

Independent Auditor's Report

To
The Members of
SAMATA CO-OPERATIVE DEVELOPMENT BANK LIMITED
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 2026, which comprise the Balance Sheet as at March 31, 2026, 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, 2026;
- (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 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial



statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Other Matters:

- The Loan processing and appraisal process found to be not strong through the files checked by us.
- Karunamayee Branch showed CD ratio of (73.54%)
- Palta branch showed CD ratio of (110.16%)
- Durganagar Branch showed a very low CD Ratio (39.50%)
- Laskarpur Branch showed **abnormally high CD Ratio (138.61%)**.
- Thakurpukur Branch showed high CD ratio of 125.39%
- Hridaypur Branch showed **abnormally low CD ratio of 3.84%**. The attention of the management is drawn on this matter.
- Accounts with other banks are now reconciled on fortnightly. Previously it was conducted 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, 2026 and taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2026 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. 1,54,39,000, as dividend for the year 2024-25 (9.70%).

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

(CA Sandip Dey)
Membership No: 069862
Partner
UDIN: 26069862OVGFFB4039
Place: Kolkata
Dated: 05th May 2026



LONG FORM AUDIT REPORT [LFAR] FOR THE YEAR ENDED 31.03.2026
SAMATA COOPERATIVE BANK LTD

RBI CODE OF AUDIT FIRM						
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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 15 th December, 2026
(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>Following accounts have been noted –</p> <p>1) Long Term Loan –AC-001802000002446- Credit Score- 524 & 527 for joint account (THOUGH IT IS A STANDARD AC)</p> <p>2) Long Term Loan –AC-001802000002457 - Credit Score- 672 (THOUGH IT IS A STANDARD AC)</p> <p>3) Medium Term loan – AC 001706000004014 – Credit score 662</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	<p>On the basis of sample checking of files, there is no such case, where sanction amount has breached the Maximum sanction limit of Rs400lakhs 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 :-</p> <p>NONE</p>



<p>(iv) Documentation</p> <p>System of ensuring that documents are executed as per the terms of sanction.</p>	<p>Yes, loan disbursement were made after complying with terms and condition of the sanction.</p>
<p>Nature of documentation defects observed during audit and suggestions to avoid such defects.</p>	<p>We observed that in certain cases (out of the samples selected) where documentation shortcomings have been noted are as follows –</p> <p>1) TERM LOAN:</p> <p>a) LETTER OF UNDERTAKING, PAYORDER MISSING</p> <ul style="list-style-type: none"> • 001802000002449 • 001802000002452 • 001802000002457 • 001802000002464 • 001802000002465 • 001802000002468 <p>b) DIFFERENCE IN LOAN APPLICATION AND LOAN GRANTED (Proper documents missing)</p> <ul style="list-style-type: none"> • 001802000002443 (Sanction Letter-15L, Purchase Order-22L) • 001802000002446 (Applied-25L, Granted-26L) <p>c) SIGN AND STAMP MISSING BY BANKING AUTHORITY</p> <ul style="list-style-type: none"> • 001802000002469 <p>d) VALUATION REPORT MISSING</p> <ul style="list-style-type: none"> • 001802000002446 Mr Titash Paul ₹37.01 lakhs <p>2) GOVT APPROVED LOAN</p> <p>a. SIGNATURE MISSING IN LOAN AGREEMENT</p> <ul style="list-style-type: none"> • AC 001702000000286 Mrs TAGAR SARDAR <p>b. DIFFERENCE IN DOCUMENTATION OF SECURITY VALUE</p> <ul style="list-style-type: none"> • AC 001702000000293 Mr ATANU KUMAR SAM (Security value as per system 3.02L, as per physical file 3.6L showing a variance of 19.2%) <p>3) LOAN AGAINST TERM DEPOSIT</p> <p>a) DIFFERENCE IN LOAN APPLICATION AND LOAN GRANTED (Proper doc missing)</p> <ul style="list-style-type: none"> • AC 001705000002395 (Mr Buddhadeb Dey applied for ₹3,10,000, Agreement created for ₹4,00,000) <p>b) SECURITY VALUE LESS THAN LOAN GRANTED</p> <ul style="list-style-type: none"> • AC 001705000002449 (Mrs Sabita Mondal FD deposited ₹2,50,000. Loan granted ₹3,20,000) <p>c) SIGN STAMP MISSING BY PROPER AUTHORITY</p> <ul style="list-style-type: none"> • AC 001705000002450 Mr Bijan Kumar Karal <p>4) MEDIUM TERM LOAN</p> <p>a) LETTER OF UNDERTAKING, PAYORDER MISSING</p> <ul style="list-style-type: none"> • 001706000004014- BENGAL ANIMATE INC • 001706000003963- NEW K G N MOTORS (LOU signed but not filled, Pay order of ₹18,67,000 missing out of 30L) <p>b) DIFFERENCE IN LOAN APPLICATION AND LOAN GRANTED (Proper doc missing)</p>



