



## INDEPENDENT AUDITOR'S REPORT

To  
The Members,  
The Porbandar Commercial Co. Operative Bank Limited.

### Opinion

We have audited the accompanying financial statements of **Porbandar Commercial Co. Operative Bank Limited** ("the Bank"), which comprise the Balance Sheet as at **31st March 2025**, the Profit and Loss Account and the Cash Flow Statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 as applicable to Co-operative Societies, the Gujarat Co-operative Societies Act, 1961 (or relevant State Co-operative Societies Act), and the Rules made thereunder, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a. In the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2025;
- b. In the case of the Profit and Loss Account, of the profit/loss for the year ended on that date;
- c. In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

### Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013, as applicable to co operative banks. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Key Audit Matters:

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. We have determined that the following matters were key audit matters to be communicated in our report:

#### 1. Classification and Valuation of Advances and NPA provisioning

- **Description:** The classification of advances and provisioning for Non Performing Assets (NPAs) is subject to regulatory norms and requires significant management judgment and estimation.





- **Our Response:** We tested the controls and performed substantive procedures including verification of account-wise classification, interest recognition, security valuation, and adherence to RBI Master Directions and circulars.

## 2. Recognition and Valuation of Investments

- **Description:** Investments comprise a significant portion of the bank's assets and require classification into HTM, AFS, and HFT categories along with valuation as per RBI guidelines.
- **Our Response:** We assessed the investment portfolio classification and independently verified market quotations and valuation process adopted.

### Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the Board's Report, but does not include the financial statements and our auditor's report thereon.

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

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Bank's Management and Board of Directors are responsible for the preparation and fair presentation of these financial statements in accordance with the applicable accounting standards, the Banking Regulation Act, 1949 (as applicable), the Co operative Societies Act, and other applicable laws. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern.

### Auditor's Responsibilities for the Audit of the Financial Statements

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings.





### Emphasis of Matters

As per RBI Circular No. RBI/2024 25/58 DOR.CAP.REC.No.27/09.18.201/2024-25 dated August 2, 2024, an amount of 3,78,559.54 hundred has been transferred as excess provision from BDDR to the General Reserve in the Balance Sheet.

Our report not modifies in respect to the matters specified in “**Emphasis of Matters**” above.

### Report on Other Legal & Regulatory Requirements

1. As per the requirements of the Gujarat Co-operative Societies Act, 1961 (or relevant Act):
  - We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the audit.
  - In our opinion, proper books of accounts as required by law have been kept by the Bank.
  - The Balance Sheet, Profit and Loss Account and Cash Flow Statement dealt with by this Report are in agreement with the books of account.
  - In our opinion, the financial statements comply with the accounting standards prescribed by ICAI to the extent applicable.
2. We report that:
  - The transactions of the Bank which have come to our notice have been within the powers of the Bank.
  - The returns received from the branches have been found adequate for the purposes of our audit.
  - There are no adverse observations requiring specific mention under Section 30(3) of the Banking Regulation Act, 1949 as applicable to co-operative banks.

For, K A R M A & Co. LLP  
Chartered Accountant  
Firm Reg. No- 127544W/W100376

CA Rikin B. Gadhiya  
Partner  
M. No. 140132  
UDIN : 25140132BMIXMK2463  
Date- 13-06-2025  
Place- Rajkot



# Porbandar Commercial Co-Operative Bank Ltd.

Kasturba Gandhi Road, Porbandar - 360 575



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## PROFIT & LOSS A/C. For the year ended 31st March, 2025

31-03-2024	EXPENSE		31-03-2025
5,87,29,809-00	INTEREST ON DEPOSIT & BORROWINGS	5,80,69,928-36	5,80,69,928-36
50,10,440-86	STAFF SALARY & ALLW., PF ETC.	58,62,421-26	
0-00	DIRECTOR SEATING FEES	0-00	
13,91,117-84	BUILDING RENT, ELEC., TAX. INSU. ETC	13,64,216-45	
68,684-00	LEGAL FEES EXPENSE	1,16,630-00	
77,301-28	POSTAGE - TELEPHONE ETC.	73,387-39	
2,97,000-00	AUDIT FEES EXPENSE	4,60,000-00	
4,64,203-00	DEPRECIATION EXPENSE	3,99,357-00	
4,92,123-60	STATIONARY PRINTING - ADVT.	3,49,153-28	
4,52,762-33	INCOME TAX EXP.	2,54,318-14	
3,33,608-28	OTHER EXPENSES	5,89,560-71	
1,81,809-70	COMPUTER SOFTWARE & REPAIRING EXP.	2,05,473-20	
	PROVISIONS		
5,00,000-00	BUSINESS DEVELOPMENT EXP	4,00,000-00	
0-00	RESERVE FOR BDDR EXP	0-00	
0-00	INVESTMENT DEPRICIAL TAX EXP	0-00	
0-00	PROVISION FOR STANDARD ASSETS	2,60,652-00	
61,26,000-00	PROVISION FOR INCOME TAX	61,83,000-00	1,65,18,169-43
1,53,95,050-89			
2,02,55323-16	PROFIT		1,97,33,625-50
9,43,80,183-05	TOTAL	7,45,88,097-79	9,43,21,723-29

Rajkot  
Dated : 13 - 06 - 2025

For, KARMA & CO. LLP  
Chartered Accountants

CA Rikin B. Gadhiya  
Partner  
M. No. 140132  
FRN: 127544WW100376





# Porbandar Commercial Co-Operative Bank Ltd.

Kasturba Gandhi Road, Porbandar - 360 575



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## PROFIT & LOSS A/C. For the year ended 31st March, 2025

