NAGARIK SAMABAY BANK LIMITED

GUWAHATI

REGN. NO. G-22/98-99

DATED: 23.10.1998

RESERVE BANK OF INDIA

LICENSE NO. UBD AS 1707P

DATED: 13.03.1999

28th ANNUAL REPORT WITH BALANCE SHEET AND STATEMENTS OF ACCOUNTS FOR THE YEAR 2025-26

Website: www.headoffice@nagarikbank.info

Nagarik Samabay Bank Limited, Guwahati

The Board of Directors
For the Financial Year 2025-2026

1.	Shri Jagadish Sarma	Chairman
2.	Shri Bhaben Sing Basumatary	Vice Chairman
3.	Shri Deba Prashad Nath	Director
4.	Shri Anirban Goswami	Director
5.	Shri Goutam Choudhury	Director
6.	Shri Jayanta Kumar Sharma	Director
7.	Smt Kavita Mundhra	Director
8.	Shri Parag Agarwal	Director
9.	Shri Partha Pratim Dutt	Director
10.	Shri Ramen Sarma	Director
11.	Shri Sishu Ram Gayan	Director
12.	Smt Nilima Barman	Director
13.	Shri Surendra Nath Kalita	Director
14.	Shri Jogeswar Goswami	Director (upto 16.02.2026)
15.	Shri Surajit Bhowmick	Professional Director (Co-opted)
16.	Shri Vijay Kr. Chopra	Professional Director (Co-opted)
17.	Shri Pravakar Sharma	CEO & Ex-Officio Member

NAGARIK SAMABAY BANK LTD. GUWAHATI

FIGURE AT A GLANCE AS AT 31.03.2026

(Rs. in Lakh)

Particulars	31.03.2022	31.03.2023	31.03.2024	31.03.2025	31.03.2026
No. of Members	3751	3944	3894	3739	3636
of which with Voting Right	2240	2240	2732	2781	452
Paid up Share Capital	793.73	1030.35	1068.93	930.80	905.20
Reserve Fund & other Reserves	772.21	774.35	700.84	755.97	802.91
Deposits	19346.41	20030.83	18874.41	18845.83	20195.32
Of which CASA Deposit	5314.04	5186.51	4609.26	4749.68	5467.64
Advances	10190.73	11140.08	10791.94	10506.99	10368.50
Total Business	29537.14	31170.91	29666.63	29352.82	30563.82
Working Capital	21780.30	22772.28	21729.19	21549.94	21795.31
Credit Deposit Ratio	52.68%	55.61%	57.17%	55.75%	51.34%
Capital Adequacy Ratio (Capital to Risk Assets Ratio)	16.41%	20.38%	20.48%	15.07%	12.54%
Gross NPA Amount	822.78	647.85	1083.35	1846.12	1788.95
Gross NPA%	8.07%	5.82%	10.04%	17.57%	17.25%
Net NPA Amount	297.72	265.20	491.99	942.41	857.18
Net NPA%	2.92%	2.38%	4.56%	8.97%	9.08%
Profit (Before Tax)	228.62	273.78	113.05	-214.17	-457.63
Profit (After Tax)	168.81	191.43	64.69	-293.75	-462.63

NAGARIK SAMABAY BANK LIMITED

Head Office: Ashram Road, Ulubari, Guwahati-781007

28th Annual Report (Year 2025-2026)

I on behalf of the Board of Directors of the Nagarik Samabay Bank Ltd. Guwahati, welcome you all to the 28th Annual General Meeting (AGM) of the Bank. I do hope and believe that you would offer constructive suggestions for the growth and development of the Bank. This Annual General Assembly has been convened in accordance with the provisions of Section 39 of the Assam Cooperative Societies Act 2007 (Assam Act IV of 2012), as amended, to deal with the matters as per Section 30 of the Assam Cooperative Societies Act, 2007.

ABOUT THE BANK:

The Bank was registered as a cooperative society on the 24th of October 1998 and thereafter received the requisite license from the Reserve Bank of India on the 13th March 1999 for carrying out banking operations. The Bank formally started its business on 12th of May 1999. The Bank has passed 27 years and has been running maintaining cooperative principles, following the rules of its Bye laws, “The Cooperative Societies Act, 2007 (Act No. IV of 2012)” and the Banking Regulation Act, 1949.

The Bank has presently five branches. The details of the branches are given below:-

Sl.No.	Name of the Branch	Date of Starting Operation
1	A T Road	12.05.1999
2	Narengi Tiniali	05.10.2009
3	LalganeshTiniali	06.11.2009
4	Basistha	10.09.2010
5	Adabari	09.10.2013

OUR VISION:

To provide best possible banking services to the depositors and borrowers within the specified area of operation through a true sense of co-operation.

BOARD OF DIRECTORS (BOD)

The present Board of Directors was elected on 04.06.2023 by the 25th Annual General Assembly of the Bank. At present (as on 31.03.2026) there are 13 (Thirteen) numbers of elected Directors as per the provision of the Assam Cooperative Societies Act, 2007.

Considering the need for expert advice, the Board has co-opted two Professional Directors in accordance with the provisions of Section 41(4) of the Assam Cooperative Societies Act, 2007.

MEETING OF THE BOARD OF DIRECTORS:

During the year 2025-2026, the following 09 nos. of meeting of the members of the Board of Directors were held:-

Date	No. of Members Present	No. of Members Absent	Attendance %
10.05.2025	12	4	75%
12.06.2025	12	4	75%
27.06.2025	11	5	68.75%
24.07.2025	13	3	81.25%
22.08.2025	11	5	68.75%
31.10.2025	10	6	62.50%
18.12.2025	12	4	75%
16.02.2026	13	3	81.25%
27.03.2026	10	5	66.67%

The Board in its meeting reviews the financial position of the Bank, the performance of the branches of the Bank in various parameters as also volatility of deposits, Capital adequacy, and Priority Sector advances among others.

The Board also reviews quarterly position of the branches regarding Deposit and Advances, Profitability, Gross and Net NPA position, Account wise position of top 50 NPA accounts, CRAR (Capital to Risk Assets Ratio), and CD Ratio etc. The Board also reviews through various subcommittees the Compromise Settlement Policy, Credit/Loan Policy, and Investment policy, KYC/AML Policy, Engagement Policy of Business Promoters and Cyber Security Policy during the year under report. Besides, review of Rate of Interest on deposits and advance, Release of benefit to the employees has also been made. Position of monthly recoveries, joint recovery drives, customer meet held ,deposit mobilization drive organized are also been regularly monitored. The Board also discusses the RBI directions and policy for smooth running of UCBs circulated time to time.

MEETING OF THE VARIOUS SUB COMMITTEES OF THE BOARD OF DIRECTORS

Besides meeting of the Board of Directors, the Bank also conducted meeting of the various sub committees of the Board of Directors regularly on time to time to discuss on various agenda. The various subcommittees of the Board of Directors in the financial year 2025-26 are as follows –

1. Loan Sanction Subcommittee.
2. Audit & Inspection Subcommittee.
3. Investment & ALCO (Asset Liability Committee) Subcommittee.
4. Human Resource Development Subcommittee.
5. Business Development & NPA Recovery Subcommittee.

BOARD OF MANAGEMENT (BOM)

As per provision of the Circular no. DoR(PCB).BPD.Cir.No.8/12.05.002/2019-20 of the RBI, the BOD had constituted the BOM in its meeting held on 21.11.2023. The BOM has got due approval from the RBI in April 2024 The BOM's constitution is as follows:-

1. Shri Bhaben Sing Basumatary	-	Chairman
2. Dr. Pranab Baishya	-	Member
3. Shri Mayur Kartick Barooah	-	Member
4. Shri Surajit Bhowmick	-	Member
5. Shri Kamal Chakravarty	-	Member

DEPOSITS:

Total deposits of the Bank as on 31.03.2026 are Rs. 20,195.32 lakhs. The comparative analysis of the deposits for last few years is shown in the diagram below:-

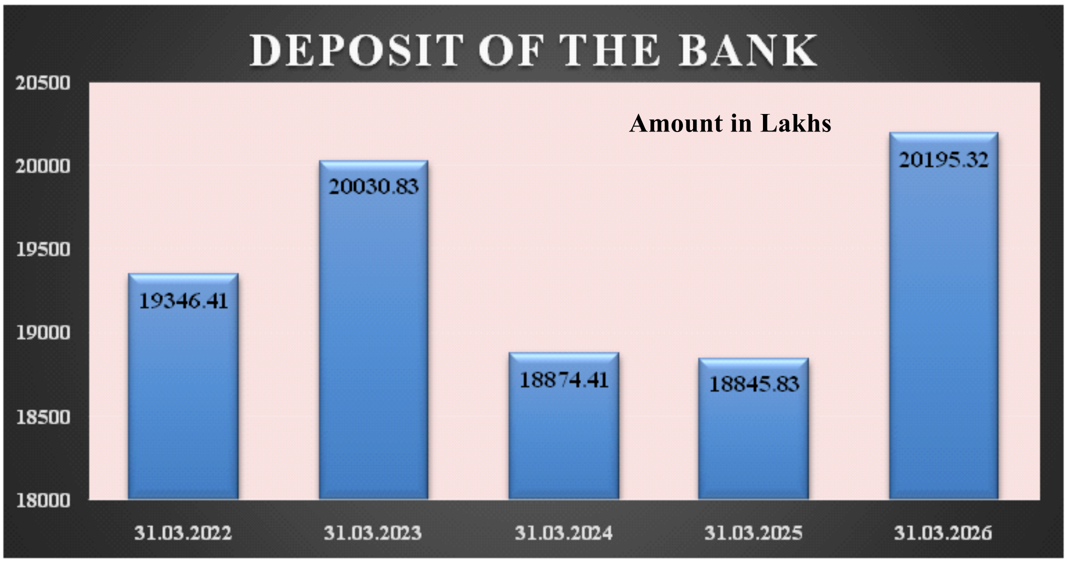

FIG: Comparative Deposit Position.

