

SAMATA CO - OPERATIVE DEVELOPMENT BANK LIMITED

Karunamoyee Community Centre cum Commercial Complex (1st Floor) ED Block,
Salt Lake, Kolkata 700091

**AUDITED FINANCIAL STATEMENT
FOR THE YEAR 31.03.2025**

Dutta Ghosh & Associates
CHARTERED ACCOUNTANTS

4, Ripon Street, 2nd Floor
Kolkata - 700016
West Bengal, India

PH. : (033) 2229-3950, e-mail :duttaghosh.associates@gmail.com

Independent Auditor's Report

To

The Members of SAMATA CO-OPERATIVE DEVELOPMENT BANK LIMITED -
Address: Karunamoyee Community Centre cum Commercial Complex
(1st Floor) ED Block, Salt Lake. Kolkata 700091

Opinion:

We have audited the accompanying financial statements of **SAMATA CO-OPERATIVE DEVELOPMENT BANK LIMITED** ("the Bank") as at 31ST March 2025, which comprise the Balance sheet as at March 31, 2025, and Profit and Loss Account for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of branches and head office audited by us are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the "Other Matters" paragraph given below, the financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to Urban Cooperative Banks) and the guidelines issued by the Reserve Bank of India and the Registrar of cooperative societies 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 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. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act 1949 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Responsibilities of Management for the Financial Statements

The Bank's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards which are followed in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act, 1949 for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The management is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility 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.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Other Matters:

- The Loan processing and appraisal process found to be not strong through the files checked by us.
- Durganagar Branch showed a very low CD Ratio (49.71%) whereas Laskarpur Branch showed abnormally high CD Ratio (163.91%). The attention of the management is drawn on this matter.
- Accounts with other banks are not reconciled on fortnightly basis but on monthly basis.
- Bank's internal control system found to be mismatched with the nature and size of its operations.

Report on Other Legal and Regulatory Requirements

1. The Companies (Auditor's Report) Order, 2016 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act 2013 – **is not applicable to the Bank.**
2. As required by law, we report, that:
 - (a) We have sought and, except for the possible effects of the matter described in the Basis for Opinion paragraph above, obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - (b) Read with the Other Matters paragraph described above, in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and we have received returns adequate for the purpose of our audit;
 - (c) The Balance Sheet and the Profit & Loss Account dealt with by this Report are in agreement with the books of account;
 - (d) Read with the matters described in the Basis for Opinion paragraph above, in our opinion, the aforesaid financial statements comply with the Accounting Standards which are in place in India along with Rule 7 of the Companies (Accounts) Rules, 2014;



- (e) On the basis of the written representations received from the directors as on 31st March, 2025 and taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2025 from being appointed as a director under the provisions of Co-operative Societies Act, 1962 as amended from time to time.
- (f) With respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls – a separate reporting annexed to this report is not applicable to the Bank.
- (g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- i. The Bank did not have any pending litigations which would impact its financial position.
 - ii. The Bank did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.
 - iii. There were no amounts which were required to be transferred to the Depositors Education and Awareness Fund (DEAF) by the Bank.
 - iv. The Bank has declared and paid an amount of Rs. 1,47,05,597, as dividend for the year 2023-24.

For,
Dutta Ghosh & Associates
Chartered Accountants
Firm Regn. No: 309088E

(CA Sandip Dey)
Membership No: 069862
Partner
UDIN: 25069862BMIWYZ3456

Place: Kolkata

Dated: 30th May 2025



To
GENERAL MANAGER
DEPARTMENT OF SUPERVISION
RESERVE BANK OF INDIA
15, NETAJI SUBHAS RD, FAIRLEY PLACE, B.B.D. BAGH

CERTIFICATE

On the basis of our verification and information, explanations given to us by the Bank's Management, we hereby certify that Samata Co-operative Development Bank Ltd. having its registered office at Karunamoyee Community Complex, ED-Block, Sec-II, Salt lake City, Kolkata – 700 091, has **no eligible amount that needs to be transferred to The Depositor Education and Awareness Fund** as on 31st March 2025 in accordance with Circular No. DBOD No. DEAF Cell.BC.114/30.01.002/2013-14 May 27, 2014 of the Depositor Education and Awareness Fund Scheme - 2014.

This certificate is issued on **the basis of documents submitted before us** for the purpose of Certification of The Depositor Education and Awareness Fund as on 31st March 2025 in accordance with Circular No. DBOD No. DEAF Cell.BC.114/30.01.002/2013-14 May 27, 2014 of the Depositor Education and Awareness Fund Scheme - 2014..

This certificate has been prepared at the request of the client for the exclusive purpose of **Certificate of The Depositor Education and Awareness Fund.**

Accordingly, we do not assume or accept any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E



Sandip Dey
Partner (Mem. No. 069862)
Dated: 27.05.2025
Place – Saltlake, Kolkata
UDIN: **25069862BMIWYH6555**

INTRODUCTORY STATEMENT
Year of Audit: 2024-25
Period of Audit: 01/04/2024 to 31/03/2025

Name	Samata Co-operative Development Bank Ltd.
Address	ED Block, Salt Lake City, Kolkata – 700 091
Registration no. & Date	4 RCS dated 29.10.1996
RBI License No.	U.B.D. WB1426P Dated 14.06.1997
Type of this Society	Urban Bank
Nature of Liability	Limited
Number of Members	22006
Date of last A.G.M	16/06/2024
Special A.G.M	NA
No. of BOM Meetings held	12
No. of Board Meetings held	13
No. of sub-committee meetings held	50
Working Capital	46339.96 Lakh
Authorised Share Capital	6000.00 Lakh
Paid up Share Capital	1653.83 Lakh
Statutory & Other Reserve	2480.82 Lakh
Deposits	25861.43 Lakh
Loan & advances	20478.53
R.O.I on Deposits	1.50% to 8.55%
R.O.I on Loan & Advances	8.75% to 17.25%

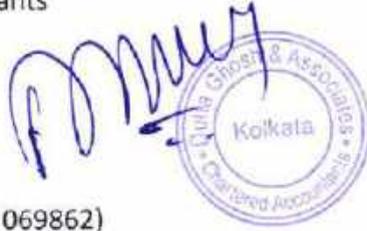
Board of Directors: -

SL No	Name of the Directors	Designation	Elected on
1	MR. ASISH GHOSH	CHAIRMAN (from 29/4/22)	13/04/2022
2	MR. AMAL KUMAR BAIN	VICE-CHAIRMAN (from 29/4/22)	13/04/2022
3	MR. BARUN SAHA	DIRECTOR	13/04/2022
4	MR. PRASENJIT BISWAS	DIRECTOR	13/04/2022
5	MR. INDIJYOTI SARKAR	DIRECTOR	13/04/2022
6	MRS. TULSI SINHA ROY	DIRECTOR	13/04/2022
7	MR. DEBABRATA GHOSH	DIRECTOR	13/04/2022
8	MR. NIKHIL CHANDRA HALDER	DIRECTOR	13/04/2022
9	MR. UTPAL DUTTA	DIRECTOR	13/04/2022
10	MRS. SMRITIKANA HOWLADER	DIRECTOR	13/04/2022
11	MR. TONMOY ROY	DIRECTOR	13/04/2022
12	MR. SISIR MALLICK	DIRECTOR	13/04/2022
13	MR. DILIP KUMAR BASU	CO-OPTED DIRECTOR	07/05/2022
14	MR. SHOUVIK MITRA	CO-OPTED DIRECTOR	07/05/2022
15	MR. SUDHIR KR.SAHA	GOVT. NOMINEE	28/03/2025



Net Profit after tax (31/03/2025) realized	: 241.01 Lakh
Undistributed Profit	: 696.20 Lakh
Name and Designation of the last Audit	: PRASANTA GHOSH & Co.
Name and Designation of the present Audit Officers	: Chartered Accountant
Completion of Present Audit	: 27/05/2025
Classification of Audit	: 'A'

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E



Sandip Dey
Partner (Mem. No. 069862)
Dated: 27.05.2025
Place – Saltlake, Kolkata
UDIN: 25069862BMIWYI2244



ANNEXURE II

INDICATIVE FORMAT

The Quarter wise priority sector lending data for the FY 2024-25 of SAMATA CO - OPERATIVE DEVELOPMENT BANK LIMITED. As enclosed is verified to be correct

This certificate has been prepared at the request of the client for the exclusive purpose it is meant for. Accordingly, we do not assume or accept any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E

Mr. Sandip Dey
(Partner)
Membership No: 069862



UDIN: 25069862BMIWXE7923

Date: 5th May 2025

Place: Kolkata

Note to ROs: the enclosure shall be the same format of PSL data submission (annex 2) prescribed for UCBs

INSTRUCTION TO FILL

Sr. No	Data Field	Explanation
1	General Instruction	Only Yellow Fields are to filled by UCBs
		Grey Fields are self –calculating and cannot be filled
2	ANBC/CEOBE	As on the corresponding date of the previous financial year E.g., For the quarter ended June 30,2024, ANBC outstanding as on June 30,2023 needs to be filled ; similarly for September 30, 2024, ANBC outstanding as on September 30, 2023
3	Actual Loans Outstanding (not including PCLCs)	Actual loans and Advances outstanding under the respective priority sectors, as at the end of each quarters Note: PSLC purchased/sold and deposits with SIDBI/NABARD etc., should not be included here
4	Deposits with SIDBI on account of PSL shortfall	Many UCBs have made deposits with the MSE Refinance Fund of SIDBI due to their PSL shortfall, as prescribed by RBI. The deposits outstanding with SIDBI, if any , as at the end of each quarters should be filled
5	Deposits with NABARD/MUDRA/NHB	As UCBs have not been prescribed to deposit with the funds administered by these DFIs, these will be '0' for FY 2024-25
6	PSLCs purchased and sold data-quarter wise	The amount of PSLCs purchased/ sold to be filled under the respective type of PSLCs and the respective quarters in which the actual purchase/sale was made Note: UCBs to not carry purchase/sale made in a quarter to the subsequent quarters. This calculation will be automatically made by the sheet while counting for achievement.