31-03-2024	INCOME		31-03-2025
8,78,24,334-00	INTEREST INCOME		8,88,41,834-15
1,09,578-00	COMMISSION - EXCHANGE		1,11,547-00
0-00	SUBSIDY DONATION		0-00
0-00	NON BANKING INCOME LOAN CHARGE		3,03,280-00
20,250-00	PROCESSING CHARGES		1,04,338-00
	OTHER INCOME		
5,535-00	SHARE TRANSFER FEES		14,336-00
10,36,116-00	LIMIT CHARGES		13,31,304-00
2,50,892-00	LOCKER RENT FEES		2,58,976-66
69,418-10	INCIDENTIAL CHARGES		1,28,461-88
6,49,794-22	INCOME ON MUTUAL FUND & GOI SECURITIES		29,49,112-38
750-00	DIVIDEND FROM GSC & JDCC BANK		13,275-00
96,887-98	MISCELLANEOUS		93,209-64
2,04,270-00	INCOME TAX REFUND		0-00
35,184-75	OTHER INCOME		9,029-58
0-00	CASH HANDLING CHARGES		58,891-00
40,77,173-00	INVESTMENT DEPRECIATION		1,04,127-00
9,43,80,183-05	TOTAL		9,43,21,723-29

Rajkot

Dated : 13 - 06 - 2025

Yash R. Buddhdev  
Chairman

Utsav S. Thakrar  
Managing Director

For, KARMA & CO. LLP  
Chartered Accountants

CA Rikin B. Gadhiya  
Partner  
M. No. 140132  
FRN: 127544W/W100376

Mihir H. Devani  
Director

Jayesh J. Pattani  
Director

Mahesh P. Majithia  
Director

Anilkumar M. Amlani  
Director

Prabhudas K. Ratanghayara  
Manager





# Porbandar Commercial Co-Operative Bank Ltd.

Kasturba Gandhi Road, Porbandar - 360 575



## BALANCE SHEET AS ON 31st MAR. 2025

31-03-2024	LIABILITIES		31-03-2025
1,00,00,000-00	<b>1. SHARE CAPITAL</b>		
	1. AUTHORISED SHARE CAPITAL (1,00,00,000-00)		
	1,00,000 SHARE EACH OF RS. 100/-		
	<b>2. SUBSCRIBED SHARE CAPITAL</b>		
72,94,400-00	72,509/- SHARES EACH OF RS. 100/-	72,50,900-00	72,50,900-00
	1. Held by Individuals		
	2. Held by Co-operative Institutions		
	3. Held by State Government		
1,185-00	3. NOMINAL MEMBERSHIP	1,265-00	1,265-00
	<b>2. RESERVE FUNDS &amp; OTHER RESERVES</b>		
4,98,04,381-67	STATUTORY RESERVE	6,17,74,459-11	
27,79,570-79	GENERAL RESERVE FUND 2024	3,78,55,954-34	
35,17,090-40	DIVIDEND EQUILIZATION FUND	0-00	
3,97,58,056-47	RESERVE FOR BAD & DOUBTFUL DEBTS B.P.D.2024	54,51,042-00	
2,49,35,025-21	BUILDING FUND	2,89,52,692-98	
81,46,519-30	CO-OP PRACHAR FUND	92,17,897-37	
43,08,340-41	CHARITY FUND	48,44,029-45	
87,40,010-80	MEMBERSHIP BENEFIT FUND	96,10,505-48	
0-00	DIVIDEND RESERVE 19-20	0-00	
0-00	STAFF WELFARE FUND	0-00	
16,06,442-00	PROV. AGAINST STANDARD ASSETS	18,67,094-00	
0-00	SAHERI VIKAS FUND	0-00	
0-00	URBAN BANK CREDIT EQUILIZATION FUND	0-00	
56,12,429-25	INVESTMENT FLUCTUATION RESERVE	76,21,263-14	
1,04,127-00	INVESTMENT DEPRECIATION RESERVE	0-00	
23,68,460-42	CYBER SECURITY FUND	37,07,683-01	
15,16,80,453-72	<b>TOTAL</b>		17,09,02,620-88
	SPECIAL RESERVE U/S 36 (1) VIII		
0-00	RESERVE FOR BAD & DOUBTFULL GCS ACT A	0-00	
	<b>3. PRINCIPAL / SUBSIDIARY STATE- PARTNERSHIP FUND ACCOUNT :</b>		0-00
	<b>TOTAL C/F</b>		
15,89,76,038-72			17,81,54,785-88





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Kasturba Gandhi Road, Porbandar - 360 575



## BALANCE SHEET AS ON 31st MAR. 2025

31-03-2024	ASSETS		31-03-2025
47,61,253-00	1. CASH		12,82,618-00
	ON HAND		
	CASH WITH RBI -SBI & STATE/DIST. CO-OP	0-00	0-00
	2. BALANCES WITH OTHER BANKS		
7,15,09,019-28	CURRENT DEPOSITS		7,73,43,013-77
	SAVINGS DEPOSITS		0-00
11,53,20,000-00	FIXED DEPOSITS		8,85,99,816-00
	3. INVESTMENT IN MUTUAL FUND		0-00
	3. MONEY AT CALL & SHORT NOTICE	0-00	0-00
	4. INVESTMENT :		46,76,94,395-00
	IN CENTRAL & STATE GOVT. SECURITY		
	IN OTHERS TRUSTEE SECURITY		
	IN CO-OP. INSTITUTION		
	FACE VALU : 46,94,20,000-00		
	BOOK VALU : 46,76,94,395-00		
	MARKET VALU : 47,49,34,082-00		
2,50,500-00	5. INVESTMENT OUT OF THE PRINCIPAL J.D.C.C.B	2,50,500-00	2,50,500-00
5,000-00	SUBSIDIARY STATE PARTNERSHIP FUND GUJ.B.	5,000-00	5,000-00
	6. ADVANCES :		
19,22,42,740-77	A: SHORT TERM LOANS (CC/OD/BP)	26,60,54,740-43	
	1. AGAINST GOVT. & OTHER APPROVED SECURITY Rs. --- NIL ---		
	2. AGAINST OTHER TANGIBLE SECURITY Rs. -26,60,54,740-43		
	3. OF THE ADVANCES AMOUNT		
	DUE FROM INDIVIDUAL Rs. 26,60,54,740-43		
	4. OF THE ADV. AMT. OVERDUE Rs. 2,56,99,418-24		
	5. CONSIDERED BAD & DOUBT FUL OF Rs. 5,00,000-00		
96,24,29,699-07	TOTAL C/F		63,51,75,342-77