ADVANCE:

Total advance of the Bank as on 31.03.2026 is Rs. 10,368.50 lakhs. The Bank had financed under **Small Business Loan** from Rs.25,000.00 to Rs. 7, 00,000.00 to each individual who has maintained daily deposit with our Bank. The Bank has also introduced finance to SHG, JLG, Loan against Property and easy Personal Loans to shareholders for renovation, repairing of homes, marriage expenses, Medical expenses etc.

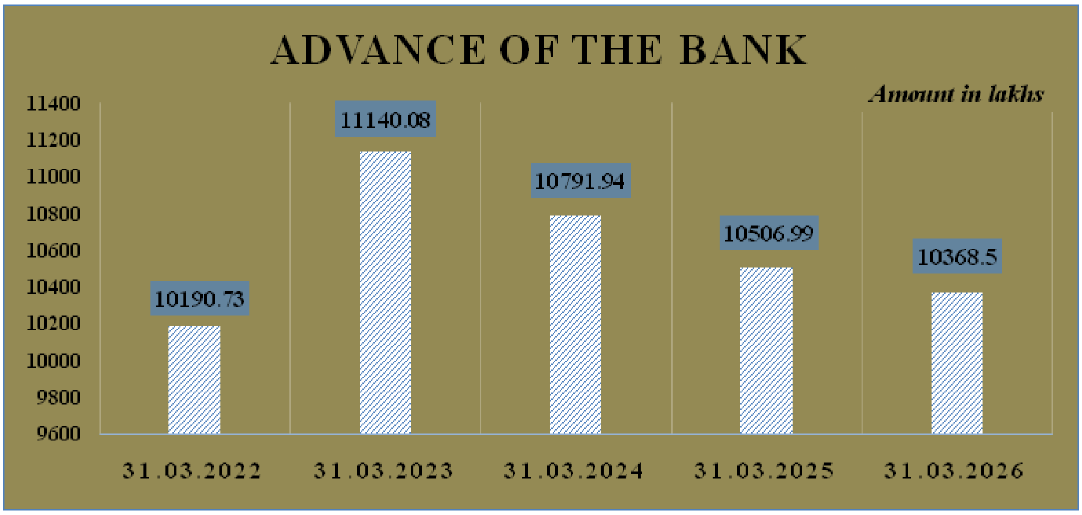

FIG: Comparative Deposit Position.

PROFIT & LOSS:

The Loss of the Bank before tax for the Year 2025-26 stood at Rs. -457.63 lakhs whereas loss after tax stood at Rs. -462.63 lakhs.

Date/Year	Profit / Loss before tax	Profit / Loss after tax
31.03.2022	228.62	168.81
31.03.2023	273.78	191.43
31.03.2024	113.05	64.69
31.03.2025	-214.17	-293.75
31.03.2026	-457.63	-462.63

In order to reduce the overall loss figures of the Bank and to ensure a more focused approach towards recovery, the Bank has constituted a **dedicated Recovery Cell**. This Cell has been structured with the primary objective of intensifying recovery efforts, monitoring overdue accounts on a regular basis, and ensuring timely follow-up actions. To strengthen this function, the Bank has inducted additional employees into the Cell, thereby creating a wider and more robust team for effective field-level execution.

Recognizing the importance of proper documentation in both loan sanction and recovery processes, the Bank has also established a **Loan Processing Cell**. This Cell has been entrusted with the responsibility of maintaining complete, accurate, and systematic documentation, which serves as the backbone for effective recovery, legal compliance, and future reference.

As a result of these initiatives, the Bank has been able to achieve notable progress:

- **SARFAESI actions have been initiated in several accounts**, leading to faster resolution and realization of dues.
- **Multiple Bakijai cases have been filed and pursued**, thereby strengthening the legal framework of recovery.

These focused measures, supported by dedicated manpower and structured processes, have already started showing positive results. The Bank remains committed to continuing its rigorous efforts towards recovery, with the ultimate objective of strengthening financial health and minimizing losses.

REASONS FOR LOSS:

After the current Board assumed charge of the Bank, the board identified several irregularities in accounting practices, loan appraisal processes, compliance with RBI guidelines, including IRAC norms, provisioning, and other regulatory requirements.

The management also observed that the Bank has been under the Supervisory Action Framework (SAF) since 2018 due to Gross Non-Performing Assets (GNPA) exceeding 10%. It was further noted that no comprehensive or effective action plan had been to facilitate the Bank's exit from the SAF.

A detailed review of the Bank's financial statements, loan portfolio, and NPA accounts revealed the following:

1. **Non-provision of Investment Depreciation Reserve (IDR):** No provision towards the Investment Depreciation Reserve (IDR) was made during FY 2022-23. Subsequently, a provision of **Rs. 82.57 lakh** was created during FY 2023-24 after the omission was identified during the RBI inspection conducted in July 2023.
2. **Loss on Sale of Government Securities**: Government securities having a face value of Rs. 8.00 crore were sold in April 2023, resulting in a loss of **Rs. 47.20 lakh**.

3. **NPA Provision Pursuant to RBI Inspection:** An NPA provision of **Rs. 24.15 lakh** was created in September 2023 in respect of fresh NPAs amounting to Rs. 2.41 crore to comply with the observations made during the RBI inspection. This provision related to deficiencies in NPA classification and provisioning for FY 2022-23.
4. **Additional NPA Provision Pursuant to RBI Inspection:** Additional provisioning of **Rs. 22.27 lakh** was also made to address the non-compliance in NPA provisioning for FY 2022-23 during the RBI inspection.
5. **Incorrect Recognition of Profit on Purchase of Government Securities:** Government securities were purchased at a discounted price, and the discount amount was immediately recognized as profit in the financial statements.

Although the Bank reported a net profit of Rs. 1.91 crore as on 31 March 2023, the financial performance deteriorated during the subsequent quarters, resulting in losses. The Profitability for **FY 2023-24** is summarized below:

Profitability in FY 2023-24: - *(Amount in Lakhs)*

FY & Quarter		Month	Profit/Loss
FY- 2022-23		31.03.2023	191.43
FY- 2023-24	Q 1	30.04.2023	-60.22
		31.05.2023	-65.25
		30.06.2023	-81.42
FY- 2023-24	Q 2	31.07.2023	- 36.89
		31.08.2023	-27.80
		30.09.2023	-188.07
FY- 2023-24	Q3	31.10.2023	-187.64
		30.11.2023	-153.99
		31.12.2023	-167.07
FY- 2023-24	Q 4	31.01.2024	-130.86
		29.02.2024	-98.74
		31.03.2024	64.68

The profit of Rs. 64.68 lakh as of 31.03.2024 was primarily attributable to the transfer of the Investment Fluctuation Reserve (IFR) amounting to Rs. 135.11 lakh,

Profitability in FY 2024-25: -

(Amount in lakhs)

Quarter	Date/Year	Profit / Loss
Q1	30.06.2024	35.62
Q2	30.09.2024	35.05
Q3	31.12.2024	27.00
Q4	31.03.2025	-293.75

Although the Bank had reported a profit of Rs. 33 lakh as on 31.03.2025 (Q4), the financial position was revised after completion of the Statutory Audit. Pursuant to the audit observations and adjustments incorporated through the Memorandum of Changes (MOC) issued in May 2025, the reported profit was converted into a loss of Rs. 293.75 lakh. The major adjustments made through the MOC are detailed below:

1. **New NPA Recognition:**

   A new NPA amounting to Rs. 7.25 crore was identified and classified as per applicable RBI prudential norms.

2. **Revision in NPA Classification:**

(i) The classification of 16 cases of NPA amounting to Rs. 26.50 lakh was revised from D-I Secured to D-I Unsecured.

(ii) The classification of 65 cases of NPA amounting to Rs. 137.09 lakh was revised from D-II Secured to D-II Unsecured.

3. **Reversal of Interest:**

   Interest reversal of Rs. 33,71,269.34 was made.

4. **Income Tax-related Adjustment:**

   An amount of Rs. 19,55,401.09 pertaining to Income Tax Refund Receivable had remained outstanding for more than five years. As the amount was considered unrecoverable/irreconcilable, the entire balance was adjusted through the Profit & Loss Account as advised during the audit.

5. **GST-related Adjustment:**

An amount of Rs. 10,60,045.06 pertaining to GST Input Service Credit had remained outstanding since 2017. Accordingly, the entire amount was adjusted through the Profit & Loss Account as per audit observations.

6. **Investment-related Adjustment:**

An amount of Rs. 16,84,416/- relating to interest receivable on Government Securities was found to be under-provisioned during the Statutory Audit. The required provision has subsequently been made in the books of accounts.

7. **Investment Depreciation Reserve (IDR):**

A provision of Rs. 7,04,456/- has been created towards Investment Depreciation Reserve (IDR) in accordance with RBI regulatory requirements.

8. **Office Rent Provision:**

A provision of Rs. 2,33,804/- has been made towards outstanding office rent pertaining to our Adabari Branch.

Profitability in FY 2025-26: -

(Amount in lakhs)

Quarter	Date/Year	Profit / Loss
Q1	30.06.2025	-55.98
Q2	30.09.2025	-115.50
Q3	31.12.2025	-200.70
Q4	31.03.2026	-462.63

The Bank had reported a loss of Rs. -179.29 lakh as on 31.03.2026 (Q4). However, upon completion of the Statutory Audit, the reported loss was revised to **Rs. -462.63** lakh after giving effect to the adjustments recommended through the Memorandum of Changes (MOC) issued in June 2026.

■ ***Revision in NPA Classification:***

(i) The NPA classification was revised from **D-I Secured to D-I Unsecured** for an outstanding amount of **Rs. 1.09 crore**. Consequently, an additional provision of **Rs. 87.29 lakh** was created in accordance with the applicable RBI prudential norms.

(ii) The NPA classification was revised from **D-II Secured to D-II Unsecured** for an outstanding amount of **Rs. 3.55 crore**. Consequently, an additional provision of **Rs. 1.96 crore** was created in accordance with the applicable RBI prudential norms.

Consequently, an additional NPA provision of **Rs. 2,83,29,382.33** was required to be created against NPAs aggregating to **Rs. 4.64 crore** for the financial year 2025-26, in accordance with the applicable RBI prudential norms.