Revised Annex 2
Quarterly Priority Sector Lending Return for Urban Cooperative Banks for FY 24-25

Name of the Bank: **Samata Cooperative Development Bank Ltd.**
 Bank code (as per XBRL): **8569201**
 Address: **Karunamoyee Saitlake Kolkata - 91**
 Phone no.: **033 23583882**
 email id: **info@samata bank.org**

**Amount in
actuals**

Sr. no.	Categories	Q1 (outstanding at the end of the quarter)	Q2 (outstanding at the end of the quarter)	Q3 (outstanding at the end of the quarter)	Q4 (outstanding at the end of the quarter)
I.	ANBC/GEORGE (whichever is higher) (as on the corresponding date of the previous financial year)	1077823077	1712028407	1770684523	1793834189
II.	Overall Priority Sector Loans	1445714413	1488520531	1762002311	396232945
	Actual Loans outstanding (not including PSLCs)	1445714413	1488520531	1762002311	396232945
1	Net PSLC General	0	0	0	0
2	Net PSLC Agriculture	0	0	0	0
3	Net PSLC Micro	0	0	0	0
4	Net PSLC SMF	0	0	0	0
5	Deposits with SIDBI on account of PSLC shortfall	0	0	0	0
6	Deposits with NABARD on account of PSLC shortfall	0	0	0	0
7	Deposits with MUDRA on account of PSLC shortfall	0	0	0	0
8	Deposits with NHB on account of PSLC shortfall	0	0	0	0
9	Advances to Micro Enterprises	862890832.2	725586751.3	1523119116	842746545.4
III.	Actual Loans outstanding (not including PSLCs)	862890832.2	725586751.3	1523119116	842746545.4
1	Net PSLC Micro	0	0	0	0
2	Advances to Weaker Sections	953015451.6	713716958.5	868315538.8	967393164.4
IV.	Actual Loans outstanding (not including PSLCs)	953015451.6	713716958.5	868315538.8	967393164.4
1	Net PSLC SMF	0	0	0	0
2					

Grey fields are self-calculating
Yellow fields are to be filled by UCBs

PSLCs purchased and sold (in lakhs) quarter-wise

**Amount in
actuals**

	PSLC General		PSLC Agriculture		PSLC Micro		PSLC SMF	
	Buy	Sell	Buy	Sell	Buy	Sell	Buy	Sell
Apr - Jun FY (Q1)	0	0	0	0	0	0	0	0
July - Sep FY (Q2)	0	0	0	0	0	0	0	0
Oct - Dec FY (Q3)	0	0	0	0	0	0	0	0
Jan - Mar FY (Q4)	0	0	0	0	0	0	0	0



For Dutta Ghosh & Associates
Chartered Accountants

Sandip Dey
Partner
Concurrent Auditor
UDIN: 25089528/M/WXE/7923
Date: 5th May 2025
Place: Kolkata

SAMATACO-OPERATIVEDEVELOPMENTBANKLTD,KOLKATA

Date: 31-Mar-2025

Deposit Insurance (DI) Return (Half Yearly)		(to be submitted in duplicate)										
Deposit Insurance and Credit Guarantee Corporation		Original					Revised					
Return for the Assessment of Premium for the Half Year ending: 31-Mar-2025 (Premium payable in advance with in two months of beginning of each Financial Half Year)												
Insured Bank Code/Registration No.:		UCCBWB00056										
Insured Bank's Name and Address:		SAMATACO-OPERATIVEDEVELOPMENTBANKLTD, Karunamoyee Community Center - cum - Commercial Complex, ED Block, 1st floor, Salt Lake City, Kolkata - 700 091										
Last Date for Payment of above premium:		31/05/2025										
If the last date of premium payment is later than last date, enter the date of payment of premium:		31/05/2025										
1	Total Deposits in India as at close of business on 31 Mar 2025 of which 2591775 (in Thousands)					2	5	9	1	7	7	5
(a)	Deposits of Foreign Governments (in Thousands)											
(b)	Deposits of Central Government (in Thousands)											
(c)	Deposits of State Government (in Thousands)											
(d)	Inter Bank Deposits (in Thousands)											
(e)	Any Other Deposits specifically exempted by DICGC (in Thousands)											
2	Any other balance due to a deposit or not clubbed under "Deposits" at above (in Thousands)											
3	Assessable Deposits (in Thousands)					2	5	9	1	7	7	5
4	Current Premium Payable @ 6 Paisa per Half Year per 100/- deposits # (in Rupees)					1	5	5	5	0	6	5
5	Details of GST:											
(a)	GST in case HO is within WEST BENGAL (in Rupees)											
(i)	CGST @ 9.00% (in Rupees)											
(ii)	SGST @ 9.00% (in Rupees)											
(b)	IGST @ 0.00% in case HO is Outside WEST BENGAL (in Rupees)											
6	Penal Interest on delay in payment of Current Premium (item 4) and total Service Tax (item 5(d)) (Penal Interest @ Bank Rate + 8%) (in Rupees)											
(a)	GST @ 18.00% (in Rupees)											
7	DICGC Credit Adjustment (in Rupees)											
8(a)	DICGC Debit Adjustment (in Rupees)											
(b)	Debit Adjustment Date (DD/MM/YYYY)											
(c)	Penal Interest on delay in payment of Debit Adjustment (in Rupees)											
(d)	GST @ 18.00% (in Rupees)											
9	Net Amount Payable [4+5(a+b)+6-7+8(a)+8(c)] (in Rupees)					1	8	3	4	9	7	7
10	Break-up of Assessable Deposits at item No. 3											

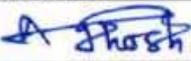
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Trust Bank



	Size of Deposits	No. of Accounts						Assessable Deposits												
				5	6	2	4	3			1	4	7	2	5	9	8			
(i)	Upto and inclusive of Rs. 500,000																			
(ii)	Over Rs. 500,000/- & upto Rs. 750,000					3	7	3						2	2	6	9	9		
(iii)	Over Rs. 750,000/- & upto Rs. 1,000,000					1	8	4						1	6	3	3	2	0	
(iv)	Over Rs. 1,000,000/-					2	4	1						7	2	8	8	5	8	
	Total@			5	7	0	4	1						2	5	9	1	7	7	5

Payment Details:

Payment Mode:	Cheque	DD/BC	RTGS/NEFT	Direct Transfer
Remarks:			NEFT	18,34,976/-
Remittance Date (DD/MM/YYYY)	21/05/2025	Remittance Reference	HDFCN52025052147380431	
We hereby certify that to the best of our knowledge, the above particulars are correct and agree with the books and records of the bank. We also confirm that the return for the previous assessment period has been prepared and sent to DICGC. Figures given are on estimated basis, to take care of any interest, penalty or any other amount due from us. In case the amount received is in excess may please be returned to us.				
Place: KARUNAMOYEE Date: 14/05/2025	Name and Designation of First Authorised Official		Name and Designation of Second Authorised Official	
Particulars	(Asish Ghosh) Chairman		(D. Bhattacharjee) Chief Executive Officer	
Signature of the Authorised Official				

As per Section 15(1) of the DICGC Act, 1961, the maximum premium that can be levied is 12 paise p.a. for every 100/-

\$ Please note that GST is payable at the rates prevailing at the time of payment of premium of respective half year.

In terms of Regulation 20 of the DICGC General Regulations, 1961, penal interest is chargeable on the amount of premium payable on the unpaid portion thereof, as the case may be, @ Bank Rate + 8% p.a. from the beginning of the half year till the date of receipt of payment at DICGC, Mumbai.

Size of deposits details:

Account Type	No. of Accounts	Assessable Deposits
CASH CREDIT (INCLUDING OVER DRAFT)	25	1047.92
CURRENT DEPOSIT	2207	170095.62
AGENT DEPOSIT	20	31.18
DAINIK SANCHAY PRAKALPA	1571	63117.04
FIXED DEPOSIT	10410	1755284.89
RECURRING DEPOSIT	2666	64999.31
SAVING DEPOSIT (INCLUDING AGENT SECURITY DEPOSIT)	40133	426556.02
TERM LOAN	4	5.77
ACCRUED INTEREST ON DEPOSIT	0	106092.01
PAY ORDER	5	4545.43
	57041	2591775.19

Supplementary details:

Chart Of Account	Upto 500000		Above 500000 To 750000		Above 750000 To 1000000		Above 1000000		Total A/c & Amount	
1000 SAVINGS BANK DEPOSIT	40014	322748.32	45	26492.04	19	16627.40	28	58285.75	40106	424153.51
1050 CURRENT DEPOSIT	2160	32092.14	11	6889.52	9	7708.16	27	123405.80	2207	170095.62
1060 CASH CREDIT	6	129.51	0	0.00	0	0.00	0	0.00	6	129.51
1080 OVERDRAFT	19	918.41	0	0.00	0	0.00	0	0.00	19	918.41
1440 SAMATA SPECIAL RATE CASH CERTIFICATE	1	100.00	0	0.00	0	0.00	10	24100.00	11	24200.00
1450 SAMATA SPECIAL RATE FDM	3	1500.00	0	0.00	3	3000.00	2	3000.00	8	7500.00

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Trust Bank



Date: 31-Mar-2025

1460SAMATA SPECIALRATEFDDQ	0	0.00	0	0.00	2	2000.00	0	0.00	2	2000.00
1470SAMATA SUPERSENIOR CITIZENCCA	6	475.00	0	0.00	0	0.00	0	0.00	6	475.00
2706MONTHLY INCOMESHEME	67	10810.00	1	600.00	2	1995.00	0	0.00	70	13405.00
3000INTEREST PAYABLEONCASH CERTIFICAT	0	0.00	0	0.00	0	0.00	0	100799.31	0	100799.31
3720PAYORDER	3	346.85	0	0.00	1	833.63	1	3364.95	5	4545.43
4360AGENT SECURITYDEPOSIT	26	1582.50	0	0.00	1	820.02	0	0.00	27	2402.52
4550CASH CERTIFICATE	10	410.03	0	0.00	0	0.00	0	0.00	10	410.03
4560CASH CERTIFICATE	8023	681315.28	227	137946.05	96	83929.68	135	352843.10	8481	1256034.11
4640DAINIK SANCHAY PRAKALPA	1568	58573.80	2	1213.23	0	0.00	1	3330.02	1571	63117.04
4730FIXED DEPOSIT	1	50.00	0	0.00	0	0.00	0	0.00	1	50.00
4740FIXED DEPOSIT	92	10530.46	8	5247.77	2	1885.08	5	6867.29	107	24530.60
4760FIXED DEPOSITMONTHLY	1269	230580.27	57	35165.90	35	31602.47	21	32124.48	1382	329473.11
4770FIXED DEPOSIT MONTHLY-FDMA	1	50.00	0	0.00	0	0.00	0	0.00	1	50.00
4760FIXED DEPOSIT QUARTERLY	293	60818.04	14	8830.00	14	12919.00	10	14590.00	331	97157.04
4840INTEREST PAYABLEONFIXED DEPOSIT	0	243.38	0	0.00	0	0.00	0	0.00	0	243.38
4850INTEREST PAYABLEONFIXED DEPOSIT-M	0	65.39	0	0.00	0	0.00	0	0.00	0	65.39
4860INTEREST PAYABLEONFIXED DEPOSIT-Q	0	7.79	0	0.00	0	0.00	0	0.00	0	7.79
4870INTEREST PAYABLEON MONTHLYINCOME	0	8.05	0	0.00	0	0.00	0	0.00	0	8.05
4880INTEREST PAYABLEON RECURRING DEPOS	0	0.00	0	0.00	0	0.00	0	4968.10	0	4968.10
5030RECURRING DEPOSIT	2657	59206.36	8	4614.00	0	0.00	1	1178.95	2666	64999.31
5031AGENT ACCOUNTDAINIK SANCHAYPRKALPA	20	31.18	0	0.00	0	0.00	0	0.00	20	31.18
6100PERSONAL SURETYLOAN	3	4.86	0	0.00	0	0.00	0	0.00	3	4.86
7050TERM DEPOSITLOAN	1	0.90	0	0.00	0	0.00	0	0.00	1	0.90
GrandTotal	56243	1472598.52	373	226998.51	184	163320.42	241	728857.74	57041	2591775.19

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E

Sandip Dey
Partner (Mem. No. 069862)
Dated: 26.05.2025
Place - Saltlake, Kolkata
UDIN: 25069862BMIWYJ9291