	<ul style="list-style-type: none"> • 001706000003960 (Aadhaar, PAN, Land mortgage, stock hypothecation, security documents, name in report missing) • 001706000003963 (Out of 3 joint holder Abdul Hamid Halder's PAN and Aadhaar missing) • 001706000004014- BENGAL ANIMATE INC (security received for only 12,27,500 out of loan amount for 25L) <p>c) SYSTEM ERROR (CBS)</p> <ul style="list-style-type: none"> • 001706000003960 • 001706000003963-NEW K G N MOTORS (CBS shows <input type="checkbox"/>4,30,000 while exporting, Loan disbursed in 2nd phase of 25L was not recognized by CBS) <p>5) VHLSP- Sanction letter not found, Incomplete KYC documents, TD certificates (security) not lien marked. Documentation Maintained in CBS as FD instead of Hypothecated Asset.</p> <ul style="list-style-type: none"> • 001801000000069 • 001801000000072 • 001801000000083
System of documentation in respect of joint/consortium advances.	Not Applicable
Renewal of documents.	Yes, done in applicable cases
(v) Review/monitoring/sup ervision	
Periodic balance confirmation/acknowledgement of debts.	Check whether this method is followed..... 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.	We observed that in certain cases (out of the samples selected) shortcomings have been noted are as follows: - not found
Not Receiving audited accounts in the case of borrowers with limits beyond 10 lakhs.	cases (out of the samples selected) where unaudited accounts in the case of borrowers with limits beyond 10 lakhs are as follows:- LONG TERM LOANS 1. 001802000002468- 20,00,000 2. 001802000002465- 30,00,000. 3. 001802000002464- 45,00,000 4. 001802000002451- 23,00,000
System of Scrutiny of the above information and follow-up by the bank.	Improvement has been implemented .
System of periodical physical verification or	System has been implemented .



