THE KANGRA CO-OPERATIVE BANK LTD.

C-29, JANAKPURI COMMUNITY CENTRE, PANKHA ROAD,
JANAKPURI, NEW DELHI - 110058

दी कांगड़ा को-ऑपरेटिव बैंक लिमिटेड

सी 29, जनकपुरी कम्यूनिटी सैन्टर, पंखा रोड, जनकपुरी
नई दिल्ली – 110058

AGENDA NOTICE FOR
ANNUAL GENERAL BODY MEETING
AND

58th Annual Report
2025-2026

Meeting Date 13-09-2026

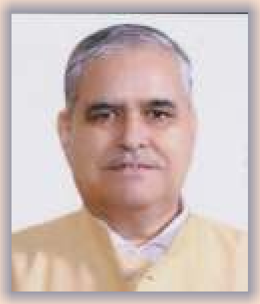
वार्षिक आम साधारण सभा
सम्बन्धी सूचना पत्र तथा

58 वीं वार्षिक रिपोर्ट
2025-2026

Meeting Date 13-09-2026

निदेशक मण्डल एवम् एडवाइजरज

श्री लक्ष्मी दास
(चेयरमैन)



श्री राजेन्द्र कुमार शर्मा
(वाइस चेयरमैन)

श्री बी.आर. शर्मा
(प्रिंसीपल एडवाइजर)

श्री ए. सी. परमार
(एडवाइजर गवर्नेन्स एवम् कम्पलायन्स)

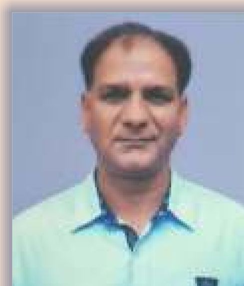
श्री अक्षित भारद्वाज
(डायरैक्टर)

श्री अजय शर्मा
(डायरैक्टर)

श्री अश्वनी कुमार
(डायरैक्टर)

श्री गोपाल बिष्ट
(डायरैक्टर)

श्री जितेन्द्र कुमार शर्मा
(डायरैक्टर)



श्री कशमीर सिंह कैपलिश
(डायरैक्टर)

पंजीकृत नं. 2089
18 मार्च, 1960

फोन : 25515969, 25500800, 25525565
www.kangra.bank.in

दी कांगड़ा को-ऑपरेटिव बैंक लिमिटेड

सी-29, जनकपुरी कम्यूनिटी सैन्टर, 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 13 सितम्बर, **2026** 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 **13-09-2026** 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 **2025 - 2026** के आडिटड लेखे-जोखे के ब्योरों पर विचार विमर्श तथा पुष्टि (ब्योरे पृष्ठ **3** से **15** पर)।
5. वर्ष **2025-2026** 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 **20** पर)

7. अन्य प्रस्ताव पर विचार विमर्श एवम् स्वीकृति (प्रस्ताव पृष्ठ 21 पर)।

8. अध्यक्ष महोदय की अनुमति से अन्य विचार विमर्श ।

9. 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 8 के अन्तर्गत कोई सदस्य प्रस्ताव या सुझाव देना चाहे तो उसकी एक प्रति हिन्दी अथवा अंग्रेजी में 01 सितम्बर, 2026 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 2026 में बोर्ड की 12वीं कक्षा की परीक्षा में 90% या उससे अधिक अंक प्राप्त किये हैं उनको 5100/- रूपये 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 05 सितम्बर, 2026 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।

भवदीय
भूषण कुमार
मुख्य कार्यकारी अधिकारी

दिनांक : 18 अगस्त, 2026

वार्षिक रिपोर्ट

प्रिय सदस्य

बैंक की 58वीं वार्षिक आम साधारण सभा के अवसर पर मैं भूषण कुमार, मुख्य कार्यकारी अधिकारी निदेशक मण्डल की ओर से आपका हार्दिक स्वागत् एवम अभिनन्दन करता हूँ।

वर्तमान की कड़ी स्पर्धा में भी आपका बैंक आपके सहयोग एवम् 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)

	31-03-2025	31-03-2026
शेयर राशि (Share Money)	45.19	45.76
जमा राशियां (Deposits)	1317.73	1411.22
ऋण (Advances)	763.47	782.93
कार्यशील पूंजी (Working Capital)	1485.49	1589.39
शुद्ध लाभ (Net Profit)	7.64	8.33
सदस्य संख्या (Membership)	43031	42896
एन.पी.ए. ग्रास (NPA GROSS)	4.30%	4.10%
एन.पी.ए. नैट (NPA NET)	(-)0.27%	0%
करार(CRAR)	13.71%	16.39%

नोट: NPA का कम होना तथा करार का बढ़ना दोनो बैंक की अच्छी आर्थिक स्थिति होने के प्रतीक हैं।

वर्ष 2025-26 का आडिट: वर्ष 2025-26 का आडिट रिजर्व बैंक (RBI) तथा रजिस्ट्रार को ऑपरेटिव सोसाइटीज (RCS) द्वारा नियुक्त चार्टरड अकाउटैन्ट 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 ब्योरा पृष्ठ 15 पर दिया गया है।

रिजर्व बैंक द्वारा बैंक का निरीक्षण: रिजर्व बैंक ने बैंक का 30वां निरीक्षण 15-09-2025 से 03-10-2025 तक की अवधि में किया। बैंक के क्रियाकलापों का मूल्यांकन 31 मार्च, 2025 तक की आर्थिक स्थिति के आधार पर किया गया। रिपोर्ट में दिए गए सुझावों पर कारवाई की गई है तथा त्रुटियों को दूर करने का प्रयास किया जा रहा हैं।

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/सदस्यों 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 [Transaction] नहीं की जाती तो 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 DEAF अकाउंट न बने।

DICGC PREMIUM : बैंक ने 30-09-2026 तक की अवधि का अग्रिम Premium दे दिया है तथा भविष्य में भी समय पर दिया जाता रहेगा ताकि जमा कर्त्ताओं की जमा राशि सुरक्षित रहे।

बी. आर. एक्ट में संशोधन होने के कारण रिजर्व बैंक ने निर्देश दिया है कि जो बोर्ड मैम्बर लगातार 10 वर्ष तक बोर्ड में रहा हो वह अगले तीन वर्ष तक बोर्ड में नही रह सकेगा तथा बोर्ड के 51% सदस्य विशेष योग्यता रखने वाले होने चाहिए। रजिस्ट्रार कार्यालय ने दिल्ली के सहकारी बैंकों के बोर्ड में COOPTION नही करने का आदेश दिया है। इन्ही नियमों को लागू करने के लिये आज की सभा में बाइलाज संशोधन प्रस्तुत किये जा रहे हैं। एक प्रस्ताव DEATH GRANT देने के विषय में भी रक्खा जा रहा है। इन पर जनरल बाडी को विचार करना है।

