

पंजीकृत नं. 2089
18 मार्च, 1960



फोन : 25515969, 25500800, 25525565
www.kangrabank.com

दी कांगड़ा को-ऑपरेटिव बैंक लिमिटेड

सी-29, जनकपुरी कम्युनिटी सेंटर, पंखा रोड, जनकपुरी, नई दिल्ली-110058

वार्षिक आम साधारण सभा सूचना पत्र

प्रिय सदस्य,

मुझे आपको यह सूचना देते हुए प्रसन्नता हो रही है कि बैंक की वार्षिक आम साधारण सभा रविवार 28 सितम्बर, 2025 को ठीक 10 बजे महाराष्ट्र रंगायन, नूतन मराठी स्कूल (पहाड़गंज थाने के पीछे) आराम बाग, नई दिल्ली - 110055 में होगी। आपसे अनुरोध है कि समय पर पहुँचकर सभा की कारवाई को सफल बनाएं। यदि 28-09-2025 को सभा आरम्भ होने के लिए निर्धारित समय से आधे घंटे तक (10:30 बजे तक) कोरम (Quorum) पूरा नहीं हुआ तो सभा की कारवाई 15 मिनट के लिए स्थगित की जायेगी तथा उसी दिन उसी स्थान पर ठीक 10:45 बजे दोबारा आरम्भ होगी जिसके लिए कोरम की आवश्यकता नहीं होगी।

कार्यक्रम

1. पिछली सभा के उपरान्त जिन सदस्यों का निधन हो गया उन्हें श्रद्धांजली देना।
2. अध्यक्ष तथा उपाध्यक्ष महोदय द्वारा सभा को सम्बोधित करना।
3. बैंक सदस्यों तथा बैंक स्टाफ के मेधावी छात्र छात्राओं को विशेष छात्रवृत्ति राशि का वितरण।
4. वार्षिक रिपोर्ट तथा वर्ष 2024 - 2025 के आडिटड लेखे-जोखे के ब्योरे पर विचार विमर्श तथा पुष्टि (ब्योरे पृष्ठ 3 से 15 पर)।
5. वर्ष 2024-2025 के लाभ वितरण प्रस्ताव पर विचार एवम् स्वीकृति (प्रस्ताव पृष्ठ 15 पर)।
6. बाईलाज संशोधन प्रस्ताव पर विचार विमर्श एवम् स्वीकृति। (प्रस्ताव पृष्ठ 16 से 17 पर)

7. अध्यक्ष महोदय की अनुमति से अन्य विचार विमर्श ।
8. अध्यक्ष महोदय की अनुमति से बैठक की कारवाई का समापन तथा भोजन ।

नोट

1. सभा में प्रवेश केवल सदस्यों को ही मिलेगा इसलिये वे बैंक द्वारा जारी अपना फोटो पास अवश्य साथ लायें।
2. यदि विषय संख्या 7 के अन्तर्गत कोई सदस्य प्रस्ताव या सुझाव देना चाहे तो उसकी एक प्रति हिन्दी अथवा अंग्रेजी में 15 सितम्बर, 2025 तक बैंक की किसी भी शाखा में पब्लिक टाइम में पहुँचा दें।
3. जिन सदस्यों के स्थानीय पते बदल गये हैं वे बैंक की शाखा में अवश्य सूचित करें तथा अपने पते ठीक करवाएँ।
4. आम सभा द्वारा पारित प्रस्ताव के अनुसार माननीय सदस्यों तथा बैंक स्टाफ के उन प्रतिभाशाली बच्चों को जिन्होंने वर्ष 2025 में बोर्ड की 12वीं कक्षा की परीक्षा में 90% या उससे अधिक अंक प्राप्त किये हैं उनको 5100/- रुपये की राशि तथा सम्मान पत्र विशेष छात्रवृत्ति के रूप में दिये जायेंगे। इसलिए जिन सदस्यों तथा बैंक स्टाफ के बच्चे इस योजना की पात्रता रखते हैं उनका पंजीकरण बैंक की सम्बन्धित शाखा में 19 सितम्बर, 2025 तक निर्धारित फार्म तथा सर्टीफिकेट सहित करवा लें अन्यथा वे बच्चे इस छात्रवृत्ति से वंचित रह जायेंगे। छात्रवृत्ति केवल उन्हीं बच्चों को दी जायेगी जो वार्षिक आम साधारण सभा में उपस्थित होंगे।
5. प्रत्येक सदस्य को उपस्थिति लगाते समय भोजन और चाय के लिए दो कूपन दिये जायेंगे। भोजन तथा चाय इन्हीं कूपनों पर उपलब्ध होंगे।

दिनांक : 01 सितम्बर, 2025

भवदीय
श्याम सुंदर नारंग
मुख्य कार्यकारी अधिकारी

वार्षिक रिपोर्ट

प्रिय सदस्य

बैंक की 57वीं वार्षिक आम साधारण सभा के अवसर पर मैं श्याम सुंदर नारंग, मुख्य कार्यकारी अधिकारी निर्देशक मण्डल की ओर से आपका हार्दिक स्वागत एवं अभिनन्दन करता हूँ।

23 मार्च 2025 को निदेशक मंडल का चुनाव हुआ जिसे दिल्ली सरकार द्वारा नियुक्त चुनाव अधिकारी ने सम्पन्न कराया। चुनाव अच्छे ढंग से और सुचारु रूप से हुआ। निदेशक मंडल सभी सदस्यों का सहयोग के लिए आभारी है।

वर्तमान की कड़ी स्पर्धा में भी आपका बैंक आपके सहयोग एवं समर्थन, निदेशक मण्डल के कुशल मार्गदर्शन तथा कर्मचारियों के परिश्रम के परिणामस्वरूप सन्तोषजनक प्रगति कर रहा है जो निम्नलिखित आडिटड आंकड़ों से परिलक्षित होती है।

(सदस्यता, एन.पी. ए. एवं करार के अतिरिक्त सभी आंकड़े करोड़ों में है)

	31-03-2024	31-03-2025
शेयर राशि (Share Money)	44.65	45.19
जमा राशियां (Deposits)	1266.13	1317.73
ऋण (Advances)	701.76	763.47
कार्यशील पूंजी (Working Capital)	1425.02	1485.49
शुद्ध लाभ (Net Profit)	9.48	7.64
सदस्य संख्या (Membership)	43284	43031
एन.पी.ए. ग्रास (NPA GROSS)	5.24%	4.30%
एन.पी.ए. नैट (NPA NET)	(-)1.06%	(-)0.27%
करार(CRAR)	13.55%	13.71%