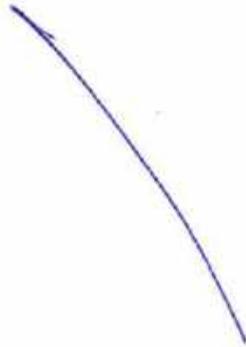
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TrustBank

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Date: 31-Mar-2025



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SAMATA COOPERATIVE DEVELOPMENT BANK LTD.**Karunamoyee Community Centre Cum Commercial Complex, 1st Floor, E.D. Block, Saltlake
City, Kolkata - 700 091****Balance Sheet & Profit & Loss account as on 31st March 2025**

Capital & Liabilities	Schedule	Amount in Rs As on 31.03.2025(Current Year)	Amount in Rs As on 31.03.2024(Previous Year)
Capital	1	₹ 16,53,83,475.00	₹ 15,49,30,175.00
Reserve and Surplus	2	₹ 24,80,81,838.11	₹ 22,39,31,107.26
Principal/Subsidiary State	3	₹ 0.00	₹ 0.00
Partnership Fund Deposits	4	₹ 2,58,61,43,310.31	₹ 2,38,52,67,552.12
Borrowings	5	₹ 0.00	₹ 0.00
Other Liabilities & Provisions	6	₹ 17,34,13,010.89	₹ 78,71,90,740.65
Total		₹ 3,17,30,21,634.31	₹ 3,55,13,19,575.03
Assets			
Cash & Balances with Reserve Bank of India, State Bank of India, Other Banks, State Co-op. Bank & Central Co-op. Bank	7	₹ 47,39,95,068.39	₹ 32,73,69,071.41
Money At Call & Short Notice	8	₹ 9,66,30,000.00	₹ 21,46,30,000.00
Investments (G-Sec, Bond, Mutual Fund)	9	₹ 42,55,12,828.00	₹ 46,56,97,883.00
Investments out of the Principal/ Subsidiary State Partnership Fund	10	₹ 0.00	₹ 0.00
Advances	11	₹ 2,04,78,52,823.49	₹ 1,79,38,05,118.17
Fixed Assets	12	₹ 1,35,22,606.33	₹ 98,95,187.79
Other Assets	13	₹ 11,55,08,308.10	₹ 73,99,22,314.63
Total		₹ 3,17,30,21,634.31	₹ 3,55,13,19,575.00
Contingent Liabilities and Bills for Collection	14		
Schedule 1 Capital			
I. Authorised Capital			
A Class 6000000 Shares Rs. 25/- each		₹ 15,00,00,000.00	₹ 15,00,00,000.00
B Class 500000 Share Rs. 100/-		₹ 5,00,00,000.00	₹ 5,00,00,000.00
II. Subscribed Capital			
A Class 6545464 (Previous year - 6127332) Shares of Rs.25/- each		₹ 16,36,36,600.00	₹ 15,31,83,300.00
B Class 17469 (Previous year -17469) Share Rs. 100/- each		₹ 17,46,875.00	₹ 17,46,875.00
III. Amount called up			
(a) On 5489173 shares of Rs. 25/- per share			
Less : Calls Unpaid			₹ 0.00
IV. Of (III) above, held by :-			
(a) Individuals		₹ 16,36,36,600.00	₹ 15,31,83,300.00
(b) Co-operative institutions			₹ 0.00
(c) State Government		₹ 17,46,875.00	₹ 17,46,875.00
Total		₹ 16,53,83,475.00	₹ 15,49,30,175.00
Schedule 2 Reserves and Surplus			
I. Statutory Reserve		₹ 2,82,14,465.19	₹ 2,57,49,677.19
II. Agricultural (Credit Stabilization) Fund			₹ 0.00
III. Building Fund		₹ 91,00,000.00	₹ 86,00,000.00
IV. Dividend Equalization Fund			₹ 0.00



Capital & Liabilities	Schedule	Amount in Rs As on 31.03.2025(Current Year)	Amount in Rs As on 31.03.2024(Previous Year)
V. Other Funds and Reserves			
(a) Bad & Doubtful Debts Reserve		₹ 3,66,22,134.00	₹ 3,30,07,002.00
(b) General Reserves		₹ 1,01,77,103.00	₹ 96,77,103.00
(c) Special Bad Debts Reserve		₹ 3,19,18,496.00	₹ 3,19,18,496.00
(d) Member welfare fund		₹ 10,000.00	₹ 10,000.00
(e) Contingent provision against standard assets		₹ 1,45,81,894.00	₹ 1,45,81,894.00
(f) Cooperative Education Fund		₹ 15,000.00	₹ 15,000.00
(g) Provision for Non-performing Assets		₹ 11,74,42,745.92	₹ 10,03,71,935.07
Total (I, II, III IV and V)		₹ 24,80,81,838.11	₹ 22,39,31,107.26

Schedule 3

Principal/Subsidiary State Partnership Fund

For share capital of

(a) Central Co-op. Banks	₹ 0.00
(b) Primary Agricultural Credit Societies	₹ 0.00
(c) Other Societies	₹ 0.00
Total	₹ 0.00

Schedule 4

Deposits

I. Term Deposits

(i) From Individuals	₹ 1,88,34,32,421.00	₹ 1,73,33,06,069.50
(ii) From Central Co-op. Banks		₹ 0.00
(iii) From other Societies		₹ 0.00

II. Savings Bank Deposits

(i) From Individuals	₹ 42,42,61,081.16	₹ 37,24,15,043.66
(ii) From Central Co-op. Banks	₹ 0.00	₹ 0.00
(iii) From other Societies	₹ 0.00	₹ 0.00

III. Current Deposits

(i) From Individuals	₹ 16,90,60,207.63	₹ 17,07,26,590.42
(ii) From Central Co-op. Banks	₹ 0.00	₹ 0.00
(iii) From other Societies	₹ 0.00	₹ 0.00

IV. Other Deposits

(i) Agent Security Deposit	₹ 24,02,518.52	₹ 22,81,869.96
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V. Interest Payable

	₹ 10,69,87,082.00	₹ 10,65,37,978.58
Total (I, II, III, IV and V)	₹ 2,58,61,43,310.31	₹ 2,38,52,67,552.12

Schedule 5

Borrowings

I. From the Reserve Bank of India and the
State & Central Co-operative Banks :

(a) Short-term loans, cash credits and overdrafts of which secured against:	₹ 0.00	₹ 0.00
(i) Government and other Approved Securities	₹ 0.00	₹ 0.00
(i) Other tangible securities	₹ 0.00	₹ 0.00
(b) Medium term loans of which secured against :	₹ 0.00	₹ 0.00
(i) Government and other Approved Securities	₹ 0.00	₹ 0.00
(ii) Other tangible securities	₹ 0.00	₹ 0.00
(c) Long-term loans of which secured against	₹ 0.00	₹ 0.00



<u>Capital & Liabilities</u>	<u>Schedule</u>	Amount in Rs As on 31.03.2025(Current Year)	Amount in Rs As on 31.03.2024(Previous Year)
(i) Government and other Approved Securities		₹ 0.00	₹ 0.00
(ii) Other tangible securities		₹ 0.00	₹ 0.00
II. From the State Bank of India/Other Banks		₹ 0.00	₹ 0.00
(a) Short-term loans, cash credits and overdrafts: of which secured against:		₹ 0.00	₹ 0.00
(i) Government and other Approved Securities		₹ 0.00	₹ 0.00
(ii) Other tangible securities		₹ 0.00	₹ 0.00
(b) Medium Term Loans of which secured against		₹ 0.00	₹ 0.00
(i) Government and other Approved Securities		₹ 0.00	₹ 0.00
(ii) Other tangible securities		₹ 0.00	₹ 0.00
(a) Long Term Loans of which secured against		₹ 0.00	₹ 0.00
(i) Government & other Approved Securities		₹ 0.00	₹ 0.00
(ii) Other tangible securities		₹ 0.00	₹ 0.00
III. From the State Government		₹ 0.00	₹ 0.00
(a) Short term loans of which secured against		₹ 0.00	₹ 0.00
(i) Government & other Approved Securities		₹ 0.00	₹ 0.00
(ii) Other tangible securities		₹ 0.00	₹ 0.00
(b) Medium term loans of which secured against		₹ 0.00	₹ 0.00
(i) Government & other Approved Securities		₹ 0.00	₹ 0.00
(ii) Other tangible securities		₹ 0.00	₹ 0.00
(c) Long Term Loans of which secured against		₹ 0.00	₹ 0.00
(i) Government and other Approved Securities		₹ 0.00	₹ 0.00
(i) Other tangible securities		₹ 0.00	₹ 0.00
IV. Loans from other sources		₹ 0.00	₹ 0.00
(source and security to be specified)		₹ 0.00	₹ 0.00
Total (I, II, III and IV)		₹ 0.00	₹ 0.00

Schedule 6

Other Liabilities and Provisions

I. Bills for collection being bills receivable as per contra		₹ 0.00	₹ 0.00
II. Branch adjustments		₹ 1,467.00	₹ 61,20,34,198.62
III. Overdue Interest reserves on NPA		₹ 5,72,51,663.41	₹ 6,38,96,189.00
IV. Profit & Loss Account		₹ 6,96,20,404.93	₹ 6,75,48,348.13
V. Others (including provisions)			
a. Payorder		₹ 45,45,431.96	₹ 67,00,874.62
b. Unclaimed Dividend		₹ 23,32,378.00	₹ 12,95,159.00
c. Provision for Audit fees		₹ 1,60,000.00	₹ 2,77,000.00
d. Provision for emergent Medical		₹ 0.00	₹ 1,02,187.00
e. Provision for Exgratia		₹ 19,00,000.00	₹ 19,61,963.00



Capital & Liabilities	Schedule	Amount in Rs As on 31.03.2025 (Current Year)	Amount in Rs As on 31.03.2024 (Previous Year)
g. Provision for Income Tax		₹ 1,64,02,683.15	₹ 1,92,52,905.27
h. Provision for unreconciled Bank		₹ 0.00	₹ 1,01,964.00
l. Central GST		₹ 2,87,599.24	₹ 2,89,462.26
m. State GST		₹ 2,89,399.24	₹ 2,89,430.75
n. Iffco -Tokio Insurance			
o. Investment Fluct Reserve		₹ 22,00,920.66	₹ 1,65,090.00
P. TDS Payble		₹ 56,74,594.30	₹ 5,29,500.00
Q. MTLCLG			
Total (I, II, III, IV and V)		₹ 17,34,13,010.89	₹ 78,71,90,740.65

ASSETS - Schedule 7**Cash and Balances with Reserve Bank of India, State Bank of India, Other Banks, State Co-op. Bank and Central Co-op. Bank**