Similarly, an additional NPA provision of **Rs. 2,51,86,219.79** is required to be created during the financial year **2026-27** in accordance with the applicable RBI prudential norms.

Further, pursuant to the investigation of certain NPA accounts by the external investigator, Shri Madhusudan Padhy, and the submission of his Final Investigation Report to the Bank, a number of loan accounts were classified as fraud during the financial year 2025-26 with the approval of the Board of Directors. In compliance with the applicable RBI guidelines, the Bank created 100% provision against these fraud accounts, which resulted in a significant additional financial burden and consequent loss to the Bank. The details of the fraud accounts are as follows:

Sl.No.	Branch Name	No. of A/cs declared fraud
1.	A.T. Road Branch	15
2.	Narengi Tiniali Branch	3
3.	Lalganesh Tiniali Branch	15
4.	Basistha Branch	15
5.	Adabari Branch	27
	Total	**75**

ACTION PLAN FOR PROFIT:

The Bank remains committed to improving profitability, strengthening its financial position, and achieving sustainable growth through collective efforts and coordinated actions of the Board of Directors, management, and employees. A focused approach has been adopted towards enhancing business performance, improving asset quality, controlling costs, and strengthening the overall financial health of the Bank.

In this regard, the following key initiatives have been planned and are under active implementation:

1. Strengthening Recovery and Asset Quality Management: -

The Bank has intensified its recovery efforts to improve asset quality and reduce stressed assets. Focused recovery initiatives are being undertaken through various measures, including action under the SARFAESI Act, Bakijai proceedings, joint recovery visits, and continuous monitoring and control of Special Mention Accounts (SMA) to prevent further deterioration of loan accounts and improve the quality of the loan portfolio.

2. Business Growth through Increased Loan Disbursement: -

To support credit growth and enhance income generation, the Bank is undertaking regular loan disbursement drives across branches. Efforts are being made to identify viable lending opportunities, expand the credit portfolio, and ensure timely availability of finance to eligible customers while maintaining prudent lending practices.

3. Cost Control and Operational Efficiency: -

The Bank has initiated measures for effective cost management and rationalization of expenses. Continuous monitoring of operational expenditure is being carried out to control avoidable costs, improve efficiency, and optimize the utilization of available resources without compromising the quality of customer service.

4. Strengthening Measures Against Fraud Case: -

The Bank continues to adopt a zero-tolerance approach towards fraudulent activities. Necessary actions are being initiated against identified fraud cases in coordination with Law Enforcement Agencies (LEAs). The Bank is also emphasizing stronger internal controls, monitoring mechanisms, and preventive measures to safeguard its interests.

5. Focus on Low-Cost Deposit Mobilization: -

To reduce the cost of funds and improve profitability, the Bank is giving special emphasis to increasing low-cost deposits, particularly Current Account (CA) and Savings Account (SA) deposits. Efforts are being made to enhance CASA deposits and reduce dependence on high-cost deposits, thereby improving the overall deposit mix and interest margin of the Bank.

Through these strategic initiatives and the continued commitment of the Board, management, and employees, the Bank aims to achieve improved profitability, stronger financial performance, and sustainable growth while creating greater value for all stakeholders.

Assessment of the Bank's CASA Deposit Performance

(Amount in crore)

Sl. No.	Particulars	31.03.2024	31.03.2025	31.03.2026
1.	Current Account Deposit	7.14 cr	8.73 cr	12.71 cr
2.	Savings Account Deposit	38.94 cr	38.77 cr	41.94 cr

POSITION OF GROSS NPA AND NET NPA:

The Position of Gross NPA and Net NPA of the Bank is as follows:

Date/Year	GNPA (Amount in Lakhs)	GNPA%	NNPA (Amount in Lakhs)	NNPA%
31.03.2022	822.78	8.07%	297.72	2.92%
31.03.2023	647.85	5.82%	265.20	2.38%
31.03.2024	1083.35	10.04%	491.99	4.56%
31.03.2025	1846.12	17.57%	942.41	8.97%
31.03.2026	1788.96	17.25%	857.18	9.08%

For the year 2025-26, the Bank has declared 55 nos. of fresh NPA accounts amounting to Rs. 606.68 lakh during the year.

Formation of Recovery Cell at Head Office

A recovery cell has been formed at the Head Office to recover NPAs of the Bank. This specialized unit is responsible for managing and recovering non - performing assets (NPAs) or stressed assets. The main objective of the Recovery cell is to recover as much of the outstanding amount as possible from NPAs and to minimize their impact on the Bank's financial status. Thereby improving the overall credit quality of the Bank's loans and advances portfolio. This includes initiating legal proceedings against defaulting borrowers and selling secured assets to recover dues.

By establishing a Recovery Cell, we have achieved several benefits, including successfully executing SARFAESI actions and settlement against defaulting parties.

SHARE CAPITAL MOBILIZATION

The Bank successfully raised Rs. 1.06 crore in share capital during Q4 of FY 2025–26 through contributions from both existing and new shareholders. We sincerely thank all our shareholders for their continued trust, confidence, and valuable support in strengthening the Bank's capital base.

COMPLIANCE OF GUIDLINES OF RESERVE BANK OF INDIA FOR Urban Cooperative Banks:

1. **Capital to Risk Weighted Assets Ratio (Capital Adequacy Ratio):**

   The Bank has maintained the ratio 12.54% (as on 31.03.2026) which is more than minimum requirement prescribed by RBI i.e. 12.00 %

2. **Maintenance of CRR and SLR:**

   Bank has maintained CRR (Cash Reserve Ratio) 3.00% and SLR (Statutory Liquidity Ratio) 18.00% which is more than the statutory requirement as prescribed by the RBI, all the days, without any default.

3. **Investment:**

   The Bank has followed the norms of RBI, while making investment of any surplus funds, with due discussion and approval of the Investment subcommittee. The Bank has made investment of Lion's share against Central Govt. Securities (Rs. 35,69,20,000.00), State Govt. Securities (Rs. 10,97,00,000.00) totalling Rs. 46,66,20,000.00.

   Guidelines issued by RBI regarding exposure of balances maintained by individual Banks in account with other Banks which is 5 % of the previous year's deposits and gross exposure limit with other Banks which is 20% of the previous year's deposits have also been maintained on daily basis.

4. **Transfer of fund to DEAF account:**

   The Bank has already transferred the eligible amount of Rs. 34, 30,299.67 paid to RBI to be deposited in our DEAF Account No. 161001006009 maintained at RBI.

5. **Follow up of KYC norms:**

   KYC norms, as per RBI guidelines, are followed by the Bank and implemented while opening a Bank account.

6. **Deposit Insurance:**

The Bank, being an insured Bank, has to pay premium on the assessable deposits half yearly to DICGC regularly. Our Bank is paying the premium regularly.

7. **Income Recognition, Assets classification & provisioning:**

The Bank has followed Asset classification norms (Standard, Sub-Standard, Doubtful I, II, III & Loss Assets) of loans and advances within the guidelines of Reserve Bank of India and necessary provisioning of income for NPA has also been done as per guidelines of RBI.

CONCURRENT AUDITOR:

J.N. Gupta & Co. LLP a Chartered Accountancy Firm, has been appointed as Concurrent Auditor of the Bank and the firm **J.N. Gupta & Co. LLP** has been doing regular Concurrent Audit against all five branches monthly and HO is following up the compliance report with the branches regularly.

INTERNAL INSPECTION:

During the year under report, general internal inspection of five branches have been done. Time to time surprise verification of cash and security items against each branch are being done on regular interval. Revenue Audit is also been done for all the 5 branches during the year.

STATUTORY AUDIT OF THE BANK:

The Reserve Bank of India has appointed **M/s B.L. Purohit & Co.** as Statutory Auditors of the Bank for the year 2025-26. Accordingly, they had been assigned to conduct the Statutory Audit of the Bank. They have submitted the Audited Balance Sheet, Profit & Loss Account of the Bank as on 31.03.2026 along with Audit observation in a LFAR format.

FACILITIES OF ATM - cum - Debit Card:

The ATM - cum -Debit Card service of the Bank was inaugurated on 30.03.2021 at the premises of Conference Hall, Prakashan Bharati, Zoo Road, Guwahati.

The respected shareholders are informed that the Bank has also successfully implemented non transaction Mobile Banking App to its valued customers. PFMS

(Public Finance Management System) has also been introduced. Meanwhile the Bank has successfully implemented Host to Host ACH service.

QR CODE Facilities:

In the year 2023-24, our Bank took a significant step forward in enhancing customer convenience by launching QR code facilities. This innovative feature allows our customers to make swift, secure, and contactless. The meeting was payments using their smartphones. This initiative not only streamlines the payment process for our customers but also supports local businesses by offering them a modern, efficient payment solution. The introduction of QR code facilities aligns with our commitment to digital transformation and our goal of providing cutting-edge banking services. Initial adoption rates have been encouraging, and we anticipate this technology will play a crucial role in shaping the future of retail banking transactions.

IIBM Training

The Indian Institute of Banking Management (IIBM) has been regularly conducting specialised training programmes to strengthen the knowledge and competencies of the Directors, Chief Executive Officers (CEOs), Senior Management, and Officers of Urban Cooperative Banks.

One such programme on "Corporate Governance, Credit and Investment Management for Directors/CEOs/Senior Management of Urban Cooperative Banks" was conducted from 03-05 September 2025, in which one Director and the CEO of the bank attended the training programme.

Subsequently, IIBM conducted an offline training programme on "KYC, AML & Fraud Management in Urban Cooperative Banks (UCBs)" from 29-31 October 2025, in which Officers form our bank participated.

Apart from the above programmes, IIBM has conducted several other training programmes covering various aspects of banking operations, regulatory compliance, risk management, governance, technology, customer service, and capacity building for Urban Cooperative Banks. The bank has been nominating its directors and officers to these programmes from time to time to enhance their professional knowledge and ensure compliance with regulatory and operational best practices.