वर्ष 2024-25 का आडिट: वर्ष 2024-25 का आडिट रिजर्व बैंक (RBI) तथा रजिस्ट्रार कोऑपरेटिव सोसाइटीज (RCS) द्वारा नियुक्त चार्टर्ड अकाउंटेंट कम्पनी M/s JAGDISH CHAND & CO ने किया। आडिट रिपोर्ट में दी गई त्रुटियों को दूर करने तथा सुझावों पर अमल करने की आवश्यक कारवाई की जा रही है। त्रुटियों तथा सुझावों का संक्षिप्त ब्यौरा पृष्ठ 15 पर दिया गया है।

रिजर्व बैंक द्वारा बैंक का निरीक्षण: रिजर्व बैंक ने बैंक का 29वां निरीक्षण 18-11-2024 से 20-12-2024 तक की अवधि में किया। बैंक के क्रियाकलापों का मूल्यांकन 31 मार्च, 2024 तक की आर्थिक स्थिति के आधार पर किया गया। रिपोर्ट में दिए गए सुझावों पर कार्रवाई की गई है तथा त्रुटियों को दूर करने का प्रयास किया जा रहा है।

के.वाई.सी. (KYC) : सभी ग्राहकों के लिये KYC करवाना अनिवार्य कर दिया गया है। जिन ACCOUNTS का KYC नहीं होगा उनमें कोई TRANSACTION नहीं हो सकेगी। ऐसे सदस्यों की सदस्यता भी समाप्त हो सकती है। सभी ग्राहकों से अनुरोध है कि वे शीघ्र अपना KYC करवा लें तथा असुविधा से बचें।

डी.ई.ए.एफ खाता (DEAF account): रिजर्व बैंक के निर्देशानुसार यदि किसी अकाउंट में अकाउंट होल्डर द्वारा 10 वर्ष तक कोई ट्रांजैक्शन [Transanction] नहीं की जाती तो उसे डी.ई.ए.एफ अकाउंट माना जाता है तथा उसमें जमा राशि रिजर्व बैंक को भेजनी होती है तथा बैंक डिपॉजिट कम हो जाता है। सभी सदस्यों / ग्राहकों से अनुरोध है कि वे अपने सभी प्रकार के अकाउंट में यदा कदा ट्रांजैक्शन अवश्य करें ताकि अकाउंट डी.ई.ए.एफ अकाउंट न बने।

DICGC PREMIUM : बैंक ने 30-09-2025 तक की अवधि का अग्रिम Premium दे दिया है तथा भविष्य में भी समय पर दिया जाता रहेगा ताकि जमा कर्ताओं की जमा राशि सुरक्षित रहे।

वैसे तो सदस्य सभी प्रकार का सहयोग देते रहें हैं और भविष्य में भी देते रहेंगे परंतु निदेशक मंडल आपसे विशेष रूप से निम्नलिखित सहयोग की अपेक्षा रखता है।

- i. अपने परिवार के पात्रता रखने वाले सभी व्यक्तियों को बैंक का सदस्य बनाएं।
- ii. अपनी तथा अपने परिवार की सभी प्रकार की बचत बैंक में रखें। इससे एक तो आपको उसपर ब्याज मिलेगा तथा आपका आप द्वारा जमा करवाई राशि बैंक के दूसरे सदस्यों को ऋण के रूप में दी जा सकेगी जिससे बैंक को लाभ होगा जो लाभांश/ डिविडेंड (Dividend) के रूप में आपको भी मिलेगा। आपकी जमा राशि बैंक की सुदृढ़ आर्थिक स्थिति के कारण सुरक्षित रहेगी।
- iii. आप अपनी ऋण की सभी प्रकार की आवश्यकता अपने कांगड़ा बैंक से ही पूरा करें।
- iv. अपने लिए गए ऋण की किश्तें नियमित रूप से प्रतिमास दें ताकि बैंक को वसूली के लिए कोई कारवाई न करनी पड़े।

यह प्रसन्नता की बात है कि ग्राहकों के लिए एक और बैंकिंग सुविधा "मोबाइल बैंकिंग" और यू.पी.आई (UPI) आरंभ की गई है। बड़ी संख्या में ग्राहक इस नई सुविधा का लाभ उठा रहे हैं। नेट बैंकिंग सुविधा दिये जाने का प्रयास भी किया जा रहा है। कुछ अपरिहार्य कारणों से आर.टी.जी.एस (RTGS) तथा एन.ई.एफ.टी (NEFT) सर्विसिज में कुछ व्यवधान पड़ा है जिसे शीघ्र दूर करने का पूरा प्रयत्न किया जा रहा है तथा रिजर्व बैंक से भी लगातार संपर्क किया जा रहा है।

बैंक उन सभी जमाकर्ताओं (Depositors) का आभारी है जिन्होंने अपनी बचत बैंक में रखी है। बैंक उन्हें आश्वासन देता है उनकी जमा राशियाँ सदैव सुरक्षित रहेंगी तथा उन पर उचित व्याज मिलता रहेगा।

बैंक अपने सभी कर्मचारियों का आभारी है कि वे बड़ी लग्न और मेहनत से बैंक के प्रति अपने कर्तव्य का निर्वहन कर रहे हैं।

निदेशक मण्डल सभी बैंक सदस्यों का उनके मार्गदर्शन तथा सहयोग के लिए आभारी है तथा आश्वासन देता है कि वह अपनी पूरी योग्यता से बैंक की प्रगति के लिए प्रयत्नशील रहेगा। अन्त में निदेशक मण्डल आज बैठक में आये सभी सदस्यों का आभारी है जो समय निकाल कर आये तथा विचार विमर्श में भाग लिया।

धन्यवाद

श्याम सुंदर नारंग
मुख्य कार्यकारी अधिकारी
(निदेशक मण्डल की ओर से)

INDEPENDENT AUDITORS' REPORT

To,
The Members
The Kangra Co-Operative Bank Limited,
New Delhi

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **THE KANGRA CO-OPERATIVE BANK LTD** ("the Bank"), which comprise the Balance Sheet as at March 31st, 2025, the Statement of Profit and Loss and Cash Flow Statement ended on that date and a summary of significant accounting policies and other explanatory information (herein after referred as financial statements). Incorporated in these financial statements are the return of Twelve (12) branches, one (1) service branch and head office audited by us.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India and The Delhi Cooperative Societies Act 2003, in the manner so required in the manner so required for bank and are in conformity with accounting principles generally accepted in India and give:

- In case of the Balance sheet, of the state of affairs of the Bank as at 31st March, 2025;
- In case of the Profit and loss account of the profit for the year ended on that date; and
- In case of statement of cash flow of the cash flows of the bank for the year ended on that date

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (SAS) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the financial statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the Financial Statements and Auditor's Report thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Board's report, but does not include the financial statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge in the audit, or otherwise appears to be materially misstated.