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## BALANCE SHEET AS ON 31st MAR. 2025

31-03-2024	ASSETS		31-03-2025
96,24,29,699-07	TOTAL B/F		63,51,75,342-77
2,66,00,143-25	<b>B. MEDIUM TERM LOANS</b>	11,04,75,660-66	
	1. AGAINST GOVT. OTHER APPROVE		
	SECURITY Rs. --- NIL ---		
	2. AGAINST OTHER TANGIBLE		
	SECURITY Rs. 11,04,75,660-66		
	3. OF THE ADVANCES AMOUNT		
	DUE FROM INDIVIDUAL Rs. --- NIL ---		
	4. OF THE ADV. AMT OVERDUE Rs. 1,24,20,765-49		
	5. CONSIDERED B & D OF Rs. 1,22,28,232-97		
3,52,13,670-77	<b>C. LONG TERM LOANS</b>	4,03,18,382-14	
	1. AGAINST GOVT. OTHER APPROVE		
	SECURITY Rs. --- NIL ---		
	2. AGAINST OTHER TANGIBLE		
	SECURITY Rs. --- NIL ---		
	3. OF THE ADVANCES AMOUNT DUE		
	FROM INDIVIDUAL Rs. 4,03,18,382-14		
	4. OF THE ADV. AMT OVERDUE Rs. 20,66,136-14		
	5. CONSIDERED B & D OF Rs. 20,03,583-10		
25,40,56,554-79	<b>TOTAL ADVANCES</b>		41,68,48,783-23
1,59,36,094-00	<b>7. INTEREST RECEIVABLES</b>		1,06,60,970-00
0-00	INTEREST REC. DEPOSITS		
1,59,36,094-00	INTEREST REC. ON INVESTMENTS	1,06,60,970-00	
30,22,422-94	INTEREST REC. ON ADVANCES (NPA)(CONTRA)		42,12,997-19
	<b>8. PREMIUM ON GOI SECURTIY</b>		
0-00	<b>9. BILLS RECEIVABLES</b>	0-00	0-00
0-00	BEING BILLS FOR COLLECTION	0-00	0-00
	AS PER CONTRA		
	<b>10. BRANCH ADJUSTMENT</b>		
	<b>11. FURNITURE - FIXTURES DEAD STOCK</b>		
14,75,560-13	LESS : DEPRECIATION		12,85,082-49
4,27,809-73	FURNITURE-FIXTURES	3,63,637-73	
3,03,555-08	SAFE DEPOSIT VAULT	2,58,020-08	
72,951-50	AIR CONDITION	89,106-38	
2,98,978-42	CCTV CAMERA & SECURITY SYS & COM. & SOF.	3,29,958-90	
84,007-40	CURRENCY COUNTING MACHINE	71,405-40	
2,88,258-00	SOLAR POWER PLANT	1,72,954-00	
1,23,69,20,330-93			1,06,81,83,175-68





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## BALANCE SHEET AS ON 31st MAR. 2025

31-03-2024	LIABILITIES		31-03-2025
1,21,08,57,772-95	TOTAL B/F		1,04,38,40,445-03
1,93,26,108-34	10. OTHER LIABILITIES		1,31,18,987-07
7,25,985-00	DIVIDEND PAYABLE	6,94,151-00	
13,565-00	DRAFT PAYABLE	13,565-00	
86,839-14	PAY SLIP ACCOUNT	8,79,259-15	
2,96,057-20	INCOME TAX DEDUCTION (FD)	1,70,348-00	
18,53,799-00	RBI DEAF SCHEME	20,33,437-00	
51,63,270-00	PROVISION FOR INCOME TAX (2022-23)	0-00	
0-00	INCOME TAX 2024-25	61,83,000-00	
1,02,476-91	SGST PAYABLE	1,41,950-09	
1,02,534-25	CGST PAYABLE	1,41,950-09	
838-70	IGST PAYABLE		
0-00	AUDIT FEES (PROVISION 2024-25)	1,00,000-00	
24,06,111-36	GRATUITY FUND	5,68,343-36	
10,23,667-74	BUSINESS DEVELOPMENT FUND	7,78,019-34	
66,919-04	PRIME MINISTER RELIEF FUND	66,919-04	
10,000-00	EMPLOYEES TAX	0-00	
61,26,000-00	PROVISION FOR I.T. (2023-24)	0-00	
1,29,899-00	STAFF LEAVE ENCASHMENT PROVISION	1,29,899-00	
0-00	CLOSING ALLOWANCE	0-00	
5,27,030-00	PRODUCTIVITY INCENTIVE TO STAFF	5,27,030-00	
6,91,116-00	CONTINGENT LIABILITIES	6,91,116-00	
	11. PROFIT AS PER LAST		
	PROFIT AS PER LAST		
	BALANCE SHEET 2,02,55,323-16		
	LESS : APPROPRIATION (-) 2,02,55,323-16		
2,02,55,323-16	ADD : PROFIT FOR THE YEAR		1,97,33,625-50
	BROUGHT FROM P & L A/C.		
1,25,04,39,204-45	GRAND TOTAL		1,07,66,93,057-60

Rajkot  
Dated : 13 - 06 - 2025

For, KARMA & CO. LLP  
Chartered Accountants

CA Rikin B. Gadhiya  
Partner  
M. No. 140132  
FRN: 127544W/W100376





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## BALANCE SHEET AS ON 31st MAR. 2025