inspection of stocks, equipment and machineries and other securities.	
System and periodicity of stock audits.	System audits- risk category (every 6m) + 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 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.	<table border="1"> <thead> <tr> <th colspan="6">ANNEXURE OF COMPROMISE SETTLEMENT</th> </tr> <tr> <th>S R</th> <th>A/C NO</th> <th>NAME</th> <th>CL. AMOUNT</th> <th>Settled for.</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>0011060000 00113</td> <td>GHOSH ENTERP RISE</td> <td>Rs 1,07,42,0 22.00</td> <td>Rs 80,00,000 .00</td> <td>Lok Adalat Settle ment</td> </tr> <tr> <td>2</td> <td>0011060000 00004</td> <td>JAI JOWAN STALL</td> <td>Rs 1,21,31,8 30.00</td> <td>Rs 25,00,000 .00</td> <td>OTS</td> </tr> <tr> <td colspan="3">Total</td> <td>Rs 2,28,73,8 52.00</td> <td>Rs 1,05,00,0 00.00</td> <td></td> </tr> </tbody> </table>	ANNEXURE OF COMPROMISE SETTLEMENT						S R	A/C NO	NAME	CL. AMOUNT	Settled for.	Remarks	1	0011060000 00113	GHOSH ENTERP RISE	Rs 1,07,42,0 22.00	Rs 80,00,000 .00	Lok Adalat Settle ment	2	0011060000 00004	JAI JOWAN STALL	Rs 1,21,31,8 30.00	Rs 25,00,000 .00	OTS	Total			Rs 2,28,73,8 52.00	Rs 1,05,00,0 00.00	
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Provisions/write-offs under proper authority.	Yes.(BY BOARD, PERMISSION IS APPROVED FROM REGISTRAR OF COOPERATIVE SOCIETIES) Please refer ANNEXURE W/OFF-1																														
Recovery procedure, including that relating to suit-filed and decreed accounts.	PHONE CALLS, DOOR TO DOOR, LOK ADALAT SETTLEMENTS																														
System of identifying and reporting of willful defaulters.	CASE OF WILLFUL DEFAULTERS OBSERVED DURING SAMPLE CHECKING IS AS FOLLOWS 61 (which includes loanee and guarantor) Please refer annexure WD-1																														
In respect of non-performing asset, has	Obtained at the time of sanction.																														



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?	
vii) Large Advances	
Comments on adverse features considered significant and which need management's attention.	AMOUNT ABOVE 420 lakh INDIVIDUALLY & 720 lakh FOR GROUP. NO SUCH CASES WAS FOUND
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 13.01.2026.
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	As at 31/03/2026, depreciation on investments were computed to be ₹36,46,700.00/-. INVESTMENT DEPRECIATION RESERVES HAVE BEEN MAINTAINED SINCE PAST YEARS, NO NEW DEPRECIATION HAS BEEN CHARGED FOR THE



provided for	YEAR 2026
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 outstanding at the year-end and their subsequent clearance.	Not Applicable
System and periodicity of concurrent and internal audit/inspection of investment activities; follow up of such reports	Yes. The concurrent& Internal audit system exist. RBI inspection was not conducted during the year under audit. REFERENCE DATE 31-03-2026
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.	6.86%
Whether there are any matured or overdue investments, which have not been encashed? If so, give details?	No
System relating to Repos.	Maintained through CBS @100%
(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 09.04.2026 and found ₹31,25,167.00 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 23.02.26 to 22.02.27 (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 (Generally On A Monthly Basis)
(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.	Not Found During Sample Checking
Position of outstanding entries and system for locating long outstanding items of high value.	No Such Values Found
Steps taken or propose to be taken for bringing the reconciliation up-to-date.	Reconciliation Is Done Via CBS (Automatically System Based)
Compliance with the RBI guidelines with respect to provisioning for old outstanding entries.	RBI Guidelines Mandated And Followed
(iv) Branch Inspections	
System of branch inspections; Frequency;	Such system exists. The branch is cover under Concurrent Audit system.



scope/coverage of inspection/internal audit, concurrent audit or revenue audit; reporting.	
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 reported by the bank that no fraud discovered during the year under audit (2025-26).
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 the system being followed by the bank?	Yes, the system is adequately followed.
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: 1. 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 done by head office itself, in data system servers.
Existence of Systems / EDP audit; coverage of such audit./ VAPT audit	EDP Audit not done by the concurrent Auditor as reported by the bank. VAPT audit has been conducted as on 10.06.2024 I-S AUDIT CONDUCTED on : - 23.04.2026
Electronic Banking; existence of systems and procedures; monitoring; regular updation of technology; method of review and audit of procedures.	Yes, such system exists.
Suggestions, if any, with regard to computerization and automation.	Closure of accounts, p/l appropriation account is now generated in the system as on 31 st march year end. (<i>previously , it was being closed on 1st April</i>)
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 (2025-26)
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., PROVISIONS HAVE BEEN MAINTAINED ADEQUATELY
Adequacy of provisions made for	No such cases observed.