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 सदस्यों को बैंक का सदस्य बनाएं।
ii. अपनी तथा अपने परिवार की सभी प्रकार की बचत बैंक में रखें। इससे एक तो आपको उसपर अच्छा ब्याज मिलेगा तथा आप द्वारा जमा करवाई राशि बैंक के दूसरे सदस्यों को ऋण के रूप में दी जा सकेगी जिससे बैंक को लाभ होगा जो लाभांश/ डिविडैंड (Dividend) के रूप में आपको भी मिलेगा। आपकी जमा राशि बैंक की सुदृढ 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 ।

बैंक उन सभी जमाकर्ताओं (Depositors) का आभारी है जिन्होनें अपनी बचत बैंक में रक्खी है। बैंक उन्हें आश्वासन देता है कि 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 हैं 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।

धन्यवाद्

भूषण कुमार
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, 2026, 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 for bank and are in conformity with accounting principles generally accepted in India and give:

a. In case of the Balance sheet, of the state of affairs of the Bank as at 31st March,2026;
b. In case of the Profit and loss account of the profit for the year ended on that date; and
c. 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 Statement of affairs, Profit& loss 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 communicate with the management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 ,Part BandPart C 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 the audit and have found them to be satisfactory;
b. The transactions of the bank which have come to our notice have been within the powers of the of Bank;
c. The returns received from the offices and branches of the Bank have been found adequate for the purposes of our audit
d. 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;
e. 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;
f. No separate audit of the branches has been conducted therefore no other auditor's report has been received by us.
g. 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;
h. 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.

For Jagdish Chand & Co.
Chartered Accountants
(F.R.N. 000129N)
(UDIN NO :-26078748KIYWXQ1571)

Place : Delhi
Date : 17.05.2026

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 31.03.2026

CAPITAL & LIABILITIES	Schedule	AS AT 31.03.2026	AS AT 31.03.2025
CAPITAL	1	45,76,15,100.00	45,18,71,500.00
RESERVES & SURPLUS	2	98,53,72,957.79	83,40,85,241.28
DEPOSITS & OTHER ACCOUNTS	3	14,11,22,00,685.79	13,17,73,22,135.57
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	69,46,64,686.48	67,06,87,954.48
TOTAL		16,24,98,53,430.06	15,13,39,66,831.33
ASSETS			
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	47,51,87,221.46	41,87,60,411.55
BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	2,09,76,08,937.98	2,09,65,32,204.25
INVESTMENTS	8	5,36,77,25,278.67	4,71,32,94,338.90
ADVANCES	9	7,50,80,53,636.78	7,28,66,07,446.99
FIXED ASSETS	10	19,76,28,299.04	8,11,33,805.18
OTHER ASSETS	11	60,36,50,056.13	53,76,38,624.46
TOTAL		16,24,98,53,430.06	15,13,39,66,831.33
CONTINGENT LIABILITIES	12	15,15,05,891.82	12,85,37,152.44
BILLS FOR COLLECTION		-	37,03,472.34
SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS	Note 1 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 : 17/05/2026

Sd/- **Laxmi Dass** Chairman	Sd/- **R.K. Sharma** Vice Chairman	Sd/- **Suresh Parashar** Director	Sd/- **Bhushan Lal Vasishat** Officiating CEO

THE KANGRA COOPERATIVE BANK LTD.

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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2026

	Schedule		*YEAR ENDED ON* 31.03.2026	*YEAR ENDED ON* 31.03.2025
I INCOME				
INTEREST EARNED	13		1,18,88,96,541.84	1,12,33,96,725.91
OTHER INCOME	14		5,68,09,541.11	3,39,16,503.24
TOTAL			1,24,57,06,082.95	1,15,73,13,229.76
II EXPENDITURE				
INTEREST EXPENDED	15		84,83,11,733.04	75,52,89,840.83
OPERATING EXPENSES	16		31,32,51,216.08	32,25,11,728.66
PROVISIONS AND CONTINGENCIES				
Provision for Standard Assets		8,00,328.59		26,06,514.20
Provision for Investment Depreciation Reserve		-		-
Cooperative Education Fund		50,000.00		50,000.00
Prov for Recoverable from Ex. Staff		-		4,62,996.00
Provision for Doubtful Debts		-	8,50,328.59	-
Provision for Taxation				
i) Current Tax		1,30,00,000.00		2,26,00,000.00
ii) Deferred Tax		6,00,000.00		(53,00,000.00)
iii) (Excess)/Short provided in earlier years		1,95,470.00	1,37,95,470.00	(92,72,923.00)
TOTAL			1,17,62,08,747.71	1,08,89,48,156.69
III PROFIT/LOSS				
Net Profit/Loss(-) after tax for the year			6,94,97,335.24	6,83,65,073.07
Net Profit/(Loss) Previous Years			-	-
TOTAL			6,94,97,335.24	6,83,65,073.07
IV APPROPRIATIONS				
i) Transfer to Statutory Reserves		1,73,74,333.81	1,70,91,268.27	
ii) Transfer to Other Reserves (IFR)			69,06,107.67	-
iii) Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961			6,50,000.00	11,90,000.00
iv) Balance Carried Over to Balance Sheet				
Net Profit/(Loss) for the Year		4,45,66,893.76	-	-
Net Profit/(Loss) Previous Years		-	4,45,66,893.76	5,00,83,804.80
TOTAL			6,94,97,335.24	6,83,65,073.07

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 : 17/05/2026

Sd/-	Sd/-	Sd/-	Sd/-
Laxmi Dass	**R.K. Sharma**	**Suresh Parashar**	**Bhushan Lal Vasishat**
Chairman	Vice Chairman	Director	Officiating CEO