BORROWINGS:

During the year 2025-2026, the Bank had not borrowed any amount from the Government of Assam, The Assam Cooperative Apex Bank Ltd or any other higher financial institution.

Customer Meet of 5 branches

A customer meeting is a vital component of the Bank's operations, aimed at understanding and addressing customer needs, fostering positive experiences, and ultimately building stronger relationships. To ensure these interactions are effective, it's important to craft a well-thought-out agenda that includes key discussion points, action items, and follow-up strategies. In this regard, five branches have conducted customer meetings for the Bank.

A.T. Road Branch organized a customer meeting on March 10, 2026, at 5 PM at the A.T. Road Branch, located in R.C. Commercial Complex, Dakhinpat Satra, A.T. Road, Guwahati 781001. The meeting was attended by the shareholders, customers, employees and few BOD members including the Chairman.

Narengi Tiniali Branch organized a customer meeting on March 12th, 2026, at 5:00 PM at the Narengi Tiniali Branch, located in U.C. Talukdar, Commercial Complex, Narengi Tiniali, Guwahati 781026. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Lalganesh Tiniali Branch organized a customer meeting on March 9th, 2026, at 5:00 PM at the Lalganesh Tiniali Branch, located in R.D. Bhawan, Lalganesh, Odalbakra, Guwahati 781034. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Basistha Branch organized a customer meeting on March 7th, 2026, at 4:30 PM at the Basistha Branch, located in A.G. Office Bus Stoppage, Basistha, Guwahati 781029. The meeting was attended by the shareholders, customers, employees along with few BOD members.

Adabari Tiniali Branch organized a customer meeting on March 11th, 2026, at 4:30 PM at the Adabari Tiniali Branch, located in Late Leturam Das Market, Pandu Port Road, Adabari, Guwahati 781012. The meeting was attended by the shareholders, customers, employees along with few BOD members.

MEMBERSHIP OF NUCFDC (U.O)

National Urban Cooperative Finance and Development Corporation Ltd.

(NUCFDC) is a non deposit taking NBFC which has been mandated by Reserve Bank of India to play the role of a National level Umbrella Organization for India's UCB sector. It will play a role in strengthening the rural cooperative credit institutions particularly in the areas of fund management, ALM, capacity building, IT adoption, Research and Development, Management Consultancy, Legal Consultancy etc. They can derive benefits of its professional expertise and facilities. NUCFDC is also expected to engage in providing ATM network, debit/credit card, PPI, PSO, Payment Gateway, mutual funds and insurance products etc. NUCFDC shall also play the role of a Self- Regulatory Organization (SRO) for its members, as indicated by RBI in its approval letter dated 8th February, 2024.

Our Bank is a member of NUCFDC in order to avail the services offered by it.

APPEAL TO THE RESPECTED SHAREHOLDERS

We appeal to the honourable shareholders who have not opened a savings account yet to open it at any branch of our Bank according to their convenience and inform the a/c number to our Head Office/ Branch for necessary record, so that timely benefits can be transferred to their respective accounts. Shareholders are also requested to provide us the details of the account maintained with other Bank with account numbers and IFS code so that benefits can be transferred directly to their account. Shareholders are also requested to submit their latest address with telephone number, PAN Card number and KYC for updating their address records in Banks' system.

LOOKING AHEAD

The Bank had started banking operations in the year 1999 as a unitary Bank. The Bank is the youngest of the urban cooperative Banks in the city but still has a network of 5 (five) branches. The area of operation of the Bank was initially the limits of the Guwahati Municipal Corporation but today its area of operation is the district of registration and its adjoining districts within the State of Assam. Meanwhile, the Bank has completed 27 Years of service this year.

ACKNOWLEDGEMENT

The Nagarik Samabay Bank Limited has grown over the years due to the help, cooperation and unstinted support from its members, constituents and patrons and also due to love and affection of the people in general. It stands today because of their faith and commitment to the Bank. They really form the backbone of the Bank. The Board of Directors proudly expresses its gratitude to all of them. By God's grace Nagarik Samabay Bank Limited has been nurtured since its inception by Sahakar Bharati Assam. We express our gratitude to Sahakar Bharati Assam. We also extend our gratitude to Regional Office of Reserve Bank of India, Guwahati and Registrar of Cooperative Societies, Assam, for their time-to-time guidance, inspection and supervision.

We also express our gratitude towards The National Federation of Urban Cooperative Banks and Credit Societies Ltd.(NAFCUB), the Indian Institute of Bank Management(IIBM), Guwahati, Institute of Cooperative Management (ICM) for their guidance and cooperation.

The Board also acknowledges the loyal and dedicated services put by the employees of the Bank at all levels and also by the Business Promoters of the Bank.

The Board is confident that it will continue to receive the support and patronage from all those are associated with the Bank and will grow from strength to strength and will become a role model for the cooperative institutions of the North Eastern region.

For and on behalf of the
Board of Directors of Nagarik Samabay Bank Limited, Guwahati

Shri Jagadish Sarma
Chairman

NAGARIK SAMABAY BANK LTD

ASCARD Bank Building, South Sarania, Ulubari, Guwahati

Balance Sheet as on 31st March 2026

	Schedule	As on 31st March, 2026	As on 31st March, 2025
CAPITAL AND LIABILITIES			
Capital	1	₹ 90,519,600.00	₹ 93,080,300.00
Reserves and Surplus	2	₹ 80,290,665.96	₹ 75,597,496.96
Deposits	3	₹ 2,019,531,815.48	₹ 1,884,583,541.98
Borrowings	4	₹ 0.00	₹ 0.00
Other Liabilities and Provisions	5	₹ 135,468,041.42	₹ 148,712,902.45
Bills Payable for collection (As per Contra)		₹ 0.00	₹ 0.00
TOTAL		**₹ 2,325,810,122.86**	**₹ 2,201,974,241.39**
ASSETS			
Cash and Balances with Reserve Bank of India	6	₹ 274,977,192.00	₹ 189,600,838.00
Balances with Banks and Money at Call and Short Notice	7	₹ 398,183,833.70	₹ 372,796,590.60
Investments	8	₹ 469,520,000.00	₹ 466,920,000.00
Advances	9	₹ 1,036,850,326.17	₹ 1,050,699,791.21
Fixed Assets	10	₹ 5,231,751.95	₹ 5,014,995.73
Other Assets	11	₹ 141,047,019.04	₹ 116,942,025.85
Bills for Collection (As per Contra)		₹ 0.00	₹ 0.00
TOTAL		**₹ 2,325,810,122.86**	**₹ 2,201,974,241.39**
Contingent Liabilities	12	₹ 21,870,780.67	₹ 4,892,539.67

Significant Accounting Policies & Notes on Accounts 18

FOR NAGARIK SAMABAY BANK LTD

For Nagarik Samabay Bank Ltd

1. Shri Jagadish Sarma
Chairman

FOR NAGARIK SAMABAY BANK LTD.

2. CA Surajit Bhowmick
Director

DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati

3. Shri Pravakar Sharma
Chief Executive Officer

Chief Executive Officer

In terms of our report of even
For B L Purohit & Co
Chartered Accountants
FRN WITH ICAI: 311056E

CA B. L. Pandia
Partner
Membership no. 056897
UDIN:

B.L. PUROHIT & CO. ULUBARI GUWAHATI CHARTERED ACCOUNTANTS

Place : Guwahati
Date : 29-06-2026

NAGARIK SAMABAY BANK LTD
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

The Schedules referred to above form an integral part of the Balance Sheet.

SCHEDULE 1- CAPITAL	As on 31st March, 2026	As on 31st March, 2025
AUTHORISED CAPITAL (2000000 shares of ₹ 100 each)	₹ 200,000,000.00	₹ 200,000,000.00
ISSUED AND PAID UP CAPITAL		
a. Regular Shares (619135 shares @ ₹ 100 each)	₹ 61,913,500.00	₹ 65,511,800.00
b. Linking Shares (on 286061 shares @ ₹ 100 each)	₹ 28,606,100.00	₹ 27,568,500.00
TOTAL	**₹ 90,519,600.00**	**₹ 93,080,300.00**

SCHEDULE 2- RESERVES AND SURPLUS	As on 31st March, 2026	As on 31st March, 2025
i. Statutory Reserve Fund		
Opening Balance	₹ 44,574,655.92	₹ 42,031,045.09
Additions during the year	₹ 3,631,102.00	₹ 2,543,610.83
	₹ 48,205,757.92	₹ 44,574,655.92
ii. Jubilee Fund		
Opening Balance	₹ 0.00	₹ 260,137.32
Additions during the year	₹ 0.00	₹ 0.00
Deduction during the year	₹ 0.00	₹ 260,137.32
	₹ 0.00	₹ 0.00
iii. Land and Building Fund		
Opening Balance	₹ 25,347,175.04	₹ 25,347,175.04
Additions during the year	₹ 0.00	₹ 0.00
	₹ 25,347,175.04	₹ 25,347,175.04
iv. Co-operative Development Fund		
Opening Balance	₹ 32,345.00	₹ 271,891.00
Additions/(Deductions) during the year	₹ 0.00	₹ 32,345.00
Deduction during the year	₹ 0.00	₹ 271,891.00
	₹ 32,345.00	₹ 32,345.00
v. Charity Fund		
Opening Balance	₹ 1,100,447.00	₹ 1,100,447.00
Additions during the year	₹ 0.00	₹ 0.00
Deduction during the year	₹ 1,100,447.00	
	₹ 0.00	₹ 1,100,447.00
vi.Cooperative Education Fund		
Opening Balance	₹ 1,138,418.00	₹ 1,073,728.00
Additions during the year	₹ 0.00	₹ 64,690.00
Deduction during the year		
	₹ 1,138,418.00	₹ 1,138,418.00
vii. Investment Fluctuation Reserve		
Opening Balance	₹ 2,700,000.00	₹ 0.00
Additions during the year	₹ 500,000.00	₹ 2,700,000.00
Deduction during the year	₹ 0.00	₹ 0.00
	₹ 3,200,000.00	₹ 2,700,000.00
viii. Investment Depriciation Reserve		
Opening Balance	₹ 704,456.00	₹ 0.00
Additions during the year	₹ 2,246,170.00	₹ 704,456.00
Deduction during the year	₹ 583,656.00	₹ 0.00
	₹ 2,366,970.00	₹ 704,456.00
ix. Balance in Profit and Loss Account	₹ 0.00	₹ 0.00
TOTAL (i-ix)	**₹ 80,290,665.96**	**₹ 75,597,496.96**
GRAND TOTAL	**₹ 80,290,665.96**	**₹ 75,597,496.96**

