ii) In Savings Account		
	of (iii) Above held by			286,045,740.28	(iii) In Fixed Deposits	133,532,035.00	
	a) Individuals 130130						209,273,144.77
	b) Co-operative Institute				3.MONEY AT CALL & SHORT NOTICE		
	c) State Government			1,491,185,715.00	4.INVESTMENT:		
	d) Institutes 1426				(i) In Central & State Govt.	1,493,955,869.00	
1,736,800.00	(iv) Share application Money	103,500.00			Securities(at Book Value)		
208,653,110.00			208,047,320.00		Face Value		
					Market Value		
	2. RESERVE FUND & OTHER RESERVES				(ii) Other Trustee Securities		
116,066,994.96	(1) Statutory Reserve	155,082,323.74			(iii) Share in Co-operative		
1,096,817.18	(2) Staff Welfare Fund	1,273,242.74			institution other than in item (5) below		
30,028,627.06	(3) Building Fund	31,440,031.53					
24,610,656.39	(4) Dividend Equalisation Fund	-		169,991,287.25	(iv) Other Investment(Specify)	207,489,629.85	
-	(5) BDDR SECTION 67	1,411,404.47		1,661,177,002.25			1,701,445,498.85
201,426,506.70	(6) Bad & Doubtful Debt Reserve	270,926,506.70			5. INVESTMENT IN THE PRINCIPAL		
1,100,000.00	(7) Cyber Security Fund	1,600,000.00			SUBSIDIARY STATE PARTNERSHIP FUND		
47,216,841.00	(8) RESERVE FOR DEPRION INVESTMENT	12,216,841.00		5,050.00	(I)CENTRAL CO.OP.BANK SHARE	5,050.00	
7,800,000.00	(9) Provision for Standard Assets	7,800,000.00		4,500,000.00	(II) Other Societies	4,500,000.00	
1,384,628.60	(10) Sahakar Propoganda Fund	1,547,004.16		4,505,050.00			4,505,050.00
4,818,780.15	(11) Member Welfare Fund	2,686,205.71			6.ADVANCES:		
1,893,405.84	(12) Charity Fund	2,069,831.40			(I) Short-term loans cash credits, overdrafts & bill		
-	(13) Sanjivani Loan Revolving Fund				discounted of which secured against:		
3,500,000.00	(14) Investment Fluctuation Reserve	5,250,000.00			(A) Government & other Approved Securities	612,676.00	
138,202,756.57	(15) Capitalisation Fund	108,202,756.57		340,859,032.94	(B) Other tangible Securities	335,390,256.16	
579,146,014.45			601,506,148.02	317,147,735.53	(C) Surity	236,059,706.00	
	3. DEPOSITS & OTHER ACOOUNTS:			658,006,768.47		572,062,638.16	
	(i) Fixed Deposits				out of the above Advances:		
1,493,879,980.82	(a) Individuals	1,486,863,076.78		575,457,167.47	Amount due for individuals-	478,818,638.16	
	(b) Central Co-operative Banks			7,498,250.13	Amount Overdue	6,318,277.11	
393,047,874.76	(c) Other Societies	471,539,872.10		111,371,915.63	Considered Bad and doubtful of Recovery	125,536,067.89	
1,886,927,855.58		1,958,402,948.88					
	(ii) Savings Bank Account				(ii) Medium term Loans of which secured against:		
1,159,995,513.00	(a) Individuals	1,091,201,152.00			(A) Government & other approved Securities		
	(b) Central Co-operative Banks				(B) Other tangible Securities	28,540,127.59	
117,471,102.56	(c) Other Societies	101,855,772.92		37,127,576.59	(C) Surity	522,078,346.83	
1,277,466,615.56		1,193,056,924.92		632,347,816.71		550,618,474.42	
	(iii) Current Deposits			669,475,393.30	out of the above Advances:		
2,836,929.96	(a) Individuals	10,025,669.01			Amount due from individuals-	550,618,474.42	
	(b) Central Co-operative Banks			669,475,393.30	Amount overdue-	13,569,284.45	
294,802,805.29	(c) Other Societies	286,963,971.97		13,361,248.88	Considered Bad and doubtful of Recovery-	146,309,085.11	
297,639,735.25		296,989,640.98		1,380,574,045.45			
3,462,034,206.39			3,448,449,514.78				
	4. BORROWINGS:				(iii) Long term Loans of which secured against:		
					(A) Government & other approved Securities		
	(i) From the Reserve Bank Of India/ State/Central Co-operative Bank			500,684,014.52	(B) Other tangible Securities	749,841,813.52	
	(a) Short term Loans, Cash Credits & overdrafts of which secured against			328,420,397.70	(C) Surity	311,246,874.28	
	(A) Government & other Approved securities			829,104,412.22		1,061,088,687.80	
	(B) Other tangible Securities				out of the Advances:		
				829,104,412.22	Amount due from individuals	1,061,088,687.80	
				5,195,712.36	Amount overdue	5,998,219.90	
	(b) Medium term Loans of which secured against			5,769,437.72	Considered Bad and doubtful of Recovery	51,595,113.22	
	(A) Government & other Approved securities			2,156,586,573.99			2,183,769,800.38
	(B) Other tangible Securities				7. INTEREST RECEIVABLE		



