

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

27th ANNUAL REPORT WITH BALANCE SHEET AND STATEMENTS OF ACCOUNTS FOR THE YEAR 2024-25

Website: www.headoffice@nagarikbank.info



Nagarik Samabay Bank Limited, Guwahati

The Board of Directors For the period 2023-2028

1. Shri Jagadish Sarma	Chairman
2. Shri Bhaben Sing Basumatary	Vice Chairman
3. Shri Deba Prashad Nath	Director
4. Shri Dinesh Chandra Baishya	Director (Upto 10.05.2025)
5. Shri Anirban Goswami	Director
6. Shri Gautam Choudhury	Director
7. Shri Jayanta Kumar Sharma	Director
8. Shri Jogeswar Goswami	Director
9. Smt Kavita Mundhra	Director
10. Shri Parag Agarwal	Director
11. Shri Partha Pratim Dutt	Director
12. Shri Ramen Sarma	Director
13. Shri Sishu Ram Gayan	Director
14. Smt Nilima Barman	Director
15. Shri Surendra Nath Kalita	Director
16. Shri Surajit Bhowmick	Co – opted Director
17. Shri Vijay Kr. Chopra	Co – opted Director



NAGARIK SAMABAY BANK LTD. GUWAHATI
FIGURE AT A GLANCE AS AT 31.03.2025

(Rs. in lakh)

Particulars	31.03.2021	31.03.2022	31.03.2023	31.03.2024	31.03.2025
No. of Members	3492	3751	3944	3894	3739
of which with Voting Right	2476	2240	2240	2732	2781
Paid up Share Capital	537.83	793.73	1030.35	1068.93	930.80
Reserve Fund & other Reserves	603.48	772.21	774.35	700.84	755.97
Deposits	18237.32	19346.41	20030.83	18874.41	18845.83
Of which CASA Deposit	4267.24	5314.04	5186.51	4609.26	4749.68
Advances	10483.00	10190.73	11140.08	10791.94	10506.99
Total Business	28720.32	29537.14	31170.91	29666.63	29352.82
Working Capital	20007.82	21780.30	22772.28	21729.19	21549.94
Credit Deposit Ratio	57.48%	52.68%	55.61%	57.17%	55.75%
Capital Adequacy Ratio (Capital to Risk Assets Ratio)	16.29%	16.41%	20.38%	20.48%	15.07%
Gross NPA Amount	564.48	822.78	647.85	1083.35	1846.12
Gross NPA%	5.38%	8.07%	5.82%	10.04%	17.57%
Net NPA Amount	197.60	297.72	265.20	491.99	942.41
Net NPA%	1.88%	2.92%	2.38%	4.56%	8.97%
Profit (Before Tax)	247.17	228.62	273.78	113.05	-214.17
Profit (After Tax)	183.53	168.81	191.43	64.69	-293.75



NAGARIK SAMABAY BANK LIMITED

Head Office: Ashram Road, Ulubari, Guwahati-781007

27th Annual Report (Year 2024-2025)

I on behalf of the Board of Directors of the Nagarik Samabay Bank Ltd. Guwahati, welcome you all to the 27th 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 25 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 31.03.2025) there are 15 (Fifteen) 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 experienced 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 2024-2025, the following 06 nos. of meeting of the members of the Board of Directors were held:-

Date	No. of Members Present	No. of Members Absent	Attendance %
10.05.2024	14	3	82%
26.07.2024	11	6	65%
31.07.2024	15	2	88%
16.08.2024	14	3	82%
09.11.2024	13	4	76%
06.02.2025	15	2	88%
28.03.2025	14	3	82%

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 2024-25 are as follows –

1. Mobilization of Credit and Loan Sanction, Credit Monitoring and NPA Recovery Subcommittee.
2. Audit and Inspection Subcommittee.
3. Investment and Asset Liability Management Subcommittee
4. IT, MIS and KYC AML Subcommittee.
5. Business Development Subcommittee.
6. Human Resource Development and Training Subcommittee.
7. Law 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 31.03.2025 are Rs. 18,845.83 lakhs. The comparative analysis of the deposits for last few years is shown in the diagram below:-

DEPOSIT OF THE BANK

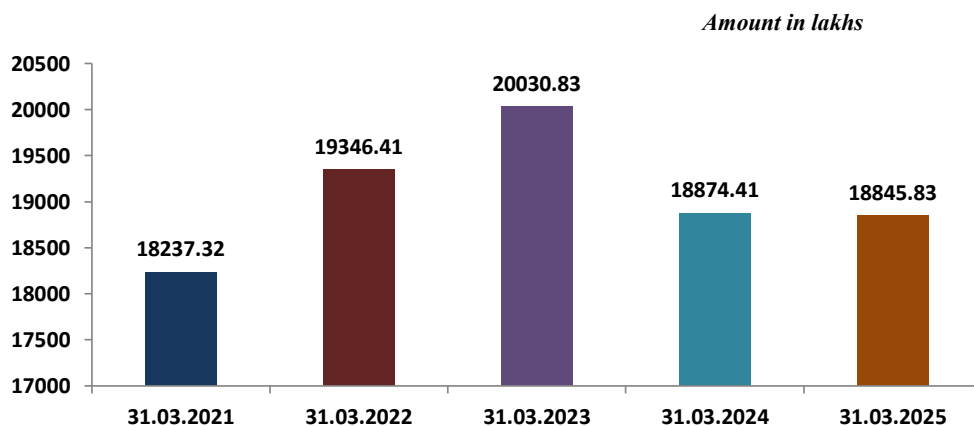


FIG: Comparative Deposit Position

ADVANCE:

Total advance of the Bank as on 31.03.2025 is Rs. 10,506.99 lakhs. The Bank had financed under **Small Business Loan** from Rs.25000.00 to Rs.5, 00,000.00 to each individual who has maintained daily deposit with our Bank. The Bank has also introduced finance to SHG, JLG and easy Personal Loans to share holders for renovation, repairing of homes, marriage expenses, Medical expenses etc.