When we read the report of board of directors, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Financial Statements

The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') and The Delhi Cooperative Societies Act 2003 from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibility for the Audit of Financial Statements.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We also provide management with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

The balance sheet and the profit and loss account have been drawn up in accordance with the provisions of the Section 29 of the Banking Regulation Act, 1949.

Subject to the limitations of the audit indicated in above paragraphs, our comments in Part A and Part B, we report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory;
- The transactions of the bank which have come to our notice have been within the powers of the of Bank;
- The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit
- In our opinion, proper books of account as required by law have been kept by the bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches;
- The balance sheet, the profit and loss account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;
- No separate audit of the branches has been conducted therefore no other auditor's report has been received by us.
- 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 the bank;
- In our opinion and according to the information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in realisation of money due to the bank.

Place : Delhi
Date : 18.05.2025

For Jagdish Chand & Co.
Chartered Accountants
(F.R.N. 000129N)
(UDIN NO :-25078748BMJKJN6123)
CA Ravi Goel
(Partner)
M.No.-078748

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

BALANCE SHEET AS AT 31.03.2025

CAPITAL & LIABILITIES	Schedule	AS AT 31.03.2025	AS AT 31.03.2024
CAPITAL	1	45,18,71,500.00	44,64,79,700.00
RESERVES & SURPLUS	2	83,40,85,241.28	79,87,78,566.21
DEPOSITS & OTHER ACCOUNTS	3	13,17,73,22,135.57	12,66,12,72,086.39
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	67,06,87,954.48	59,55,56,540.12
TOTAL		15,13,39,66,831.33	14,50,20,86,892.72
ASSETS			
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	41,87,60,411.55	48,65,61,360.69
BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	2,09,65,32,204.25	1,92,90,72,142.97
INVESTMENTS	8	4,71,32,94,338.90	4,78,03,43,500.45
ADVANCES	9	7,28,66,07,446.99	6,66,94,55,119.80
FIXED ASSETS	10	8,11,33,805.18	8,79,77,334.64
OTHER ASSETS	11	53,76,38,624.46	54,86,77,434.17
TOTAL		15,13,39,66,831.33	14,50,20,86,892.72
CONTINGENT LIABILITIES	12	12,85,37,152.44	8,97,10,421.75
BILLS FOR COLLECTION		37,03,472.34	1,96,07,346.86
SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS	Note 1 to 13	-	-

Place : New Delhi
Date : 18/05/2025

Sd/-
Laxmi Dass
Chairman

Sd/-
R.K. Sharma
Vice Chairman

Sd/-
Suresh Parashar
Director

Sd/-
Shyam Sunder Narang
CEO

as per report of even date
FOR JAGDISH CHAND & CO.
Chartered Accountants
(F.R.N.000129N)
Sd/-
Ravi Goel
Partner
(M.No. 078748)

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2025

	Schedule	YEAR ENDED ON 31.03.2025	YEAR ENDED ON 31.03.2024
I INCOME			
INTEREST EARNED	13	1,12,33,96,725.92	1,07,69,96,324.48
OTHER INCOME	14	3,39,16,503.84	8,72,94,776.66
TOTAL		1,15,73,13,229.76	1,16,42,91,101.14
II EXPENDITURE			
INTEREST EXPENDED	15	75,52,89,840.83	70,53,41,305.94
OPERATING EXPENSES	16	32,25,11,728.66	28,43,90,795.75
LOSS DUE TO CYBER HACKING	16A	-	7,64,76,033.44
PROVISIONS AND CONTINGENCIES			
Provision for Standard Assets	26,06,514.20		30,51,532.53
Provision for Investment Depreciation Reserve	-		-
Cooperative Education Fund	50,000.00		50,000.00
Prov for Recoverable from Ex. Staff	4,62,996.00		1,71,563.00
Provision for Doubtful Debts	-	31,19,510.20	-
Provision for Taxation			
I) Current Tax	2,26,00,000.00		2,00,00,000.00
ii) Deferred Tax	(53,00,000.00)		7,00,000.00
iii) (Excess)/Short provided in earlier years	(92,72,923.00)	80,27,077.00	(36,20,562.00)
TOTAL		1,08,89,48,156.69	1,08,65,60,668.66
III PROFIT/LOSS			
Net Profit/Loss(-) after tax for the year		6,83,65,073.07	7,77,30,432.48
Net Profit/(Loss) Previous Years		-	8,00,00,000.00
TOTAL		6,83,65,073.07	15,77,30,432.48
IV APPROPRIATIONS			
I) Transfer to Statutory Reserves		1,70,91,268.27	1,94,32,608.12
ii) Transfer to Other Reserves (IFR)		-	1,79,97,890.00
iii) Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961		11,90,000.00	6,95,000.00
iv) Balance Carried Over to Balance Sheet			
Net Profit/(Loss) for the Year	5,00,83,804.80	-	3,96,04,934.36
Net Profit/(Loss) Previous Years	-	5,00,83,804.80	8,00,00,000.00
TOTAL		6,83,65,073.07	15,77,30,432.48

Significant Accounting Policies and Notes on Accounts

Note1 To 13

as per report of even date
FOR JAGDISH CHAND & CO.
Chartered Accountants
(F.R.N.000129N)
Sd/-
Ravi Goel
Partner
(M.No. 078748)

Place : New Delhi
Date : 18/05/2025

Sd/-
Laxmi Dass
Chairman

Sd/-
R.K. Sharma
Vice Chairman

Sd/-
Suresh Parashar
Director

Sd/-
Shyam Sunder Narang
CEO

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE TO BALANCE SHEET AS ON 31.03.2025