Amount (Rs) 31/3/2024	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2025	Amount (Rs) 31/3/2024	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2025
	(C) Long Term Loans of which Secured against			91,692,863.25	Interest Rec. on loan (including doubtful Considered Bad)	146,202,700.00	
	(A) Government & other Approved securities			25,544,790.66	Investment	26,496,173.66	
	(B) Other tangible Securities			117,237,653.91			172,698,873.66
	(ii) From the State Bank of India				8. BILLS RECEIVABLE BEING BILLS		
	(a) Short term Loans Cash Credits				FOR COLLECTION AS PER CONTRA		
	& Overdrafts of which secured against				9. BRANCH ADJUSTMENT		
	(A) Government & other Approved securities						
	(B) Other tangible Securities			151,002,171.50	10. PREMISES LESS DEPRECIATION		140,984,293.50
	(b) Medium term Loans of which secured against			52,050,312.05	11. FURNITURE & FIXTURE LESS DEPRECIATION		49,524,927.50
	(A) Government & other Approved securities						
				5,410.00	12. LOCKER LESS DEPRECIATION		4,599.00
	(C) Long Term Loans of which Secured against						
	(A) Government & other Approved securities			2,848,612.00	13. VEHICLE LESS DEPRECIATION		4,046,475.00
	(B) Other tangible Securities						
	NSDC & NSDFC Loan			6,364,006.80	14. OTHER ASSETS		
				8,171,941.00	(i) Printed Stationery	5,604,088.80	
				103,832,692.84	(ii) Stamps and other stock	4,934,595.00	
				118,365,640.64	(iii) Other Debtors	115,893,652.97	
	5. BILLS FOR COLLECTION BEING				15. NON BANKING ASSETS ACQUIRED IN		126,432,336.77
					SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		
	6. BRANCH ADJUSTMENT						
91,692,863.25	7. OVERDUE INTEREST RESERVE		146,202,700.00	5,775,024.00	16. DEFERRED TAX ASSET		6,050,170.00
237,337,106.88	8. INTEREST PAYABLE		213,587,167.50		17. PROFIT AND LOSS		
	9. OTHER LIABILITIES						
	Bills payable						
12,435,350.00	(i) Unclaimed Dividend	13,769,530.00					
7,162,040.00	(ii) Income Tax Provision	14,400,000.00					
2,612,121.42	(iii) Sundry Creditors	3,368,044.12					
59,626,749.68	(iv) Misc.	63,564,052.10					
81,836,261.10			95,101,626.22				
	10. DEFERRD TAX						
	11. PROFIT & LOSS						
21,885,843.45	Profit as per last balance sheet	25,722,945.57					
21,885,843.45	less: appropriation						
25,722,945.57	add: profit for the year brought	25,722,945.57					
	from the profit & loss account		12,186,149.84				
	DEAF Rs. 3,34,86,233.70 (including Rs. 2,98,40,000/- last year)						
4,686,422,507.64	TOTAL		4,725,080,626.36	4,686,422,507.64	TOTAL		4,725,080,626.36

Ahmedabad As per our seprate report of even date attached

Ahmedabad
Dt. 25/06/2025
As per our seprate report of even date attached
For P R SHAH & Associates
Chartered Accountants