off-balance sheet exposures and other claims against the bank.	
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	NOT FOUND



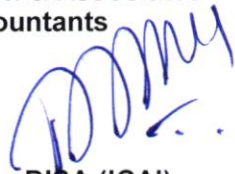
the year? If so, amounts thereof it should be indicate.	
c) Contingent Liability: List of major items of the contingent liabilities (other than Constituents' liabilities such as guarantees, letters of credit, acceptances, endorsements, etc.) not acknowledged by the branch?	The bank. Bank has shown amount of DEAF balance ₹0 as on 31.03.2026 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 31.03.2026 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	(Details of the Board, its function and other Details) FOR THE YEAR 31.03.2026 DIRECTOR HAS NOT BEEN CHANGED (AS ON 31.03.2025 GOVT NOMINEE WAS REPLACED BY GOVT) MANOJ ROY WAS REPLACED BY SUDHIR KR SAHA.



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.	
Whether the CEO has been appointed as per the fit and proper criteria prescribed. Competence of CEO in managing the bank and in implementation of policies in conformity with the guidelines issued by GOI/ RBI.	Yes. Satisfactory.
Competence of second line management, specific job card, recruitment policy, training and HRD plans, rotation of staff, accountability, etc.	More or Less Satisfactory. STAFFS ROTATED THROUGH HEAD OFFICE AND BRANCHES ON AN ANNUAL BASIS, (DEPENDS ON REQUIREMENTS OF STAFF SHORTAGE IN NEW BRANCH)

Has the Bank Complied all the applicable Amendments as per new guidelines Set up by RBI vide November 28 th 2025.	Bank has complied 16 out of 28 applicable amendments. Remaining are in progress.

For Dutta Ghosh & Associates
Chartered Accountants
FRN: 3090883



CA. Sandip Dey, DISA (ICAI)
(Partner)
MRN: 069862
UDIN: 26069862OVGFFB4039
Date: 5th May 2026



Date: 31/03/2026

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

Amount deposited as per bank statement but voucher not passed		Rs 1,00,000.00
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
		Date of adjustment
Amount withdrawn in Bank Statement but not recorded in Cash Book		
		Date of adjustment
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	NIL

SAMATA COOPERATIVE DEVELOPMENT BANK LIMITED

Bank Reconciliation Statement for the Date : 31.03.2026
Account with ICICI DURGANAGAR BANK LTD

Amount deposited as per bank statement but voucher not passed		
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment



		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
Amount withdrawn in Bank Statement but not recorded in Cash Book		Date of adjustment
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	
		NIL

Bank Reconciliation Statement for the Date : 31.03.2026
Account with ICICI SALLAKE BANK LTD

Amount deposited as per bank statement but voucher not passed		
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	
		NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
Amount withdrawn in Bank Statement but not recorded in Cash Book		Date of adjustment
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	
		NIL

Bank Reconciliation Statement for the Date :31.03.2026
Account with IDBI BANK LTD

Amount deposited as per bank statement but voucher not passed		
		Date of adjustment



Date as per	Amount (Rs.)	
Bank Statement		NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per	Amount (Rs.)	Date of adjustment
Cash Book		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per	Amount (Rs.)	Date of adjustment
Cash Book		NIL
Amount withdrawn in Bank Statement but not recorded in Cash Book		Date of adjustment
		Date of adjustment
Date as per	Amount (Rs.)	
Bank Statement		NIL

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

Amount deposited as per bank statement but voucher not passed		
		Date of adjustment
Date as per	Amount (Rs.)	
Bank Statement		NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per	Amount (Rs.)	Date of adjustment
Cash Book		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per	Amount (Rs.)	Date of adjustment
Cash Book		NIL
Amount withdrawn in Bank Statement but not recorded in Cash Book		Date of adjustment
		Date of adjustment
Date as per	Amount (Rs.)	