ADVANCE OF THE BANK

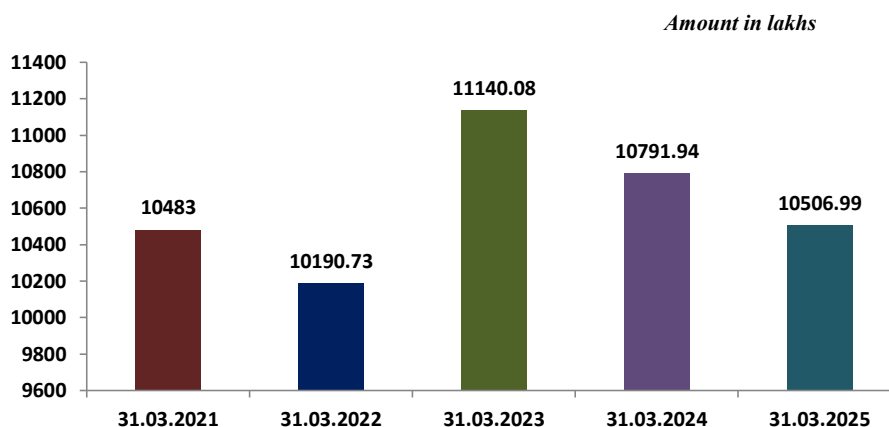


FIG : Comparative Advance Position

PROFIT & LOSS:

The Loss of the Bank before tax for the Year 2024-25 stood at ₹ -214.17 lakhs (Previous Year ₹113.05) whereas loss after tax stood at ₹ -293.75 lakhs (Previous Year ₹ 64.69).

(Amount in lakhs)

Date/Year	Profit / Loss before tax	Profit / Loss after tax
31.03.2021	247.17	183.53
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

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.

POSITION OF GROSS NPA AND NET NPA:

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

Date/Year	Gross NPA (Amount in Lakhs)	Percentage	Net NPA (Amount in Lakhs)	Percentage
31.03.2021	564.28	5.38%	197.60	1.88%
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%

For the year 2024-25, the Bank has declared 84 nos of fresh NPA accounts amounting to ₹ 851.68 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.

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 15.07% 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) 4.00% 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 (₹ 35,69,20,000.00), State Govt. Securities (₹ 11,00,00,000.00) totalling ₹ 46,69,20,000.00.

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 ₹ 34, 35,490.67 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:

U. K Rathi and Co., a Chartered Accountancy Firm, has been appointed as Concurrent Auditor of the Bank and the firm **U K Rathi & Co.** 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 2024-2025. 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 31.03.2025 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.

BORROWINGS:

During the year 2024-2025, the Bank had not borrowed any amount from the Government of Assam, The Assam Cooperative Apex Bank Ltd or any other higher financial institution.

IIBM Training for Directors and CEO

Three members of BOD including the CEO attended a training programme for three days at IIBM campus, Guwahati. The training program commenced from September 23rd to September 27th 2024. This program was specifically designed for the Directors and CEOs of Urban Cooperative Banks (UCBs). It features a combination of lectures, discussions, experience-sharing sessions, and more.

The primary objective of the training is to familiarize the Directors with the latest changes in regulatory and supervisory policies of RBI, as well as to instil professionalism and enhance the quality of governance within UCBs. The program covers essential topics such as the role of Directors on the Board, credit management, investment management, asset-liability management, and other key areas.

Silver Jubilee Celebration

The Bank celebrated the closing ceremony of its Silver Jubilee on 24th November 2024 at Pragjyoti ITA Cultural Center, Machkhowa, Guwahati. The occasion was graced by our valued shareholders, along with eminent personalities such as Shri Satish Marathe Ji (Director, RBI), Shri Sanjay Pachpore Ji (National Organising Secretary, Sahakar Bharati), Shri Hemanta Kr Das (i/c Director, ICM, Guwahati), Dr. Pranab Baishya (Faculty, ICM, Guwahati), Dr. Abhijit Sarma (Prof., IIBM, Guwahati), representatives from various Urban Cooperative Banks, and dignitaries from Sahakar Bharati and Rashtriya Swayamsevak Sangha including Shri Bhaskar Kulkarni Ji, Shri Ulhas Kulkarni Ji, Shri Bharat Kumar Ji, Shri Dilip Saikia Ji (Member of Parliament). The ceremony was also attended by former employees and directors of the Bank.

To commemorate this significant milestone, the Bank also organized a Tree Plantation Programme at five of its branches with the participation of Directors and employees. In addition, a joint meeting of the Board of Directors, employees, and business promoters was convened on 26th October 2024 at Asom Prakashan Bharati, underscoring our collective commitment towards organizational growth and sustainability.