FOR NAGARIK SAMABAY BANK LTD
CHAIRMAN

FOR NAGARIK SAMABAY BANK LTD.
DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati
Chief Executive Officer

B.L. PUROHIT & CO.
ULUBARI
GUWAHATI
CHARTERED ACCOUNTANTS

NAGARIK SAMABAY BANK LTD
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

SCHEDULE 3- DEPOSITS	As on 31st March, 2026		As on 31st March, 2025
A. I. Demand Deposits			
(a) Curent Deposits	₹ 113,452,735.91		₹ 72,413,594.44
(b) Inoperative Current Deposit	₹ 247,439.18		₹ 265,493.18
(c) Call Deposit	₹ 12,292,261.57		₹ 12,411,573.30
(d) Credit Balance in Loan and Advance	₹ 1,362,507.56		₹ 2,211,699.25
II. Savings Bank Deposits			
(a) Saving Bank Deposit	₹ 414,079,915.65		₹ 382,166,775.09
(b) Inoperative Savings Bank Deposit	₹ 2,847,883.35		₹ 2,804,509.35
(c) No Frill Savings Bank Deposit	₹ 2,480,865.81		₹ 2,695,218.92
III. Term Deposits			
(a) Fixed Deposit	₹ 1,305,080,652.45		₹ 1,246,766,072.45
(b) Recurring Deposits	₹ 30,772,385.00		₹ 29,478,998.00
(c) Pigmy Deposits	₹ 136,915,169.00		₹ 133,369,608.00
IV. Others	₹ 0.00		₹ 0.00
TOTAL (I to IV)	₹ 2,019,531,815.48		₹ 1,884,583,541.98
B. I. Deposits of Branches in India	₹ 0.00		₹ 0.00
II. Deposits of Branches outside India	₹ 0.00		₹ 0.00
TOTAL (A to B)	₹ 2,019,531,815.48		₹ 1,884,583,541.98

SCHEDULE 4- BORROWINGS	As on 31st March, 2026		As on 31st March, 2025
I. Borrowings in India			
(i) Reserve Bank of India	₹ 0.00		₹ 0.00
(ii) Other Banks	₹ 0.00		₹ 0.00
(iii) Other Institutions and Agencies	₹ 0.00		₹ 0.00
TOTAL (i to iii)	₹ 0.00		₹ 0.00
II. Borrowings outside India	₹ 0.00		₹ 0.00
TOTAL	₹ 0.00		₹ 0.00
TOTAL (I to II)	₹ 0.00		₹ 0.00

FOR NAGARIK SAMABAY BANK LTD.

CHAIRMAN

FOR NAGARIK SAMABAY BANK LTD.

DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati

Chief Executive Officer

B.L. PUROHIT & CO.
CHARTERED ACCOUNTANTS
ULUBARI
GUWAHATI

NAGARIK SAMABAY BANK LTD
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS	As on 31st March, 2026	As on 31st March, 2025
I. Bills Payable	₹ 24,300.00	₹ 40,500.00
II. Overdue Interest Reserve	₹ 30,285,700.08	₹ 43,083,920.04
III. Interest accrued	₹ 4,405,009.10	₹ 3,855,562.17
IV. Others (including provisions)		
a. Provision for Audit Fee	₹ 17,250.00	₹ 60,174.00
b. Provision for NPA	₹ 76,177,458.55	₹ 73,370,349.38
c. NPA Provison (Additional)	₹ 17,000,000.00	₹ 17,000,000.00
d. GST Payable	₹ 0.00	₹ 0.00
e. Income Tax Payable	₹ 0.00	₹ 500,934.94
f. Contingent provision for Standard Assets	₹ 2,939,769.16	₹ 3,328,925.59
g. Office Rent Payable	₹ 294,523.00	₹ 233,833.00
V. Other Outstanding Liablities (RTGS NEFT Funding Account)	₹ 121,410.40	₹ 0.00
VI. Other Provisions	₹ 0.00	₹ 0.00
VII. Banker's Cheque Payable	₹ 3,350,629.13	₹ 3,650,090.33
VIII. Unclaimed Dividend	₹ 851,992.00	₹ 3,588,613.00
TOTAL (I to VIII)	₹ 135,468,041.42	₹ 148,712,902.45

SCHEDULE 6- CASH AND BALANCES	As on 31st March, 2026	As on 31st March, 2025
I. Cash in Hand (including Foreign Currency Notes, if any)	₹ 4,977,192.00	₹ 4,600,838.00
II. Balances with Reserve Bank of India		
(i) in Current Account	₹ 270,000,000.00	₹ 185,000,000.00
(ii) in Other Accounts Total		
(I and II)	₹ 274,977,192.00	₹ 189,600,838.00

SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT	As on 31st March, 2026	As on 31st March, 2025
I. In India		
II. Balances with Bank		
(a) in Current Accounts	₹ 88,283,833.70	₹ 63,631,438.60
(b) in other Deposit Accounts	₹ 309,900,000.00	₹ 309,165,152.00
Money at Call and Short Notice	₹ 0.00	₹ 0.00
(a) Banks	₹ 0.00	₹ 0.00
(b) Other Institutions	₹ 0.00	₹ 0.00
TOTAL (i & ii)	₹ 398,183,833.70	₹ 372,796,590.60
II. Outside India		
(i) in Current Accounts	₹ 0.00	₹ 0.00
(ii) in Other Deposit Accounts	₹ 0.00	₹ 0.00
(iii) Money at Call and Short Notice	₹ 0.00	₹ 0.00
TOTAL (i to iii)	₹ 0.00	₹ 0.00
TOTAL (I to II)	₹ 398,183,833.70	₹ 372,796,590.60

FOR NAGARIK SAMABAY BANK LTD
CHAIRMAN

FOR NAGARIK SAMABAY BANK LTD.
DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati
Chief Executive Officer

B.L. PUROHIT & CO.
CHARTERED ACCOUNTANTS
ULUBARI
GUWAHATI

NAGARIK SAMABAY BANK LTD
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

SCHEDULE 8- INVESTMENTS	As on 31st March, 2026	As on 31st March, 2025
I. Investments in India	₹ 469,520,000.00	₹ 466,920,000.00
BREAK-UP		
(i) Government Securities		
Central Govt.	₹ 356,920,000.00	₹ 356,920,000.00
State Govt.	₹ 109,700,000.00	₹ 110,000,000.00
(ii) Other approved securities	₹ 0.00	₹ 0.00
(iii) Others:	₹ 2,900,000.00	₹ 0.00
(Equity Shares in NUCFDC)		
	₹ 469,520,000.00	₹ 466,920,000.00
II. Investments outside India	₹ 0.00	₹ 0.00

SCHEDULE 9- ADVANCES	As on 31st March, 2026	As on 31st March, 2025
A. (i) Bills purchased and discounted	₹ 0.00	₹ 0.00
(ii) Cash credits,Overdrafts and Loans Repayable on Demand	₹ 424,479,315.83	₹ 427,692,189.48
(iii) Term Loans	₹ 612,371,010.34	₹ 623,007,601.73
TOTAL A (i to iii)	₹ 1,036,850,326.17	₹ 1,050,699,791.21
B. (i) Secured by tangible assets (includes advances against book debts)	₹ 967,666,952.65	₹ 971,314,958.64
(ii) Covered by Bank/Government Guarantees	₹ 0.00	₹ 0.00
(iii) Unsecured	₹ 69,183,373.52	₹ 79,384,832.57
TOTAL B (i to iii)	₹ 1,036,850,326.17	₹ 1,050,699,791.21
C. I. Advances in India		
(i) Priority Sector	₹ 685,011,053.70	₹ 634,804,301.21
(ii) Public Sector	₹ 0.00	₹ 0.00
(iii) Banks	₹ 0.00	₹ 0.00
(iv) Rural Sector	₹ 0.00	₹ 0.00
(v) Others	₹ 351,839,272.47	₹ 415,895,490.00
II. Advances Outside India	₹ 0.00	₹ 0.00
	₹ 0.00	₹ 0.00
TOTAL C (I to II)	₹ 1,036,850,326.17	₹ 1,050,699,791.21
	₹ 1,036,850,326.17	₹ 1,050,699,791.21

FOR NAGARIK SAMABAY BANK LTD.
DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati
Chief Executive Officer