Bank Statement		NIL
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**Bank Reconciliation Statement for the Date : 31.03.2026
THAKURPUKUR BRANCH**

Amount deposited as per bank statement but voucher not passed		
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
Amount withdrawn in Bank Statement but not recorded in Cash Book		Date of adjustment
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	NIL

**Bank Reconciliation Statement for the Date : 31.03.2026
WBSC**

Amount deposited as per bank statement but voucher not passed		
		Date of adjustment
Date as per Bank Statement	Amount (Rs.)	NIL
Amount withdrawn as per Cash Book but not recorded in bank statement		
Date as per Cash Book	Amount (Rs.)	Date of adjustment
		NIL
		Date of adjustment
Amount deposited in Cash Book but not recorded in Bank Statement		



Date as per	Amount (Rs.)	Date of adjustment
Cash Book		NIL
Amount withdrawn in Bank Statement but not recorded in Cash Book		Date of adjustment
Date as per	Amount (Rs.)	Date of adjustment
Bank Statement		NIL

ANNEXURE FOR WILFUL DEFAULTERS.

NOTICE SEND TO BORROWER'S				Annexure WD-1	
SL NO	Account Number	Name of Borrower	CONTACT NO	OUTSTANDING	REMARKS
1	001106000000253	ASHOK KUMAR GHOSH	7450049087/7980581217	Rs 2,58,69,328.26	
2	001106000000221	CRESCENT INDIA	9434400083	Rs 2,01,80,887.00	
3	001106000000257	D R N CONSTRUCTION	9434400083	Rs 1,79,59,805.00	
4	001106000000237	DAS ENTERPRISE	8017911618/9831411874	Rs 1,48,81,073.96	
5	001106000000247	MINA ENGINEERING	9836378102 / 8777481356	Rs 1,41,17,366.00	
6	001106000000004	JAI JAWAN STALL	9836378102	Rs 1,33,75,745.00	SETTLED / CLOSED
7	001106000000134	JAY MAA TARA ENTERPRISE	9830786320	Rs 1,33,75,745.00	
8	001106000000309	LUCKY CONSTRUCTION	9830666319	Rs 1,22,27,912.00	
9	001106000000276	ANIMA BUILDERS	9331840045	Rs 1,17,16,475.60	
10	001106000000150	CHANDRA ENTERPRISE	9432597799 / 9836439796	Rs 1,08,09,132.70	
11	001106000000110	GOUTAM DAS	9836548876	Rs 83,85,912.86	
12	001106000000266	SANSKAR ENTERPRISE	9007533050	Rs 67,90,602.94	SETTLED / CLOSED
13	001106000000305	GLOBAL TECHNO TRADE	7439140478 / 9874737910	Rs 67,53,427.26	
14	001106000000230	PRANAY KAR	733123404 / 8336928144	Rs 58,38,327.00	
15	001106000000284	MAITY & BHATTACHARYA	9836715132	Rs 56,25,351.06	
16	001106000000312	K G N MOTORS	8016356515	Rs 55,27,413.36	MOVED TO PA
17	001106000000177	RATNA ENGINEERING WORKS	9432417982	Rs 51,81,435.90	MOVED TO PA
18	001106000000078	CHOWDHURY ENTERPRISE	9433227922	Rs 51,39,097.82	SETTLED / CLOSED
19	001106000000279	CHANDAN CONSTRUCTION	9677309133 / 9647309133	Rs 44,60,100.20	
20	001106000000141	RATNA TRADING	9432417982	Rs 40,17,851.93	MOVED TO PA
21	001106000000289	JOY GURU ENTERPRISE	9830786320	Rs 38,46,132.58	
22	001106000000267	RUPA ENTERPRISE	9836252721	Rs 36,62,083.88	
23	001106000000281	BENGAL ENGINEERING COMPANY	7278370856	Rs 35,80,617.34	
24	001706000003963	NEW K.G.N MOTORS	7001557717	Rs 34,59,909.00	
25	001106000000188	CRAFTSMAN	7044980794 / 9051952423 / 9874017111	Rs 34,02,403.00	
26	001706000003891	BAPI GHOSH	9831183504	Rs 33,13,712.51	
27	001106000000127	P M ENT CAL PVT LTD	8910545025	Rs 31,51,569.56	
28	001106000000303	NIRMALA CONSTRUCTION	9836029649	Rs 30,63,309.00	