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS ON 31.03.2026

		AS ON(31.03.2026)	AS ON(31.03.2025)
	SCHEDULE I- Capital	**AS ON(31.03.2026)**	**AS ON(31.03.2025)**
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 45,76,151 (Prev. Year 45,18,715) of Rs Rs 100 each	45,76,15,100.00	45,18,71,500.00
	SCHEDULE 2 - RESERVE & SURPLUS	**AS ON(31.03.2026)**	**AS ON(31.03.2025)**
i)	**Statutory Reserve**		
	Opening Balance	48,10,10,002.33	38,39,18,734.06
	Add: Apportionment of Profit (25%)	1,73,74,333.81	1,70,91,268.29
	Add: Transfer from Undistributed Profit	-	8,00,00,000.00
	Closing Balance	49,83,84,336.14	48,10,10,002.33
ii)	**Spl. Bad & Doubtful Debt**		
	Balance	9,28,81,273.50	8,88,81,273.50
	Add: Apportionment of Profit	51,00,000.00	40.00,000.00
	Less: Written Off During the Year	(24,16,136.67)	(87,79,555.00)
	Add: Transfer from Profit and Loss A/c- Bad Debt Written Off	24,16,136.67	87,79,555.00
	Closing Balance	9,79,81,273.50	9,28,81,273.50
iii)	**Investment Fluctuation Reserve**		
	Balance	5,93,50,173.06	5,93,50,173.06
	Addition during the year	69,06,107.67	-
	Closing Balance	6,62,56,280.73	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	1,32,62,155.00	1,20,72,155.00
	Addition during the year	6,50,000.00	11,90,000.00
	Closing Balance	1,39,12,155.00	1,32,62,155.00
vi)	**Building Fund**		
	Balance	6,56,66,750.00	6,49,85,750.00
	Add: Apportionment of Profit	40,00,000.00	-
	Add: Received form New Members enrolled	9,58,000.00	6,81,000.00
	Closing Balance	7,06,24,750.00	6,56,66,750.00
vii)	**Welfare Fund**		
	Balance	90,33,058.09	78,72,021.73
	Add: Apportionment of Profit	15,77,105.80	11,61,036.36
	Closing Balance	1,06,10,163.89	90,33,058.09
viii)	**Member Admission Fund**		
	Balance	1,33,78,500.00	1,26,74,000.00
	Add: Received form New Members enrolled	9,81,500.00	7,04,500.00
	Closing Balance	1,43,60,000.00	1,33,78,500.00
ix)	**Revaluation Reserve**		
	Balance	-	-
	Add: Revaluation of Land	10,76,09,876.00	-
	Add: Revaluation of Building	1,16,47,704.27	-
	Less: Transfer to General Reserve(Depreciation on Revaluation Amount)	(5,82,385.21)	-
	Closing Balance	11,86,75,195.06	
x)	**General Reserve**		
	Balance	-	-
	Add: Transfer from revalution Reseve	5,82,385.21	-
	Closing Balance	5,82,385.21	-
xi)	**Balance in Profit and Loss Account**		
	Net Profit / (Loss) Previous Years	-	6,40,00,000.00
	Net Profit / (Loss) Brought F.Y. 2022-23	-	1,60,00,000.00
	Less: Transfer to Statutory Reserve	-	(8,00,00,000.00)
	Net Profit / (Loss) for the year	4,45,66,893.76	5,00,83,304.80
		4,45,66,893.76	5,00,83,304.80
	TOTAL	98,53,72,957.79	83,40,85,241.28

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS ON 31.03.2026

	SCHEDULE 3- DEPOSITS	AS ON(31.03.2026)	AS ON(31.03.2025)
A	FIXED DEPOSITS		
I)	Individuals	9,31,80,97,411.32	8,57,38,30,109.20
ii)	Cooperative Societes and Others	83,55,31,800.00	78,72,94,287.00
B	SAVING DEPOSITS		
	Individuals	3,12,82,17,912.96	2,93,10,58,213.81
	Cooperative Societies & Others	1,75,26,404.15	1,68,78,714.16
	Saving Deposits (Inoperative)	19,12,01,175.01	23,55,21,857.64
C	CURRENT DEPOSITS	42,67,32,458.27	42,91,71,278.43
D	RECURRING DEPOSITS	16,51,27,855.00	16,94,73,407.00
E	OPTIONAL DEPOSITS	2,97,65,669.08	3,40,94,268.33
	TOTAL	14,11,22,00,685.79	13,17,73,22,135.57

	SCHEDULE 4-BORROWINGS	AS ON(31.03.2026)	AS ON(31.03.2025)
	Borrowings in India	-	-
	Borrowings outside India	-	-
	TOTAL	-	-

	SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS	AS ON(31.03.2026)	AS ON(31.03.2025)
i)	Inter- Office Adjustment (Net)	-	-
ii)	Overdue Interest Reserve (As per Contra)	35,59,07,524.30	30,46,98,820.58
iii)	Banker Cheques Payable	1,65,70,680.32	4,28,84,478.35
iv)	Security Deposits	20,19,430.00	5,57,878.00
v)	Interest Accrued But Not Due	16,40,974.69	22,21,693.69
vi)	Electricity & Water Charges Payable	2,44,500.00	3,20,100.00
vii)	Telephone Charges Payable	81,985.38	72,250.00
viii)	Conveyance Payable	4,73,300.00	3,98,580.00
ix)	Audit Fees Payable	5,17,500.00	4,72,500.00
x)	Other Liabilities	57,49,001.67	31,60,575.58
xi)	Contingent Prov. Against Standard Assets	3,01,12,907.12	2,93,12,578.53
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	6,34,559.00
xiv)	Prov. Gratuity and Leave Encashment	16,82,06,331.00	16,96,22,485.00
xv)	Co-operative Education Fund Payable	50,000.00	50,000.00
xvi)	TDS Payable	1,51,08,742.00	1,41,20,605.00
xvii)	Bonus Payable	98,839.00	37,00,000.00
xviii)	Provision for Income Tax	1,30,00,000.00	2,26,00,000.00
xix)	Provision for Non Performing Investment	4,950.00	-
xx)	GST payable	–	–
xxi)	CPF Payable	23,21,325.00	22,90,262.00
xxii)	Share Dividend	7,92,32,337.00	7,08,80,788.75
	TOTAL	69,46,64,686.48	67,06,87,954.48

	SCHEDULE 6-CASH & BALANCES WITH RESERVE BANK OF INDIA	AS ON(31.03.2026)	AS ON(31.03.2025)
i)	Cash In Hand	9,83,60,183.00	16,18,41,289.00
ii)	Balances with Reserve Bank of India	37,68,27,038.46	25,69,19,122.55
	TOTAL	47,51,87,221.46	41,87,60,411.55

	SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	AS ON(31.03.2026)	AS ON(31.03.2025)
I)	Current Deposits	28,44,08,937.98	39,65,32,204.25
ii)	Saving Bank Deposits	-	-
iii)	Fixed Deposits	1,81,32,00,000.00	1,60,00,00,000.00
iv)	Money at call & short Notice	-	10,00,00,000.00
	TOTAL	2,09,76,08,937.98	2,09,65,32,204.25

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS ON 31.03.2026

	SCHEDULE 8- INVESTMENTS		**AS ON(31.03.2026)**	**AS ON(31.03.2025)**
I)	In Central and & State Government Securitles		4,21,16,86,876.36	3,61,23,16,876.36
ii)	Other Approved Securities		24,01,36,000.00	23,02,50,000.00
iii)	Shares of Cooperative Institutions		35,04,950.00	4,950.00
iv)	Other Investments (Non SLR)		91,00,00,000.00	87,00,00,000.00
v)	Premium Prepaid on Government Securities		23,97,452.31	7,22,512.54
	TOTAL		5,36,77,25,278.67	4,71,32,94,338.90

	SCHEDULE 9- ADVANCES		**AS ON(31.03.2026)**	**AS ON(31.03.2025)**
Ai)	Over Draft (Against FDR, Property & Stock)		54,16,42,100.12	53,89,26,232.39
	Less: Provision for Non-performing Assets		(1,44,51,968.59)	(1,30,95,636.55)
	Net Over Draft (Against FDR, Property & Stock)	**I**	**52,71,90,131.53**	**52,58,30,595.84**
ii)	Loans Secured by Tangible Assets		6,12,22,66,168.16	6,01,88,66,166.72
	Less: Provision for Non-performing Assets		(17,21,01,862.41)	(18,71,65,282.45)
	Net Loans Secured by Tangible Assets	**II**	**5,95,01,64,305.75**	**5,83,17,00,884.27**
iii)	**Loan Against Deposit**	**III**	**36,21,97,667.00**	**31,14,10,929.72**
Bi)	Unsecured Loans		80,32,37,142.50	76,55,28,059.16
	Less: Provision for Non-performing Assets		(13,47,35,610.00)	(14,78,63,022.00)
	Net Unsecured Loans	**IV**	**66,85,01,532.50**	**61,76,65,037.16**
		TOTAL (A(i)+(ii)+(iii)+B(i))	7,50,80,53,636.78	7,28,66,07,446.99