I. Cash in Hand		₹ 92,43,014.00	₹ 93,45,673.00
II. Balances with Reserve Bank of India			
(a) In Current Account		₹ 0.00	₹ 0.00
(b) In Fixed Deposit		₹ 0.00	₹ 0.00
III. Balances with State Bank of India			
(a) In Current Account		₹ 0.00	₹ 0.00
(b) In Fixed Deposit		₹ 0.00	₹ 0.00
IV. Balances with State and Central Co-operative banks		₹ 3,54,52,797.94	₹ 3,31,05,436.29
(a) In Current Account		₹ 87,10,064.75	₹ 77,63,221.10
(b) In Fixed Deposit		₹ 2,06,08,624.00	₹ 1,92,08,106.00
(c) In other account		₹ 61,34,109.19	₹ 61,34,109.19
V. Balance with other Banks		₹ 42,92,99,256.45	₹ 28,49,17,962.12
(a) In Current Account		₹ 9,54,40,625.45	₹ 9,69,96,512.12
(b) In Fixed deposits		₹ 33,38,58,631.00	₹ 18,79,21,450.00
Total (I, II, III, IV & V)		₹ 47,39,95,068.39	₹ 32,73,69,071.41

Schedule 8**Money at Call & Short Notice**

I. Money at Call and Short Notice			
(a) With banks			₹ 0.00
(b) With other institutions (PNB Gilts)		₹ 9,66,30,000.00	₹ 21,46,30,000.00
Total (I and II)		₹ 9,66,30,000.00	₹ 21,46,30,000.00

Schedule 9**Investments**

I. In Central & State Government Securities		₹ 42,55,12,828.00	₹ 46,56,97,883.00
II. In other Approved Securities			₹ 0.00
III. In shares of co-operative institutions (other than out of the Principal/ Subsidiary State Partnership Fund)		₹ 0.00	₹ 0.00
IV. In debentures and bonds		₹ 0.00	₹ 0.00
Total (I, II, III, IV and V)		₹ 42,55,12,828.00	₹ 46,56,97,883.00
VII. <i>Less</i> : Provision for Depreciation in Investments		₹ 1,27,46,469.00	₹ 1,27,46,469.00
Total (VI minus VII)		₹ 41,27,66,359.00	₹ 45,29,51,414.00

Schedule 10

Investment out of the Principal/Subsidiary State Partnership Fund

Assets	Schedule	Amount in Rs As on 31.03.2025(Current Year)	Amount in Rs As on 31.03.2024(Previous Year)
I. In shares of Central Co-operative banks		₹ 0.00	₹ 0.00
II. In shares of Primary agricultural credit Societies		₹ 0.00	₹ 0.00
III. In shares of other societies		₹ 0.00	₹ 0.00
Total I, II and III		₹ 0.00	₹ 0.00
Schedule 11			
Advances			
I. (a) Bills purchased & discounted		₹ 0.00	₹ 0.00
(b) Cash credits, overdrafts & loans repayable on demand		₹ 1,35,08,08,103.10	₹ 1,18,18,41,744.42
(c) Term Loans		₹ 69,70,44,720.39	₹ 61,19,63,373.75
Total		₹ 2,04,78,52,823.49	₹ 1,79,38,05,118.17
II. (a) Secured by tangible assets		₹ 1,90,13,40,225.10	₹ 1,65,31,41,077.42
(b) Secured by bank/ government guarantees			₹ 0.00
(c) Unsecured		₹ 14,65,12,598.39	₹ 14,07,64,040.75
Total		₹ 2,04,78,52,823.49	₹ 1,79,39,05,118.17
III. <i>Less</i> : Provision for Bad and Doubtful Debts			₹ 3,30,07,002.00
Total (I - III)		₹ 2,04,78,52,823.49	₹ 1,76,07,98,116.17
Schedule 12			
Fixed Assets			
I. Premises			
(a) At cost as on 31st March of the preceding year		₹ 0.00	₹ 0.00
(b) Additions		₹ 0.00	₹ 0.00
(c) Deductions during the year		₹ 0.00	₹ 0.00
(d) Total Cost (a and b minus c)		₹ 0.00	₹ 0.00
(e) <i>Less</i> : Depreciation to date		₹ 0.00	₹ 0.00
(f) Total (d minus e)		₹ 0.00	₹ 0.00
II. Other Fixed Assets (including furniture and fixtures)			
(a) At cost as on 31st March of the preceding year		₹ 1,14,76,302.09	₹ 98,18,864.29
(b) Additions during the year		₹ 32,86,501.24	₹ 16,57,437.80
(c) Deductions during the year		₹ 0.00	₹ 0.00
(d) Total Cost (a + b minus c)		₹ 1,47,62,803.33	₹ 1,14,76,302.09
(e) <i>Less</i> : Depreciation to date		₹ 12,40,197.00	₹ 15,81,114.30
(f) Total (d minus e)		₹ 1,35,22,606.33	₹ 98,95,187.79
Schedule 13			
Other Assets			
(a) Security Deposit		₹ 5,01,275.36	₹ 2,80,089.36
(a) Security Deposit (Electricity)		₹ 1,59,982.00	
(b) Advance Land & Building		₹ 43,43,435.00	₹ 43,93,940.00
(c) Advance Tax		₹ 70,00,000.00	₹ 70,00,000.00
(d) TDS - IFFCO - TOKIO		₹ 1.00	₹ 7,360.18
(e) TDS - SBI		₹ 0.00	₹ 8,206.64
(f) TDS - (ICICI)		₹ 0.00	₹ 5,567.00
(g) Fastag		₹ 0.00	₹ 98,800.00
(h) Head Office Adjustment		₹ 0.00	₹ 0.00



(i) SGST Receivable	₹ 14,94,849.88	₹ 17,050.66
(i) CGST Receivable	₹ 15,86,667.86	

Assets	Schedule	Amount in Rs As on 31.03.2025(Current Year)	Amount in Rs As on 31.03.2024(Previous Year)
(j) IGST receivable		₹ 14,00,452.86	
(j) GST Payable		₹ 0.00	₹ 9,29,481.79
(k) SGST		₹ 0.00	₹ 8,86,316.01
(l) CGST		₹ 0.00	₹ 1,48,491.86
(m) IGST		₹ 0.00	₹ 10,48,028.50
(n)Branch Adjustment		₹ 0.00	₹ 61,20,30,502.62
(n) IMPS		₹ 0.00	₹ 1,89,369.07
(o) TDS KOTAK		₹ 0.00	₹ 1,082.30
(p) Interest Receivable		₹ 9,88,00,844.96	₹ 11,22,27,000.00
(Q) UPI		₹ 0.00	₹ 2,60,274.73
(R) KOTAK LIFE		₹ 0.00	₹ 35,000.00
(S) Gete pay		₹ 44,725.00	₹ 44,725.00
(T) Commission Receivable		₹ 1,35,386.70	₹ 3,11,028.92
(U) TDS recoverable		₹ 40,687.48	
Total		₹ 11,55,08,308.10	₹ 73,99,22,314.64

Schedule 14

Contingent liabilities and bills for collection

I. Claims against the bank not acknowledged as debts		₹ 0.00	₹ 0.00
II. Liability for partly paid investments		₹ 0.00	₹ 0.00
III. Liability on account of outstanding forward exchange contracts		₹ 0.00	₹ 0.00
IV. Guarantees given on behalf of constituents		₹ 0.00	₹ 0.00
V. Acceptances, endorsements and other obligations (including bills for collection)		₹ 0.00	₹ 0.00
VI. Other items for which the bank is contingently liable		₹ 0.00	₹ 0.00
Total (I, II, III, IV, V and VI)		₹ 0.00	₹ 0.00

PROFIT & LOSS A/C

I. Income	Schedule		
Interest earned	15	₹ 24,77,28,229.91	₹ 23,66,89,193.35
Other income	16	₹ 1,11,94,491.70	₹ 64,68,801.89
Total		₹ 25,89,22,721.61	₹ 24,31,57,995.24
II. Expenditure			
Interest expended	17	₹ 15,00,67,910.30	₹ 13,43,74,853.46
Operating expenses	18	₹ 7,79,56,243.51	₹ 7,30,19,400.02
Provision for taxation		₹ 67,97,694.00	₹ 89,40,935.00
Total		₹ 23,48,21,847.81	₹ 21,63,35,188.48
III. Profit/Loss			
Net Profit/Loss (-) for the year		₹ 2,41,00,873.80	₹ 2,68,22,805.88
Profit/Loss (-) brought forward		₹ 5,25,59,751.13	₹ 4,07,25,542.25
Total		₹ 7,66,60,624.93	₹ 6,75,48,348.13
IV. Appropriations			
Provision for Statutory Reserve		₹ 24,10,088.00	₹ 26,82,281.00
Provision for Bad Debt Reserve		₹ 36,15,132.00	₹ 40,23,421.00
Co-operative Education Fund		₹ 15,000.00	₹ 15,000.00
Building Fund		₹ 5,00,000.00	₹ 5,00,000.00
General Reserve		₹ 5,00,000.00	₹ 5,00,000.00
Balance carried to Balance Sheet			₹ 6,75,48,348.13



Total

₹ 70,40,220.00

₹ 7,52,69,050.13

Schedule 15**Interest Earned**

Assets	Schedule	Amount in Rs As on 31.03.2025(Current Year)	Amount in Rs As on 31.03.2024(Previous Year)
I. Interest/discount on advances/bills		₹ 18,99,65,704.31	₹ 17,89,17,707.44
II. Income on investments		₹ 3,11,87,902.58	₹ 3,74,25,799.45
III. Interest on balances with Reserve Bank of India		₹ 2,65,74,623.02	₹ 2,03,45,686.46
	Total	₹ 24,77,28,229.91	₹ 23,66,89,193.35

Schedule 16**Other Income**

(a) Share Transfer Fee		₹ 58,624.00	₹ 1,65,554.00
(b) Service Charge received		₹ 30,24,967.28	₹ 18,86,381.83
(c) Processing charges received		₹ 29,18,879.96	₹ 21,40,787.50
(d) Locker Rent		₹ 2,43,100.00	₹ 2,25,700.00
(e) Sale of Forms		₹ 0.00	₹ 0.00
(f) Inspection Charge		₹ 41,600.00	₹ 2,88,371.00
(g) ATM Service Charge		₹ 0.00	₹ 7,95,842.43
(h) Commission on Fasttag		₹ 0.00	₹ 0.00
(i) Incidental Charges		₹ 0.00	₹ 0.00
(j) Iffco-Tokio Commission		₹ 1,02,576.04	₹ 1,75,599.87
(k) Mobile Banking CHARGE Received		₹ 0.00	
(l) Sale of investment (Govt. Security)		₹ 19,45,773.00	₹ 1,26,680.00
(j) Payorder Commission		₹ 0.00	₹ 0.00
(k) Commission on kotak insurance		₹ 56,126.02	₹ 43,329.15
(l) Sale of investment (state Govt. Security)		₹ 12,84,636.00	
(m) ICICI Pru commission rec		₹ 47,248.77	₹ 1,13,678.83
(n) SBI Life insurance Commission		₹ 4,33,404.25	₹ 4,36,811.25
(o) Commission received		₹ 60,709.00	
(p) Penal charges		₹ 9,76,847.38	
(p) Other charges _ bank charges)		₹ 0.00	
	Total	₹ 1,11,94,491.70	₹ 63,98,735.86

Schedule 17**Interest Expended**

I. Interest on Deposits		₹ 15,00,67,910.30	₹ 13,43,74,853.46
II. Interest on Borrowings		₹ 0.00	₹ 0.00
III. Others		₹ 0.00	₹ 0.00
	Total	₹ 15,00,67,910.30	₹ 13,43,74,853.46