B.L. PUROHIT & CO.
ULUBARI GUWAHATI
CHARTERED ACCOUNTANTS

NAGARIK SAMABAY BANK LTD
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

SCHEDULE 10- FIXED ASSETS	As on 31st March, 2026	As on 31st March, 2025
I. Premises		
a. At Cost on 31st March of the preceding year	₹ 0.00	₹ 0.00
b. Addition during the year	₹ 0.00	₹ 0.00
Less: Depreciation for the year	₹ 0.00	₹ 0.00
	₹ 0.00	₹ 0.00
II. Other Assets:		
a. Furniture and Fixtures		
Opening Balance	₹ 2,183,100.14	₹ 2,340,016.73
Add: Purchased during the year	₹ 8,175.00	₹ 80,421.00
Less: Depreciation for the year	₹ 218,508.83	₹ 237,337.59
Less: Written off	₹ 0.00	₹ 0.00
	₹ 1,972,766.31	₹ 2,183,100.14
b. Computer and Peripherals		
Opening Balance	₹ 526,974.41	₹ 689,016.01
Add: Purchased during the year	₹ 1,238,841.86	₹ 136,401.50
Less: Depreciation for the year	₹ 589,438.78	₹ 298,443.10
Less: Written off/ Transfer	₹ 242.62	₹ 0.00
	₹ 1,176,134.87	₹ 526,974.41
c. Machinaries		
Opening Balance	₹ 187,020.94	₹ 140,834.60
Add: Purchased during the year	₹ 63,274.50	₹ 72,685.67
Less: Depreciation for the year	₹ 38,375.51	₹ 26,499.33
	₹ 211,919.93	₹ 187,020.94
d. Licensed Computer Software		
Opening Balance	₹ 54,813.10	₹ 91,342.52
Less: Sold during the Year	₹ 0.00	₹ 0.00
Add: Purchased during the year	₹ 0.00	₹ 0.00
Less: Depreciation for the year	₹ 21,920.41	₹ 36,529.42
	₹ 32,892.69	₹ 54,813.10
e. Safe Deposit Locker		
Opening Balance	₹ 622,914.41	₹ 710,141.09
Add: Purchased during the year	₹ 0.00	₹ 0.00
Less: Depreciation for the year	₹ 75,988.10	₹ 87,226.68
	₹ 546,926.31	₹ 622,914.41
f. Books		
Opening Balance	₹ 2,450.82	₹ 4,085.82
Add: Purchased during the year	₹ 560.00	₹ 0.00
Less: Depreciation for the year	₹ 1,204.00	₹ 1,635.00
	₹ 1,806.82	₹ 2,450.82
g. Electric Fittings		
Opening Balance	₹ 1,437,721.91	₹ 1,589,235.82
Less: Sold during the Year	₹ 0.00	₹ 0.00
Add: Purchased during the year	₹ 9,850.00	₹ 17,962.50
Less: Depreciation for the year	₹ 158,266.89	₹ 169,476.41
	₹ 1,289,305.02	₹ 1,437,721.91
h. Advance payment for Pigmy Machine[not put in used]	₹ 0.00	₹ 0.00
TOTAL (I to II)	₹ 5,231,751.95	₹ 5,014,995.73

FOR NAGARIK SAMABAY BANK LTD.

CHAIRMAN

FOR NAGARIK SAMABAY BANK LTD.

DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati

Chief Executive Officer

B.L. PUROHIT & CO.
ULUBARI GUWAHATI
CHARTERED ACCOUNTANTS

NAGARIK SAMABAY BANK LTD
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

SCHEDULE 11- OTHER ASSETS	As on 31st March, 2026	As on 31st March, 2025
Loss during the Year	₹ 46,262,614.54	₹ 29,375,464.67
Loss in last Year	₹ 29,375,464.67	₹ 0.00
	₹ 75,638,079.21	₹ 29,375,464.67
I. Inter-office adjustments (net)	₹ 0.00	₹ 0.00
II. Interest Accrued	₹ 18,341,151.00	₹ 26,464,601.00
III. Interest Receivable on NPA	₹ 30,285,700.08	₹ 43,083,920.04
IV. Stationery and Stamps	₹ 1,426,516.95	₹ 1,549,710.59
V. Non-banking assets acquired in satisfaction Claim	₹ 0.00	₹ 0.00
VI. OTHERS		
a. Premium on Govt Securities	₹ 12,569,426.95	₹ 14,291,474.70
b. Security Deposit for Bank's premise	₹ 900,000.00	₹ 900,000.00
c. Telephone Security	₹ 46,066.00	₹ 46,066.00
d. GST Input 50%	₹ 0.00	₹ 0.00
e. Prepaid Expenses	₹ 1,122,211.00	₹ 527,591.00
f. Law & Other Charges Recoverable	₹ 465,250.85	₹ 468,271.85
g. Advances	₹ 247,426.00	₹ 234,926.00
h. Govt Security Receivable/RBI DEAF Receivable	₹ 5,191.00	₹ 0.00
i. Branch Adjustment	₹ 0.00	₹ 0.00
TOTAL (I to VI)	**₹ 141,047,019.04**	**₹ 116,942,025.85**

SCHEDULE 12- CONTINGENT LIABILITIES	As on 31st March, 2026	As on 31st March, 2025
I. Claims against the Bank not acknowledged as Debts		
II. Liability for partly paid Investments	₹ 0.00	₹ 0.00
III. Guarantees given on behalf of constituents	₹ 0.00	₹ 0.00
(i) In India	₹ 13,910,074.00	₹ 1,457,049.00
(ii) Outside India	₹ 0.00	₹ 0.00
IV. Acceptances, Endorsements and Other Obligations	₹ 0.00	₹ 0.00
V. Other items for which the Bank is contingently liable		
a. DEAF Payable	₹ 3,430,299.67	₹ 3,435,490.67
a. Income Tax Demand AY 2022-23	₹ 3,955,735.00	₹ 0.00
b. GST Demand FY 2018-19	₹ 574,672.00	₹ 0.00
TOTAL (I to V)	**₹ 21,870,780.67**	**₹ 4,892,539.67**

FOR NAGARIK SAMABAY BANK LTD.

DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati

Chief Executive Officer

B.L. PUROHIT & CO.
ULUBARI GUWAHATI
CHARTERED ACCOUNTANTS

NAGARIK SAMABAY BANK LTD

ASCARD Bank Building, South Sarania, Ulubari, Guwahati

Profit and Loss Account for the year ended on 31st March 2026

	Schedule	As on 31st March, 2026	As on 31st March, 2025
INCOME			
Interest Earned	13	₹ 162,132,801.40	₹ 166,229,845.99
Other Income	14	₹ 12,358,010.30	₹ 11,464,550.89
TOTAL		**₹ 174,490,811.70**	**₹ 177,694,396.88**
EXPENDITURE			
Interest Expenses	15	₹ 110,695,889.68	₹ 108,004,342.69
Operating Expenses	16	₹ 59,081,312.16	₹ 54,860,929.65
Provisions and Contingencies	17	₹ 50,477,159.34	₹ 34,291,208.12
TOTAL		**₹ 220,254,361.18**	**₹ 197,156,480.46**
PROFIT/(LOSS)		-₹ 45,763,549.48	-₹ 19,462,083.58
Less: Income Tax Paid			
Pervious years(Net)	-₹ 500,934.94		
[+] Current Year	₹ 1,000,000.00	₹ 499,065.06	₹ 9,913,381.09
Add: Deferred Tax Assets		₹ 0.00	₹ 0.00
Profit /Loss after Tax		**-₹ 46,262,614.54**	**-₹ 29,375,464.67**
Earning Per Share		**-₹ 51.11**	**-₹ 31.56**
Appropriations			
Profit as per Last Balance Sheet		-₹ 29,375,464.67	₹ 6,468,989.83
Transfer to:			
(a) Statutory Reserve		₹ 0.00	₹ 1,617,247.83
(b) Building Fund		₹ 0.00	₹ 0.00
(c) Investment Fluctuation Reserve		₹ 0.00	₹ 97,687.00
(d) Co-Operative Education Fund		₹ 0.00	₹ 64,690.00
(e) Co- Operative Devlopment Fund		₹ 0.00	₹ 32,345.00
(f) Charity Fund		₹ 0.00	₹ 0.00
(g) Silver Jubliee Fund		₹ 0.00	₹ 0.00
(h) NPA Provision		₹ 0.00	₹ 0.00
Proposed Dividend		₹ 0.00	₹ 4,657,020.00
Sub Total		₹ 0.00	6,468,989.83
Balance		-₹ 29,375,464.67	₹ 0.00
Add: Profit for the year as per Profit and Loss Accounts		-₹ 46,262,614.54	-₹ 29,375,464.67
TOTAL		**-₹ 75,638,079.21**	-₹ 29,375,464.67

The Schedules referred to above form an integral part of the Profit and Loss Account.

Significant Accounting Policies & Notes on Accounts 18

For Nagarik Samabay Bank Ltd

FOR NAGARIK SAMABAY BANK LTD.

CHAIRMAN

1. Shri Jagadish Sarma
Chairman

2. CA Surajit Bhowmick
Director

FOR NAGARIK SAMABAY BANK LTD.

DIRECTOR

3. Shri Pravakar Sharma
Chief Executive Officer

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati

Chief Executive Officer

In terms of our report of even date attached
For B L Purohit & Co
Chartered Accountants
FRN WITH ICAI: 311056E

CA B. L. Pandia
Partner
Membership no. 056897
UDIN:

Place: Guwahati
Date: 29-06-2026

B.L.PUROHIT & CO
ULUBARI GUWAHATI
CHARTERED ACCOUNTANTS

NAGARIK SAMABAY BANK LIMITED
ASCARD BUILDING, SOUTH SARANIA, ULUBARI, GUWAHATI

SCHEDULE 13- INTEREST EARNED	As on 31st March, 2026		As on 31st March, 2025
I. Interest on Loan/Discount on Advances/Bills	₹ 98,504,717.07		₹ 103,759,644.11
II. Income on Investments	₹ 63,628,084.33		₹ 62,470,201.88
TOTAL (I to II)	₹ 162,132,801.40		₹ 166,229,845.99

SCHEDULE 14- OTHER INCOME	As on 31st March, 2026		As on 31st March, 2025
I. Commission, Exchange and Brokerage	₹ 1,823,441.34		₹ 294,980.99
II. Profit on sale of investments	₹ 6,836,278.65		₹ 8,285,106.82
Less: Loss on sale of investments			
III. Provision on Advance Written Back			
(a) Provision on Advance	₹ 0.00		₹ 0.00
(b) Provision on Standard Asset	₹ 389,156.43		₹ 0.00
IV. Miscellaneous Income:			
(a) Managerial Subsidy	₹ 0.00		₹ 0.00
(b) Miscellaneous Receipt (Details- I)	₹ 3,309,133.88		₹ 2,884,463.08
TOTAL (I to IV)	₹ 12,358,010.30		₹ 11,464,550.89

SCHEDULE 15- INTEREST EXPENSES	As on 31st March, 2026		As on 31st March, 2025
I. Interest on Deposits	₹ 110,695,889.68		₹ 108,004,342.69
II. Interest on Reserve Bank of India/ Inter bank Borrowings	₹ 0.00		₹ 0.00
TOTAL (I to II)	₹ 110,695,889.68		₹ 108,004,342.69