Firm Regn No. 109726W

CA Paresh R Shah
Partner

Membership No. 40750

UDIN - 25040750BMJ9ZT8881

J S Macwan
Jyotiben Macwan
Chairperson

Ahmedabad
Dt. 19/06/2025

Rashmiben Surti
Vice Chairperson

CA Jayashree Vyas

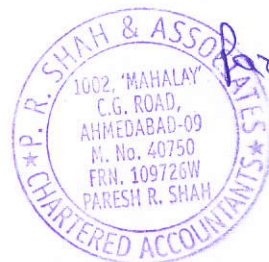
Vandana Shah

Managing Director CGM

Smruti Shah
CGM-FINANCE

Smruti Shah

D.G.M. FINANCE



(Signature)
G.M. Finance
Special
Sd/-
19/06/25
Signature
on 19/06/25

SHRI MAHILA SEWA SAHAKARI BANK LTD.					
PROFIT AND LOSS A/C. FOR THE YEAR ENDED ON 31/03/2025					
AS ON 31-03-24	EXPENDITURE	AS ON 31-03-25	AS ON 31-03-24	INCOME	AS ON 31-03-25
Amount in Rs.		Amount in Rs.	Amount in Rs.		Amount in Rs.
165,492,690.42	Interest on Deposits	166,326,365.80	372,112,861.16	Interest and Discounts	379,428,092.55
124,783,074.00	Salaries, Allowances & Provident Fund etc.	124,153,623.00	2,566,394.58	Commission and Brokerage	1,536,421.20
13,166,906.00	Rent, Taxes, Elect., Insurance	14,045,125.82		Other Income	
6,468,771.00	Stationery, Printing, Advertisement	6,521,646.00	765.00	A. Dividend	765.00
3,958,122.48	Postages, Telephones	4,781,766.84	529,375.36	B. Incidental Charges	838,289.75
120,000.00	Director Fees	118,000.00	29,507,052.93	C. Profit on Sale of Investments	24,010,347.66
250,000.00	Audit Fees	250,000.00	71,351,810.87	D. Other Income	53,353,714.00
5,623,663.00	Legal and Professional Fees	8,304,652.00			
197,925.00	Loss on sale of assets		17,500,000.00	E. Earlier year Excess Provision written off	35,099,847.00
3,584,244.20	Prudential Write Off				
33,194,824.73	Other Expenses	35,557,418.81			
18,967,305.00	Asset Repair & Maintenance	17,800,430.00			
	Other Provisions				
7,150,000.00	1. Income Tax	14,400,000.00	260,170.00	Deferred Tax (Net)	275,146.00
-	2. Investment Depreciation				
21,660,863.50	3. Depreciation	20,097,445.05			
62,987,095.00	4. Bad Debt. Provision	85,843,911.08			
	5. Last Year Income-tax			Loss C/F.	4,157,761.24
500,000.00	6. Cyber Security	500,000.00			
-	Deferred Tax (Net)				
25,722,945.57	Profit				
493,828,429.90	Total	498,700,384.40	493,828,429.90	Total	498,700,384.40
PROFIT & LOSS APPROPRIATION					
AS ON 31-03-24	EXPENDITURE	AS ON 31-03-25	AS ON 31-03-24	INCOME	AS ON 31-03-25
	LOSS B/F.	4,157,761.24		BDDR APRO.	16,343,911.08
	PROFIT	12,186,149.84			
		16,343,911.08			16,343,911.08

Ahmedabad As per our seprate report of even date attached

Ahmedabad As per our seprate report of even date attached
Dt. 25/06/2025 For P R SHAH & Associates
Chartered Accountants
Firm Regn No. 109726W

CA Pares R Shah
Partner

Membership No. 40750

UDIN - 25040750B1J9ZT8881

Jyotiben Macwan
Chairperson

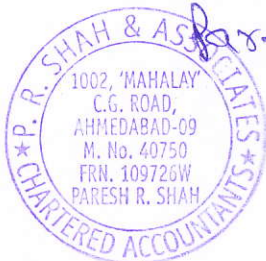
Ahmedabad
Dt. 19/06/2025

Rashmi Surti
Vice Chairperson

CA Jayshree Vyas
Managing Director

Vandana Shah
CGM

Smruti Shah
CGM-FINANCE



Handwritten notes in Gujarati:
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 સ્પેશિયલ
 સેશન
 ડિરેક્ટર
 સિસ્ટમ
 ડેવલપમેન્ટ