			AS ON(31.03.2026)	**AS ON(31.03.2025)**
C	Advance			
I)	Priority Sectors		4,72,24,00,400.80	4,51,88,17,988.33
ii)	Others		3,10,69,42,676.98	3,11,59,13,399.66
		TOTAL (C(i)+(ii))	7,82,93,43,077.78	7,63,47,31,387.99

	SCHEDULE 10- FIXED ASSETS	**AS ON(31.03.2026)**	**AS ON(31.03.2025)**
i)	Premises		
	Balance	84,12,134.13	93,46,818.13
	Additions during the year	-	-
	Add: Revauation	1,16,47,704.27	-
	Deductions during the year	-	-
	Less: Depreciation	(8,41,216.00)	(9,34,684.00)
	Less: Depreciation on Revalued Amount	(5,82,385.21)	-
	Closing Balance	1,86,36,237.19	84,12,134.13
ii)	Land		
	Balance	3,58,53,060.00	3,58,53,060.00
	Additions during the year	-	-
	Deductions during the year	-	-
	Add: Revauation	10,76,09,876.00	-
	Closing Balance	14,34,62,936.00	3,58,53,060.00
iii)	Furniture & Fixtures		
	Balance	78,00,248.79	86,11,772.79
	Additions during the year	3,62,307.50	60,822.00
	Deductions during the year	(36,991.08)	(6,433.00)
	Less: Depreciation	(8,13,341.40)	(8,65,913.00)
	Closing Balance	73,12,223.81	78,00,248.79
iv)	Arms & Ammunition		
	Balance	50,298.50	59,172.50
	Additions during the year	-	-
	Deductions during the year	-	-
	Less: Depreciation	(7,546.00)	(8,874.00)
	Closing Balance	42,752.50	50,298.50

SCHEDULE TO BALANCE SHEET AS ON 31.03.2026

v)	Office Equipments		
	Balance	93,78,991.56	83,26,830.66
	Additions during the year	2,35,561.61	28,46,318.42
	Deductions during the year	(24,82,108.76)	(1,28,985.52)
	Less: Depreciation	(14,36,894.00)	(16,65,172.00)
	Closing Balance	56,95,550.41	93,78,991.56
vi)	Electrical Fittings		
	Balance	20,77,901.31	24,44,585.31
	Additions during the year	2,10,585.94	-
	Deductions during the year	-	-
	Less: Depreciation	(3,38,605.80)	(3,66,684.00)
	Closing Balance	19,49,881.45	20,77,901.31
vii)	Vehicles		
	Balance	22,60,468.47	26,59,374.47
	Additions during the year	20,29,972.00	-
	Deductions during the year	(7,07,400.76)	-
	Less: Depreciation	(6,43,566.00)	(3,98,906.00)
	Closing Balance	29,39,473.71	22,60,468.47
viii)	Computers & Softwares		
	Balance	1,10,24,520.30	1,59,24,406.66
	Additions during the year	75,87,255.15	5,75,016.64
	Deductions during the year	-	(18,360.00)
	Less: Depreciation	(48,71,093.60)	(54,56,543.00)
	Closing Balance	1,37,40,681.85	1,10,24,520.30
ix)	Capital Expenditure on Rented Premises		
	Balance	42,76,182.12	47,51,314.12
	Additions during the year	-	-
	Deductions during the year	-	-
	Less: Depreciation	(4,27,620.00)	(4,75,132.00)
	Closing Balance	38,48,562.12	42,76,182.12
	TOTAL	19,76,28,299.04	8,11,33,805.18

	SCHEDULE 11 - OTHER ASSETS	**AS ON(31.03.2026)**	**AS ON(31.03.2025)**
I)	Inter- Office Adjustment (Net)	–	–
ii)	Interest Receivable on Investments	12,71,26,721.00	12,95,95,914.78
iii)	Interest Receivable on Standard Advances (As per Contra)	2,97,82,377.00	2,56,53,101.00
iv)	Interest Receivable on NPA (As per Contra)	32,61,25,147.30	27,90,45,719.58
v)	Staff Advance	7,14,340.00	6,51,800.00
vi)	Closing Stock (Stationery)	5,29,772.80	5,89,019.23
vii)	TDS Receivable	67,46,673.78	72,65,574.54
viii)	Income Tax Refund Receivable	2,94,00,450.00	-
ix)	Advance Tax & Self Assessment Tax	2,25,00,000.00	4,50,00,000.00
x)	Security Deposits	1,04,30,587.00	16,09,000.00
xi)	Deferred Tax Assets	3,77,00,000.00	3,83,00,000.00
xii)	Other Assets	50,56,951.47	41,58,953.33
xiii)	Prepaid Expenses	20,91,978.78	26,97,270.00
xiv)	GST Cash Ledger	16,44,055.00	16,94,687.00
xv)	GST Receivable	38,01,002.00	13,77,585.00
	TOTAL	60,36,50,056.13	53,76,38,624.46

THE KANGRA COOPERATIVE BANK LTD.

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

	SCHEDULE 12 - CONTINGENT LIABILITIES			AS ON(31.03.2026)	AS ON(31.03.2025)
i)	Claims against the bank not acknowledged as debts			85,46,587.00	-
ii)	Liability for partly paid investments			-	-
ii)	Guarantee given on behalf of constituents			42,83,325.00	37,80,553.00
iv)	Acceptances, endorsements and other obligations			-	-
v)	Income Tax Cases			8,28,873.00	-
vi)	Other items for which the bank is contigently liable			13,78,47,106.82	12,47,56,599.44
			TOTAL	15,15,05,891.82	12,85,37,152.44

SCHEDULE TO PROFIT AND LOSS A/C FOR THE YEAR ENDED ON 31.03.2026

	SCHEDULE 13 - INTEREST EARNED			AS ON(31.03.2026)	AS ON(31.03.2025)
i)	Interest/Discount on Advances/ Bills			69,64,33,125.55	66,07,36,114.14
ii)	Income on Investments			47,52,63,478.29	44,25,54,355.78
iii)	Interest on Balances With Reserve Bank of India and Other Inter Bank Funds			-	-
iv)	Others			1,71,99,938.00	2,01,06,256.00
			TOTAL	1,18,88,96,541.84	1,12,33,96,725.92

