Shri Mahila Sewa Sahakari Bank Ltd.

Balance Sheet as at 31st March,2026

Amount (Rs) 31/3/2025	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2026
	1. CAPITAL		
35,00,00,000.00	(i) Authorised capital:		35,00,00,000.00
	(ii) Subscribed Capital:		
20,79,43,820.00	(iii) Amount called Up. Paid up capital	19,48,52,560.00	
	of (iii) Above held by		
	a) Individuals 130130		
	b) Co-operative Institute		
	c) State Government		
	d) Institutes 1426		
1,03,500.00	(iv) Share application Money	3,88,500.00	
20,80,47,320.00			19,52,41,060.00
	2. RESERVE FUND & OTHER RESERVES		
15,50,82,323.74	(1) Statutory Reserve	15,81,94 121.20	
12,73,242.74	(2) Staff Welfare Fund	13,09,772.91	
3.14,40.031.53	(3) Building Fund	3,17,32,272.88	
	(4) Dividend Equalisation Fund		
14,11 404.47	(5) BDDR SECTION 67	17,03,645.82	
27,09,26,506.70	(6) Bad & Doubtful Debt Reserve	28,18,25,938.70	
16,00,000.00	(7) Cyber Security Fund	17,00,000.00	
1,22,16,841.00	(8) RESERVE FOR DEPRI.ON INVESTMENT	3,62,16,841.00	
78,00,000.00	(9) Provision for Standard Assets	82,25,000.00	
15,47,004.16	(10) Sahakar Propoganda Fund	15,76,334 33	
26,86,205.71	(11) Member Welfare Fund	8,21,247.88	
20,69,831.40	(12) Charity Fund	21,06,361.57	
	(13) Sanjivani Loan Revolving Fund		
52,50,000.00	(14) Investment Fluctuation Reserve	72,50,000.00	
10,82,02,756.57	(15) Capitalisation Fund	4,12,02,756.57	
60,15,06,148.02			57,38,64,292.86
	3. DEPOSITS & OTHER ACOOUNTS:		
	(i) Fixed Deposits		
1,48,68,63,076.78	(a) Individuals	1,59,11,27,284.11	
	(b) Central Co-operative Banks		
47,15,39,872.10	(c)Other Societies	52,98,45,664.20	
1,95,84,02,948.88		2,12,09,72,948.31	
	(ii) Savings Bank Account		
1,09,12,01,152.00	(a) Individuals	1,09,05,20,771.00	
	(b) Central Co-operative Banks		
10,18,55,772.92	(c)Other Societies	12,56,52,988.31	
1,19,30,56,924.92		1,21,61,73,759.31	
	(iii) Current Deposits		
1,00,25,669.01	(a) Individuals	1,47,79,865.82	
	(b) Central Co-operative Banks		
28,69,63,971.97	(c)Other Societies	15,33,11,864.60	
29,69,89,640.98		16,80,91,730.42	
3,44,84,49,514.78			3,50,52,38,438.04
	4. BORROWINGS:		
	(i) From the Reserve Bank Of India/ State/Central Co-operative Bank		
	(a) Short term Loans, Cash Credits & overdrafts of which secured against		
	(A) Government & other Approved securities		
	(B) Other tangible Securities		
	(b) Medium term Loans of which secured against		
	(A) Government & other Approved securities		
	(B) Other tangible Securities		
	(c) Long Term Loans of which Secured against		