These initiatives not only marked a historic milestone in the Bank's journey but also reflected our dedication to community welfare, environmental responsibility, and stakeholder engagement.

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 February 21, 2025, at 5 PM at the A.T. Road Branch, located in R.C. Commercial Complex, Dakshinpat 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 February 27th, 2025, 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 February 19th, 2025, 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 February 20th, 2025, 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 February 26th, 2025, 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.

WITHDRAWAL OF SUPERVISORY ACTION FRAMEWORK (SAF)

The Supervisory Action Framework (SAF), which had been imposed on the Bank following the statutory inspection of its financial position as of March 31, 2018 for bank's gross NPAs at 10.85% and pursuant to the revised SAF guidelines under letter no. DCBS.Guwa.No.197/09.08.118/2018-19 dated January 17, 2019, has now been withdrawn by the Reserve Bank of India. This withdrawal has communicated through RBI's letter No. GWH.DOS.ADM No. S31/09.0.118/2025-26 dated May 07, 2025.

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 in the process of becoming a member of NUCFDC in order to avail the services offered by it. All necessary formalities in this regard, including the approval of the Board of Directors' resolution and the opening of a Demat account, have been duly completed at our end. We are now awaiting the final approval from NUCFDC for confirmation of membership.

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. Share holders 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. Share holders 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 very limited 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 26 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 LIMITED
BALANCE SHEET AS ON 31ST MARCH, 2025

	Schedule	As on 31 st March, 2025	As on 31 st March, 2024
CAPITAL AND LIABILITIES			
Capital	1	₹ 930,80,300.00	₹ 1068,93,200.00
Reserves and Surplus	2	₹ 755,97,496.96	₹ 765,53,413.28
Deposits	3	₹ 18845,83,541.98	₹ 18874,41,522.86
Borrowings	4	₹ 0.00	₹ 0.00
Other Liabilities and Provisions	5	₹ 1487,12,902.45	₹ 1072,49,351.98
Bills Payable for collection (As per Contra)		₹ 0.00	₹ 0.00
TOTAL		₹ 22019,74,241.39	₹ 21781,37,488.12
ASSETS			
Cash and Balances with Reserve Bank of India	6	₹ 1896,00,838.00	₹ 1097,07,434.00
Balances with Banks and Money at Call and Short Notice	7	₹ 3727,96,590.60	₹ 3888,91,503.25
Investments	8	₹ 4669,20,000.00	₹ 4250,20,000.00
Advances	9	₹ 10506,99,791.21	₹ 10791,93,961.50
Fixed Assets	10	₹ 50,14,995.73	₹ 55,64,672.59
Other Assets	11	₹ 1169,42,025.85	₹ 1697,59,916.78
Bills for Collection (As per Contra)		₹ 0.00	₹ 0.00
TOTAL		₹ 22019,74,241.39	₹ 21781,37,488.12
Contingent Liabilities (Contra Items)	12	₹ 48,92,539.67	₹ 67,80,633.22
Contingent Assets (Contra Items)		₹ 48,92,539.67	₹ 67,80,633.22

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

SCHEDULE 1- CAPITAL	As on 31 st March, 2025	As on 31 st March, 2024
AUTHORISED CAPITAL (2000000 shares of ₹ 100 each)	₹ 2000,00,000.00	₹ 2000,00,000.00

ISSUED AND PAID UP CAPITAL		
a. Regular Shares (655118 shares @ ₹ 100 each)	₹ 655,11,800.00	₹ 781,64,100.00
b. Linking Shares (on 275685 shares @ ₹ 100 each)	₹ 275,68,500.00	₹ 287,29,100.00
TOTAL	₹ 930,80,300.00	₹ 1068,93,200.00

SCHEDULE 2- RESERVES AND SURPLUS	As on 31 st March, 2025	As on 31 st March, 2024
i. Statutory Reserve Fund		
Opening Balance	₹ 420,31,045.09	₹ 372,45,242.09
Additions during the year	₹ 25,43,610.83	₹ 47,85,803.00
	₹ 445,74,655.92	₹ 420,31,045.09
ii. Jubilee Fund		
Opening Balance	₹ 2,60,137.32	₹ 1,29,965.95
Additions during the year	₹ 0.00	₹ 1,30,171.37
Deduction during the year	₹ 2,60,137.32	
	₹ 0.00	₹ 2,60,137.32
iii. Land and Building Fund		
Opening Balance	₹ 253,47,175.04	₹ 249,64,311.04
Additions during the year	₹ 0.00	₹ 3,82,864.00
	₹ 253,47,175.04	₹ 253,47,175.04
iv. Co-operative Development Fund		
Opening Balance	₹ 2,71,891.00	₹ 1,76,175.00
Additions/(Deductions) during the year	₹ 32,345.00	₹ 95,716.00
Deduction during the year	₹ 2,71,891.00	
	₹ 32,345.00	₹ 2,71,891.00
v. Charity Fund		
Opening Balance	₹ 11,00,447.00	₹ 9,09,015.00
Additions during the year	₹ 0.00	₹ 1,91,432.00
Deduction during the year		
	₹ 11,00,447.00	₹ 11,00,447.00
vi. Cooperative Education Fund		
Opening Balance	₹ 10,73,728.00	₹ 8,82,296.00
Additions during the year	₹ 64,690.00	₹ 1,91,432.00
Deduction during the year		
	₹ 11,38,418.00	₹ 10,73,728.00
vii. Investment Fluctuation Reserve		
Opening Balance	₹ 0.00	₹ 131,28,204.72
Additions during the year	₹ 27,00,000.00	₹ 0.00
Deduction during the year	₹ 0.00	₹ 131,28,204.72
	₹ 27,00,000.00	₹ 0.00
viii. Investment Depreciation Reserve		
Opening Balance	₹ 0.00	₹ 0.00
Additions during the year	₹ 7,04,456.00	₹ 0.00
Deduction during the year	₹ 0.00	₹ 0.00
	₹ 7,04,456.00	₹ 0.00
ix. Balance in Profit and Loss Account	₹ 0.00	₹ 64,68,989.83
TOTAL (i-ix)	₹ 755,97,496.96	₹ 765,53,413.28
GRAND TOTAL	₹ 755,97,496.96	₹ 765,53,413.28