SCHEDULE I- Capital	AS ON(31.03.2025)	AS ON(31.03.2024)
i) Authorised Capital		
50,00,000 Shares of Rs 100 each	50,00,00,000.00	50,00,00,000.00
ii) Issued, Subscribed and Paid up Capital		
Shares 45,18,715 (Prev. Year 44,64,797) of Rs Rs 100 each	45,18,71,500.00	44,64,79,700.00
 SCHEDULE 2 - RESERVE & SURPLUS	 AS ON(31.03.2025)	 AS ON(31.03.2024)
i) Statutory Reserve		
Opening Balance	38,39,18,734.06	36,44,86,125.94
Add: Apportionment of Profit (25%)	1,70,91,268.27	1,94,32,608.12
Add: Transfer from Undistributed Profit	8,00,00,000.00	-
Closing Balance	48,10,10,002.33	38,39,18,734.06
ii) Spl. Bad & Doubtful Debt		
Balance	8,88,81,273.50	8,87,25,313.69
Add: Apportionment of Profit	40,00,000.00	1,00,00,000.00
Less: Written Off During the Year	(87,79,555.00)	(98,44,040.19)
Add: Transfer from Profit and Loss A/c- Bad Debt Written Off	87,79,555.00	-
Closing Balance	9,28,81,273.50	8,88,81,273.50
iii) Investment Fluctuation Reserve		
Balance	5,93,50,173.06	4,13,52,283.06
Addition during the year	-	1,79,97,890.00
Closing Balance	5,93,50,173.06	5,93,50,173.06
iv) Investment Depreciation Reserve		
Balance	4,94,19,524.50	4,94,19,524.50
Addition during the year	-	-
Closing Balance	4,94,19,524.50	4,94,19,524.50
v) Special Reserve (Income Tax)		
Balance	1,20,72,155.00	1,13,77,155.00
Addition during the year	11,90,000.00	6,95,000.00
Closing Balance	1,32,62,155.00	1,20,72,155.00
vi) Building Fund		
Balance	6,49,85,750.00	6,40,82,750.00
Add: Received form New Members enrolled	6,81,000.00	9,03,000.00
Closing Balance	6,56,66,750.00	6,49,85,750.00
vii) Welfare Fund		
Balance	78,72,021.73	60,45,098.02
Add: Apportionment of Profit	11,61,036.36	18,26,923.71
Closing Balance	90,33,058.09	78,72,021.73
viii) Member Admission Fund		
Balance	1,26,74,000.00	1,17,42,000.00
Add: Received form New Members enrolled	7,04,500.00	9,32,000.00
Closing Balance	1,33,78,500.00	1,26,74,000.00
ix) Balance in Profit and Loss Account		
Net Profit / (Loss) Previous Years	6,40,00,000.00	6,40,00,000.00
Net Profit / (Loss) Brought F.Y. 2022-23	1,60,00,000.00	1,60,00,000.00
Less: Transfer to Statutory Reserve	(8,00,00,000.00)	-
Net Profit / (Loss) for the year	5,00,83,304.80	3,96,04,934.36
	5,00,83,304.80	11,96,04,934.36
TOTAL	83,40,85,241.28	79,87,78,566.21

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE TO BALANCE SHEET AS ON 31.03.2025

SCHEDULE 3- DEPOSITS		AS ON(31.03.2025)	AS ON(31.03.2024)
A	FIXED DEPOSITS		
i)	Individuals	8,57,38,30,109.20	8,11,55,58,136.52
ii)	Cooperative Societies and Others	78,72,94,287.00	59,86,11,120.00
B	SAVING DEPOSITS		
	Individuals	2,93,10,58,213.81	3,02,11,77,846.87
	Cooperative Societies & Others	1,68,78,714.16	1,24,79,373.86
	Saving Deposits (Inoperative)	23,55,21,857.64	21,64,96,274.37
C	CURRENT DEPOSITS	42,91,71,278.43	49,30,42,749.94
D	RECURRING DEPOSITS	16,94,73,407.00	16,15,42,507.00
E	SPECIAL DEPOSIT MEMBERS	-	-
F	OPTIONAL DEPOSITS	3,40,94,268.33	4,23,64,077.83
TOTAL		13,17,73,22,135.57	12,66,12,72,086.39
SCHEDULE 4-BORROWINGS		AS ON(31.03.2025)	AS ON(31.03.2024)
	Borrowings in India	-	-
	Borrowings outside India	-	-
TOTAL		-	-
SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Inter- Office Adjustment (Net)	-	-
ii)	Overdue Interest Reserve (As per Contra)	30,46,98,820.58	29,10,99,998.58
iii)	Banker Cheques Payable	4,28,84,478.35	98,08,775.39
iv)	Security Deposits	5,57,878.00	21,03,939.49
v)	Interest Accrued But Not Due	22,21,693.69	19,10,359.69
vi)	Electricity & Water Charges Payable	3,20,100.00	3,45,000.00
vii)	Telephone Charges Payable	72,250.00	87,312.00
viii)	Conveyance Payable	3,98,580.00	4,21,970.00
ix)	Audit Fees Payable	4,72,500.00	4,72,500.00
x)	Other Liabilities	31,60,575.58	1,15,05,691.64
xi)	Contingent Prov. Against Standard Assets	2,93,12,578.53	2,67,06,064.33
xii)	Special Prov. Against Standard Assets	26,89,800.00	26,89,800.00
xiii)	Prov. Against Recoverable from Ex. Staff	6,34,559.00	1,71,563.00
xiv)	Prov. Gratuity and Leave Encashment	16,96,22,485.00	15,21,44,883.00
xv)	Co-operative Education Fund Payable	50,000.00	50,000.00
xvi)	TDS Payable	1,41,20,605.00	1,30,10,112.00
xvii)	Bonus Payable	37,00,000.00	5,05,764.00
xviii)	Provision for Income Tax	2,26,00,000.00	2,00,00,000.00
xix)	GST Payable	-	-
xx)	CPF Payable	22,90,262.00	21,28,421.00
xxi)	Share Dividend	7,08,80,788.75	6,03,94,386.00
TOTAL		67,06,87,954.48	59,55,56,540.12
SCHEDULE 6-CASH & BALANCES WITH RESERVE BANK OF INDIA		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Cash In Hand	16,18,41,289.00	6,65,00,091.00
ii)	Balances with Reserve Bank of India	25,69,19,122.55	42,00,61,269.69
TOTAL		41,87,60,411.55	48,65,61,360.69
SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Current Deposits	39,65,32,204.25	28,74,22,341.97
ii)	Saving Bank Deposits	-	4,68,301.00
iii)	Fixed Deposits	1,60,00,00,000.00	1,41,11,81,500.00
iv)	Money at call & short Notice	10,00,00,000.00	23,00,00,000.00
TOTAL		2,09,65,32,204.25	1,92,90,72,142.97

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE TO BALANCE SHEET AS ON 31.03.2025