31-03-2024	ASSETS		31-03-2025
1,23,69,20,330-93	TOTAL B/F		1,06,81,83,175-68
2,28,717-00	12. PREMISES		2,05,843-00
2,28,717-00	LAND & BUILDING	2,05,843-00	
1,14,36,357-52	13. OTHER ASSETS		62,70,601-92
4,180-00	TELEPHONE ADVANCE	4,180-00	
	BANK ADVANCE TAX (2024-25)	61,83,000-00	
39,387-74	SGST	15,769-97	
39,478-74	CGST	31,438-55	
27,541-04	IGST	1,213-40	
51,63,270-00	BANK ADVANCE TAX (2022-23)	0-00	
61,26,000-00	BANK ADVANCE TAX (2023-24)	00,00	
1,500-00	SPECIAL ADHESHIV STAMP	0-00	
35,000-00	ADVANCE PAYMENT	35,000-00	
	TOTAL		
18,53,799-00	RBI DEAF SCHEME		20,33,437-00
1,25,04,39,204-45	GRAND TOTAL		1,07,66,93,057-60

Rajkot

Dated : 13 - 06 - 2025

For, KARMA & CO. LLP  
Chartered Accountants

Yash R. Buddhdev  
Chairman

Utsav S. Thakrar  
Managing Director

CA Rikin B. Gadhiya  
Partner  
M. No. 140132  
FRN: 127544W/W100376

Mihir H. Devani  
Director

Jayesh J. Pattani  
Director

Mahesh P. Majithia  
Director

Anilkumar M. Amlani  
Director

Prabhudas K. Ratanghayara  
Manager





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Kasturba Gandhi Road, Porbandar - 360 575



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## BALANCE SHEET AS ON 31ST MARCH - 2025

PARTICULARS	SCH NO.	31-03-2025 (CURRENT YEAR)	31-03-2024
<b>CAPITAL &amp; LIABILITIES</b>			
Capital	1	72,52,165-00	72,95,585-00
Reserves & Surplus	2	19,06,36,246-38	17,19,35,776-88
Deposits	3	86,14,60,914-96	1,04,88,59,311-29
Borrowings	4	0-00	0-00
Other Liabilities & Provisions	5	1,73,43,731-26	2,23,48,531-28
	<b>TOTAL</b>	<b>1,07,66,93,057-60</b>	<b>1,25,04,39,204-45</b>
<b>ASSETS &amp; PROPERTIES</b>			
Cash & Balances with RBI	6	12,82,618-00	47,61,253-00
Balances with Banks & Call Money Deposit	7	16,59,42,829-77	20,68,29,019-28
Investment	8	46,79,49,895-00	75,08,39,426-79
Loans & Advances	9	41,68,48,783-23	25,40,56,554-79
Fixed Assets	10	14,90,925-49	17,04,277-13
Other Assets	11	1,69,31,571-92	2,73,72,451-52
Overdue Interest Reserve (contra)	12A	42,12,997-19	30,22,422-94
Contingent Liabilities - RBI DEAF SCHEME 2014	12B	20,33,437-00	18,53,799-00
	<b>TOTAL</b>	<b>1,07,66,93,057-60</b>	<b>1,25,04,39,204-45</b>

Rajkot  
Dated : 13 - 06 - 2025

For, KARMA & CO. LLP  
Chartered Accountants

Yash R. Buddhdev  
Chairman

Utsav S. Thakrar  
Managing Director

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M. No. 140132  
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Mihir H. Devani  
Director

Jayesh J. Pattani  
Director

Mahesh P. Majithia  
Director

Anilkumar M. Amlani  
Director

Prabhudas K. Ratanghayara  
Manager





*Porbandar Commercial Co-Operative Bank Ltd.*

Kasturba Gandhi Road, Porbandar - 360 575



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**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH - 2025**

Particulars	SCH NO.	31-03-2025 (CURRENT YEAR)	31-03-2024
<b>(1) INCOME</b>			
Interest & Discount Earned	13	8,89,45,961-15	9,19,01,507-00
Other Income	14	53,75,762-14	24,78,676-05
<b>(2) EXPENDITURE</b>	<b>TOTAL</b>	<b>9,43,21,723-29</b>	<b>9,43,80,183-05</b>
Interest Expenses	15	5,80,69,928-36	5,87,29,809-00
Operating Expenses	16	1,00,74,517-43	92,69,050-89
Other Operating Expenses Provision	17	2,60,652-00	0-00
	<b>TOTAL</b>	<b>6,84,05,097-79</b>	<b>6,79,98,859-89</b>
Profit before Tax		2,59,16,625-50	2,63,81,323-16
Less : Provision for Taxation	18	61,83,000-00	61,26,000-00
Net Profit		<b>1,97,33,625-50</b>	<b>2,02,55,323-16</b>

Rajkot  
Dated : 13 - 06 - 2025

For, KARMA & CO. LLP  
Chartered Accountants

CA Rikin B. Gadhiya  
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Utsav S. Thakrar  
Managing Director