	SCHEDULE 14 - OTHER INCOME			AS ON(31.03.2026)	AS ON(31.03.2025)
i)	Commission, Exchange and Brokerage			1,12,97,172.23	1,15,28,334.44
ii)	Profit on Sale of Investments	69,06,107.67		-	-
	Less: Loss on Sale of Investment	10,80,000.00		58,26,107.67	-
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	17,41,039.58		(17,41,039.58)	1,562.98
v)	Special Prov. For Standard Assets (COVID-19) Written Back			-	-
vi)	Reversal of NPA Provision			2,68,34,500.00	-
vii)	Miscellaneous Income			1,45,92,800.79	2,23,86,606.42
			TOTAL	5,68,09,541.11	3,39,16,503.84

	SCHEDULE 15- INTEREST EXPENDED			AS ON(31.03.2026)	AS ON(31.03.2025)
i)	Interest on Deposit			84,83,11,733.04	75,52,89,840.83
ii)	Interest on Balances With Reserve Bank of India and Other Inter-Bank Funds			-	-
iii)	Others			-	-
			TOTAL	84,83,11,733.04	75,52,89,840.83

	SCHEDULE 16- OPERATING EXPENSES			AS ON(31.03.2026)	AS ON(31.03.2025)
I)	Payments to and Provisions for Employees			18,75,48,791.00	19,69,31,420.00
ii)	Rent, Taxes and Lighting			1,74,29,317.79	1,82,17,504.22
iii)	Printing and Stationery			26,59,894.62	26,67,189.83
iv)	Advertisement and Publicity			5,78,747.80	7,27,756.56
v)	Depreciation on Bank's property			99,62,268.01	1,01,71,908.00
vi)	Directors's Fees, Allowances and Expenses			61,54,371.56	62,11,549.38
vii)	Auditors' Fee and Expenses (Including Concurrent Auditors)			13,93,981.00	12,14,393.00
viii)	Law Charges			15,43,949.72	15,32,662.22
ix)	Postages, Telegrams, Telephones, etc.			24,62,884.19	25,67,214.91
x)	Repairs and Maintenance			1,97,73,067.06	1,44,38,308.81
xi)	Insurance			2,14,56,220.99	2,01,16,396.31
xii)	Bad Debts Written Off			24,16,136.67	87,79,555.00
xiii)	House Keeping			1,26,03,786.64	1,17,01,242.44
xiv)	Other Expenditure			2,72,67,799.03	2,72,34,627.98
			TOTAL	31,32,51,216.08	32,25,11,728.66

ADDITIONAL INFORMATION

Disclosure pursuant to Reserve Bank of India circular

1. **Capital to Risk Asset Ratio :** 16.39% as on 31.03.2026

2. **Movement of CRAR**

CRAR AS ON 31.03.2026	CRAR AS ON 31.03.2025	INCREASE / (DECREASE)
16.39%	13.71%	19.55%

3. **Investments**

   A Book Value of Investments — Rs. 6,93,83,86,876.36

   B Face Value of Investments — Rs. 6,96,12,30,000.00

4. **Advances against real estate** — Rs. 3873.23 Lacs

5. **Advances against shares & debentures.** — Rs. NIL

6. **Fixed Assets Revaluation: The impact of the revaluation is as follows ; Land Rs. 10.76 crore added and premises : Rs. 1.16 crore added.**

7. **Average cost of Deposits** — 6.01%

8. **NPAs**

   a) Gross NPA — Rs. 3,212.89 Lacs

   b) Net NPA — NIL

9. **Movement in provisions / Depreciation in Investments**

a) Movement in provision for NPAs (excluding provision on standard Assets)

PARTICULARS	CURRENT YEAR (31.03.2026) (In Crores)	PREVIOUS YEAR (31.03.2025) (In Crores)
Opening Balance	34.81	34.81
Add : Provision made during the year	--	--
Less : Reversal of NPA provision	(2.68)	--
Closing Balance	32.13	34.81

b) Movement in Standard Assets provision

PARTICULARS	CURRENT YEAR (31.03.2026) (In Crores)	PREVIOUS YEAR(31.03.2025) (In Crores)
Opening Balance	2.93	2.67
Add/Less : Provision / (Reversed) during the year	0.08	0.26
Closing Balance	3.01	2.93

c) Movement of Special provision on standard Assets

PARTICULARS	CURRENT YEAR (31.03.2026) (In Crores)	PREVIOUS YEAR (31.03.2025) (In Crores)
Opening Balance	0.27	0.27
Add : Provision made during the year	--	–
Less : Amount Transfer to Profit & Loss Account	--	--
Closing Balance	0.27	0.27

10. **Profitability**

PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
(a) Interest income as a percentage to working funds	7.48%	7.56%
(b) Non interest income as a percentage to working funds	0.36%	0.23%
(c) Operating profit as percentage to working funds	0.59%	0.58%
(d) Return on Assets	0.52%	0.51%
(e) Business (Deposits + Advances) per employee	13.18 Crores	12.18 Crores
(f) Profit per employee (Rs. in Lakhs)	5.08	4.55

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

Rs. In Crores

Sr. No. (1)	Issuer (2)	Investment Grade (3)	Extent Below Investment Grade Securities (4)	Extent of 'Unrated' Securities (5)	Extent of 'Unlisted' Securities (6)
1.	PSUs	91.00	–	–	–
2.	Fls	–	--	–	–
3.	Nationalized Bank	--	–	–	–
4.	Other (Mutual Fund)	–	-	–	-
5.	Provision held towards depreciation	–	–	–	–
	Total	**91.00**	–	–	–

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

13. **The Payment of Insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) RS. 1,92,52,046.28 (Previous Year Rs. 1,67,26,136.04)**

Brief note on the deficiencies pointed out and improvements suggested by the Statutory Auditors in the Audit report for the financial year 2025-26

The Statutory Auditors submitted their Audit Report in two parts (Part A and Part B) along with a Long Form Audit Report (LFAR) comprising Parts I, II, and III. The key observations and suggestions are summarized below:

1. Part A No deficiencies were reported.

2. Part B No deficiencies were reported.

3. Long Form Audit Report (LFAR)

Part I – KYC Compliance As on 31 March 2026, the Bank had 42,896 membership accounts, of which 37,809 accounts (88.14%) were KYC compliant. Efforts are ongoing to complete KYC compliance for the remaining 5,087 accounts.

Part II – Information System Audit During FY 2025–26, the Information System (IS) Audit was not conducted. To comply with the RBI Cyber Security Framework (Level III), the Bank has engaged a CERT-In empanelled auditor, and the Level III compliance process is currently underway.

Part III – Other Observations

- **Investment Fluctuation Reserve (IFR)** The Bank's IFR stood at 2.63% of the AFS/HFT portfolio as on 31 March 2026, which is below the prescribed requirement of 5%. However, the Bank has created the IFR from realized gains on the sale of investments and is taking steps to strengthen the reserve position.
- **System-Based Asset Classification** The Bank has implemented RBI guidelines on system-based asset classification. Certain technical issues were identified in the CBS system, and the matter has been referred to the CBS vendor for necessary corrective action.
- **Specific Observations on NPA Classification**
    - A few accounts were not automatically classified as NPAs by the CBS system and were therefore manually classified.
    - In some instances, discrepancies were observed between the actual NPA date and the system-generated NPA marking date. Correct NPA dates were considered while classifying such accounts.
    - Certain cases showed incorrect system-based classification of Sub-Standard and Doubtful Assets, which were subsequently rectified manually.
- **Monitoring of End Use of Funds** The auditors suggested that the Bank strengthen its monitoring mechanism to ensure that the end use of loan funds is regularly and effectively verified by Bank officials.
- **Review and Renewal of Overdraft Accounts** As per RBI guidelines, overdraft facilities should be renewed every five years and reviewed annually. The auditors observed that the Bank generally renews overdraft accounts as required and conducts more frequent reviews wherever considered necessary.
- **Valuation of Properties in NPA Accounts** In certain NPA cases, properties had not been revalued within the prescribed three-year period. However, the Bank has maintained 100% provisioning against such NPA accounts.