SCHEDULE 8- INVESTMENTS		AS ON(31.03.2025)	AS ON(31.03.2024)
I)	In Central and & State Government Securitiles	3,61,23,16,876.36	3,79,92,66,276.36
ii)	Other Approved Securities	23,02,50,000.00	-
iii)	Shares of Cooperative Institutions	4,950.00	4,950.00
iv)	Other Investments (Non SLR)	87,00,00,000.00	98,00,00,000.00
v)	Premium Prepaid on Government Securities	7,22,512.54	10,72,274.09
TOTAL		4,71,32,94,338.90	4,78,03,43,500.45
SCHEDULE 9- ADVANCES		AS ON(31.03.2025)	AS ON(31.03.2024)
Ai)	Over Draft (Against FDR, Property & Stock)	53,89,26,232.39	47,23,59,502.35
	Less: Provision for Non-performing Assets	(1,30,95,636.55)	(1,34,38,425.37)
	Net Over Draft (Against FDR, Property & Stock)	52,58,30,595.84	45,89,21,076.98
ii)	Loans Secured by Tangible Assets	6,01,88,66,166.72	5,46,06,34,726.53
	Less: Provision for Non-performing Assets	(18,71,65,282.45)	(17,96,46,861.93)
	Net Loans Secured by Tangible Assets	5,83,17,00,884.27	5,28,09,87,864.60
iii)	Loan Against Deposit	31,14,10,929.72	24,47,35,846.00
Bi)	Unsecured Loans	76,55,28,059.16	83,98,48,985.92
	Less: Provision for Non-performing Assets	(14,78,63,022.00)	(15,50,38,653.70)
	Net Unsecured Loans	61,76,65,037.16	68,48,10,332.22
TOTAL (A(i)+(ii)+(iii)+B(i))		7,28,66,07,446.99	6,66,94,55,119.80
		AS ON(31.03.2025)	AS ON(31.03.2024)
C	Advance		
i)	Priority Sectors	4,51,88,17,988.33	4,25,91,00,032.96
ii)	Others	3,11,59,13,399.66	2,75,84,79,027.84
TOTAL (C(i)+(ii))		7,63,47,31,387.99	7,01,75,79,060.80
SCHEDULE 10- FIXED ASSETS		AS ON(31.03.2025)	AS ON(31.03.2024)
I)	Premises		
	Balance	93,46,818.13	1,20,70,366.57
	Additions during the year	-	-
	Deductions during the year	-	(16,95,168.44)
	Less: Depreciation	9,34,684.00	(10,28,380.00)
	Closing Balance	<u>84,12,134.13</u>	<u>93,46,818.13</u>
ii)	Land		
	Balance	3,58,53,060.00	2,45,57,060.00
	Additions during the year	-	1,12,96,000.00
	Deductions during the year	-	-
	Closing Balance	<u>3,58,53,060.00</u>	<u>3,58,53,060.00</u>
iii)	Furniture & Fixtures		
	Balance	86,11,772.79	85,48,406.19
	Additions during the year	60,822.00	11,11,746.84
	Deductions during the year	(6,433.00)	(94,424.24)
	Less: Depreciation	(8,65,913.00)	(9,53,956.00)
	Closing Balance	<u>78,00,248.79</u>	<u>86,11,772.79</u>
iv)	Arms & Ammunition		
	Balance	59,172.50	69,613.50
	Additions during the year	-	-
	Deductions during the year	-	-
	Less: Depreciation	(8,874.00)	(10,441.00)
	Closing Balance	<u>50,298.50</u>	<u>59,172.50</u>

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

v) Office Equipments		
Balance	83,26,830.66	80,71,102.49
Additions during the year	28,46,318.42	27,67,707.10
Deductions during the year	(1,28,985.52)	(10,31,444.93)
Less: Depreciation	(16,65,172.00)	(14,80,534.00)
Closing Balance	93,78,991.56	83,26,830.66
vi) Electrical Fittings		
Balance	24,44,585.31	27,76,025.13
Additions during the year	-	2,10,620.00
Deductions during the year	-	(1,01,572.82)
Less: Depreciation	(3,66,684.00)	(4,40,487.00)
Closing Balance	20,77,901.31	24,44,585.31
vii) Vehicles		
Balance	26,59,374.47	21,51,262.00
Additions during the year	-	10,59,058.00
Deductions during the year	-	1,50,520.53
Less: Depreciation	(3,98,906.00)	(4,00,425.00)
Closing Balance	22,60,468.47	26,59,374.47
viii) Computers & Softwares		
Balance	1,59,24,406.66	91,57,782.20
Additions during the year	5,75,016.64	1,17,91,776.34
Deductions during the year	(18,360.00)	(3,991.51)
Less: Depreciation	(54,56,543.00)	(50,21,160.37)
Closing Balance	1,10,24,520.30	1,59,24,406.66
ix) Capital Expenditure on Rented Premises		
Balance	47,51,314.12	52,79,238.12
Additions during the year	-	-
Deductions during the year	-	-
Less: Depreciation	(4,75,132.00)	(5,27,924.00)
Closing Balance	42,76,182.12	47,51,314.12
	TOTAL	8,11,33,805.18
		8,79,77,334.64
SCHEDULE 11 - OTHER ASSETS	AS ON(31.03.2025)	AS ON(31.03.2024)
i) Inter- Office Adjustment (Net)	-	-
ii) Interest Receivable on Investments	12,95,95,914.78	17,78,76,216.00
iii) Interest Receivable on Standard Advances (As per Contra)	2,56,53,101.00	3,91,92,802.00
iv) Interest Receivable on NPA (As per Contra)	27,90,45,719.58	25,19,07,196.58
v) Staff Advance	6,51,800.00	7,73,287.00
vi) Closing Stock (Stationery)	5,89,019.23	7,15,238.40
vii) TDS Receivable	72,65,574.54	77,65,473.15
viii) Income Tax Refund Receivable	-	29,911.00
ix) Advance Tax & Self Assessment Tax	4,50,00,000.00	3,05,00,000.00
x) Security Deposits	16,09,000.00	15,94,000.00
xi) Deferred Tax Assets	3,83,00,000.00	3,30,00,000.00
xii) Other Assets	41,58,953.33	14,44,575.77
xiii) Prepaid Expenses	26,97,270.00	20,78,530.27
xiv) GST Cash Ledger	16,94,687.00	9,70,711.00
xv) GST Receivable	13,77,585.00	8,29,493.00
xvi) Branch Imprest	-	-
	TOTAL	53,76,38,624.46
		54,86,77,434.17

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE 12 - CONTINGENT LIABILITIES		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Claims against the bank not acknowledged as debts	-	-
ii)	Liability for partly paid investments	-	-
ii)	Guarantee given on behalf of constituents	37,80,553.00	31,10,320.00
iv)	Acceptances, endorsements and other obligations	-	-
v)	Other items for which the bank is contingently liable	12,47,56,599.44	8,66,00,101.75
TOTAL		12,85,37,152.44	8,97,10,421.75

SCHEDULE TO PROFIT AND LOSS A/C FOR THE YEAR ENDED ON 31.03.2025

SCHEDULE 13 - INTEREST EARNED		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Interest/Discount on Advances/ Bills	66,07,36,114.14	61,09,67,237.27
ii)	Income on Investments	44,25,54,355.78	44,53,09,331.21
iii)	Interest on Balances With Reserve Bank of India and Other Inter Bank Funds	-	-
iv)	Others	2,01,06,256.00	2,07,19,756.00
TOTAL		1,12,33,96,725.92	1,07,69,96,324.48