Mihir H. Devani  
Director

Jayesh J. Pattani  
Director

Mahesh P. Majithia  
Director

Anilkumar M. Amlani  
Director

Prabhudas K. Ratanghayara  
Manager



# ANNUAL NPA 31.03.2025

ANNUAL NPA 31.03.2025												Amount in 'Thousa nds
Particular	No. of A/cs.	Amount		% of Col. (3) to Total	Provision required		Existing Provision at the	Provisioni ng made this year	Total Provision at the	Shortfall (+) / Excess (-)	Remarks	
		Principal	Interes t		%	Amount						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Total Loans and Advance	325	416,849	0	100.00%		7,318	41,364	-34,046	7,318	0		
A. Standard Assets	314	402,117	0	96.47%		1,867	1,606	261	1,867	0		
(a) Direct advances to Agriculture and SME sectors	0	0	0	0.00%	0.25%	0	0	0	0	0		
(b) Commercial Real Estate (CRE) sector (excluding Residential Housing Sector)	8	43,104	0	10.34%	1.00%	431	282	149	431	0		
(c) Commercial Real Estate - Residential Housing Sector (CRE-RH)	0	0	0	0.00%	0.75%	0	257	-257	0	0		
(d) All other standard loans and advances not included above	306	359,013	0	86.13%	0.40%	1,436	1,067	369	1,436	0		
B. Non-performing Assets												
1. Sub-Standard	1	138	0	0.03%		14	35,140	-35,126	14	0		
a) Secured	0	0	0	0.00%	10.00%	0	113	-113	0	0		
b) Unsecured	1	138	0	0.03%	10.00%	14	35,027	-35,013	14	0		
2. Doubtful												
i) Upto 1 year	2	1,007	0	0.24%		206	2,736	-2,530	206	0		
a) Secured	1	1,001	0	0.24%	20.00%	200	2,736	-2,536	200	0		
b) Unsecured	1	6	0	0.00%	100.00%	6	0	6	6	0		
ii) Above 1 year and upto 3 years	5	12,077	0	2.90%		3,721	140	3,581	3,721	0		
a) Secured	3	11,937	0	2.86%	30.00%	3,581	0	3,581	3,581	0		
b) Unsecured	2	140	0	0.03%	100.00%	140	140	0	140	0		
iii) Above 3 years	1	7	0	0.00%		7	7	0	7	0		
a) Secured	0	0	0	0.00%	100.00%	0	0	0	0	0		
b) Unsecured	1	7	0	0.00%	100.00%	7	7	0	7	0		
Total doubtful assets (i + ii + iii)	8	13,091	0	3.14%		3,934	2,883	1,051	3,934	0		
a) Secured	4	12,938	0	3.10%		3,781	2,736	1,045	3,781	0		
b) Unsecured	4	153	0	0.04%		153	147	6	153	0		
3. Loss assets	2	1,503	0	0.36%	100.00%	1,503	1,735	-232	1,503	0		
Gross NPAs (B1 + B2 + B3)	11	14,732	0	3.53%		5,451	39,758	-34,307	5,451	0		





# Porbandar Commercial Co-Operative Bank Ltd.

Kasturba Gandhi Road, Porbandar - 360 575.



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## Cash Flow Statement for the Year Ended 31/03/2025

Particular	(Rs. In Hundred) March 31,2025	
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Net Profit After Tax & Extra Ordinary Items		1,97,336.26
<u>Adjusted For:</u>		
Depreciation	3,993.57	
Provision against Agriculture stabilization reserve		
Provision for Standard Assets	2,606.52	
Provision for investment fluctuation fund		
Provision for Business Development	4,000.00	
Provision against Overdue Interest		
Provision against NPA Principal(Reversal)		
Profit on Sale of Investment	-29,491.12	
Dividend Received	-132.75	
Investment Depreciation Reserve	-1,041.27	
Loss On sale of Asset		
Staff Earn Leave Fund		
Bad & Doubtful Debts for Rural Advances		
Provision For Overdue Interest Reserve		
Provision For Interest Rebate on KCC 2008-09		
Non-cash income(Vahan Subsidy)		
Other Provisions		
		-20,065.05
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>1,77,271.20</b>
<u>Adjusted for:</u>		
Decrease/ (Increase) in Current Assets	90,706.67	
Increase / (Decrease) in Current Liabilities	-54,048.00	
Movement in Investments(net)	30,28,895.32	
Movement in Borrowings & Deposits (Net)	-18,73,983.96	
Movement in Advances (Net)	-16,27,922.28	
		-4,36,352.26
<b>Cash Generated From Operations</b>		<b>-2,59,081.06</b>
Less:		
Direct Taxes Paid		-
<b>Cash Flow Before Extra-ordinary Items</b>		<b>-2,59,081.06</b>
<u>Adjusted for Extra-ordinary Items</u>		-
<b>Cash Flow from Operating Activities</b>		<b>-2,59,081.06</b>





# Porbandar Commercial Co-Operative Bank Ltd.

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<b>B. Cash Flow From Investing Activities</b>		
Profit on sale of fixed asset/Investments	29,491.12	
Dividend Received	132.75	
Purchase of Fixed Assets	-1,860.05	
Sale of Fixed Assets	-	
<b>Net Cash Flow from Investing Activities</b>		<b>27,763.82</b>
<b>C. Cash Flow From Financing Activities</b>		
Proceeds From Issue of Share Capital Including Premium	-434.20	
Movements in Reserve Fund	-11,896.81	
<b>Net Cash Flow from Financing Activities</b>		<b>-12,331.01</b>
<b>Net Cash Flow During the Year(A+B+C)</b>		<b>-2,43,648.25</b>
<b>Opening Balance of Cash and Cash Equivalents</b>		<b>19,15,902.72</b>
<b>Closing Balance of Cash and Cash Equivalents</b>		<b>16,72,254.48</b>
Cash/Cash Equivalents at the Beginning of the Year:		
(a) Cash on Hand		47,612.53
(b) Balances with Banks		
In RBI/Apex banks		-
In Current Account		7,15,090.19
In Fixed Deposit Account		11,53,200.00
(c) Money at Call & Short Notice		-
		<b>19,15,902.72</b>
Cash/Cash Equivalents at the End of the Year:		
(a) Cash on Hand		12,826.18
(b) Balances with Banks		
In RBI/Apex banks		-
In Current Account		7,73,430.14
In Fixed Deposit Account		8,85,998.16
(c) Money at Call & Short Notice		-
		<b>16,72,254.48</b>