29	001704000003081	JYOTI CHAKRABORTY	8910545025	Rs	26,55,785.21
30	001704000003083	JYOTI CHAKRABORTY	8910545025	Rs	25,97,964.00
31	001106000000291	KHAN ENTERPRISE & INTERIOR DECORATION	9733917191	Rs	25,91,227.54
32	001704000003082	JYOTI CHAKRABORTY	8910545025	Rs	25,62,480.37
33	001704000003080	JYOTI CHAKRABORTY	8910545025	Rs	25,58,946.00
34	001802000002404	ARUN KUMAR BISWAS / MOUSUMI BISWAS	9836681939/8910016672	Rs	25,34,239.28
35	001106000000282	AKHILESH NASKAR	9674081543	Rs	25,01,539.59
NOTICE SEND TO GUARANTOR					
SL NO	Account Number	Name of guarantor	CONTACT NO	OUTSTANDING	
1	001106000000253	BIPRA PRASAD GHOSH / MOUSUMI GHOSH	7980581217	Rs	2,58,69,328.26
2	001106000000221	MD. SAHAJAHAN BISWAS	9051252533	Rs	2,01,80,887.00
3	001106000000257	MD. MURSHIDUL AREFIN	9434400083	Rs	1,79,59,805.00
4	001106000000237	SARAT CHATTERJEE / A.D CONSTRUCTION / ARUN KUMAR DAS	9831411874 / 8820864324	Rs	1,48,81,073.96
5	001106000000247	NILOY SAMADDAR / MINA SAMADDAR / SANJOY BANERJEE	9748831093 / 9051338454	Rs	1,41,17,366.00
6	001106000000134	ASHRU RANI DHAR	9830786320	Rs	1,33,75,745.00
7	001106000000309	SWAPAN BANERJEE / SITANSHU DAS / SUKANTA ROY	9830666319 / 7439048189	Rs	1,22,27,912.00
8	001106000000276	ARINDAM HALDER	9830220628	Rs	1,17,16,475.60
9	001106000000150	SOMA CHANDRA	9433551474	Rs	1,08,09,132.70
10	001106000000110	SOMA DAS	9836518876	Rs	83,85,912.86
11	001106000000266	SWAPAN SAHA	9674340258	Rs	67,90,602.94
12	001106000000305	ANIRBAN GANGOPADHYAY	9903094937	Rs	67,53,427.26
13	001106000000230	PRATAP KAR	9647701090	Rs	58,38,327.00
14	001106000000284	AMITA MAITY / NAMIT PAL CHOWDHURY	9174738200	Rs	56,25,351.06
15	001106000000312	ABDUL HAMID HALDER / MANABBAR BAIDYA	7001886971 / 9062197221	Rs	55,27,413.36
16	001106000000078	MADHAB CHOWDHURY	9836924526	Rs	51,39,097.82
17	001106000000279	DEBI SARDAR / BARUN KUMAR SARDAR	9647309133	Rs	44,60,100.20
18	001106000000289	LAB CHANDRA DHAR	9830786320	Rs	38,46,132.58
19	001106000000267	BISWAJIT SAMANTA / ASIT BHATTACHARJEE		Rs	36,62,083.88
20	001106000000281	AKHILESH NASKAR	9674081543	Rs	35,80,617.34
21	0017060000003963	ABDUL HAMID HALDER / MANABBAR BAIDYA	7001886971 / 9062197221	Rs	34,59,909.00
22	001106000000188	SOUMYAJIT MUKHERJEE / SOMENATH MUKHERJEE	9874017111 / 9830324623	Rs	34,02,403.00
23	0017060000003891	SONALI GHOSH		Rs	33,13,712.51
24	001106000000303	ALOKESH NASKAR / AKHILESH NASKAR	98306029649 / 9674081543	Rs	30,63,309.00
25	001802000002404	TARAK DAS		Rs	25,34,239.28
26	001106000000282	APARESH NASKAR	9674081543	Rs	25,01,539.59