SCHEDULE 14 - OTHER INCOME		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Commission, Exchange and Brokerage	1,15,28,334.44	1,30,17,136.25
ii)	Profit on Sale of Investments	-	1,79,97,890.00
	Less: Loss on Sale of Investment	-	-
iii)	Profit on revaluation of investments	-	-
	Less: Loss on revaluation of Investments	-	-
iv)	Profit on Sale of Land, Buildings and Other Assets	-	-
	Less: Loss on Sale of Land, Buildings and Other Assets (1,562.98)	1,562.98	(6,68,281.14)
v)	Special Prov. For Standard Assets (COVID-19) Written Back	-	96,27,200.00
vi)	Reversal of NPA Provision	-	1,60,00,000.00
vii)	Miscellaneous Income	2,23,86,606.42	3,13,20,831.55
TOTAL		3,39,16,503.84	8,72,94,776.66

SCHEDULE 15- INTEREST EXPENDED		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Interest on Deposit	75,52,89,840.83	70,53,41,305.94
ii)	Interest on Balances With Reserve Bank of India and Other Inter-Bank Funds	-	-
iii)	Others	-	-
TOTAL		75,52,89,840.83	70,53,41,305.94

SCHEDULE 16- OPERATING EXPENSES		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Payments to and Provisions for Employees	19,69,31,420.00	17,23,17,317.37
ii)	Rent, Taxes and Lighting	1,82,17,504.22	1,77,29,483.94
iii)	Printing and Stationery	26,67,189.93	25,36,104.96
iv)	Advertisement and Publicity	7,27,756.56	6,91,299.78
v)	Depreciation on Bank's property	1,01,71,908.00	98,63,307.37
vi)	Directors's Fees, Allowances and Expenses	62,11,549.38	64,94,996.72
vii)	Auditors' Fee and Expenses (Including Concurrent Auditors)	12,14,393.00	18,50,250.00
viii)	Law Charges	15,32,612.22	11,52,497.59
ix)	Postages, Telegrams, Telephones, etc.	25,67,214.91	23,89,094.48
x)	Repairs and Maintenance	1,44,38,308.81	1,26,79,379.72
xi)	Insurance	2,01,16,396.31	2,03,15,968.68
xii)	Bad Debts Written Off	87,79,555.00	-
xiii)	Other Expenditure	3,89,35,870.42	3,63,71,095.14
TOTAL		32,25,11,728.66	28,43,90,795.75

SCHEDULE 16A- LOSS DUE TO CYBER HACKING		AS ON(31.03.2025)	AS ON(31.03.2024)
i)	Loss due to Cyber Hacking	-	7,64,76,033.44
TOTAL		-	7,64,76,033.44

ADDITIONAL INFORMATION

Disclosure pursuant to Reserve Bank of India circular No. UBD.CO.BPD.(PCB) CIR No. 52/12.05.001/2013-14 dated 25th March 2014.

1. Capital to Risk Asset Ratio :	13.71% as on 31.03.2025	
2. Movement of CRAR		
CRAR AS ON 31.03.2025	CRAR AS ON 31.03.2024	INCREASE / (DECREASE)
13.71%	13.55%	1.18%
3. Investments		
A	Book Value of Investments	Rs. 6,,08,23,16,876.36
B	Face Value of Investments	Rs. 6,10,32,60,000.00
4. Advances against real estate	Rs. 4722.23 Lacs	
5. Advances against shares & debentures.	Rs. NIL	
6. Advances to directors, their relatives, companies/firm in which they are interested.	--NIL	
7. Average cost of Deposits	5.73%	
8. NPAs		
a) Gross NPA	Rs. 3,283.39 Lacs	
b) Net NPA	Rs. (197.85) Lacs	
9. Movement in provisions / Depreciation in Investments		
a) Movement in provision for NPAs (excluding provision on standard Assets)		
PARTICULARS	CURRENT YEAR (31.03.2025)	PREVIOUS YEAR (31.03.2024)
	(In Crores)	(In Crores)
Opening Balance	34.81	36.41
Add : Provision made during the year	--	--
Less : Written off	--	(1.60)
Closing Balance	34.81	34.81
b) Movement in Standard Assets provision		
PARTICULARS	CURRENT YEAR (31.03.2025)	PREVIOUS YEAR(31.03.2024)
	(In Crores)	(In Crores)
Opening Balance	2.67	2.36
Add/Less : Provision / (Reversed) during the year	0.26	0.31
Closing Balance	2.93	2.67
c) Movement of Special provision on standard Assets		
PARTICULARS	CURRENT YEAR (31.03.2025)	PREVIOUS YEAR (31.03.2024)
	(In Crores)	(In Crores)
Opening Balance	0.27	1.23
Add : Provision made during the year	--	--
Less : Amount Transfer to Profit & Loss Account	--	0.96
Closing Balance	0.27	0.27

10. **Profitability**

PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
(a) Interest income as a percentage to working funds	7.56%	7.56%
(b) Non interest income as a percentage to working funds	0.23%	0.61%
(c) Operating profit as percentage to working funds	0.58%	0.73%
(d) Return on Assets	0.51%	0.67%
(e) Business (Deposits + Advances) per employee (Rs. in Crores)	12.18	11.57
(f) Profit per employee (Rs. in Lacs)	4.55	5.68

11. **Issuer Composition of Non SLR Investments.**

Rs. In Crores

Sr. No.	Issuer	Investment Grade	Extent Below Investment Grade Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(1)	(2)	(3)	(4)	(5)	(6)
1.	PSUs	87.00	–	–	–
2.	FIs	–	--	–	–
3.	Nationalized Bank	--	–	–	–
4.	Other (Mutual Fund)	–	-	–	-
5.	Provision held towards depreciation	–	–	–	–
	Total	87.00	–	–	–

12. **Foreign Currency Assets & Liabilities : NIL**

13. **The Payment of Insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) RS. 1,67,26,136.04 (Previous Year Rs. 1,77,91,415.00)**

Brief note on the deficiencies pointed out and improvements suggested by the Statutory Auditors in the Audit report for the financial year 2024-25

Statutory Auditors have submitted their report in two parts (A and B) along with Long Form Audit Report consisting three parts (I, II and III). Deficiencies pointed out and suggestions given for implementation are given below :

1. PARTA - No deficiency reported
2. PART B - No deficiency reported

3. LONG FORM AUDIT REPORT

Part I-No deficiency reported except KYC of membership accounts. Bank has 43,031 membership accounts as on 31.03.2025 out of which 36,975 accounts (85.93 %) were KYC compliant and efforts are ongoing to complete KYC for remaining ,6056 membership account.

Part II-No material deficiency reported except 'During the F.Y.2024-25, the IS audit was not conducted. To comply with the RBI's cyber security framework (level III) the bank has engaged a CERT-IN empaneled auditor'

Part III-No material deficiencies reported except

(1) IFR maintained by the bank is less than stipulated requirement of 5% of AFS/HFT portfolio. However bank has built IFR out of realized gain on sale of investment and having IFR 2.30% as on 31.03.2025.