Rajkot

Dated : 13 - 06 - 2025

For, KARMA & CO. LLP  
Chartered Accountants

**Yash R. Buddhdev**  
Chairman

**Utsav S. Thakrar**  
Managing Director

**CA Rikin B. Gadhiya**  
Partner  
M. No. 140132  
FRN: 127544W/W100376

**Mihir H. Devani**  
Director

**Jayesh J. Pattani**  
Director

**Mahesh P. Majithia**  
Director

**Anilkumar M. Amlani**  
Director

**Prabhudas K. Ratanghara**  
Manager





# Porbandar Commercial Co-Operative Bank Ltd.

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## NOTES FORMING PARTS OF ACCOUNT FOR THE YEAR

### Disclosure of Additional Information

(UBD.COBDP(PCB)Cir.No.52/12.05.001/2013-14 date March 25, 2014)

Sr No.		31-03-2024	31-03-2025
	<b>Rs. In lakh</b>		
01	Capital to Risk Weight Asset Ratio.(CRAR)	34.60	36.51
02	Movement of CRAR		
	a) Tier –I Capital	938.94	1446.73
	b) Tier –II Capital	93.42	130.20
03	Investments:		
	a) Book value	7505.84	4676.94
	b) Face value of investments	7559.50	4694.20
	c) Market value of investments	7530.57	4749.34
04	Details of Issuer composition of non- SLR investments and non performing non- SLR Investments.	202.56	2.56
05	Advances against real estate, construction business, housing	31-03-2024	31-03-2025
	a) Advances against Real Estate, Construction Business	401.30	565.38
	b) Advances for Housing	336.76	388.51
	c) Staff Hosing Loan	15.38	14.67
	Total Housing Loan (b+c)	352.14	403.18
06	Advances against shares & debentures	0	0
07	Advances to directors, their relatives, companies / firms in which they are interested or stood as guarantor. (FDOD)	16.60	9.06
	a) Fund-based. (FDOD)	16.60	9.06
	b) Non-fund based (Guarantees, L/C, etc.)	0.00	0.00
08	Cost of Deposits: Average cost of deposits	5.60	5.60
09	NPAs:		
	a) Gross NPAs	167.15	147.32
	b) Net NPAs	0.00	92.81
	c) Gross NPAs as Percentage to Gross Advances	6.58	3.53
	d) Net NPAs as Percentage to Gross Advances	0.00	2.23
10	Movement in NPAs		
	Gross NPA	167.15	147.32
	Net NPA	0.00	92.81





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11	Profitability:		
	Interest income as a percentage of working funds	7.05	8.30
	Non-interest income as a percentage of working funds	0.53	0.51
	Operating profit as a percentage of working funds	1.79	2.48
	Return on Assets	1.62	1.71
	Business (Deposits + Advances) per employee	814.32	798.94
	Profit per employee	12.66	12.33
12	Provisions made towards NPAs, depreciation in investments, Standard Assets	470.80	149.39
13	<b>Movement in provisions</b>		
	a) Provision made against standard Assets	16.06	18.67
	b) Special Bad and Doubtful Debts Funds	397.58	54.51
	c) Investment Fluctuation Reserve	56.12	76.21
	d) Provision Investment Depreciation	1.04	0.00
14	Foreign currency assets & liabilities: (if applicable)	0.00	0.00
15	Payment of DICGC Insurance Premium:		
	(a) Insu. Premium paid to DICGC Apr-24 to Sep-24		6.33
	(b) Insu. Premium paid to DICGC Oct-24 to Mar-25		5.58
	(c) Arrears Insurance Premium of DICGC	0.00	0.00
16	Penalty imposed by RBI	0.00	0.00
17	Restructured Accounts	0.00	0.00
18	Disclosure of Complaints	0.00	0.00
19	Fixed Assets- Valuation/ Revaluation		
	(a) Value of Building after Depreciation	2.29	2.06
	(b) Revaluation Amount	0.00	0.00
	(c) Book Value as stated Balance sheet	2.29	2.06
20	DEAF SCHEME 2014		
	Opening Balance amounts transferred to DEAF	18.57	18.54
	Add : Amount Transfer to DEAF during the year	0.25	2.19
	Less : Amount reimbursed by DEAF towards Claim * Note Included Rs.0.00 of receivable claim	0.28	0.39
	Closing Balance of amount transferred to DEAF	18.54	20.33
21	Time Deposits To Total Deposits	86.67	82.52
	Saving Deposits To Total Deposits	8.19	10.53
	Current Deposits To Total Deposits	5.14	6.95
	Credit Deposits Ratio	24.22	48.39
22	AS18 – Related Party Disclosures Key Managerial Personnel		
	Revenue Transaction with Key Management Personnel		
	1. Prabhudas K. Ratanghayara (Manager & CEO) Salary and perquisites paid during the year	4.62	5.00
	Loans granted to Key Managerial Personnel & their relatives		
	1. Board of Directors & relative's (FD OD)	16.60	9.06
	2. Loans to Key Management Personnel (FD OD)	0.00	0.52





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3	Derivatives		
	a) Forward rate agreement/interest rate swap	0.00	0.00
	b) Exchange traded interest rate derivatives	0.00	0.00
	c) Disclosures on risk exposure in derivatives	0.00	0.00
	d) Credit default swaps	0.00	0.00

## Disclosure in financial Statements – 'Notes to Accounts'

### 1. Regulatory Capital

#### a) Composition of Regulatory Capital

(Amount in Lacs)

Sr. No	Particulars	Current Year	Previous Year
I)	Common Equity Tier 1 Capital (CET 1)* / Paid up Share Capital and reserves @ (net of deductions, if, any)	1446.73	938.94
II)	Additional Tier 1 Capital* / Other Tier 1 Capital@	0.00	0.00
III)	Tier 1 Capital (i+ii)	1446.73	938.94
IV)	Tier 2 Capital	130.20	93.42
V)	Total Capital (Tier 1+Tier 2)	1576.93	1032.36
VI)	Total Risk Weighted Assets (RWAs)	4319.76	2983.68
VII)	CET 1 Ratio (CET 1 as a percentage of Rwas)* /Paid-up Share capital and reserves as percentage of RWAs@	36.51	34.60
VIII)	Tier 1 Ratio (Tier 1 capital as a Percentage of RWAs)	33.50	31.47
IX)	Tier 2 Ratio (Tier 1 capital as a Percentage of RWAs)	3.01	3.13
X)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	36.51	34.60