PROVISIONS / TECHNICAL WRITE-OFF ACS FY YEAR 2025-26 ANNEXURE W/OFF-1

SL NO	AC NO	TYPE	NAME	AMOUNT
1	001106000000004	CASH CREDIT	JAI JOWAN STALL	Rs 94,29,330.00
2	001106000000150	CASH CREDIT	CHANDRA ENTERPRISE	Rs 95,44,368.40
3	001106000000230	CASH CREDIT	PRANAY KAR	Rs 44,62,694.60
4	001106000000078	CASH CREDIT	CHOWDHURY ENTERPRISE	Rs 25,75,947.22
5	001106000000237	CASH CREDIT	DAS ENTERPRISE	Rs 64,60,096.20
6	001106000000221	CASH CREDIT	CRESENT INDIA	Rs 1,78,94,435.71
7	002706000000124	TERM LOAN	ABHISHEK PALIT	Rs 1,32,900.00
8	002706000000139	TERM LOAN	DWIJESH KUMAR BISWAS	Rs 1,70,511.00
9	002706000000119	TERM LOAN	AMLAN ACHARYA	Rs 1,20,881.00
10	002706000000164	TERM LOAN	KEDAR NATH PAN	Rs 4,11,568.00
11	002610000002412	TERM LOAN	ASHA RAJAK	Rs 49,900.00
12	002610000002432	TERM LOAN	SABHAYAU CHATTERJEE	Rs 29,900.00
13	002610000002248	TERM LOAN	ARUP DEY	Rs 19,900.00
14	002610000002957	TERM LOAN	SUKHENDU NATH	Rs 47,993.00
15	002610000002861	TERM LOAN	BINA RAJBANSHI	Rs 47,609.00
16	002610000002862	TERM LOAN	GOPAL RAJBANSHI	Rs 47,609.00
17	002610000002727	TERM LOAN	BHUPATI CHOWDHURY	Rs 41,891.00
18	002610000003216	TERM LOAN	HEMANTA ROY	Rs 49,900.00
19	002610000003204	TERM LOAN	PADMA RANI CHAKRABORTY	Rs 19,900.00
20	002610000003191	TERM LOAN	SUSHIL CHANDRA BISWAS	Rs 48,362.00
21	002610000003186	TERM LOAN	NITISH ROY	Rs 49,900.00
22	002610000003178	TERM LOAN	RADHA RAJBANSHI	Rs 47,400.00
23	002610000003173	TERM LOAN	MILI DEY SARKAR	Rs 49,900.00
24	002610000002749	TERM LOAN	PARTHA THAKUR	Rs 46,441.00
25	002610000002850	TERM LOAN	BHARATI THAKUR	Rs 49,021.00

ANNEXURE NO. 2 BANKERS INDEMNITY POLICY

SL NO.	BRANCH NAME	CASH VAULT LIMIT	ATM CASH LIMIT	POLICY NO.	DATE COVERAGE
1	KARUNAMOYEE	Rs 40 Lakh	Rs 10 Lakh	46007947	21-03-2026 to 20-03-2027
2	PALTA	Rs 15 Lakh	Rs 10 Lakh	46007947	21-03-2026 to 20-03-2027
3	DURGANAGAR	Rs 15 Lakh	Rs 10 Lakh	46007580	17-05-25 to 16-05-26
4	LASKARPUR	Rs 15 Lakh	Rs 10 Lakh	46007581	17-05-25 to 16-05-26
5	THAKURPUKUR	Rs 15 Lakh	Rs 10 Lakh	46007890	04-02-26 to 03-02-27
6	HRIDAYPUR	Rs 15 Lakh	Rs 10 Lakh	46007923	10-03-26 to 09-03-27