(2) Classification of assets. Bank has implemented guidelines issued by RBI and evolved a system of classification of assets and having some technical issues which has been informed to CBS Vendor and in the process of getting the same done.

(3) No major defects observed except certain discrepancies, deficiencies as indicated below:

A. The following points were observed regarding Bank's CBS system for classification of assets as non-performing :

- i. Few accounts were not marked NPA by the CBS system and classified those account NPA manually.
- ii. NPA's marking program was run daily but NPA mark date and NPA was not same, there were some cases where difference in NPA date and NPA marked date and correct NPA date was considered during the classification of NPA.
- iii. Classification of NPA date was not as per the date of NPA's. In some cases, system reported wrong classification of Sub-standard and doubtful assets and these were corrected manually during the classification of NPA.

B. The bank should evolve a system where end use of funds is invariably monitored by the bank officials.

C. As per RBI rules, all overdraft accounts should be renewed for 5 years and reviewed on yearly basis. However, we observed that the bank generally renews the overdraft accounts. In cases where the bank feels the need to review the account more frequently, the same are reviewed

D. It is observed that properties in respect of NPA cases have not been evaluated after every 3 year. However bank has made 100% provision for NPA accounts.

Action by the Management Committee (Board of Directors)

The Board of Directors at its meeting took note of all deficiencies / suggestions made by the Auditors in their report. It was revealed that most of the observations are of general in nature and will need continuous efforts to make improvement in the working system of the bank. The Management would like to inform honorable members that some essential and imperative steps have already been initiated and assured that some more necessitous steps will be taken. The Audit Committee of the bank has already been looking in to these deficiencies and ensuring remedial actions for further improvements.

The detailed audit report would be available to members of the bank for reading/review at Head Office during working Hours (10AM to 5PM)) and also at AGBM venue on 28.09.2025.

Shyam Sunder Narang
CEO

(On behalf of the Board of Directors)

PROFIT ALLOCATION PROPOSAL FOR 2024-2025

Profit	₹	5,00,83,804.80
Allocation		
Dividend @9%	₹	4,06,00,000.00
BDDR	₹	51,00,000.00
Building Fund	₹	40,00,000.00
Welfare Fund	₹	3,83,804.80
	₹	5,00,83,804.80

Draft amendments in Bye Laws

Bye Law No.	Existing	Proposed 30(I)	Justification
30(I)	<p>The Board of Directors shall consist of not more than 15 Directors to be elected from amongst the shareholder members of the Bank. at least 2 directors out of the 15 Directors shall be elected from among the shareholders residing in the area of the Bank's branches outside the headquarters where the bank has two or more branches where the number of such branches is more than two, the branches may be grouped in such a way that the shareholders in each group constitute an electoral college for the election of the Directors. At all times the Board shall have at least three Professional Directors i.e., persons with suitable banking experience (at middle / Senior management level) or with professional qualification in the fields of law, accountancy or finance.</p>	<p>The Board of Directors shall consist of not more than 15 Directors to be elected from amongst the shareholder members of the Bank. at least 2 directors out of the 15 Directors shall be elected from among the shareholders residing in the area of the Bank's branches outside the headquarters where the bank has two or more branches where the number of such branches is more than two, the branches may be grouped in such a way that the shareholders in each group constitute an electoral college for the election of the Directors.</p> <p>At all times the Board shall have <u>Four Professional Directors</u> i.e., persons with suitable banking experience (at middle / Senior management level) or with professional qualification in the fields of law, accountancy or finance and or persons connected with small scale and cottage industries, economists, financial and banking experts, and also experienced cooperators residing in the area of operation of the Bank.</p>	<p>There is no material change in the Bye Laws. However, to remove anomalies in Bye Law 30(I) and 30(III) and to make it compatible, two anomalies have been removed.</p> <p>(a) in Bye Law 30(I), it was stated that at all times the Board shall have three professional Directors whereas in Bye Laws 30(III) which was deleted inadvertently and was approved by office of RCS it was stated as four. this anomaly has been removed and in Bye Law 30(I) instead of three, four has been made.</p> <p>(b) In Bye Laws 30(I) professional qualifications were mentioned as persons with suitable banking experience (at middle / senior management level) or with professional qualification in the fields of law, accountancy or finance. But in Bye Law 30(III) some more qualifications have been given. Now the professional qualification in both the bye Laws have been made alike to remove the anomaly.</p>
30(II)	<p>In the event of the state Government contributing to the share capital of the Bank, it shall be entitled to nominate not more than one-third of three Directors on the Board of directors of the Bank, whichever number is less.</p>	No change	No Change

Draft amendments in Bye Laws

30(III)	<p>Immediately after election, the Board of Directors will constitute <u>a Board of Management (BoM)</u> as per the provisions of RBI Directive no DoR(PCB).BPD.Cir.NO8/12.05.002/2019-20 dated 31.12.2019 amended from time to time. The Board of Management (BoM) shall consist of 5 members to be selected by the Board and to be approved by RBI. CEO will be the ex-officio member of the BoM. BoM will have one Chairman to be elected from amongst its members. Not more than 50% of BoM can be from the Board of Directors provided they possess qualifications as prescribed by RBI and the remaining have to be taken from outside having qualification as prescribed by RBI. These members of the BoM will possess the requisite qualifications and meet eligibility norms as provided in the directive of RBI mentioned above. A member of the BoM will be given honorarium/ allowance/ sitting fee as decided by the Board.</p>	<p>a) In addition to elected and nominated Directors. The Board of Directors may if it so desire co-opt not more than four directors. From amongst persons with suitable banking experience (at middle/senior management level) or with professional qualification in the fields of law, accountancy or finance or persons connected with small-scale and cottage industries, economists, financial and banking experts, and also experienced cooperators residing in the area of operation of the Bank. Such Directors, however, shall not be entitled to vote at the meetings of the Board of Directors. The Board may pay sitting allowance/sitting fees/ honorarium and/ or conveyance reimbursement to Directors for Bank work.</p> <p>b) Immediately after election, the Board of Directors will constitute <u>a Board of Management (BoM)</u> as per the provisions of RBI Directive no DoR(PCB).BPD.Cir.NO8/12.05.002/2019-20 dated 31.12.2019 amended from time to time. The Board of Management (BoM) shall consist of 5 members to be selected by the Board and to be approved by RBI. CEO will be the ex-officio member of the BoM. BoM will have one Chairman to be elected from amongst its members. Not more than 50% of BoM can be from the Board of Directors provided they possess qualifications as prescribed by RBI and the remaining have to be taken from outside having qualification as prescribed by RBI. These members of the BoM will possess the requisite qualifications and meet eligibility norms as provided in the directive of RBI mentioned above. A member of the BoM will be given honorarium/ allowance/ sitting fee as decided by the Board.</p>	<p>Proposed para as marked (a) was inadvertently got deleted during the last amendment approved by the RCS Office. This has now been added again so that the ambiguity caused due this deletion in Bye Laws particularly in clause 30(I) and 30(III) can be removed.</p>
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THE KANGRA CO-OPERATIVE BANK LTD.