Schedule 18**Operating Expenses**

I. Payments to and provisions for employees		₹ 2,78,35,778.00	₹ 2,72,04,405.00
II. Rent, taxes Insurance and lighting		₹ 72,09,212.38	₹ 59,08,758.59
III. Printing and stationery		₹ 9,50,641.76	₹ 7,49,176.32
IV. Advertisement and publicity		₹ 21,00,764.39	₹ 15,61,280.00
V. Depreciation on bank's property		₹ 12,40,197.00	₹ 15,81,114.30
VI. Directors' fees, allowances and meeting expenses		₹ 11,76,197.00	₹ 7,66,500.00
VII. Auditors' fees and expenses (including branch auditors)		₹ 1,77,000.00	₹ 3,41,450.00
VIII. Legal Charges		₹ 2,88,487.00	₹ 3,01,038.00
IX. Postages, Telegrams, Telephones, etc.		₹ 3,13,451.49	₹ 2,28,620.41



X. Repairs and maintenance

₹ 55,83,410.62

₹ 27,46,154.23

XI. Other Expenditure

₹ 3,78,78,797.87

₹ 3,16,30,903.17

Total

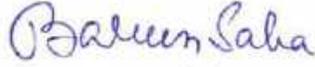
₹ 8,47,53,937.51

₹ 7,30,19,400.02


Ashish Ghosh
Chairman


D. Bhattacharjee
C.E.O.


Amal Kr Bain
Vice Chairman


Barun Saha
Director


D. Ghosh
Director

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E



Sandip Dey
Partner

Membership No: 069862

UDIN : 25069862BMIWYZ3456

Date : 30-05-2025



Details regarding disclosure norms prescribed for UCBs (2024-25)

A/C: Samata Co-operative Development Bank Ltd., Salt Lake, Kolkata: 700091

- i) Capital to Risk Weight Asset Ratio. (CRAR): 22.14%
- ii) Movement of CRAR i.e., CRAR as on Balance Sheet date for the current year vis-a vis previous year: 28.86% (2023-24), 22.14% (2024-25)
- iii) Investments:
- a) Book value and Face value of SLR investments: Rs.4277.10 lakh (Face value), Rs.4252.28 lakh (Book value)
- b) Market value of SLR investments:Rs.4251.72 Lakh
- c Details of Issuer composition of non- SLR investments and non performing non- SLR Investments. (UBD.CO.BPD.(PCB) Cir. No.45/16.20.00/2003-04 dated April 15, 2004, and UBD.(PCB).BPD.Cir.No.14/16.20.00/2007-08) dated September 18, 2007)

• **Issuer Composition of Non SLR Investments:**

(' in Crore)

No.	Issuer	Amount	Extent of 'below investment grade Securities'	Extent of 'unrated Securities'	Extent of 'unlisted Securities'
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs				
2	FIs				
3	Public Sector Banks				
4	Mutual Funds				
5	Others @	1966.30			
6	Provision Held towards Depreciation				

@Equity Investment in NUCFDC = Rs.16.30 Lakh & Call money Investment with primary dealer = Rs.950.00 lakh.



• **Non-performing Non SLR Investment**

Particulars	Amount (` in Crore)
Opening Balance	
Additions during the year since 1st April	
Reduction during the above period	
Closing Balance	
Total Provisions held	

iv) Advances against real estate, construction business, housing: Rs.1230.57 lakh

v) Advances against shares & debentures: Nil

vi) Advances to directors, their relatives, companies / firms in which they are interested:

- a) Fund-based.: Nil
b) Non-fund based (Guarantees, L/C, etc.): Nil

vii) Cost of Deposits: Average cost of deposits: 6.28%

viii) NPAs:

- a) Gross NPAs: Rs.1455.11 lakh(7.10%)
b) Net NPAs : Rs.134.86 lakh (0.70%)

ix) Movement in NPAs i.e., Gross and net NPAs as on Balance Sheet date for the current year vis-à-vis previous year. Net NPAs should be arrived at after deducting provisions held, interest suspense account etc. Gross NPAs: Rs.1269.53 lakh (7.07%) as on 31.03.2024 and Rs.1455.11 lakh (7.10%) as on 31.03.2025. Net NPAs: Rs.265.81 lakh (1.56%) as on 31.03.2024 and Rs.134.86 lakh (0.70%) as on 31.03.2025.

x) Profitability:

- a) Interest income as a percentage of working funds :7.17%
b) Non-interest income as a percentage of working funds:0.32%
c) Operating profit as a percentage of working funds :1.57%
d) Return on Assets : 0.68%
e) Business (Deposits + Advances) per employee : Rs.1159.31 lakh
f) Profit per employee : Rs.6.02 lakh

xi) Provisions made towards NPAs, Depreciation in investments, Standard Assets



Rs.231.99 lakh,

Rs.0.00 Lakh

Nil

xii) Movement in provisions: [i.e., Provisions as on Balance Sheet date for the current year (e.g. March 31, 2025 vis-a-vis previous year (e.g. March 31, 2024).] :Rs.231.99 lakh (as on 31.03.2025), Rs.103.83.lakh (as on 31.03.2024)

As on 31.03.2024 As on 31.03.2025

a) Towards NPAs	Rs.103.83 lakh	Rs 231.99 lakh
b) Towards depreciation on investments	Rs.0.00 lakh	Rs.0.00 lakh
c) Towards standard assets	Rs.3.30 lakh	Rs.0.00 lakh

xiii) Foreign currency assets & liabilities: (if applicable)

xiv) Payment of DICGC Insurance Premium:

UCBs are required to disclose whether insurance premium has been paid up to date to DICGC, indicating arrears, if any. (UBD.No.BP .38/16.45.00/2002-03 dated March 06, 2003)DICGC premium paid on time: Yes

xv) Penalty imposed by RBI: (UBD.PCB.Cir.No.40/16.45.00/2004-05 dated March 01, 2005)

UCBs are also required to disclose the penalty imposed by RBI in the 'Notes on Accounts' to their Balance Sheet: No penalty imposed in the year 2024-25.

xvi Restructured Accounts: Nil

UCBs are required to disclose in their published annual Balance Sheets, under "Notes on Accounts", information relating to number and amount of advances restructured, and the amount of diminution in the fair value of the restructured advances as per the format given below

(In lakh)				
Particulars of Account Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Sub	Number of Borrowers			



Standard Advances Restructured	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Total	Number of Borrowers			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			

UCBs are also required to disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved. (UBD.PCB.BPD.No.53 /13.05.000/ 2008-09 dated March 06, 2009 and UBD.PCB.BPD.60/13.05.000/2008-09 dated April 20, 2009)

xvii) Fixed Assets- Valuation/ Revaluation: Rs.135.23 lakh/ Rs.135.23 lakh

UCBs are required to have in place comprehensive policy for revaluation of fixed assets owned by them. UCBs are required to disclose regarding the details of revaluation such as the original cost of the fixed assets subject to revaluation and accounting treatment for appreciation / depreciation etc. Banks are advised to make proper disclosure regarding changing the frequency of revaluation / method of depreciation for a particular class of asset. (UBD.PCB.MC.No.26/13.05.000/2006-07 dated January 09, 2007)


(D. Bhattacharjee)
C.E.O


(A. Ghosh)
Chairman

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E


Sandip Dey
Partner
Membership No: 069862
UDIN: 25069862BMIWYZ3456
Date: 30-05-2025



Statement - 10	
Name of the Bank: SAMATA CO-OPERATIVE DEVELOPMENT BANK LTD	
Statement of Capital Funds, Risk Assets / Exposures and Risk Asset Ratio	
Part A - Capital Fund and Risk Assets Ratio as on 31.03.25	
	(Rs. In lakh As on 31.03.2025)
Capital Funds	
Tier I Capital elements	
(a) Paid-up Capital	1653.84
Less: Intangible assets and losses	
Net Paid-up Capital	1653.84
(b) Reserves & Surplus	
1. Statutory reserves:	282.14
2. Capital reserves (see note below)	
3. Other reserves	192.87
4. Surplus in Profit & Loss Account*	696.20
Total Reserves & Surplus	1171.21
Total Capital Funds (a + b)	2825.05
Notes : Capital reserves representing surplus on sales of assets and held in a separate account will be included	
Revaluation reserves, general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds	
* In case of surplus in P & L Account the following assumption may be made :(a) The current year's surplus may be nationally arrived at to the extent recommended by the BOD to be allocated among various reserves/funds and retained in business (b) Where the BOD have not decided the distribution of the surplus, it may be notionally arrived at on the basis of last 3 years average.	
Tier II capital elements	
Undisclosed reserves	
Revaluation reserves	
General provisions and loss reserves #	172.40
Investment Fluctuation Reserves / Funds	56.74
Hybrid debt capital instruments	
Subordinated debts	
Total(eligible)	229.14
Total of I (A + B)	3054.19
# Includes General Provision on standard assets (subject to restrictions)	
Risk Assets	
Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part 'B')	13792.30
Adjusted value of non-funded and off-Balance Sheet items (to tally with Part 'C')	0
Total risk-weighted assets (a+b)	13792.30
Percentage of capital funds to risk-weighted assets I / II x 100	22.14



Part B – Risk Weight Assets and Exposures		ASSET ITEM (1)		Margins and provisions (iii)		Book value (Net) (iii)-		Risk weight (%) (v)		Risk adjusted value (vi)	
				0	31.03.24		31.03.24				30.03.24
Balances			31.03.25								208.10
i. Cash (including foreign currency notes) Balances with RBI			1133.94		1.02		1132.92		0		0
ii. Balances in current account with UCBS								20			
iii. Balances in current account with other banks			1041.51		1.02		1040.49	20			208.10
II. INVESTMENTS			7877.43		127.46		7749.97				841.10
i. Investment in Central Government Securities			4255.12		127.46		4127.66	2.5			103.19
ii. Investment in Other Approved Securities guaranteed by Central Government								2.5			
iii. Investment in Other Approved Securities guaranteed by State Government					0		0	2.5			0.00
iv. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by Central Govt. (include investment in Indira/Kisan Vikas Patras and investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)								2.5			
Note: Investment in securities where payment of interest or repayment of principal is guaranteed by State Government and which become a non-performing investment will attract 102.5 percentage risk weight (w. e.f March 31, 2006).											
v. Investment in Other Securities where payment of interest and repayment of principal are guaranteed by State Govt. (include investments in bonds & debentures where payment of interest and repayment of principal is guaranteed by Central Govt.)								2.5 or 100 (if State Govt. is in			
i. Investment in Other Approved Securities where payment of interest and repayment of principal is not guaranteed by Central / State Govt./s								22.5			
ii. Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Program			0.00					22.5			0
iii. Claims on commercial banks, District Central Cooperative Banks			3606.01		0		3606.01	20			721.20
iv. Claims on other Urban Cooperative Banks								20			0.00
v. Investments in bonds issued by All India Public financial Institutions								102.5			0.00