SCHEDULE 3- DEPOSITS	As on 31st March, 2025	As on 31st March, 2024
A. I. Demand Deposits		
(a) Current Deposits	₹ 724,13,594.44	₹ 601,04,862.90
(b) Inoperative Current Deposit	₹ 2,65,493.18	₹ 2,87,441.18
(c) Call Deposit	₹ 124,11,573.30	₹ 95,72,232.65
(d) Credit Balance in Loan and Advance	₹ 22,11,699.25	₹ 15,32,396.81
II. Savings Bank Deposits		
(a) Saving Bank Deposit	₹ 3821,66,775.09	₹ 3838,77,817.45
(b) Inoperative Savings Bank Deposit	₹ 28,04,509.35	₹ 28,13,107.55
(c) No Frill Savings Bank Deposit	₹ 26,95,218.92	₹ 27,38,783.32
III. Term Deposits		
(a) Fixed Deposit	₹ 12467,66,072.45	₹ 12565,61,205.00
(b) Recurring Deposits	₹ 294,78,998.00	₹ 325,22,860.00
(c) Pigmy Deposits	₹ 1333,69,608.00	₹ 1374,30,816.00
IV. Others	₹ 0.00	₹ 0.00
TOTAL (I to IV)	₹ 18845,83,541.98	₹ 18874,41,522.86
B. I. Deposits of Branches in India	₹ 0.00	₹ 0.00
II. Deposits of Branches outside India	₹ 0.00	₹ 0.00
TOTAL (I to II)	₹ 18845,83,541.98	₹ 18874,41,522.86

SCHEDULE 4- BORROWINGS	As on 31st March, 2025	As on 31st March, 2024
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

SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS	As on 31st March, 2025	As on 31st March, 2024
I. Bills Payable	₹ 40,500.00	₹ 19,000.00
II. Overdue Interest Reserve	₹ 430,83,920.04	₹ 273,90,044.93
III. Interest accrued	₹ 38,55,562.17	₹ 62,69,564.48
IV. Others (including provisions)		
a. Provision for Audit Fee	₹ 60,174.00	₹ 72,376.00
b. Provision for NPA	₹ 733,70,349.38	₹ 421,35,266.41
c. NPA Provison (Additional)	₹ 170,00,000.00	₹ 170,00,000.00
d. GST Payable	₹ 0.00	₹ 0.00
e. Income Tax Payable	₹ 5,00,934.94	₹ 0.00
f. Contingent provision for Standard Assets	₹ 33,28,925.59	₹ 51,48,675.94
g. Office Rent Payable	₹ 2,33,833.00	₹ 0.00
IV. Other Outstanding Liabilities	₹ 0.00	₹ 0.00
V. Other Provisions	₹ 0.00	₹ 1,00,934.94
VI. Banker's Cheque Payable	₹ 36,50,090.33	₹ 51,27,125.28
VII. Unclaimed Dividend	₹ 35,88,613.00	₹ 39,86,364.00
TOTAL (I to VII)	₹ 1487,12,902.45	₹ 1072,49,351.98

SCHEDULE 6- CASH AND BALANCES WITH RESERVE BANK OF INDIA	As on 31st March, 2025	As on 31st March, 2024
I. Cash in Hand (including Foreign Currency Notes, if any)	₹ 46,00,838.00	₹ 47,07,434.00
II. Balances with Reserve Bank of India		
(i) in Current Account	₹ 1850,00,000.00	₹ 1050,00,000.00
(ii) in Other Accounts Total		
(I and II)	₹ 1896,00,838.00	₹ 1097,07,434.00

SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	As on 31st March, 2025	As on 31st March, 2024
I. In India		
II. Balances with Bank		
(a) in Current Accounts	₹ 636,31,438.60	₹ 648,41,402.25
(b) in other Deposit Accounts	₹ 3091,65,152.00	₹ 3240,50,101.00
(ii) 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)	₹ 3727,96,590.60	₹ 3888,91,503.25
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)	₹ 3727,96,590.60	₹ 3888,91,503.25

SCHEDULE 8- INVESTMENTS	As on 31st March, 2025	As on 31st March, 2024
I. Investments in India	₹ 4669,20,000.00	₹ 3730,71,400.00
<u>BREAK-UP</u>		
(i) Government Securities		
Central Govt.	₹ 3569,20,000.00	₹ 3650,20,000.00
State Govt.	₹ 1100,00,000.00	₹ 600,00,000.00
(ii) Other approved securities	₹ 0.00	₹ 0.00
(iii) Shares	₹ 0.00	₹ 0.00
(iii) Others (to be specified)	₹ 0.00	₹ 0.00
	₹ 4669,20,000.00	₹ 4250,20,000.00
II. Investments outside India	₹ 0.00	₹ 0.00