Action Taken by the Management Committee (Board of Directors)

The Board of Directors recognizes the significance of the observations made by the Statutory Auditors as an integral part of strengthening the Bank's internal controls and operational processes and notes that the majority of the observations are procedural and general in nature and do not materially affect the overall financial position of the Bank.

Members/Shareholders are informed that the Management has already initiated several corrective and preventive measures in response to the auditors' observations under the oversight of the Audit Committee and the Board. The Board and the Management remain committed to taking all necessary steps to further strengthen the Bank's systems and processes and to address the auditors' observations effectively to the utmost satisfaction of all stake holders.

The detailed Audit Report will be available for inspection by members at the Head Office during working hours (10:00 AM to 5:00 PM) and will also be available at the venue of the Annual General Body Meeting (AGBM) on 13 September 2026.

Bhushan Kumar
Chief Executive Officer
(On behalf of the Board of Directors)

PROFIT ALLOCATION PROPOSAL FOR 2025-2026

Profit	₹	**4,45,66,893.76**

Allocation

Dividend @8%	₹	**3,57,70,477.48**
BDDR	₹	**50,00,000.00**
Building Fund	₹	**35,00,000.00**
Welfare Fund	₹	**2,96,416.28**
	₹	**4,45,66,893.76**

Draft amendments in Bye Laws

Bye Law No.	Existing	Proposed	Justification
8 Shares	The Authored share capital of the bank is Rs.50,00,00,000.00 made up of 50,00,000 shares of Rs. 100/-each. Share Money should be paid in full on application. The authorized share capital may be increased from time to time by General Body resolution.	The Authored share capital of the bank is Rs.75,00,00,000.00 made up of 75,00,000 shares of Rs. 100/-each. Share money should be paid in full on application. The authorized share capital may be increased from time to time by General Body resolution	Keeping in view the future growth of the bank.
9 (b) (v)	The individual or the person has subscribed to and fully paid for at least fifty shares of the Bank and his application has been duly approved by the Board of Directors.	The individual or the person has subscribed to and fully paid for at least fifty shares of the Bank and his application has been duly approved by the Board of Directors. The value of each share shall be Rs. 100/-.	No substantial change. Only the value of each share has been defined.
16 (i)	On death of a share-holder the bank may pay to the person or persons nominated a sum representing the value of the shareholders' interest in the bank within six months from the death of the shareholders	On death of a share-holder the bank may pay to the person or persons nominated a sum representing the value of the shareholders' interest in the bank	Period of six months deleted. Many times information about death is received late and as such the nominee is deprived of the due amount
21	TERM/ELECTION OF BOARD OF DIRECTORS The term of office of the elected members of the Board shall be 3 years. The General Body shall elect Chairman, Vice Chairman and other Directors in accordance with the procedure laid down in the Delhi Coop. Societies Act, 2003 and Delhi Cooperative Societies Rules, 2007 as amended from time to time. A retiring member shall be eligible for re- election.	The General Body shall elect Chairman, Vice-Chairman and other Directors in accordance with the procedure laid down in Delhi State Cooperative Societies Act, 2003 and Delhi Cooperative Societies Rules 2007 as amended from time to time. The term of office of the elected members of the Board shall be as prescribed in the above Act and Rules.	Some changes have been made in the BR Act, and RBI has directed to implement the changes. The election of the Board is done by Delhi Government through Registrar Cooperative Societies and as such whatever amendments are made in the DCS Act 2003 will be applicable on our Bank.
30(I)	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	The Board of Directors shall consist of not more than 17 Directors including Chairman, Vice-Chairman and two women Directors to be elected from amongst the shareholder members of the Bank. Out of this strength of 17 Directors including Chairman, Vice-Chairman and two women	BR Act has been amended and consequently RBI has directed to make necessary changes in bye-law. Previously there were 15 Directors in the Board including Chairman and Vice-Chairman and there was provision for co-option of four Directors. Thus there could be

Draft amendments in Bye Laws

Bye Law No.	Existing	Proposed	Justification
	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.	Directors not less than fifty-one per cent, shall consist of persons, who- (a) shall have special knowledge or practical experience in respect of one or more of the following matters, namely:- (I) accountancy, (ii) agriculture and rural economy, (iii) banking, (iv) co-operation, (v) economics, (vi) finance, (vii) law, (viii) small-scale industry, (ix) any other matter the special knowledge of, and practical experience in, which would, in the opinion of the Reserve Bank, be useful to the banking company: Provided that out of the aforesaid number of directors, not less than two shall b persons having special knowledge or practical experience in respect of agriculture and rural economy, co-operation or small-scale industry; and (b) shall not- (1) have substantial interest in, or be connected with, whether as employee, manager or managing agent,- (i) any company, not being a company registered under section 25 of the Companies Act, 1956 (1 of 1956), or (ii) any firm, Which carries on any trade, commerce or industry and which, in either case, is not a small-scale industrial concern, or (2) be proprietors of any trading, commercial or industrial concern, not being a small-scale industrial concern. The Board may pay sitting allowance/sitting fee/honorarium/ conveyance reimbursement to the Board members.	19 Directors. Now when co-option is not permissible the strength of the Board has been proposed 17.

Draft amendments in Bye Laws

Bye Law No.	Existing	Proposed	Justification
30(iii)	In addition to elected and nominated Directors. The Board of Directors may if it so desires 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 these professional Directors. *Immediately after election, the Board of Directors will constitute a Board of Management (BOM) as per the provisions of RBI directive no. DOR (PCB). BPD.CIR.NO. 8 / 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 prescribe 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 b given honorarium/allowance/sitting fee as decided by the Board.	To be deleted only upto professional directors No change in the remainning bye-Laws	As per the Directive issued by the Registrar Cooperative Societies vide Order No. F. No. PA/RCS/2026/235-237 dated 19.06.2026, there is no provision for co-option in the Board as per the Delhi State Cooperative Societies Act, 2003 and Delhi Cooperative Societies Rules 2007.