SCHEDULE 16- OPERATING EXPENSES	As on 31st March, 2026		As on 31st March, 2025
I. Payments and Provisions for Employees	₹ 36,678,039.01		₹ 34,512,565.38
II. Rent, Taxes and Lighting	₹ 5,844,328.90		₹ 5,706,124.82
III. Printing and Stationery	₹ 566,169.57		₹ 469,925.45
IV. Depreciation on Bank's Property	₹ 1,089,685.14		₹ 840,460.22
V. Directors' Fees, Conveyances and Expenses	₹ 160,721.00		₹ 125,205.00
VI. Auditors' Fees and Expenses	₹ 572,928.30		₹ 557,153.18
VII. Law Charges	₹ 60,440.00		₹ 30,970.00
VIII. Postages, Telegrams, Telephones, etc.	₹ 21,798.00		₹ 75,389.36
IX. Repairs and Maintenance	₹ 40,687.84		₹ 34,169.50
X. Insurance	₹ 2,696,919.98		₹ 2,815,908.77
XI. Computer & Generator Maintenance Charges	₹ 634,578.61		₹ 389,277.42
XII. Staff Training & Recruitment Exp	₹ 3,180.00		₹ 910.00
XIII. Other Expenditure (Details-II)	₹ 10,711,835.81		₹ 9,302,870.55
TOTAL (I to XIII)	₹ 59,081,312.16		₹ 54,860,929.65

FOR NAGARIK SAMABAY BANK LTD

FOR NAGARIK SAMABAY BANK LTD.
DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd, Guwahati
Chief Executive Officer

B.L. PUROHIT & CO.
ULUBARI GUWAHATI
CHARTERED ACCOUNTANTS

NAGRIK SAMABAY BANK LIMITED
ASCARD BUILDING ,SOUTH SARANIA ,GUWAHATI

SCHEDULE 17- Provisions and Contingencies	As on 31st March, 2026		As on 31st March, 2025
I. Provision for depreciation on Investment/ Other Provision	₹ 1,662,514.00		₹ 0.00
II. Provision on Advance	₹ 2,807,109.17		₹ 29,415,332.62
III.Provision for standard assets	₹ 0.00		₹ 0.00
IV. Write off OTS	₹ 1,462,999.78		₹ 1,050,340.27
V. Technical Written Off	₹ 42,822,488.64		₹ 0.00
VI. Amortization of Govt Securities	₹ 1,722,047.75		₹ 1,223,222.23
VII. Provision for Investment Fluctuation Reserve	₹ 0.00		₹ 2,602,313.00
TOTAL (I to VI)	₹ 50,477,159.34		₹ 34,291,208.12

Details -I

Miscellaneous Receipt	As on 31st March, 2026		As on 31st March, 2025
a) Inspection Charges	₹ 471,500.00		₹ 560,800.00
b)Cheque book charges	₹ 126,413.33		₹ 142,937.00
c) Share Application Fees	₹ 17,310.00		₹ 14,900.00
d) Loan Processing Fees	₹ 1,646,603.42		₹ 1,253,855.52
e) Miscellaneous	₹ 191,489.86		₹ 168,754.46
f) Locker Rent	₹ 288,661.08		₹ 273,669.38
g) Pigmy passbook charges	₹ 25,765.52		₹ 27,822.78
h) Recovery in Technical Write Off	₹ 179,836.00		₹ 0.00
i) Clearing Charges	₹ 361,554.67		₹ 441,723.94
TOTAL (a to i)	₹ 3,309,133.88		₹ 2,884,463.08

Details -II

Other Expenditure	As on 31st March, 2026		As on 31st March, 2025
a) Agents Commission/ COMM TO RECOVERY AGENTS	₹ 4,923,487.00		₹ 5,532,113.00
b) Advertisement	₹ 84,624.00		₹ 79,907.00
c) Annual Meeting Expenses	₹ 416,048.68		₹ 368,969.14
d) Miscellaneous	₹ 1,614,422.00		₹ 642,493.00
e) Payment of CBS Service Charge and CIBIL	₹ 3,187,896.13		₹ 2,326,333.75
f) Payment of Cyber Security/QR CODE	₹ 0.00		₹ 5,545.66
g) Travelling Expenses	₹ 345,249.00		₹ 246,801.00
h) Meeting Expenses	₹ 97,143.00		₹ 76,955.00
i) Membership fee	₹ 41,561.00		₹ 7,630.00
j) Other ceremony exp	₹ 1,405.00		₹ 16,123.00
TOTAL (a to j)	₹ 10,711,835.81		₹ 9,302,870.55

Suspense A/c	As on 31st March, 2026		As on 31st March, 2025
In Liability	₹ 0.00		₹ 0.00
In Assets	₹ 0.00		₹ 0.00
Net Suspense	₹ 0.00		₹ 0.00

FOR NAGARIK SAMABAY BANK LTD.
CHAIRMAN

FOR NAGARIK SAMABAY BANK LTD.
DIRECTOR

For and on behalf of
The Nagarik Samabay Bank Ltd. Guwahati
Chief Executive Officer

B.L. PUROHIT & CO.
ULUBARI GUWAHATI
CHARTERED ACCOUNTANTS

Auditor's Certificate

We report that we have audited the Balance Sheet as on 31.03.2026 and the annexed Profit & Loss account for the year ended 31.03.2026 and we have obtained all the information and explanation we required. In our opinion the Balance Sheet and Profit & Loss account have been drawn up in conformity with the law and subject to our separate report of even date. The Balance Sheet exhibits true and correct in view of the state of the Bank's affairs according to the best of our information and the explanations given to us as shown in the books of the Bank.

Sd/-

For B.L. Purohit & Co.
Chartered Accountants
FRN: 311056E

NAGARIK SAMABAY BANK LIMITED; HEAD OFFICE : GUWAHATI
BUDGET ESTIMATES FOR THE YEAR 2026-2027

EXPENDITURE

Sl No	Particulars	Estimated 2025-26	Actual 2025-26	Estimated 2026-2027
1	Interest Payable on Deposit	1250.00	1106.95	1320.00
2	Salary to Staff	385.00	360.57	400.00
3	TA/Conveyence/Sitting Allowance to Directors	3.00	2.08	3.00
4	Mediclaim	3.00	1.57	2.50
5	Office Rent	58.00	36.02	40.00
6	Car Rent	6.00	5.35	6.00
7	Insurance	30.00	25.40	30.00
8	Electricity & Gas Connection	20.00	16.98	20.00
9	Audit fees & Tax Return Charges	7.00	5.72	7.00
10	Legal Charges	0.50	0.60	3.00
11	Postage	0.50	0.10	0.30
12	Telephone & Internet Charges	1.00	0.12	0.50
13	Depriciation to Bank's property	12.00	10.90	12.00
14	Repair, Renewals and maintanance	1.00	0.36	1.00
15	Printing & Stationary	7.00	5.66	7.00
16	Advertisement	1.50	0.90	3.00
17	Standard Asset Provisioning	0.00	0.00	10.00
18	NPA Provisioning	46.32	28.07	120.00
19	Karmachari Mangal Nidhi	0.15	0.12	0.15
20	Clothing to Sub Staff	1.00	0.62	1.00

21	News paper & Periodicals	0.20	0.15	0.20
22	Commission to Business Promoters	65.00	49.24	55.00
23	Staff Welfare	2.50	1.86	2.50
24	Annual General Assembly Expenses	4.00	4.16	4.00
25	Staff/Directors/Members Training Expenses	1.00	0.03	2.00
26	Entertainement Expenses	0.50	0.45	0.50
27	Conveyence Expences/Conveyence to Directors	4.00	2.98	4.00
28	Office Expences			
29	Cleaning expences	15.00	14.44	18.00
30	Other Misl Expences			
31	trade Licence Fees	0.15	0.09	0.15
32	Membership Fees	0.25	0.42	0.50
33	Computer & electronic Machinery maintanance & Support Charges			
34	Network device Charges	16.00	13.94	20.00
35	Computer software support charges			
36	Amortization Premia on Govt security	14.00	17.22	20.00
37	Labour & Contract work Charges	1.00	0.03	0.50
38	Other Conference/Meeting/Board and Sub Committee meeting/Ceremony Expences	2.00	1.06	2.00
39	Write off	25.00	442.85	30.00
40	Commission paid to recovery agents	5.00	0.00	5.00
41	Preliminery Expences for Branch Opening/Interior Decoration	20.00	0.00	5.00
42	Staff Gratuity Premium	8.00	3.57	5.00
43	Depriciation on Valuation on Investment	5.00	16.63	8.00

44	Inter Bank Conectivity/ATM	10.00	7.87	14.00
45	CBS Charges	15.00	15.37	25.00
46	Staff Recruitment Expences	0.20	0.03	0.20
47	Clearing Expences	1.00	0.93	1.00
48	Credit rating Company Expences/CERSAI Expences	1.00	1.09	1.50
49	Income Tax Payable	29.00	5.03	10.50
50	Net Profit	102.00	-462.62	66.13
	Total	**2179.77**	**1744.91**	**2287.13**

INCOME

(Amount in Lakh)

Sl No	**Particulars**	**Estimated 2025-26**	**Actual 2025-26**	**Estimated 2026-2027**
1	Interest on Loans & Advances	1310.00	985.05	1195.00
2	Interest on Investment	711.00	636.28	790.00
3	Commission & Exchange	1.00	3.28	4.00
4	Misc Income(QR Charges)	0.20	0.06	0.10
5	Standard Asset Provisioning	0.00	3.89	0.00
6	NPA Provisioning	50.00	0.00	150.00
7	Loan Processing Fees	20.00	16.47	20.00
8	Recovery in Technical Write Off	0.00	1.79	10.00
9	Bank Charges/ Incidental Charges	5.00	14.95	15.00