SCHEDULE 9- ADVANCES	As on 31st March, 2025	As on 31st March, 2024
A. (i) Bills purchased and discounted	₹ 0.00	₹ 0.00
(ii) Cash credits, Overdrafts and Loans Repayable on Demand	₹ 4276,92,189.48	₹ 4441,60,577.18
(iii) Term Loans	₹ 6230,07,601.73	₹ 6350,33,384.32
TOTAL A (i to iii)	₹ 10506,99,791.21	₹ 10791,93,961.50
B. (i) Secured by tangible assets	₹ 9713,14,958.64	₹ 10005,13,592.89
(includes advances against book debts)		
(ii) Covered by Bank/Government Guarantees	₹ 0.00	₹ 0.00

(iii) Unsecured	₹ 793,84,832.57	₹ 786,80,368.61
TOTAL B (i to iii)	₹ 10506,99,791.21	₹ 10791,93,961.50
C. I. Advances in India		
(i) Priority Sector	₹ 6348,04,301.21	₹ 6138,47,282.96
(ii) Public Sector	₹ 0.00	₹ 0.00
(iii) Banks	₹ 0.00	₹ 0.00
(iv) Rural Sector	₹ 0.00	₹ 0.00
(v) Others	₹ 4158,95,490.00	₹ 4653,46,678.54
II. Advances Outside India	₹ 0.00	₹ 0.00
	₹ 0.00	₹ 0.00
TOTAL C (I to II)	₹ 10506,99,791.21	₹ 10791,93,961.50
	₹ 10506,99,791.21	₹ 10791,93,961.50

SCHEDULE 10- FIXED ASSETS	As on 31st March, 2025	As on 31st March, 2024
I. Premises		
a. At Cost on 31 st 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	₹ 23,40,016.73	₹ 25,68,202.26
Add: Purchased during the year	₹ 80,421.00	₹ 31,250.00
Less: Depreciation for the year	₹ 2,37,337.59	₹ 2,59,435.53
Less: Written off	₹ 0.00	₹ 0.00
	₹ 21,83,100.14	₹ 23,40,016.73
b. Computer and Peripherals		
Opening Balance	₹ 6,89,016.01	₹ 8,82,011.63
Add: Purchased during the year	₹ 1,36,401.50	₹ 2,04,705.78
Less: Depreciation for the year	₹ 2,98,443.10	₹ 3,97,701.40
Less: Written off/ Transfer	₹ 0.00	₹ 0.00
	₹ 5,26,974.41	₹ 6,89,016.01
c. Machinaries		
Opening Balance	₹ 1,40,834.60	₹ 1,63,696.51
Add: Purchased during the year	₹ 72,685.67	₹ 1,986.02
Less: Depreciation for the year	₹ 26,499.33	₹ 24,847.93
	₹ 1,87,020.94	₹ 1,40,834.60
d. Licensed Computer Software		
Opening Balance	₹ 91,342.52	₹ 1,52,240.25
Less: Sold during the Year	₹ 0.00	₹ 0.00
Add: Purchased during the year	₹ 0.00	₹ 0.00
Less: Depreciation for the year	₹ 36,529.42	₹ 60,897.73
	₹ 54,813.10	₹ 91,342.52
e. Safe Deposit Locker		
Opening Balance	₹ 7,10,141.09	₹ 8,11,066.16
Add: Purchased during the year	₹ 0.00	₹ 0.00

Less: Depreciation for the year	₹ 87,226.68	₹ 1,00,925.07
	₹ 6,22,914.41	₹ 7,10,141.09
f. Books		
Opening Balance	₹ 4,085.82	₹ 4,788.82
Add: Purchased during the year	₹ 0.00	₹ 1,420.00
Less: Depreciation for the year	₹ 1,635.00	₹ 2,123.00
	₹ 2,450.82	₹ 4,085.82
g. Electric Fittings		
Opening Balance	₹ 15,89,235.82	₹ 17,50,097.60
Less: Sold during the Year	₹ 0.00	₹ 0.00
Add: Purchased during the year	₹ 17,962.50	₹ 15,224.00
Less: Depreciation for the year	₹ 1,69,476.41	₹ 1,76,085.78
	₹ 14,37,721.91	₹ 15,89,235.82
h. Advance payment for Pigmy Machine[not put in used]	₹ 0.00	₹ 0.00
TOTAL (I to II)	₹ 50,14,995.73	₹ 55,64,672.59