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vi. Investments in bonds issued by Public Financial Institutions for their Tier 2 Capital						102.5		0.00
VIII. Investment in bonds/ debentures / security Receipts issued by Asset Reconstruction Company.						102.5		0.00
vii. All Other Investments (Intangible assets and losses deducted from Tier 1 Capital should be assigned zero weight.)	16.30	0	0	16.30	102.5		16.71	
VIII. The Off-balance sheet (net position) in 'W1' securities, scrip-wise.							2.5	
LOANS AND ADVANCES	20478.53		1320.25	19158.28				12271.19
Loans and advances including bills purchased and discounted and other credit facilities guaranteed by GOI					0			
i. Loans guaranteed by Govt of India					0			
ii. Loans guaranteed by State Govt					0			
i iii. Loans guaranteed by State Govts. Where					100			
State Govt has remained in default								
iv. Loans granted to PSUs of GOI					100			
v) Mortgage of residential housing loans to individuals up to Rs.30.00 lakh (LTV ratio<=75%)	1853.62		64.55	1789.07	50		894.54	
above Rs.30.00 lakh (LTV ratio<75%)	129.56		0.52	129.04	75		96.78	
Irrespective of the loan amount (LTV ratio > 75%)					100			
Commercial Real Estate					100			
Co-op./ group housing societies and Housing Board and for any other purpose.					100			
Commercial Real Estate - Residentiaio Housing						75		
LTV ratio should be computed as a percentage of total outstanding in the account (viz. " principal + accrued interest+ other chargespertaining to the loan" without any netting) in the numerator and the realisable value of the residential property mortgaged to the bank in the denominator	12510.51							
vi) Retail Loans and Advances								
a) Consumer credit including personal loan	220.86		18.37	202.49	125		253.11	
b) loans up to Rs.1.00 lakh against gold and silver ornaments	112.94		0.45	112.49	50		56.25	
c) all other loans and advances including educational loan.	12176.71		1212.43	10964.28	100		10964.28	
d) Loans extended against primary/ collateral security of shares / debentures					127.5			
Leased Assets								



(a) Loans and advances for eligible activities to NBFCs engaged in hire purchase/ leasing activities now classified as Asset Finance Companies.									100		
(b) Loans and advances for eligible activities to Non-deposit Taking Systematically Important Non-banking Finance Companies engaged in hire purchase/ leasing activities									125		
Advances covered by DICGC / ECGC									50		
Portion of Housing loans guaranteed by Credit Risk Guaranteed Fund Etrust for low income housing									50		
The outstanding balance in excess of the guaranteed									100		
Advances against term deposits, Life policies, NSCs, IVPs and KVPs where adequate margin is available	5953.53		23.81		5929.72		0.00		0.00		0.00
Loans to staff of bank, which are fully covered by Superannuation benefits and mortgage of house/ flat	31.31	0	0.12		31.19		20		20		6.24
VID. Leased Assets											
VIE. Advances covered by DICGC / ECGC (only for amount covered by DICGC / ECGC not for entire amount outstanding)									50		
Money at Call and Short Notice including interest receivable from	950						20		190.00		
Total of Other Assets	1290.62		30		528.39				281.71		281.71
PREMISES, FURNITURE AND FIXTURE	135.23	0	0		135.23		100		135.23		135.23
OTHER ASSETS	1155.39				393.16						
i) Interest Due on Govt. Securities	53.76				53.76		0		0		0
ii) Accrued Interest on CRR, if any							0				
Interest Receivable on staff loans	0.19				0.19		20		0.038		0.038
Interest Receivable from Banks	732.23						20		146.446		146.446
iii) All Other Assets (including branch adjustments, non-banking assets, etc.)	369.21		30		339.21		0		0		0
VIII. MARKET RISK ON OPEN POSITIONS											
i. Market Risk on Foreign Exchange Open Position (For Authorised Dealers only)									100		
ii. Market Risk on Gold Open Position									100		
IX. TOTAL	31730.52	0.00	1478.73	0	28569.56				13792.10		13792.10
Particulars of provision held											
Standard Assets					145.82						



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NPA's provision		1003.72								
BDDR										

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E



Sandip Dey
Partner
Membership No: 069862
UDIN: 250698628MIMWVZ3456
Date : 30-05-2025

(Ashish Ghosh)
Chairman



(Handwritten signature)
(D. Bhattacharjee)
CEO

(Handwritten signature)
(B. Saha)
Director

(Handwritten signature)
(D. Ghosh)
Director

Name of the Bank – Samata Co-operative Development Bank Ltd.
Classification of Assets and provisioning made against Non-Performing Assets as on 31.03.2025

Classification of Assets	No. of Accounts	Amount outstanding	Percentage of Col 3 to total loans outstanding	Provision required to be made % Amt	Existing provision at the beginning of the year	Provisioning made during the year under report	Provisioning made during the year under report	Total provision as at the end of the year	Remarks	
	1	2	3	4	5	6	7	8	9	10
Total Loan and Advance	4082	20478.53				1003.72	231.99	1571.93	1717.74	
Of which										
A. Standard Assets:	2717	19023.42	92.89%	76.09						
B. Non-Performing Assets:	1365	1455.11	7.10	1118.12						
1. Sub-Standard	606	305.37	1.49%	30.54						
2. Doubtful										
i) Up to 1 year	245	244.87	1.19%	182.72						
a) Secured	107	35.63	0.17%	35.63						
b) unsecured	138	209.24	1.02%	147.09						
ii) Above 1 year upto 3 years:	218	407.42	1.98%	407.42						
a) Secured	97	311.42	1.51%	311.42						
b) Unsecured	121	96.00	0.46%	96.00						
ABOVE 3 YEARS	296	497.45	2.42%	497.45						
a) Secured	68	405.94	1.98%	405.94						
b) Unsecured	228	91.51	0.44%	91.51						
Total doubtful assets (i+ii+iii)	759	1149.74	6.02%	1087.59						
a) Secured	272	844.49	4.10	752.98						
b) Unsecured	487	305.25	1.92	334.60						
3. Loss Assets	0	0	0	0						
Gross NPA (B1+B2+B3)	1365	1455.11	7.10	1118.12	1003.72	231.99	1571.93	1717.74		



Position of Net Advances / Net NPAs

Sl. No	Particulars	31.03.2024	31.03.2025
1	Gross Advances	17938.05	20478.53
2	Gross NPA	1269.53	1455.11
3	Gross NPA as percentage to Gross Advances	7.07%	7.10%
4	Deductions		
	Balance in interest suspense account / OIR		
	DICGC / ECGS / claims received and held pending adjustment		
	Part Payment on NPA account received and kept in suspense account		
	Total Deductions		
5	Total NPA provisions held	1003.72	1320.25
6.	Net Advances (1 (-) 4 (-) 5)	16934.39	19158.28
7	Net NPAs (2 (-) 4 (-) 5)	265.81	134.86
8	Net NPAs as percentage of net advances	1.56%	0.70%

CERTIFIED that the non-performing assets have been worked out as per RBI instructions and provisions made accordingly.

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E

Sandip Dey
Partner

Membership No: 069862
UDIN: 25069862BMITWYZ3456
DATE: 30-05-2025

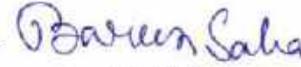


SAMIATA CO-OPERATIVE
 DEVELOPMENT BANK LTD.
(Signature)
 Chief Executive Officer



Name of the bank: SAMATA CO-OPERATIVE DEVELOPMENT BANK LTD, Salt Laker, Kolkata: 700091	
Computation of Assessed Net worth of the bank as on 31 March, 2025 (Rs. In lakh)	
Descriptions	As on 31.03.25
1. Paid-up Capital collected from regular members having voting rights	1636.37
2. (+) Perpetual Non-cumulative Preference shares (PNCPS)	
3. (+) Contributions received from associate/ nominal members where the by-laws permit allotment of shares to them provided there are restrictions on withdrawal of such shares, as applicable to regular members.	
4. (+) Contribution /non-refundable admission fees collected from the nominal and associate members which is held separately as reserves under an appropriate head since these are not refundable.	558.99
5. (+) Free Reserves including "Building Fund" , Capital Reserves,etc. but	
6. (+) Investment Fluctuation Reserve (IFR) in excess of stipulated 5% of investment in AFS & HFT categories.	56.75
7. (+) Credit balance in Profit & Loss Account, if any.	696.2
Deductions	
8. (-) Debit balance in Profit & Loss Account, if any	
9. (-) All intangible Assets, including inter alia, Deferred Tax Assets (DTA)	
Real net worth or real/ exchangeable value of paid-up capital and reserves as assessed by the bank	2948.31


(Ashish Ghosh)
Chairman

 
(D. Bhattacharjee) (B. Saha)
C E O Director


(D. Ghosh)
Director

For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E


Sandip Dey
Partner
Membership No: 069862
UDIN:25069862BMIWYZ3456
Date : 30-05-2025



LONG FORM AUDIT REPORT [LFAR] FOR THE YEAR ENDED 31.03.2025
SAMATA COOPERATIVE BANK LTD

RBI CODE OF AUDIT FIRM	0	7	1	7	4	1
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I. ADVANCES	
(i) Loan Policy	
Existence of Loan Policy - specifying the prudential exposure norms, industry-wise exposures, regular updation of the policy, system of monitoring and adherence thereto.	Yes. It was reviewed on 13 th June, 2024
(ii) Credit Appraisal	
Existence of a well laid-down system of appraisal of loan/credit proposals, including adequacy of information for appraising the credit worthiness of the applicant, and adherence thereto.	<p>The bank generally complied with the procedures/instructions of the controlling Authorities of the Bank regarding loan applications, preparation of proposals for grant / renewal of advances, enhancement of limits etc., including adequate appraisal documentation in respect thereof.</p> <p>However, we observed that in certain cases (out of the samples selected) loan has been sanctioned with low credit rating score as compared to standard credit rating score (CIBIL 700).</p> <p>Loan Appraisal process should be made more robust and proper.</p> <p>Following accounts have been noted –</p> <p>1) medium term loan–AC-001706000003980- Credit Score- 557(THOUGH IT IS A STANDARD AC)</p> <p>2) medium term loan–AC-001706000003984- Credit Score- 671THOUGH IT IS A STANDARD AC)</p>
. (iii) Sanctioning/disbursement	



Delegation of powers/authority at various levels; adherence to authorized limits; whether limits are disbursed after complying with terms and conditions of sanction	On the basis of sample checking of files, there is no such case, where sanction amount has breached the Maximum sanction limit of Rs. 50,000 per individual. Minimum of 4 members not exceeding 6 members. borrower, but individual account found on sample basis where ACCOUNT GREATER THAN SANCTION LIMIT was a CASH CREDIT ACCOUNT BOD LIMIT – Rs. 70 Lakh CURRENT LIMIT 65 Lakh AC -001106000000037 B.C PAL AND SONS PROPRIETOR - KAUSHIK PAUL
(iv) Documentation	
System of ensuring that documents are executed as per the terms of sanction.	Yes, loan disbursements were made after complying with terms and condition of the sanction, except in a few cases where we observed lack of proper documentation as mentioned below.
Nature of documentation defects observed during audit and suggestions to avoid such defects.	Some documents were found not in order at the time of review and credit appraisal process like absence of CIBIL records, Final Statement of Accounts were absent and Estimated Accounts were found and Estimated and Projected Accounts were missing at the time of review and renewal and project site was not documents in some cases through photograph of such site and materials placed therein.
System of documentation in respect of joint/consortium advances.	Not Applicable
Renewal of documents.	Yes, done in applicable cases.
(v) Review/monitoring/supervision	
Periodic balance confirmation/acknowledgement of debts.	Balance confirmation is done via method of e-statements (every month end, after credit of interest)