FINANCIAL POSITION OF THE BANK DURING THE LAST FIVE YEARS

	2020-21	2021-22	2022-23	2023-24	2024-25
Membership / सदस्य संख्या	44614	43833	43610	43284	43031
No. of Customer's / ग्राहक संख्या	149523	145756	132343	120829	123759

(In Crores) (करोड़ों में)

	2020-21	2021-22	2022-23	2023-24	2024-25
Share Money / शेयर राशी	42.75	43.17	44.02	44.65	45.19
Reserves/Other funds / रिजर्वज	95.46	72.51	77.14	79.87	83.41
Deposits / जमा राशियां	1199.50	1205.88	1240.17	1266.13	1317.73
Loans/Advances / ऋण	608.18	577.37	629.67	701.76	763.47
Working Capital / कार्यशील पूंजी	1364.36	1364.26	1397.91	1425.02	1485.49
Net Profit / शुद्ध लाभ	9.09	12.21	14.64	9.48	7.64

Net NPA / शुद्ध एन.पी.ए.	6.58%	3.58%	(-)0.60%	(-)1.06%	(-)0.27%
CRAR / करार	11.93%	14.08%	13.77%	13.55%	13.71%

बैंक की शाखाएं

1. पहाड़ गंज : 'कांगड़ा भवन' 1916 चूना मण्डी पहाड़गंज, नई दिल्ली . 110055
मुख्य शाखा दूरभाष : 23585931, 23581103, 23588358
सर्विस ब्रांच 23582056
2. जगतपुरी : 73ए, ब्लॉक ए, जगतपुरी, दिल्ली .110051 (नई बिल्डिंग बनने तक ब्रांच का नया पता ए-13, जगतपुरी, दिल्ली-110051)
दूरभाष : 22431265, 22504903, 22505979
3. जनकपुरी : सी-29 कम्युनिटी सेंटर, पंखा रोड, जनकपुरी, नई दिल्ली . 110058
दूरभाष : 25507006, 25507007, 25507008
4. रोहिणी : सावित्री चेंबर-1, पहला तल, ब्लॉक D, प्रशांत विहार मेन मार्किट, सैक्टर 14, रोहिणी, दिल्ली . 110085
दूरभाष : 27557114, 27557115, 27557116
5. गोविन्द पुरी : 59/4, के ब्लॉक कालकाजी, गोविन्दपुरी, नई दिल्ली . 110019
दूरभाष : 42851807, 41068140, 40536924
6. मयूर विहार : सी 4/17, आचार्य निकेतन, मयूर विहार, फेज 1, नई दिल्ली . 110091
दूरभाष : 22759374, 22759378, 22759380
7. सन्तनगर बुराड़ी : 1, खुशाल कम्पलैक्स, बी ब्लॉक, सन्तनगर बुराड़ी, दिल्ली . 110084
दूरभाष : 41604930, 43791938
8. पुल पहलादपुर : प्लॉट नं. बी-183, अपर ग्राउंड फ्लोर, एम.बी.रोड, पुल पहलादपुर, नई दिल्ली . 110044
दूरभाष : 41676069, 42754324
9. भजनपुरा : प्लॉट नं. एफ-397, ग्राउंड फ्लोर, ब्लॉक एफ, खसरा नं. 103, खजूरी खास, वजीराबाद रोड, भजनपुरा, दिल्ली . 110094 दूरभाष : 22961350, 22961351, 22961352
10. उत्तम नगर : WZ-C-21-22, ग्राउंड फ्लोर, पाकेट ए, नजदीक ककरोला मोड, पटेल गार्डन उत्तम नगर, दिल्ली . 110059 दूरभाष : 8448581357, 8448581358, 8448581359
11. रणजीत नगर : प्लॉट नं. 34/ 105, लोअर ग्राउंड फ्लोर, खसरा नं. 774/599/36, गांव खामपुर, रंजीत नगर, मेन पटेल नगर रोड, नई दिल्ली.110008 दूरभाष : 46075997, 41435802
12. नांगलोई : प्लॉट नं. 19 प्रथम तल, खसरा नं. 36/20/1, राजेन्द्रा पार्क, सैक्टर 01, मेन रोहतक रोड, नजदीक मेट्रो पिलर नं. 435 नांगलोई, नई दिल्ली. 110041 दूरभाष : 9599196929 - 30

नोट 1 : सभी शाखाओं का कार्य समय सुबह 10 बजे से सायं 5.30 बजे तक जिसमें पब्लिक के लिए समय सुबह 10 बजे से सायं 5.00 बजे तक (बिना किसी ब्रेक के)

Interest rates on Advances	CIBIL 750 & Above	CIBIL 600 to 749	CIBIL 500 to 599
1. Housing Loan	8.25 %	8.50%	9.00%
2. House Renovation	9.00 %	9.25%	9.75%
3. Transport Loan (0.5 % Less on Electric Vehicles)	9.25 %	9.50%	10.00%
4. Business Loans (Against Property)	9.50 %	10.00%	10.50%
5. Business Loans for MSME (Agst. Member Surety)	10.50 %	11.00%	11.50%
6. General Loan (Agst. Member Surety Max. 5 Lacs)	13.00%	14.00%	15.00%
7. Education Loan (Upto Rs. 20 Lakhs) (Above Rs. 20 Lakhs) Unsecured Loan upto 5 lacs (Agst. Member Surety) Above 5 Lacs (Agst Property or any other Security)	9.50% 10.00%		
8. Domestic Consumer Durables	13.00%		
9. OD Limit a) Upto Rs. 50 lakhs b) Above Rs. 50 lakhs and upto Rs. 1 Crore c) More than Rs. 1 Crore	10.50% 10.00% 9.50%		

Interest rates on Deposits	
1. 46 days to 180 days	4.5%
2. 181 days to 364 days	6.00%
3. 1 year to less than 2 years	7.25%
4. 2 yrs to less than 3 years	7.40%
5. 3 yrs to less than 5 years	7.50%
6. 5 years to 10 years	7.60%
7. Saving Account	3.25%
8. Saving A/c of Children Less Than 14 yrs of Age	3.50%
9. Ladies Saving Account	3.50%
10. Recurring Deposits - Same as FD Rates	

- Note :**
- a) 0.5% additional interest will be given on single deposit of Rs. 15 Lakh and above for the period of one year and above
 - b) Sr. Citizens (60 years and above but below 80 years) will be given 0.5% additional interest on deposit for the period of 1 year and above
 - c) Super Sr. Citizen (80 years and above) will be given 1% additional interest on 1 year and above