SCHEDULE 11- OTHER ASSETS	As on 31st March, 2025	As on 31st March, 2024
Net Loss for the Year	₹ 293,75,464.67	₹ 0.00
	₹ 293,75,464.67	₹ 0.00
I. Inter-office adjustments (net)	₹ 0.00	₹ 0.00
II. Interest Accrued	₹ 264,64,601.00	₹ 240,84,288.67
III. Income Tax Refund Receivable	₹ 0.00	₹ 19,55,401.09
III. Interest Receivable on NPA	₹ 430,83,920.04	₹ 273,90,044.93
IV. Stationery and Stamps	₹ 15,49,710.59	₹ 15,41,099.92
V. Non-banking assets acquired in satisfaction Claim		
VI. OTHERS		
a. Premium on Govt Securities	₹ 142,91,474.70	₹ 136,13,286.93
b. Security Deposit for Bank's premise	₹ 9,00,000.00	₹ 9,00,000.00
c. Telephone Security	₹ 46,066.00	₹ 46,066.00
d. GST Input 50%	₹ 0.00	₹ 10,60,045.06
e. Prepaid Expenses	₹ 5,27,591.00	₹ 5,15,682.00
f. Receivables towards scheme for grant of Ex-gratia (for loan moratorium)	₹ 0.00	₹ 0.00
g. Law & Other Charges Recoverable	₹ 4,68,271.85	₹ 6,24,392.85
h. Advances	₹ 2,34,926.00	₹ 77,426.00
i. Govt Security Receivable	₹ 0.00	₹ 979,52,183.33
j. Branch Adjustment	₹ 0.00	₹ 0.00
TOTAL (I to VI)	₹ 1169,42,025.85	₹ 1697,59,916.78

SCHEDULE 12- CONTINGENT LIABILITIES and CONTINGENT ASSETS (Contra)	As on 31st March, 2025	As on 31st March, 2024
I. Claims against the Bank not acknowledged as Debts	₹ 0.00	₹ 0.00
II. Liability for partly paid Investments	₹ 0.00	₹ 0.00
III. Guarantees given on behalf of constituents	₹ 0.00	₹ 0.00

(i) In India	₹ 14,57,049.00	₹ 33,99,286.00
(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 (DEAF Payable)	₹ 34,35,490.67	₹ 33,81,347.22
TOTAL (I to V)	₹ 48,92,539.67	₹ 67,80,633.22

Sd/-
Shri Pravakar Sharma
Chief Executive Officer

Sd/-
Shri Jagadish Sarma
Chairman

Sd/-
Shri Surajit Bhowmick
Director

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

NAGARIK SAMABAY BANK LIMITED
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

Schedule	As on 31 st March, 2025	As on 31st March, 2024
INCOME		
Interest Earned 13	₹ 1662,29,845.99	₹ 1840,00,364.07
Other Income 14	₹ 114,64,550.89	₹ 92,66,727.85
TOTAL	₹ 1776,94,396.88	₹ 1932,67,091.92
EXPENDITURE		
Interest Expenses 15	₹ 1080,04,342.69	₹ 1119,95,286.74
Operating Expenses 16	₹ 548,60,929.65	₹ 583,58,364.66
Provisions and Contingencies 17	₹ 342,91,208.12	₹ 164,44,450.69
TOTAL	₹ 1971,56,480.46	₹ 1867,98,102.09
PROFIT/(LOSS)	-₹ 194,62,083.58	₹ 64,68,989.83
Less: Income Tax Paid Pervious years(Net) ₹ 60,13,381.09 [+] Current Year ₹ 39,00,000.00	₹ 99,13,381.09	₹ 0.00
Add: Deferred Tax Assets	₹ 0.00	₹ 0.00
Profit /Loss after Tax	-₹ 293,75,464.67	₹ 64,68,989.83
Earning Per Share	-₹ 31.56	₹ 6.05
Appropriations		
Profit as per Last Balance Sheet	₹ 64,68,989.83	₹ 191,43,210.37
Transfer to:		
(a) Statutory Reserve	₹ 16,17,247.83	₹ 47,85,803.00
(b) Building Fund	₹ 0.00	₹ 3,82,864.00
(c) Investment Fluctuation Reserve	₹ 97,687.00	₹ 3,82,864.00
(d) Co-Operative Education Fund	₹ 64,690.00	₹ 1,91,432.00
(e) Co- Operative Development Fund	₹ 32,345.00	₹ 95,716.00
(f) Charity Fund	₹ 0.00	₹ 1,91,432.00
(g) Silver Jubilee Fund	₹ 0.00	₹ 1,30,171.37
(h) NPA Provision	₹ 0.00	₹ 50,00,000.00
Proposed Dividend	₹ 46,57,020.00	₹ 79,82,928.00
Sub Total	₹ 64,68,989.83	191,43,210.37
Balance	₹ 0.00	₹ 0.00
Add: Profit for the year as per Profit and Loss Accounts	-₹ 293,75,464.67	₹ 64,68,989.83
TOTAL	-₹ 293,75,464.67	₹ 64,68,989.83

Sd/-
Shri Pravakar Sharma
 Chief Executive Officer

Sd/-
Shri Jagadish Sarma
 Chairman

Sd/-
Shri Surajit Bhowmick
 Director

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

SCHEDULE 13- INTEREST EARNED	As on 31st March, 2025	As on 31st March, 2024
I. Interest/Discount on Advances/Bills	₹ 1037,59,644.11	₹ 1159,00,216.91
II. Income on Investments	₹ 624,70,201.88	₹ 681,00,147.16
TOTAL (I to II)	₹ 1662,29,845.99	₹ 1840,00,364.07