Draft amendments in Bye Laws

Bye Law No.	Existing	Proposed	Justification
30(iv)	A retiring Directors shall be eligible for re-election.	A retiring Directors shall be eligible for re-election as per DCS Act and Rules.	
30(v)	The expert Directors as referred to in clause (iii) above may be co-opted every year.	To be deleted	No provision in DCS Act, 2003
34 Vacancies in the Board of Directors	Vacancies in the Board of Directors occurring through death or resignation shall be filled by the remaining Directors by co-option from amongst the shareholders who have not earned any disqualification under Rule 54 of the Delhi Cooperative Societies Rule, 2007. Vacancies except on account of death and resignation shall be filled up with the prior approval of the Registrar. Such Director shall hold office till the time of the next election.	Vacancies in the Board of Directors occurring through death or resignation shall be filled as per the provisions of the latest DCS Act and Rules.	DCS Act is silent on this point.
37 (xiv)	To approve appointment of Brokers and agents and fix their remuneration.	For the smooth functioning of the Bank work the Board of Directors may engage the services of Professional Bankers, legal or IT experts or brokers and agents or any other expert and give them suitable designation for which the Board feels that his services will be useful to the Bank on contractual basis and pay them honorarium/sitting fee/conveyance. These posts will not be of Board level.	To expand scope.

Draft amendments in Bye Laws

Bye Law No.	Existing	Proposed	Justification
37(xxiv)	To fill in, by cooption, casual vacancies occurring in the Board of Directors and also to Co-opt. expert directors	To fill in, by cooption, casual vacancies occurring in the Board of Directors and also to Co-opt. expert directors as per the provisions of DSC Societies Act and Rules.	
42(a)	LINKING OF SHAREHOLDING WITH LOAN LIMITS A borrower should hold 5 per cent of his borrowings if such borrowings are on unsecured basis i.e., in the form of clean overdrafts, loans against one or two personal sureties and purchase/discount of clean bills and cheques.	42 (a) & (b) A borrower should hold shares of 5 per cent of his borrowings for unsecured loans i.e. loans in the form of clean overdraft loans against sureties and purchase/discount of clean bills and cheques and 2.5% of the borrowing in case of secured loans (loans secured against tangible securities) and maximum as prescribed in Delhi State Cooperative Societies Act 2003 and Rules made thereunder whichever the least.	As per RBI Directive. and DCS Act
42 (b)	A borrower against tangible securities should hold shares of the Bank to the extent of atleast 2 ½ per cent of his borrowings from the Bank.	To be deleted.	Amalgamated with 42 (a) & (b)
42 (c)	Any change in the ratio of share-holding to borrowings shall be subject to the directives/instructions issued by the Reserve Bank of India from time to time.	No change	
44 (C)	To carry not more than 10 percent to charity fund	To carry not more than 5 percent to charity fund	As per present norms
48	The accounts of the Bank shall be audited by an auditor appointed by the Registrar or the Bank.	The accounts of the Bank shall be audited by an auditor appointed with the approval of both the Registrar Cooperative Societies and the Reserve Bank of India.	as per RBI Directive

निदेशक मण्डल का प्रस्ताव

लगभग 35 वर्ष पहिले जनरलबाडी ने निर्णय किया था कि सदस्य की मृत्यु होने पर बैंक की ओर से कुछ आर्थिक सहायता देने की योजना आरम्भ की जाये। परिणामस्वरूप सम्भवत: 1993 वर्ष से 3000/- रूपये से योजना शुरू की गई। सदस्य के निधन होने पर सदस्य के NOMINEE को निर्धारित राशि दी जाती है अथवा उसके ऋण में ADJUST की जाती है तथा ऋण की कुछ राशि पर ब्याज बन्द कर दिया जाता है । जनरलबाडी के निर्णय के अनुसार सभी सदस्य अनिवार्य बचत (CD) पर लगने वाले ब्याज से निर्धारित राशि इस फण्ड के लिये देते थे। कुछ वर्ष पहिले रिजर्व बैंक ने CD HEAD बन्द करवा दिया जिससे सदस्यों का योगदान तो बन्द हो गया परन्तु निदेशक मण्डल ने WELFARE FUND से ये राशि देना चालू रक्खा। अब नये नियमों के अनुसार ये राशि खर्च में डाली जा रही है। वर्तमान में ये राशि 30000/- रूपये दी जा रही है जिसका लाभ के ऊपर भी विपरीत प्रभाव पड़ने लगा है। निदेशक मण्डल ने विचार विमर्श के बाद निर्णय किया कि भविष्य में इस 30000/- रूपये की राशि को घटाकर 15000/- रूपये कर दिया जाये। सदस्य का 1 लाख रूपये तक का ऋण ब्याज मुक्त कर दिया जाने की सुविधा जारी रहेगी। जनरलबाडी निदेशक मण्डल के इस प्रस्ताव पर विचार करे।

आवश्यक सूचना

1. ऋण (Loans) तथा जमा राशियों (DEPOSITS) पर ब्याज की दरें और बैंकों से काफी बेहतर हैं। आप अपनी बचत अपने बैंक में ही रक्खें तथा ऋण की सभी आवश्यक्ताओं को बैंक से ही पूरा करें। आपका सहयोग बैंक की प्रगति में योगदान देगा।
2. अपने परिवार के उन सभी सदस्यों को बैंक का सदस्य बनायें जो अभी तक सदस्य नही बनें हैं।
3. दिल्ली सहकारी नियमों के अन्तंर्गत यदि सदस्य लाभांश (DIVIDEND) DECLARE होने के बाद तीन वर्ष तक नहीं लेता है तो वह राशि रिजर्व फण्ड में ट्रांसफर कर दी जाती है। इसलिये सदस्य ब्रांच में जाकर पता करें कि उनके नाम में कोई लांभाश (DIVIDEND) की राशि पड़ी है तो उसे ले लें।
4. सभी सदस्य/ग्राहक अपना KYC करवा लें अन्यथा उनके अकाउन्ट में ट्रांजेक्शन बन्द कर दी जायेंगी तथा सदस्य अपनी सदस्यता भी खो सकते हैं।
5. रिजर्व बैंक के निर्देशानुसार यदि किसी अकाउन्ट में लगातार 10 वर्ष तक कोई ट्रांजैक्शन (लेन-देन) न हो तो उस अकाउन्ट का पैसा DEAF (DEPOSITOR EDUCATION AND AWARENESS FUND) में रिजर्व बैंक के पास ट्रांसफर कर दिया जाता है। ग्राहकों से अनुरोध है कि अपने सभी अकाउन्ट मे यदा कदा ट्रांजैक्शन करते रहें।

THE KANGRA CO-OPERATIVE BANK LTD.