### 2. Asset Liability Management

#### a) Maturity pattern of certain items of assets and liabilities

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 to 2 months	Over 2 months and to 3 months	Over 3 months and to 6 months	Over 6 months and to 1 year	Over 1 year and up to 3 years	Over 3 year and up to 5 years	Over 5 year	Total
Deposits	208.53	375.39	1182.88	637.63	703.95	798.57	969.08	3153.13	421.97	106.37	57.11	8614.61
Advances	0.00	0.92	14.22	35.55	156.24	343.46	756.99	1184.83	364.52	87.81	122.39	4168.49
Investment	0.00	0.00	100.00	0.00	0.00	0.00	50.00	280.00	452.80	0.00	468.27	5565.50
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0.00
Foreign currency assets	0	0	0	0	0	0	0.00	0	0	0	0	0
Foreign currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0





### 3. Investment

#### (a) Composition of investment Portfolio – 31.03.2025

AS ON 31.03.2025  (Amount in Lacs)	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Share s	Deb ent ures and Bon ds	Subsidiari es and/ or joint ventures	Others	Total investme nts in India	Go ver nm ent Se cur itie s (in clu ding loc al aut hor itie s)	Su bsi diar ies and /joi nt ven tur es	O th er s	Total inve stme nts in outs ide Indi a	Total inves tmen ts
Held to Maturity												
Gross	2245.97	0.00	2.56	0	0.00	886.00	3134.53					
Less : Provision for non- Performing investment (NPI)	0.00	0.00	0.00	0	0.00	0.00	0.00					
Net	2245.97	0.00	2.56	0	0.00	886.00	3134.53					
Available for Sale												
Gross	2430.97	0.00	0.00	0	0.00	0.00	2430.97					
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0	0.00	0.00	0.00					
Net	2430.97	0.00	0.00	0	0.00	0.00	2430.97					
Held for Trading												
Gross	0.00	0.00	0.00	0	0.00	0.00	0.00					
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0	0.00	0.00	0.00					
Net	0.00	0.00	0.00	0	0.00	0.00	0.00					
Total Investment	4676.94	0.00	2.56	0	0.00	886.00	5565.50					
Less : Provision for Non performing investment	0.00	0.00	0.00	0	0.00	0.00	0.00					
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0	0.00	0.00	0.00					
Net	4676.94	0.00	2.56	0	0.00	886.00	5565.50					

NIL





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## (b) Composition of investment Portfolio – 31.03.2024

AS ON 31.03.2024 (Amount in Lacs)	Investment in India							Investment Outside India				
	Government Securities	Other Approved Securities	Shares	Debt instruments and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and joint ventures	Others	Total investments in outside India	Total investments
<b>Held to Maturity</b>								<b>NIL</b>				
Gross	2416.06	0.00	2.56	0	0.00	1153.20	3571.82					
Less : Provision for non-Performing investment (NPI)	0.00	0.00	0.00	0	0.00	0.00	0.00					
Net	2416.06	0.00	2.56	0	0.00	1153.20	3571.82					
<b>Available for Sale</b>												
Gross	5089.78	0.00	0.00	0	0.00	0.00	5089.78					
Less : Provision for depreciation and NPI	1.04	0.00	0.00	0	0.00	0.00	1.04					
Net	5088.74	0.00	0.00	0	0.00	0.00	5088.74					
<b>Held for Trading</b>												
Gross	0.00	0.00	0.00	0	0.00	0.00	0.00					
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0	0.00	0.00	0.00					
Net	0.00	0.00	0.00	0	0.00	0.00	0.00					
<b>Total Investment</b>												
Less : Provision for Non performing investment	0.00	0.00	0.00	0	0.00	0.00	0.00					
Less : Provision for depreciation and NPI	1.04	0.00	0.00	0	0.00	0.00	1.04					
Net	7504.8	0.00	2.56	0	0.00	1153.20	8660.56					

## (c) i) Non -Performing non SLR-investment

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00





## (c) ii) Issuer composition of non SLR investment

Sr No.	Issuer	Amount		Extent of provate Placement		Extent of Below Investment Grade Securities		Extent of Unrated Securities		Extent of Unlisted Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Curre nt Year	Previ ous year	Curren t Year	Previo us year	Curren t Year	Previo us year	Curren t Year	Previo us year	Current Year	Previous year
a)	PSUs										
b)	FIs										
c)	Banks	2.56	2.56								
d)	Private Corporates										
e)	Subsidiaries/ Joint Ventures										
f)	others	0.00	200. 00								
g)	Provision held towards depreciation										
	Total *	2.56	202. 56								

## (d) Movement of Provisions for Depreciation and investment Fluctuation Reserve

i) Movement of Provisions held towards depreciation on investment	Current Year	Previous Year
a) Opening balance	1.04	41.81
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	1.04	40.77
d) Closing balance	0.00	1.04
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	56.12	40.08
b) Add : Amount transferred during the year	20.09	16.04
c) Less : Drawdown	0.00	0.00
d) Closing balance	76.21	56.12
iii) Closing balance in IFR as a percentage of closing balance of investment in AFS and HFT/current category	3.13	1.10





4. Asset Quality

a) Classification of advances and provisions held

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	2373.42	11.53	138.27	17.35	167.15	2540.57
Add: Additions during the year					1.50	
Less : Reductions during the year*					21.33	
Closing balance	4021.17	1.38	130.91	15.03	147.32	4168.49
* Reductions in Gross NPAs Due to						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical /Prudential 18 Write-offs						
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening Balance of provisions held	16.06	351.40	28.83	17.35	397.58	413.64
Add : Fresh provisions made during the year	2.61	0.00	10.51	0.00	10.51	13.12
Less : Excess provision reversed / Write off loans	0.00	351.26	0.00	2.32	353.58	353.58
Closing balance of provisions held	18.67	0.14	39.34	15.03	54.51	73.18
<b>Net NPAs</b>						
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00
Add : Fresh additions during the year	0.00	1.24	91.57	0.00	92.81	92.81
Less : Reductions during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance	0.00	1.24	91.57	0.00	92.81	92.81