SCHEDULE 14- OTHER INCOME	As on 31st March, 2025	As on 31st March, 2024
I. Commission, Exchange and Brokerage	₹ 2,94,980.99	₹ 16,32,805.28
II. Profit on sale of investments Less: Loss on sale of investments	₹ 82,85,106.82	₹ 44,22,154.23
II. Provision Written Back	₹ 0.00	₹ 0.00
II. Miscellaneous Income: (a) Managerial Subsidy (b) Miscellaneous Receipt (Details- I)	₹ 0.00 ₹ 28,84,463.08	₹ 0.00 ₹ 32,11,768.34
TOTAL (I to II)	₹ 114,64,550.89	₹ 92,66,727.85

SCHEDULE 15- INTEREST EXPENSES	As on 31st March, 2025	As on 31st March, 2024
I. Interest on Deposits	₹ 1080,04,342.69	₹ 1119,95,286.74
II. Interest on Reserve Bank of India/ Inter bank Borrowings	₹ 0.00	₹ 0.00
TOTAL (I to II)	₹ 1080,04,342.69	₹ 1119,95,286.74

SCHEDULE 16- OPERATING EXPENSES	As on 31st March, 2025	As on 31st March, 2024
I. Payments and Provisions for Employees	₹ 345,12,565.38	₹ 327,27,296.00
II. Rent, Taxes and Lighting	₹ 57,06,124.82	₹ 96,28,557.00
III. Printing and Stationery	₹ 4,69,925.45	₹ 6,44,216.14
IV. Depreciation on Bank's Property	₹ 8,40,460.22	₹ 10,12,050.44
V) Directors' Fees, Conveyances and Expenses	₹ 1,25,205.00	₹ 46,000.00
VI. Auditors' Fees and Expenses	₹ 5,57,153.18	₹ 4,12,265.00
VII.Law Charges	₹ 30,970.00	₹ 0.00
VIII. Postages, Telegrams, Telephones, etc.	₹ 75,389.36	₹ 36,144.00
IX. Repairs and Maintenance	₹ 34,169.50	₹ 63,118.40
X. Insurance	₹ 28,15,908.77	₹ 28,84,866.97
XI. Computer & Generator Maintenance Charges	₹ 3,89,277.42	₹ 2,84,007.70
XII. Staff Training & Recruitment Exp	₹ 910.00	₹ 3,870.00
XIII. Other Expenditure (Details-II)	₹ 93,02,870.55	₹ 106,15,973.01
TOTAL (I to XII)	₹ 548,60,929.65	₹ 583,58,364.66

SCHEDULE 17- Provisions and Contingencies	As on 31st March, 2025	As on 31st March, 2024
I. Provision for depreciation on Investment/ Other Provision	₹ 0.00	₹ 0.00
II. Provision on Advance	₹ 294,15,332.62	₹ 132,36,808.51
III.Provision for standard assets	₹ 0.00	₹ 0.00
IV. Write off	₹ 10,50,340.27	₹ 21,25,976.50
V. Amortization of Govt Securities	₹ 12,23,222.23	₹ 10,81,665.68
VI. Provision for Investment Fluctuation Reserve	₹ 26,02,313.00	₹ 0.00
TOTAL (I to IV)	₹ 342,91,208.12	₹ 164,44,450.69

Details -I

Miscellaneous Receipt	As on 31 st March, 2025	As on 31st March, 2024
a) Inspection Charges	₹ 5,60,800.00	₹ 5,29,644.00
b)Cheque book charges	₹ 1,42,937.00	₹ 1,79,505.60
c) Share Application Fees	₹ 14,900.00	₹ 2,695.00
d) Loan Monitoring,Processing	₹ 12,53,855.52	₹ 15,83,124.04
e) Miscellaneous	₹ 1,68,754.46	₹ 82,500.28
f) Locker Rent	₹ 2,73,669.38	₹ 2,78,877.00
g) Pigmy passbook charges	₹ 27,822.78	₹ 27,269.44
h) Clearing Charges	₹ 4,41,723.94	₹ 5,28,152.98
TOTAL (a to h)	₹ 28,84,463.08	₹ 32,11,768.34

Details -II

Other Expenditure	As on 31 st March, 2025	As on 31st March, 2024
a) Agents Commission/ COMM TO RECOVERY AGENTS	₹ 55,32,113.00	₹ 60,30,553.50
b) Advertisement	₹ 79,907.00	₹ 2,23,963.74
c) Annual Meeting Expenses	₹ 3,68,969.14	₹ 2,95,983.14
d) Miscellaneous	₹ 6,42,493.00	₹ 10,92,198.71
e) Payment of CBS Service Charge/CIBIL	₹ 23,26,333.75	₹ 26,24,201.42
f) Payment of Cyber Security/QR CODE	₹ 5,545.66	₹ 2,382.00
g) Travelling Expenses	₹ 2,46,801.00	₹ 2,24,635.00
h) Meeting Expenses	₹ 76,955.00	₹ 1,07,269.00
i) Membership fee	₹ 7,630.00	₹ 14,006.50
j) Other ceremony exp	₹ 16,123.00	₹ 780.00
TOTAL (a to j)	₹ 93,02,870.55	₹ 106,15,973.01

Suspense A/c	As on 31 st March, 2025	As on 31st March, 2024
In Liability	₹ 0.00	₹ 0.00
In Assets	₹ 0.00	₹ 0.00
Net Suspense	₹ 0.00	₹ 0.00

Auditor's Certificate

We report that we have audited the Balance Sheet as on 31.03.2025 and the annexed Profit & Loss account for the year ended 31.03.2025 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 2025-2026
EXPENDITURE