Receiving regular information, Stock/Book Debt statements, Balance-Sheet etc.	No such major shortcomings were found except in a few cases we observed final accounts of the relevant year was absent and estimated accounts were present.
Not Receiving audited accounts in the case of borrowers with limits beyond 10 lakhs.	Cases (out of the samples selected) where audited accounts in the case of borrowers with limits beyond 10 lakhs are as follows:- 1) OD AC- 001108000001103 LIMIT-₹ 22 LAKH (SEC 25L) 2) OD AC- 001108000001104 LIMIT -₹ 22.5 LAKH (SEC 30.22L)
System of Scrutiny of the above information and follow-up by the bank.	Improvement has been implemented .
System of periodical physical verification or inspection of stocks, equipment and machineries and other securities.	System has been implemented .
System and periodicity of stock audits.	System audits- risk category (every 6 month) + 1 annual audit Stock inspection- every quarter end
Inspection reports and their follow-up.	No such report found in our test checking.
Norms and awarding of Credit Rating.	No such system exist.
Review of advances including enhancement of limits.	Yes. Review of advances including enhancement of limits done in applicable cases. Limits is reviewed as per CC/OD balance on annual basis
Monitoring and follow up of over dues arising out of other businesses such as leasing, hire purchase, credit cards etc.	No such cases observed.
Overall monitoring of advances through maturity/ageing/industry wise exposures and adherence to loan policy.	Overall monitoring of advances, except a few cases in our sample checking, are satisfactory.



(vi) Recovery Policy in respect of Bad & Doubtful debts/NPAs	
Existence of recovery policy, regular updation thereof, monitoring and adherence thereto, compliance with RBI guidelines.	Yes
System of monitoring of recovery from credit card dues in respect of credit card issued.	Not Applicable
Effectiveness of the system for compiling data relating to the bad and doubtful advances and the provision in respect thereof.	Yes, it done by the CBS system. (TRUSTBANKCBS)
System for identification, quantification and adequacy of provision.	Yes.
System for suspension of charging of interest and adherence thereto.	Yes.
Ascertaining the realizable value of securities (including the valuation of fixed assets) and the possible realization from guarantors including DICGC/ECGC.	Not Applicable
Assessment of the efficacy of rehabilitation programme.	Not Applicable
Method of appropriation of recoveries against principal, interest etc.	Adjusted against overdue interest first and then outstanding principal.



System of compromise settlements: Review of all such cases of recovery of over 1 crore and cases where limits of sacrifice aid down in the recovery policy is exceeded. Compliance with RBI guidelines.

No such cases observed.

Provisions/write-offs under proper authority.

Yes. (BY BOARD, PERMISSION IS APPROVED FROM REGISTRAR OF COOPERATIVE SOCIETIES). Technical write off was done in some accounts during the year.

SL NO	AC NO	TYP E	NAME	AMOUNT
1	001704000002 864	Ter m loan	SOMENATH CHAKRABOR TY	2,48,599.00
2	001704000002 865	Ter m loan	TAPAS CHAKRABOR TY	1,93,348.00
3	001704000002 866	Ter m loan	JYOTI CHAKRABOR TY	7,90,000.00
4	001704000002 935	Ter m loan	JYOTI CHAKRABOR TY	7,41,274.00
5	001704000003 080	Ter m loan	JYOTI CHAKRABOR TY	7,50,000.00
6	001704000003 081	Ter m loan	JYOTI CHAKRABOR TY	7,47,868.00
7	001704000003 082	Ter m loan	JYOTI CHAKRABOR TY	7,42,693.00
8	001704000003 083	Ter m loan	JYOTI CHAKRABOR TY	7,29,588.00
9	001704000003 084	Ter m loan	JYOTI CHAKRABOR TY	2,40,571.00
10	001704000003 107	Ter m loan	P M ENTERPRISE CAL PVT LTD	1,18,335.00



	11	001106000000 263	Term loan	DEBOPRIYA ENTERPRISE	14,09,674.0 0
	12	001106000000 224	Term loan	RAYS CONSTRUCTI ON	3,90,903.00
	13	001106000000 210	Term loan	BINAPANI CONSTRUCTI ON	69,785.78
	14	001106000000 292	Term loan	K K ROY	32,02,538.8 8
	15	001106000000 281	Term loan	BENGAL ENGINEERIN G COMPANY	15,74,386.6 8
					1,19,49,564. 34
Recovery procedure, including that relating to suit-filed and decreed accounts.	Phone Calls, Address visit, NI Act, Lok Adalat Settlement, u/s 139 of WBCS Act and SARFAESI				
System of identifying and reporting of willful defaulters.	No such cases found				
In respect of non-performing asset, has the bank obtained valuation reports from approved valuers for the fixed assets charged to the Bank once in three years, unless the circumstances warrant a shorter duration?	Obtained at the time of sanction. These are taken from approved and Bank's empaneled valuer only.				
vii) Large Advances					
Comments on adverse features considered significant and which need management's attention.	Amount above Rs. 50 Lakh Individually and Rs. 80 Lakh for Group. No such cases were found out of the samples selected for audit.				



II. LIQUIDITY AND FUNDS MANAGEMENT	
(I) Investments	
Existence of investment policy and adherence thereto; compliance with RBI guidelines.	Yes.
System of purchase and sale of investments, delegation of powers, reporting systems, segregation of back office functions etc.	Procedure followed by the bank as per their Investment policy approved by the Board dated 17.08.2016. Policy reviewed on 13.06.2024.
Controls over investments, including periodic verification/reconciliation of investments with book records.	Yes. It is done periodically.
Valuation: Mode, changes in mode of valuation compared to previous year; shortfall and provision therefore.	No such instance observed.
Composition of investment portfolio as per RBI guidelines and the depreciation on investments, if any, not provided for	As at 31/03/2025, there was depreciation on investments 1,27,46,469/- INVESTMENT DEPRECIATION RESERVES HAVE BEEN MAINTAINED SINCE PAST YEARS. NO NEW DEPRECIATION HAS BEEN CHARGED FOR THE YEAR 2024-2025
System relating to unquoted investments in the portfolio and the liquidity of such investments.	No such system exist.
System relating to SGU/BRs; control over SGUBRs	Not Applicable



outstanding at the year-end and their subsequent clearance.	
System and periodicity of concurrent and internal audit/inspection of investment activities; follow up of such reports	Yes. The concurrent audit system exists. RBI inspection conducted during the year under audit on NOVEMBER 11, 2024 to March 31, 2026. REFERENCE DATE 31-03-2024
System of recording and accounting of income from investments.	Accrual basis.
System of monitoring of income accrued and due but not received.	Yes, such system exist.
System of monitoring matured investments and their timely encashment.	Yes, such system exist.
Average yield on investments.	7.10%
Whether there are any matured or overdue investments, which have not been encashed? If so, give details?	No
System relating to Repos.	Not Applicable
(ii) SLR I CRR Requirements - System on ensuring compliance	
System of compiling weekly DTL position from branches.	Yes
Records maintained for the above purpose.	Yes



(iii) Cash	
System of monitoring of cash at branches; and management of cash through currency chest operations.	Cash Balance checked at periodic interval by bank officials. During the course of audit, we have done physical verification of cash on 29.04.2025 and found Rs. 31,95,505.00 that tallied with Cash register.
Insurance cover (including insurance for cash in transit).	Bank held adequate insurance coverage such as:- Cash in transit - Rs. 20 Lakhs Cash in Safe - Rs. 40 Lakhs (main branch) Valid from 23.02.25 to 22.02.26 (TO BE ATTACHED BRANCH WISE DATES AND AMOUNT)
System and procedure for physical custody of cash.	Cash maintained in joint custody of Manager and Cashier.
(iv) Call money operations	
System relating to inter-bank call money operations.	As follows IDBI- BANK PNB GILTS SBI DFHL
(v) Asset Liability Management	
Existence of policy on Asset - Liability Management and monitoring thereof; compliance with the RBI guidelines.	Bank has introduced such policy and it approved by ASSET LIABILITY COMMITTEE AS on 03-05-2025.
Functioning of Asset Liability Management Committee.	At present Bank has Board AND presently there is ALM committee.
Structural Liquidity at periodical intervals.	Quarterly
III. INTERNAL CONTROL	



(i) Written guidelines/instructions/manual for accounting aspects	GUIDELINES PROVIDED BY HEAD OFFICE IN GENERAL FOR ALL BRANCHES
(ii) Balance of Books/Reconciliation of control and subsidiary records	
System of monitoring the position of balancing of books/reconciliation of control and subsidiary records.	Bank is a 100 % CBS. It is done by CBS.
Follow up action.	Taken, if required(Monthly basis in general)
(iii) Inter-Branch Reconciliation	
Comments on the system/procedure and records maintained.	Branch Details have been maintained through CBS.
Test check for any unusual entries put through inter-branch/head office accounts.	No such cases found out of the samples selected for audit.
Position of outstanding entries and system for locating long outstanding items of high value.	No such cases found out of the samples selected for audit.
Steps taken or propose to be taken for bringing the reconciliation up-to-date.	Reconciliation is done through CBS (Automatically systems based)
Compliance with the RBI guidelines with respect to provisioning for old outstanding entries.	RBI Guidelines and Mandates are followed



(iv) Branch Inspections	
System of branch inspections; Frequency; scope/coverage of inspection/internal audit, concurrent audit or revenue audit; reporting.	Such system exists. The branch is cover under Concurrent Audit system. There is no Revenue Audit in place.
System of follow-up of these reports; position of compliance.	Such system exists.
(v) Frauds & Vigilance	
Observations on major frauds discovered during the year under audit.	It is reported by the bank that no fraud discovered during the year under audit (2024-25).
System of follow-up on vigilance reports.	No such system exists
(vi) Suspense Accounts, Sundry Deposits etc.	
System for clearance of items debited/credited to these accounts.	Unadjusted accounting head as follows:- 1) Suspense Credit NIL Balance
(vii) Other Assets: Stationery & Stamps	
Does the system of the Bank ensure adequate internal control over issue and custody of stationery comprising of Security Items (Term Deposit Receipts, Drafts, Pay Orders, Cheque Books, Traveler's Cheques, Gift Cheques, etc.)? Whether	Yes, the system is adequately followed.



the system being followed by the bank?	
IV. CAPITAL ADEQUACY	
Enclose a copy of the capital adequacy certificate.	Yes, a copy is enclosed.
V. AUTOMATION AND COMPUTERISATION	
Existence of Computerization and Automation Policy; progress made during the year under review.	Yes, the branch is fully computerized.
Critical areas of operations not covered by automation.	It is a continuous process and changes have been implemented on a regular interval. Major developments being focused on, is as follows – "MAPPING OF ACCOUNTS INTERNALLY"
Number of branches covered by computerization and the extent of computerization.	YES, all the Branches have implemented CBS
Procedures for back-ups, off-site storage, contingency and disaster recovery and adherence thereto.	Back up is done by HO only in data systems servers.
Existence of Systems / EDP audit; coverage of such audit./ VAPT audit	EDP Audit done by the CERT-IN qualified Auditor as reported by the bank. VAPT audit has been conducted as on 10.06.2024 IS AUDIT conducted on – 16.05.2024
Electronic Banking; existence of systems and procedures; monitoring; regular updation of	Yes, such system exists.