FINANCIAL POSITION OF THE BANK DURING THE LAST FIVE YEARS

	2021-22	2022-23	2023-24	2024-25	2025-26
Membership / सदस्य संख्या	43833	43610	43284	43031	42896
No. of Customer's / ग्राहक संख्या	145756	132343	120829	123759	124428

(In Crores)(करोड़ों में)

	2021-22	2022-23	2023-24	2024-25	2025-26
Share Money / शेयर राशी	43.17	44.02	44.65	45.19	45.76
Reserves/Other funds / रिजर्वज	72.51	77.14	79.87	83.41	98.54
Deposits / जमा राशियां	1205.88	1240.17	1266.13	1317.73	1411.22
Loans/Advances / ऋण	577.37	629.67	701.76	763.47	782.93
Working Capital / कार्यशील पूंजी	1364.26	1397.91	1425.02	1485.49	1589.39
Net Profit / शुद्ध लाभ	12.21	14.64	9.48	7.64	8.33

Net NPA / शुद्ध एन.पी.ए.	3.58%	(-)0.60%	(-)1.06%	(-)0.27%	0%
CRAR / करार	14.08%	13.77%	13.55%	13.71%	16.39%

बैंक की शाखाएं

1.	पहाड़ गंज मुख्य शाखा सर्विस ब्रांच	: **'कांगड़ा भवन'** 1916 चूना मण्डी पहाड़गंज, नई दिल्ली . 110055 दूरभाष : 23585931, 23581103, 23588358 23582056
2.	जगतपुरी	: 13ए,ब्लाक ए, जगतपुरी, दिल्ली .110051 दूरभाष : 22431265, 22504903, 22505979
3.	जनकपुरी	: सी-29 कम्युनिटी सैन्टर, 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 : 22759380, 43594935
7.	सन्तनगर बुराड़ी	: 1, खुशाल कम्पलैक्स, बी ब्लाक, 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, ब्लाक 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 रोड़, नजदीक मैट्रो 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 %	8.75%	9.50%
2. House Renovation	9.00 %	9.50%	10.25%
3.Transport Loan (0.5 % Less on Electric Vehicles)	9.25 %	9.75%	10.50%
4.Business Loans (Against Property)	9.50 %	10.00%	10.75%
5. Business Loans for MSME (Agst.Member Surety)	10.50 %	11.00%	11.75%
6. Genaral Loan (Agst.Member Surety Max. 5 Lacs)	13.00%	14.00%	15.25%
7. Education Loan (Upto Rs. 20 Lakhs) (Above Rs. 20 Lakhs) Unsecured Loan upto 5 laks (Agst.Member Surety) Above 5 Laks (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%		

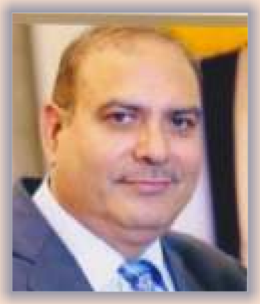
Interest rates on Deposits	
1.46 days to 180 days	4%
2. 181 days to 364 days	5.50%
3.1 year to less than 2 years	6.75%
4. 2 yrs to less than 3 years	6.90%
5. 3 yrs to less than 5 years	7%
6. 5 years and above and upto 7 years	7.10%
7. Saving Account	3%
8. Recurring Deposits - Same as FD Rates	

Note : a) 0.5% additional interest will be given on single deposit of Rs. 25 Lakh and above for the period of one year and above

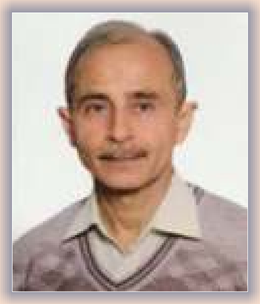
b) Sr. Citizens (60 years and above but below 80 years) will be given 0.5% additional interest on deposit for the period of 1 year and above

c) Super Sr. Citizen (80 years and above) will be given 1% additional interest on 1 year and above

निदेशक मण्डल एवम् एडवाइजरज



श्री कुलयश कुमार शर्मा
(डायरैक्टर)



श्री प्रदीप कुमार शर्मा
(डायरैक्टर)

श्रीमती पूजा शर्मा
(डायरैक्टर)

श्रीमती सुदेश ठाकुर
(डायरैक्टर)

श्री सुखदेव शर्मा
(डायरैक्टर)

श्री सुरेश चन्द शर्मा
(डायरैक्टर)

श्री सुरेश पाराशर
(डायरैक्टर)

श्री अनुज पाराशर
(प्रौ. डायरैक्टर)

श्री भूषण कुमार
(मुख्य कार्यकारी अधिकारी)

NAME	DESIGNATION	LOCAL ADDRESS	PHONE
Sh. Laxmi Dass	Chairman	Flat No. 236, Tower No. 6 Supreme Enclave, Mayur Vihar, Delhi 110091	9968279250 22755122 (Resi.) 25524505 (off.)
Sh. R. K. Sharma	Vice-Chairman	Flat No. 28, Sri Niketan Apartments, Plot No. 24, Vasundra Enclave, Delhi 110 096	25500800 (Off.) 8448418954
Sh. B. R. Sharma	Principal Advisor	B-17, Himkunj, Plot No. 8, Sector 14 Rohini, Delhi 110 085	9312223237, 9958677233 25534504 (Off.) 27565446(Resi.)
Sh. Attar Chand Parmar	Governance & Compliance Advisor	B-702, Mahalaxmi Apartments, Plot No. 4, Sector 2, Dwarka, New Delhi - 110075	9810742649 25611041 (Off.)
Sh. Ashwani Kumar	Director	G338, Ist Floor, G Block, Preet Vihar Delhi - 110 092	9871128523
Sh. Akshit Bhardwaj	Director	B-17, Himkunj, Plot No. 8, Sector 14 Rohini, Delhi 110 085	9818526563 27565446 (Res.)
Sh. Jitender Sharma	Director	1/10749, Subhash Park, Naveen Shahdara Delhi 110 032	9971338889
Sh. Kashmir Singh Caplish	Director	H.No. 5256, Gali No. 115/4, B-Block Sant Nagar Burari, Delhi 110 084	9212790895 8700334463
Sh. Kulyesh Kumar Sharma	Director	H. No. 76, Gali No. 3, Near Sai Baba Mandir East Laxmi Mkt. Shakarpur, Delhi 110 092	9818108686
Smt. Sudesh Thakur	Director	H.No. D1/150, Mansa Ram Park, Dwarka Mor, Uttam Nagar, New Delhi 110 059	9873929407 9213981649
Sh. Sukh Dev Sharma	Director	23/768, DDA Colony, Kalkaji New Delhi 110 019	9810042103 8383992390
Sh. Suresh Parashar	Director	Pocket H-18/119, 120 Sector 7 Rohini, Delhi - 110 085	9650020607 9868261344
Sh. Suresh Chand Sharma	Director	C-32, Himkunj, Plot No. 8, Sector 14 Rohini, Delhi 110 085	8800594230 9958170978
Sh. Ajay Sharma	Director	K-51, Naveen Shahdara Delhi 110 032	8178429924
Sh. Gopal Bisht	Director	C-29, Chanakya Place, Part 1 New Delhi - 110 059	9953592357 8860415644
Mrs. Pooja Sharma	Director	B-50, T-2, B-Block, Dilshad Garden New Delhi-110 095	9818592245
Sh. Pardeep Kr. Sharma	Director	Block 36, House No. 28, Himmat Puri Mayur Vihar I, Delhi 110091	9953745215
Sh. Anuj Prashar	Prof. Director Co-opted	D-703, Shubh Kamna Apartments Sector 50, Noida 201301	9811922130
Sh. Bhushan Kumar	CEO	B-210, Top Floor, Hari Nagar, New Delhi-110 085	9876039790

Service to community with smile through co-operatives