EXPENDITURE				
Sl.No	Particulars	Estimated 2024-25	Actual 2024-25	(Rs. In lakh) Estimated 2025-26
1	Interest payable on deposits	1200.00	1080.04	1250.00
2	Salary to staff	375.00	337.31	385
3	TA / Conveyances/Entertain to Directors	3.00	1.25	3.00
4	Mediclaim	2.00	1.67	3.00
5	Office Rent	35.00	34.93	58.00
6	Car Rent	4.00	4.52	6.00
7	Insurance	28.00	26.50	30.00
8	Electricity & Gas Connection	20.00	17.53	20.00
9	Audit fees and Tax return charges	6.00	5.57	7.00
10	Legal charges	0.50	0.31	0.50
11	Postage	0.50	0.09	0.50
12	Telephone & Internet charges	1.00	0.66	1.00
13	Depreciation to Banks property	14.00	8.41	12.00
14	Repairs, renewals & maintenance	1.00	0.34	1.00
15	Printing & Stationary	8.00	4.71	7.00
16	Advertisement	3.50	0.80	1.50
17	NPA Provisioning	50.00	294.16	46.32
18	Karmachari Mangal Nidhi	0.15	0.12	0.15
19	Clothing to Sub Staff	1.00	0.61	1.00
20	Newspaper & periodicals	0.20	0.16	0.20
21	Commission to Business Promoters	66.00	54.23	65.00
22	Staff welfare	2.50	1.77	2.50
23	Annual General Assembly expenses	3.50	3.69	4.00
24	Staff/Directors/Members training expenses	1.00	0.01	1.00
25	Entertainment expanses	0.50	0.05	0.50
26	Conveyance expenses	3.00	2.47	4.00
27	Office expenses	5.00	3.71	15.00
28	Cleaning expenses			
29	Other Misc. expenses			
30	Trade licence fees	0.15	0.09	0.15
31	Membership fees	0.50	0.08	0.25
32	Computer & electronic machinery maintenance & support charges	14.00	11.38	16.00
33	Network Device Charges			
34	Computer software support charges			
35	Amortisation of premia on Govt. loan	12.00	12.23	14.00
36	Labour & contract work charges	0.30	-	1.00

37	Other conference/ meeting/Board & Subcommittee Meeting/ ceremony expenses	2.00	0.93	2.00
38	Write Off	50.00	10.51	25.00
39	Commission paid to Recovery Agent	5.00	1.09	5.00
40	Preliminary expenses for Branch opening/Interior decoration	0.00	-	20.00
41	Staff gratuity premium	8.00	7.09	8.00
42	Depreciation on valuation of Investment	5.00	-	5.00
43	Interbank connectivity/ATM	5.00	3.78	10.00
44	CBS charges	20.00	11.22	15.00
45	Staff recruitment expenses	0.20	-	0.20
46	Clearing expenses	1.00	0.75	1.00
47	Bank charges	0.50	-	-
48	SMS Banking charges	0.50	-	-
49	Card management charges	2.50	-	-
50	CTS Charges	0.50	-	-
51	AlterNet Link Charges	2.00	-	-
52	Misc. Provision	1.00	-	-
53	Credit Rating Company Expenses/ CERSAI expense	1.00	0.77	1.00
54	Income Tax Payable	50.53	99.13	29.00
55	Net Profit	179.17	-	102.00
56	TOTAL	2195.20	2044.67	2179.77

INCOME				
Sl.No.	Particulars	(Rs. In lakh)		
		Estimated	Actual	Estimated
		2024-25	2024-25	2025-26
1	Interest on loans and advances	1300.00	1037.60	1310.00
2	Interest on investment	800.00	624.70	711.00
3	Commission & Exchange	2.00	0.16	1.00
4	Misc. income (ATM Charges)	0.20	-	0.20
5	NPA Provisioning	0.00	-	50.00
6	Loan processing fees	32.00	12.54	20.00
7	Bank charges/Incidental charges	18.00	3.43	5.00
8	Cheque book charges	3.00	1.43	1.50
9	Share application fees	0.50	0.16	0.50
10	Profit on sale of Investment	20.00	56.82	50.00
11	Passbook charges	0.50	0.28	0.50
12	Locker rent	4.00	2.74	4.00
13	Inspection charges	7.00	5.61	7.00
14	Clearing charges	6.00	4.42	5.00
15	SMS Banking charges	2.00	1.03	2.00
16	Net Loss	-	293.75	-
17	Income Tax Refund receivable	-	-	12.07
	TOTAL	2195.20	2044.67	2179.77

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- ₹ 500),	ii) Classic (MAB- ₹ 1,000)
iii) Advantage (MAB- ₹ 5,000)	iv) Premium (MAB- ₹ 25,000)
v) Minor & Students (MAB- ₹ 500)	vi) Senior Citizen (MAB- ₹ 1,000)
vii) Women ((MAB- ₹ 1,000)	
- 2) **Current Deposit:** The Bank offers the following variants/products under Savings Accounts:

i) Regular (MAB- ₹ 3,000),	ii) Advantage (MAB- ₹ 10,000,	iii) Premium (MAB- ₹ 50,000)
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- 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:** ₹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 ₹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 ₹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 ₹15 lakh and Recurring Deposits above ₹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 ₹1 crore and Recurring Deposits above ₹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.