technology; method of review and audit of procedures.	
Suggestions, if any, with regard to computerisation and automation.	Closure of accounts, P&L Account with appropriation account should be generated through the systems as on 31 st March every year, but previously till date it is being closed on 1 st April and not on 31 st March.
VI. PROFITABILITY	
Analysis of variations in major items of income and expenditure compared to previous year. Important ratios such as RoA, RoE, etc.	No Major variation observed
Policy relating to general provisions/reserves.	Done as per relevant circular, directions, Act etc.
VII. SYSTEM AND CONTROLS	
Existence of systems and procedures for concurrent and internal audits, inspections, EDP audit of computer systems, software etc., monitoring and follow-up of such reports.	Yes, Monthly Concurrent Audit is there and follow up is done.
Existence of Management Information System: method of compilation and accuracy of information.	Yes, it is done by the CBS system.
Reliability of regulatory reporting under the offsite surveillance system of the RBI:	Yes, as reported by the bank the regulatory reporting's reliable.
VIII. OTHER MATTERS	



Comments on accounting policies including comments on changes in accounting policies made during the period.	There are no changes in accounting policies during the period under Audit (2024-25)
Policies and systems for monitoring activities such as underwriting, derivatives, etc.	No such activities observed.
Adequacy of provisions made for statutory liabilities such as Income Tax, Interest Tax, Gratuity, Pension, Provident Fund, etc.	Yes. Adequate provisions have been maintained.
Adequacy of provisions made for off-balance sheet exposures and other claims against the bank.	No such cases observed.
Any major observations on branch returns and process of their consolidation in final statement of accounts.	No such cases observed.
Balances with other banks - observations on outstanding items in reconciliation statements.	As Per Annexure-1
Procedure for revaluation of NOSTRO accounts and outstanding forward exchange contracts.	Not Applicable.
IX. OBSERVATIONS ON THE WORKING OF SUBSIDIARIES OF THE BANK. IF ANY:	



Reporting system to the holding bank and Major losses of the subsidiary, if any.	Not Applicable.
X. LIABILITIES	
a) Have the controlling authorities of the bank laid down any guidelines with respect to conduct and operations of in-operative accounts? In the cases examined by you, have you come across instances where the guidelines laid down in this regard have not been follow? If yes, give details thereof.	Yes. No such cases observed.
b) Are there any overdue/matured term deposits at the end of the year? If so, amounts thereof it should be indicate.	No such cased observed.
c) Contingent Liability: List of major items of the contingent liabilities (other than Constituents' liabilities such as guarantees, letters of credit, acceptances, endorsements, etc.) not acknowledged by the branch?	The Bank has shown amount of DEAF balance ₹0 as on 31.03.2025 as Contingent liabilities.
XI. COMPLIANCE TO DEAF, FUND SCHEME, 2014	
Transfer of all unclaimed deposits to DEAF Fund since inception.	Yes.



	Yes, bank regularly submit FORM-I, FORM-II transferring unclaimed deposit. Closing balance of DEAF as on 31.03.2025 liabilities is ₹0 (NIL)
Submission of various forms and returns.	Yes. Submitted regularly.
Submission of Reconciliation Certificate.	Yes. Submitted regularly.
System of addressing customer complaints.	Satisfactory.
Refund of deposits to customers/claimants.	Not Applicable
Audit of the records maintained by the banks.	Yes. It is done by Concurrent Auditor.
XII. MANAGEMENT	
Functioning of elected board, composition, committees, composition of committees, their oversight, corporate governance, professionalization of management, regularity in conduct of meetings, issues discussed in the meetings, defaulting directors, if any, violations of bye-laws by the directors, disqualification of directors, etc. In case, Administrator is in charge of the bank, comments may made on the performance of the administrator.	(Details of the Board, its function and other Details) Director has been changed on 05-03-2025 (Govt. Nominee has been replaced by Govt.) Shri MANOJ ROY replaced by Shri SUDHIR KR SAHA
Whether the CEO has been appointed as per the fit and proper criteria prescribed.	Yes. Satisfactory.



Competence of CEO in managing the bank and in implementation of policies in conformity with the guidelines issued by GOI/ RBI.	
Competence of second line management, specific job card, recruitment policy, training and HRD plans, rotation of staff, accountability, etc.	Satisfactory, though they need more training program for improving competency and capacity building. Staffs are rotated through HO and Branches on an annual basis depending upon the staff shortage and requirement of staff in any branch (s).

**FOR DUTTA GHOSH & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 309088E**




**CA. SANDIP DEY, FCA, DISA (ICAI)
(PARTNER)
MRN: 069862
UDIN: 25069862BMIWYZ3456**

Date: 30/05/2025

**Bank Reconciliation Statement for the Account
with HDFC BANK LTD (00080380000650) Date : 31.03.2025**

Amount deposited as per bank statement but voucher not passed	
Date as per Bank Statement	Amount (Rs.)
31.03.2025	14,400.00
31.03.2025	3,219.00
31.03.2025	53.00
31.03.2025	1.10
27.03.25	1.01
29.03.2025	950.00



ATM RECONCILIATION		
Amount deposited in Cash Book but not recorded in Bank Statement		DATE ADJUSTED
Date as per	Amount (Rs.)	
Cash Book		
01.04.2025 imps	1,56,871.01	31.03.2025
01.04.2025 atm	70,030.83	31.03.2025
31.03.2025-imps	1,79,640.00	
Amount withdrawn in Bank Statement but not recorded in Cash Book		
Date as per	Amount (Rs.)	
Bank Statement		
30.03.25-stm	117642.89	
31.03.2025	1,37,626.47	
01.04.2025	45846.94	
01.04.2025 pos	0.53	
01.04.2025 pos	0.53	
01.04.2025 atm	17491.31	
01.04.2025 atm	19281.88	
01.04.2025 atm	5,964.01	
01.04.2025 pos	29393.83	
01.04.2025 imps	31612.59	
01.04.2025 pos	15277.77	
UPI Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per	Amount (Rs.)	
CashBook		
31.03.2025	7,202.95	
		Date adj
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per	Amount (Rs.)	
CashBook		
01.04.2025	17,691.37	31.03.2025
01.04.2025	4,456.98	31.03.2025
Amount withdrawn in Bank Statement but not recorded in Cash Book		
		Date adj
Date as per	Amount (Rs.)	



Bank Statement		
01.04.2025	85854.23	31.03.2025
01.04.2025	91,415.66	31.03.2025
01.04.2025	1034.54	31.03.2025

SAMATA COOPERATIVE DEVELOPMENT BANK LIMITED

Bank Reconciliation Statement for the Date : 31.03.2025
Account with ICICI DURGANAGAR BANK LTD

Amount withdrawn in Bank Statement but not recorded in Cash Book		Date adj
Date as per Bank Statement	Amount (Rs.)	Date adj
30.01.2025	2,141.70	30.04.2025
17.12.2024	7345.50	30.04.2025
30.12.2024	1327.50	30.04.2025
31.12.2024	3894.00	30.04.2025
26.11.2024	1770.00	30.04.2025
27.11.2024	4,513.50	30.04.2025
10.10.2024	6,283.50	30.04.2025
11.10.2024	8,991.60	30.04.2025
25.10.2024	6,283.50	30.04.2025
29.10.2024	2,832.00	30.04.2025

Bank Reconciliation Statement for the Date : 31.03.2025
Account with ICICI SALLAKE BANK LTD

Amount deposited in Cash Book but not recorded in Bank Statement	
Date as per Cash Book	Amount (Rs.)
16-01-2025	15.04
31.07.24	15.04
16-01-2025	590.00
31.07.24	15.04
14.01.25	15.04

Bank Reconciliation Statement for the Date :31.03.2025
Account with IDBI BANK LTD

Amount deposited as per bank statement		
--	--	--



but voucher not passed		
		Date adj
Date as per	Amount (Rs.)	
Bank Statement		
25.11.24	1260.00	16.01.25
29.01.2025		
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per	Amount (Rs.)	Date adj
Cash Book		
26.02.2025	5000000.00	02.03.2025
		Date adj
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per	Amount (Rs.)	
CashBook		
29.01.2025	1,04,550.00	01.03.2025
round off	0.50	
		Date adj
Amount withdrawn in Bank Statement but not recorded in Cash Book		
		Date adj
Date as per	Amount (Rs.)	
Bank Statement		
10.01.2025	38,489.85	01.03.2025
20.01.2025	92.64	01.03.2025
07.02.2025	42766.50	02.03.2023

Bank Reconciliation Statement for the Date :31.03.2025
Account with IDBI BANK LTD PALTA

Amount deposited as per bank state ment but voucher not passed	
Date as per	Amount (Rs.)
Bank Statement	
30-12-2024	59419.00
30-12-2024	5,000.00



Amount withdrawn in Bank Statement		
but not recorded in Cash Book		
		Date adj
Date as per	Amount (Rs.)	
Bank Statement		
08-01-2025	0.89	03-05-2025

Amount withdrawn in Bank Statement		
but not recorded in Cash Book		
Date as per	Amount (Rs.)	
Bank Statement		
13-02-2025	30000.00	
31-03-2025		20.00
31-03-2025	3.00	

Bank Reconciliation Statement for the Date : 31.03.2025
Account with SBI THAKURPUKUR BRANCH

Amount withdrawn in Bank Statement		
but not recorded in Cash Book		
		Date adj
Date as per	Amount (Rs.)	
Bank Statement		
12.03.2025	165.27	21.04.2025

Bank Reconciliation Statement for the Date : 31.03.2025
Account with WBSC BANK LTD

Amount deposited as per bank state ment	
but voucher not passed	
Date as per	Amount (Rs.)
Bank Statement	
07-02-2025	93472.00
31-03-2025	848713.00
Amount withdrawn as per Cash Book but not recorded in bank statement	
Date as per	Amount (Rs.)
CashBook	
13-02-2025	2995.00
13-03-2025	9765.00
Amount deposited in Cash Book but not recorded in Bank Statement	



Date as per	Amount (Rs.)
Cash Book	
06-02-2025	65000.00

Annex-II
Bankers indemnity policy - Branchwise

SI No	Branch Name	Cash Vault Limit	ATM Cash limit	Policy No	Date coverage
1	Karunamoyee	Rs. 40 Lakh	Rs. 10 Lakh	46007230	28-03-25 to 27-03-26
2	Palta	Rs. 15 Lakh	Rs. 10 Lakh	46007230	28-03-25 to 27-03-26
3	Durganagar	Rs. 15 Lakh	Rs. 10 Lakh	46007580	16-05-25 to 16-05-26
4	Garia-Laskarpur	Rs. 15 Lakh	Rs. 10 Lakh	46007581	17-05-25 to 16-05-26
5	Thakurpukur	Rs. 15 Lakh	Rs. 10 Lakh	46007191	03-02-25 to 02-02-26