Amount (Rs) 31/3/2025	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2026
	1. CASH		
2,78,62,173.00	Cash In hand	2,28,90,866.00	
	Cash with Reserve Bank,SBI, State Co-operative Bank and		
9,84,83,283.93	Central Co-operative Bank	7,88 18,694 49	
12,63,45,456.93			10,17,09,560.49
	2. BALANCE WITH OTHER BANKS:		
7,57,41,109.77	(i) In Current Account	5,80,91,919.13	
	(ii) In Savings Account		
13,35,32,035.00	(iii) In Fixed Deposits	23,51,50,434.00	
20,92,73,144.77			29,32,42,353.13
	3. MONEY AT CALL & SHORT NOTICE		
	4. INVESTMENT:		
1,49,39,55,869.00	(i) In Central & State Govt.	1,31,80,32,641.00	
	Securities(at Book Value)		
	Face Value		
	Market Value		
	(ii) Other Trustee Securities		
	(iii) Share in Co-operative		
	institution other than in item (5) below		
20,74,89,629.85	(iv) Other Investment(Specify)	20,99,95,627.07	
1,70,14,45,498.85			1,52,80,28,268.07
	5. INVESTMENT IN THE PRINCIPAL		
	SUBSIDIARY STATE PARTNERSHIP FUND		
5,050.00	(I)CENTRAL CO.OP.BANK SHARE	5,050.00	
45,00,000.00	(II) Other Societies	45,00,000.00	
45,05,050.00			45,05,050.00
	6. ADVANCES:		
	(I) Short-term loans cash credits, overdrafts & bill		
	discounted of which secured against:		
6,12,676.00	(A) Government & other Approved Securities	6,16,949.00	
33,53,90,256.16	(B) Other tangible Securities	43,01,10,544.16	
23,60,59,706.00	(c) Surity	15,69,82,582.95	
57,20,62,638.16		58,77,10,076.11	
	out of the above Advances:		
47,88,18,638.16	Amount due for individuals-	49,68,11,896.11	
63,18,277.11	Amount Overdue	45,80,647.00	
12,55,36,067.89	Considered Bad and doubtful of Recovery	12,52,78,076.51	
	(ii) Medium term Loans of which secured against:		
	(A) Government & other appoved Securities		
2,85,40,127.59	(B) Other tangible Securities	2,38,36,286.59	
52,20,78,346.83	(c) Surity	27,84,09,536.88	
55,06,18,474.42		30,22,45,823.47	
	out of the above Advances:		
55,06,18,474.42	Amount due from individuals-	30,22,45,823.47	
1,35,69,284.45	Amount overdue-	1,28,88,729.60	
14,63,09,085.11	Considered Bad and doubtful of Recovery	12,29,71,639.28	
	(iii) Long term Loans of which secured against:		
	(A) Government & other appoved Securities		
74,98,41,813.52	(B) Other tangible Securities	1,29,39,72,786.36	
31,12,46,874.28	(c) Surity	18,30,44,044.80	
1,06,10,88,687.80		1,47,70,16,831.16	
	out of the Advances:		
1,06,10,88,687.80	Amount due from individuals	1,47,70,16,831.16	
59,98,219.90	Amount overdue	81,95,493.00	
5,15,95,113.22	Considered Bad and doubtful of Recovery	4,84,20,218.96	
2,18,37,69,800.38			2,36,69,72,730.74
	7. INTEREST RECEIVABLE		
14,62,03,270.00	Interest Rec. on loan (including doubtful Considered Bad)	19,84,61,091.33	

P. R. SHAH & ASSOCIATES
1002, 'MAHALAY' C. G. ROAD. AHMEDABAD-09
M.No. 40750
FRN: 109726W
PARESH R. SHAH
CHARTERED ACCOUNTANTS

Shri Mahila Sewa Sahakari Bank Ltd.

Balance Sheet as at 31st March,2026

Amount (Rs) 31/3/2025	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2026	Amount (Rs) 31/3/2025	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2026
	(A) Government & other Approved securities			2,64,96,173.66	Investment		
	(B) Other tangible Securities			17,26,98,873.66		2,03,02,396.00	
							21,87,63,487.38
	(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						
	(A) Government & other Approved securities				9. BRANCH ADJUSTMENT		
	(B) Other tangible Securities						
				14,09,84,293.50	10. PREMISES LESS DEPRECIATION		
							13,14,47,822.50
	(b) Medium term Loans of which secured against						
	(A) Government & other Approved securities			4,95,24,927.50	11. FURNITURE & FIXTURE LESS DEPRECIATION		
							4,62,74,447.00
	(C) Long Term Loans of which Secured against			4,599.00	12. LOCKER LESS DEPRECIATION		
	(A) Government & other Approved securities						3,910.00
	(B) Other tangible Securities			40,46,475.00	13 VEHICLE LESS DEPRECIATION		
							34,39,505.00
-	NSDC & NSFDC Loan				14. OTHER ASSETS		
				56,04,088.80	(i) Printed Stationery	48,79,454.80	
	5. BILLS FOR COLLECTION BEING			49,34,595.00	(ii) Stamps and other stock	55,20,694.00	
				11,58,93,652.97	(iii) Other Debtors	8,71,56,048.99	
	6. BRANCH ADJUSTMENT			12,64,32,336.77			
							9,75,56,197.79
					15. NON BANKING ASSETS ACQUIRED IN		
14,62,02,700.00	7. OVERDUE INTEREST RESERVE				SATISFATION OF CLAIMS (STATING MODE OF VALUATION)		
			19,84,61,091.38				
21,35,87,167.50	8. INTEREST PAYABLE			60,50,170.00	16. DEFERRED TAX ASSET		
			21,85,44,155.63				62,00,634.00
	9. OTHER LIABILITIES				17. PROFIT AND LOSS		
	Bills payable						
1,37,69,530.00	(i) Unclaimed Dividend	1,64,85,188.00					
1,44,00,000.00	(ii) Income Tax Provision	1,20,00,000.00					
33,68,044.12	(iii) Sundry Creditors	37,43,610.47					
6,35,64,052.10	(iv) Misc.	7,18,80,891.96					
9,51,01,626.22							
			10,41,09,690.43				
-	10. DEFERRD TAX						
	11. PROFIT & LOSS		-				
	Profit as per last balance sheet	1,21,86,149.84					
	less: appropriation	-					
		1,21,86,149.84					
1,21,86,149.84	add: profit for the year brought		26,85,237.76				
	from the profit & loss account						
	DEAF Rs. 51552657.74 (including Rs. 44888494.34/- last year)						
4,72,50,80,626.36	TOTAL		4,79,81,43,966.10	4,72,50,80,626.36	TOTAL		4,79,81,43,966.10