10	Cheque Book charges	1.50	1.26	1.50
11	Share Application Fees	0.50	0.18	0.50
12	Profit on Sale of Investment	50.00	68.36	80.00
13	Pass Book Charges	0.50	0.26	0.50
14	Locker Rent	4.00	2.89	4.00
15	Inspection Charges	7.00 4.	72 5.00	
16	Clearing charges	5.00	3.62	4.00
17	SMS Banking Charges	2.00	1.84	2.50
18	Net Loss	0.00	462.63	0.00
19	Income Tax Refund Recivables	12.0	7 0.00	5.03
	Total	**2179.77**	**2207.53**	**2287.13**

DIFFERENT SCHEMES / PRODUCTS OF THE BANK

A) Various Deposit Schemes:

1) Savings Bank Deposit: The Bank offers the following variants/products under Savings Accounts:

i) Regular (MAB- Rs. 500), ii) Classic (MAB- Rs. 1,000)
iii) Advantage (MAB- Rs. 5,000) iv) Premium (MAB- Rs. 25,000)
v) Minor & Students (MAB- Rs. 500) vi) Senior Citizen (MAB- Rs. 1,000)
vii) Women ((MAB- Rs. 1,000)

2) Current Deposit: The Bank offers the following variants/products under Savings Accounts:

i) Regular (MAB- Rs. 3,000), ii) Advantage (MAB- Rs. 10,000, iii) Premium (MAB- Rs. 50,000)

3) Recurring Deposit

4) Fixed Deposit

5) Daily Deposit

Savings Bank A/c- Rate of Interest:

3.25% - MAB upto Rs. 1 lac
4.50% - MAB from Rs. 1 lac to Rs. 5 lacs/-
6.00% - MAB from Rs. 5 lacs and Above
(MAB- Monthly Average Balance)

Term Deposits - Rate of Interest:

TERM DEPOSIT (Below Rs.25 lakh)	
Period	**Rate of Interest**
15 days to 90 days	4.00%
91 days to 180 days	4.50%
181 days to 364 days	5.00%
365 days to 1095 days	6.50%
1096 days to 3650 days	7.00%
TERM DEPOSIT (Above Rs. 25 lakh)	
Period	**Interest rate**
15 days to 90 days	4.25%
91 days to 180 days	5.00%
181 days to 364 days	5.50%
365 days to 1095 days	6.75%
1096 days to 3650 days	7.00%
TERM DEPOSIT WITH LOCK-IN-PERIOD (Below Rs.25 lakh)	
Period	Interest rate
444 Days	7.15%
TERM DEPOSIT WITH LOCK-IN-PERIOD (Above Rs.25 lakh)	
Period	Interest rate
444 Days	7.25%

Special Rate:

- **Senior Citizen:** 0.75 % higher on all term deposit under all tenures.
- **Public Trust/Societies:** 0.50% higher on all term deposit under all tenures.
- **Bank's Employee of NSBL:** 1.00% higher on all term deposit under all tenures.
- **Premature Closure:** 1.00% less than the rates applicable for the period for which the deposit remained with the Bank.

B) Newly Launched Deposit Products/Schemes

i) "Double Your Money" Scheme: This is a Fixed Deposit scheme under which the invested amount will double over the tenure of the deposit.

Features and conditions are:

1. **Minimum Deposit Amount:** Rs. 1,00,000
2. **Tenure:** 3,456 Days (approximately 493.71 weeks / 115 months / 9 years 7 Months)
3. **Rate of Interest:** 7.40% p.a.
4. **Premature Closure:** Premature withdrawal is not permitted under this scheme. In the event of premature closure, interest shall be paid at the Savings Account rate applicable on the date of opening of the Fixed Deposit.

ii) Flexi RD Scheme: Under this scheme, a customer may deposit any amount starting from Rs.100, up to a maximum of 10 times the initially agreed minimum amount.

Features and conditions are:

1. **Rate of Interest:** As applicable to Fixed Deposits for the respective tenure at the time of investment.
2. **Period:** 12 months to 120 months (10 years).
3. **Premature Closure:** Not allowed. In the event of premature closure, interest shall be paid at the Savings Account rate applicable on the date of opening of the Fixed Deposit.
4. **Eligible Amount:** Minimum Rs.100, in multiples thereof, up to a maximum of 10 times the initially agreed minimum amount.
5. **Multiple Deposits:** Multiple deposits allowed in a month.

iii) Sukanya Scheme: This is a Recurring Deposit (RD) scheme designed for girl children below 18 years of age. This scheme is specially designed to help save money for the higher education of girl children.

Features and conditions are:

1. This scheme is open to all girl children under 18 years of age.
2. The scheme matures at the age of 18 years or after 10 years, whichever is earlier.
3. Rate of Interest : 8.00 % PA
4. Premature Closure: Not allowed.
5. Minimum deposit amount is ?1,000, and thereafter in multiples of ?1,000.
6. Each person is allowed to open only one account under this scheme.
7. A maximum of 12 deposits is allowed in a financial year.

iv) Special Deposit Scheme for Special Occasions such as Independence Day, Republic Day, Diwali, Durga Puja, Bihu, etc.: This scheme is specially designed to attract deposits and its mobilization on Special occasions like Independence Day, Republic Day, Diwali, Durga Puja, Bihu.

Scheme Offer:

1. An additional 0.10% rate of interest (R.O.I) will be offered to customers on Fixed Deposits (FD) and Recurring Deposits (RD).*
2. An additional 0.15% rate of interest (R.O.I) will be offered to women, minors, and senior citizens.*
3. An additional 0.25% rate of interest (R.O.I) will be offered on Fixed Deposits above Rs. 15 lakh and Recurring Deposits above Rs. 10,000.*
4. Additional 0.50 % R.O.I will be given to Deposits above Rs. 50 Lakhs and for monthly RD amount above Rs. 20,000/-*
5. An additional 0.75% rate of interest (R.O.I) will be offered on Fixed Deposits above Rs. 1 crore and Recurring Deposits above Rs. 1 lakh. *

*Multiple interest rate offers cannot be combined. Customers may choose only one offer..

C) Various Loan Schemes

1. Loan Scheme for Agriculture and allied Activities
   - Dairy Scheme
   - Fisheries Scheme
   - Poultry/Piggery Scheme
2. Road Transport Operator (RTO)
3. Vehicle/Car/Four Wheeler Loan
4. Two Wheeler
5. Loan for Professional and Self Employed Person (PSEP)
6. Cash Credit Loans
7. Loan for Retail/Wholesale trade/ Small Business
8. Cash Credit Loans (PSEP) to Contractors
9. Housing Loan
10. Housing Loan for Purchase of Flat
11. Loan Scheme for purchase of Land and Building
12. Education Loan
13. Loan Scheme for Women Empowerment
14. Holiday enjoyment/Travel Scheme
15. Purchase of Gold Loan Scheme
16. Loan to Senior Citizen/Pensioner Scheme
17. Loans for Social Infrastructure
18. MSMEs Loan
19. Personal Loan
20. Loan to SHG/JLG
21. Small Business Loan

Loan and Advances-Rate of Interest:

LOAN SCHEME	RATE OF INTEREST
AGRICULTURE AND ALLIED	11.50% - 12.50%
ROAD TRANSPORT OPERATOR	12% - 13.50%
PERSONAL LOAN	12% - 16.00%
CASH CREDIT/OVER DRAFT	10% - 11.50%
BUSINESS TERM LOAN	10.50% - 12.00%
RESIDENTIAL HOUSING LOAN	8.25% - 9.25%
COMMERCIAL HOUSING LOAN	10% - 12.50%
HOUSING REPAIR RENEWAL	10.75%
EDUCATION LOAN	9.50% - 12.50%
WOMEN EMPOWERMENT	12% - 15.00%
FOUR WHEELER	8.50% - 9.50%
TWO WHEELER	9% - 9.75%
USED FOUR WHEELER	10.25%
PURCHASE OF LAND	10% - 14.00%
LOAN AGAINST GOVT/LIQUID SECURITY	10% - 11.50%
LOAN AGAINST TERM DEPOSIT FOR ALL CATEGORY	**Upto Rs. 10 Lakhs - 1.25% more than the FD rate** **From Rs. 10 Lakhs Upto Rs. 30 Lakhs - 1.15% more than the FD rate** **From Rs. 30 Lakhs Upto Rs. 1 Cr - 1.00% more than the FD rate** **From Rs. 1 Cr & Above - 0.75% more than the FD rate**

LOAN AGAINST PIGMY DEPOSIT	9% - 9.50%
CONSUMER DURABLE	12% - 16.00%
SMALL BUSINESS LOAN -THROUGH BUSINESS PROMOTER	18.00%
SMALL BUSINESS LOAN - WITHOUT BUSINESS PROMOTER	16.00%

Staff Loans- Rate of Interest:

LOAN SCHEME	INTEREST RATE
Personal Loan	11.00%
Medical Loan	8.00%
Residential Housing Loan	7.50%
Consumer Durables	11.00%
Two Wheeler/Four Wheeler (Both Used and New)	8.00 %
Loan Against Govt/Liquid Security	10.00%
Loan Against Term Deposits	**Any Amount - 0.75%** more than the FD rate

Special Rate: Regular employees of our Bank are entitled to a 1% concessional interest rate on all eligible loan schemes, excluding Staff Loan schemes.

Criteria for Fixing Interest Rates on Loans and Advances:

1. **CIBIL Score:** Applicants with a higher CIBIL score shall be eligible for a lower rate of interest.
2. **Repayment History:** Applicants with a consistent and satisfactory repayment track record shall be considered for lower interest rates.
3. **Relationship with the Bank:** Long-standing and satisfactory banking relationships may be rewarded with concessional interest rates.
4. **Customer Profile:** The financial standing, income stability, and overall risk assessment of the applicant shall influence the applicable rate of interest.
5. **Company/Organisation Employed With:** Applicants employed in reputed or financially stable organisations may be eligible for preferential interest rates.
6. **Loan Amount / Ticket Size:** Larger loan amounts may attract lower interest rates due to better cost efficiency and higher revenue potential for the bank.
7. **Loan Tenure:** Longer tenures may sometimes lead to lower interest rates, depending on the asset-liability management strategy of the bank.
8. **Branch Recommendation:** All interest rate concessions under the above parameters shall be subject to recommendation by the concerned branch and final approval by the competent sanctioning authority.