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non- Performing Advances	
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less : Amount drawn down 18 during the year						





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Closing balance of floating provisions						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening Balance of Technical/Prudential written off accounts						
Add: Technical / Prudential write-offs during the year						
Less: Recoveries made from previously technical/prudential written-off accounts during the year						
Closing balance						

<b>Ratios (in per cent)</b>	<b>Current Year</b>	<b>Previous Year</b>
Gross NPA to Gross Advance	3.53	6.58
Net NPA to Net Advances	2.26	0.00
Provision coverage ratio	37.00	237.86

## 5. Fraud Accounts

	<b>Current year</b>	<b>Previous year</b>
Number of frauds reported	0	0
Amount involved in fraud( rs crore)	0	0
Amount of provision made for such frauds (crore)	0	0
Amount of Un amortized provision debited from other reserve as at the end of the year )crore)	0	0

## (6) Sector -wise Advances and Gross NPAs

Sr.No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	53.86	0.00	0.00	40.36	0.00	0.00
b)	Advances to industries sector eligible as priority sector lending	449.77	0.00	0.00	40.54	1.75	4.32
c)	Services	2119.20	127.28	6.01	1310.48	143.54	10.95
d)	Personal loans	683.20	10.01	1.47	404.68	10.25	2.53
e)	Others						





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	Sub Total (i)	3306.04	137.29		1796.06	155.54	
ii)	<b>Non Priority Sector</b>						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans						
e)	Others	862.45	10.03	1.16	744.51	11.61	1.56
	Sub Total (ii)	862.45	10.03	1.16	744.51	11.61	1.56
	<b>Total (I+II)</b>	<b>4168.49</b>	<b>147.32</b>		<b>2540.57</b>	<b>167.15</b>	

\* Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector, For instance, if a bank outstanding advances to the mining industry exceed 10.percent of the outstanding total advances to industry sector it shall disclose details of its outstanding advances to mining separately in the format above under the industry sector

## (7) Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro,Small and medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	N I L									
	Gross Amount (rs crore)										
	Provision held (rs crore)										
Sub-standard	Number of borrowers										
	Gross Amount (rs crore)										
	Provision held (rs crore)										
Doubtful	Number of borrowers										
	Gross Amount (rs crore)										
	Provision held (rs crore)										
Total	Number of borrowers										
	Gross Amount (rs crore)										
	Provision held (rs crore)										

## (8) Disclosure of transfer of loan exposures – NIL

## (9) (i) Disclosure under Resolution Framework for COVID-19 related Stress – 30-09-2021

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- position as at the end of previous half-year (A)	Of (A) aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of this half-year.





# Porbandar Commercial Co-Operative Bank Ltd.

Kasturba Gandhi Road, Porbandar - 360 575.



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Personal Loans	187.14	11.39	0.00	90.81	141.34
Corporate Persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	11.64	0.00	0.00	0.60	11.55
Others	0.00	0.00	0.00	0.00	0.00
Total	187.14	11.39	0.00	90.81	141.34

## (ii) Disclosure under Resolution Framework for COVID-19 related Stress – 31-03-2022

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- position as at the end of previous half-year (A)	Of (A) aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of this half-year.
Personal Loans	141.34	0.00	0.00	45.49	102.17
Corporate Persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	11.55	0.00	0.00	22.72	1.73
Others	0.00	0.00	0.00	0.00	0.00
Total	141.34	0.00	0.00	45.49	102.17

## 10 Exposure

### (a) Exposure to Real Estate Sector

Category	Current Year	Previous Year
i) Direct Exposure (a) Residential Mortgages 1. Housing Loans 2. Others Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately Exposure would also include non-fund based (NFB) LIMITS.	403.18	352.14
(b) Commercial Real Estate Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises. Multi-family residential building, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits,.	0.00	0.00
(c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures i) Residential ii) Commercial Real Estate	565.38	401.30
ii) Indirect Exposure Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies.		
<b>TOTAL EXPOSURE TO REAL ESTATE SECTOR</b>	<b>968.56</b>	<b>753.44</b>

(b) Exposure to Capital Market – NIL

(c) Risk category-wise country exposure – NIL





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## (d) Unsecured advances

Particulars	Current year	Previous year
Total unsecured advances of the bank	14.68	9.01
Out of the above, amount of advance for which intangible securities such as charge over the right, licenses, authority etc., have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

## 11. Concentration of Deposits, Advances, Exposures and NPAs

### (a) Concentration of Deposits

Particulars	Current year	Previous year
Total deposits of the twenty largest depositors	3998.26	5192.77
Percentage of deposits of twenty largest depositors to total deposits of the bank	46.41	49.51

### (b) Concentration of Advances

Particulars	Current year	Previous year
Total advances of the twenty largest borrowers	1672.61	1054.06
Percentage of advances of twenty largest borrowers to total advances of the bank	40.13	41.49

### (c) Concentration of Exposures

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers / customers	2173	1636
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers.	37.00	40.00

### (d) Concentration of NPAs

Particulars	Current year	Previous year
Total exposure to the top twenty NPA accounts	147.32	167.15
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	100	100

FOR, PORBANDAR COMMERCIAL CO-OPERATIVE BANK LTD.

CEO & GENERAL MANAGER

CHAIRMAN

FOR, KARMA & CO. LLP  
Chartered Accountants

[CA. Rikin B. Gadhiya]  
Partner

Mem No. 140132

FRN : 127544W/W100376

Panel No.SUR/CA FIRM/15

UDIN NO. :25140132BMIXMK2463

DATE : 13/06/2025

PLACE : RAJKOT