Ahmedabad
Dt. - 24-06-2026

As per our seprate report of even date attached
For, P R Shah & Associates,
Chartered Accountants
FRN:109726W

Paresh R. Shah
Partner
M. no. 40750
UDIN -

P. R. SHAH & ASSOCIATES
1002, 'MAHALAY' C. G. ROAD, AHMEDABAD-09
M.No.40750
FRN:109726W
PARESH R. SHAH
CHARTERED ACCOUNTANTS

Jyotiben Macwan
Chairperson

Ahmedabad
Dt. 24-06-2026

Rashmiben Surti
Vice Chairperson

CA Jayshree Vyas
Managing Director

Vandana Shah
General Manager

SHRI MAHILA SEWA SAHAKARI BANK LTD.

PROFIT AND LOSS A/C. FOR THE YEAR ENDED ON 31/03/2026

AS ON 31-03-25	EXPENDITURE	AS ON 31-03-26	AS ON 31-03-25	INCOME	AS ON 31-03-26
Amount in Rs.		Amount in Rs.	Amount in Rs.		Amount in Rs.
16,63,26,365.80	Interest on Deposits	16,85,23,084.85	37,94,28,092.55	Interest and Discounts	32,40,95,223.65
12,41,53,623.00	Salaries, Allowances & Provident Fund etc.	13,37,79,248.00	15,36,421.20	Commission and Brokerage	7,29,626.58
1,40,45,125.82	Rent, Taxes, Elect., Insurance	1,38,70,140.04		Other Income	
65,21,646.00	Stationery, Printing, Advertisement	59,76,388.00	765.00	A. Dividend	765.00
47,81,766.84	Postages, Telephones	43,50,667.23	8,38,289.75	B. Incidental Charges	16,40,370.00
1,18,000.00	Director Fees	1,12,000.00	2,40,10,347.66	C. Profit on Sale of Investments	4,18,83,613.44
2,50,000.00	Audit Fees	2,50,000.00	5,33,53,714.00	D. Other Income	8,38,43,660.54
83,04,652.00	Legal and Professional Fees	34,43,492.00			
	Loss on sale of assets		3,50,99,847.00	E. Earlier year Excess Provision written off	-
	Prudential Write Off				
3,55,57,418.81	Other Expenses	2,86,44,029.01			
1,78,00,430.00	Asset Repair & Maintenance	2,49,54,064.82			
	Other Provisions				
1,44,00,000.00	1. Income Tax	1,20,00,000.00	2,75,146.00	Deferred Tax (Net)	1,50,464.00
	2. Investment Depreciation	2,40,00,000.00			
2,00,97,445.05	3. Depreciation	1,83,30,939.50			
8,58,43,911.08	4. Bad Debt. Provision	1,13,24,432.00			
	5. Last Year Income-tax		41,57,761.24	Loss C/F.	
5,00,000.00	6. Cyber Security	1,00,000.00			
	Deferred Tax (Net)				
	Profit	26,85,237.76			
49,87,00,384.40	Total	45,23,43,723.21	49,87,00,384.40	Total	45,23,43,723.21

PROFIT & LOSS APPROPRIATION

AS ON 31-03-25	EXPENDITURE	AS ON 31-03-26	AS ON 31-03-25	INCOME	AS ON 31-03-26
41,57,761.24	LOSS B/F.				
1,21,86,149.84	PROFIT		1,63,43,911.08	BDDR APRO.	
1,63,43,911.08		-	1,63,43,911.08		-

Ahmedabad As per our seprate report of even date attached

Ahmedabad As per our seprate report of even date attached

Dt. - 24-06-2026

For, P R Shah & Associates.
Chartered Accountants
FRN:109726W

Paresh R. Shah
Partner
M. no. 40750
UDIN -

P. R. SHAH & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★
1002, 'MAHALAY' C. G. ROAD. AHMEDABAD-09
M.No.40750
FRN:109726W
PARESH R. SHAH

Jyotiben Macwan
Chairperson

Rashmiben Surti
Vice Chairperson

CA Jayshree Vyas
Managing Director

Vandana Shah
CGM

Ahmedabad
Dt. 24-06-2026