INTRODUCTORY STATEMENT

Year of Audit: 2025-26

Period of Audit: 01/04/2025 to 31/03/2026

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	22804
Date of last A.G.M	29/06/2025
Special A.G.M	NA
No. of BOM Meetings held	11
No. of Board Meetings held	13
No. of sub-committee meetings held	55
Working Capital	51264.42 Lakh
Authorised Share Capital	6000.00 Lakh
Paid up Share Capital	1664.18 Lakh
Statutory & Other Reserve	2704.89 Lakh
Deposits	28504.51 Lakh
Loan & advances	22759.91 Lakh
R.O.I on Deposits	1.50% to 8.00%
R.O.I on Loan & Advances	8.45% to 17.50%

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



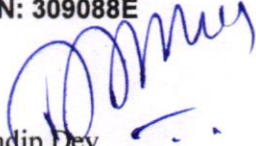
Net Profit after tax (31/03/2026) realized	: 272.36 Lakh
Undistributed Profit	: 635.93 Lakh
Name and Designation of the last Audit	: Dutta Ghosh & Associates
Name and Designation of the present Audit Officers	: Chartered Accountant
Completion of Present Audit	: 25 /04/2026
Classification of Audit	: 'A'

Kolkata:

Date: 05 /05/2025

UDIN: 26069862OVGFFB4039

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


Sandip Dey
Partner
Membership No: 069862



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 2026**

Capital & Liabilities	Schedule	Amount in Rs As on 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025(Previous Year)
Capital	1	₹ 16,64,18,175.00	₹ 16,53,83,475.00
Reserve and Surplus	2	₹ 25,20,83,244.74	₹ 24,80,81,838.11
Principal/Subsidiary State	3	₹ 0.00	₹ 0.00
Partnership Fund Deposits	4	₹ 2,85,07,64,124.70	₹ 2,58,61,43,310.31
Borrowings	5	₹ 0.00	₹ 0.00
Other Liabilities & Provisions	6	₹ 15,55,49,833.44	₹ 17,34,13,010.89
Total		₹ 3,42,48,15,377.88	₹ 3,17,30,21,634.31
Assets			
Cash & Balances with Reserve Bank of India, State Bank of India, Other Banks, State Co-op. Bank & Central Co-op. Bank	7	₹ 44,93,60,478.37	₹ 47,39,95,068.39
Money At Call & Short Notice / Equity Shares	8	₹ 16,30,000.00	₹ 9,66,30,000.00
Investments (G-Sec, Bond, Mutual Fund)	9	₹ 56,60,92,539.00	₹ 42,55,12,828.00
Investments out of the Principal/ Subsidiary State Partnership Fund	10	₹ 0.00	₹ 0.00
Advances	11	₹ 2,27,59,91,340.40	₹ 2,04,78,52,823.49
Fixed Assets	12	₹ 1,42,04,241.19	₹ 1,35,22,606.33
Other Assets	13	₹ 11,75,36,778.92	₹ 11,55,08,308.10
Total		₹ 3,42,48,15,377.88	₹ 3,17,30,21,634.31
Contingent Liabilities and Bills for Collection	14		
Schedule 1 Capital			
I. Authorised Capital			
A Class 6000000 Shares Rs. 25/- each		₹ 60,00,00,000.00	₹ 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 6586852 (Previous year - 6545464) Shares of Rs.25/- each		₹ 16,46,71,300.00	₹ 16,36,36,600.00
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		₹ 16,46,71,300.00	₹ 16,36,36,600.00
(b) Co-operative institutions			₹ 0.00
(c) State Government		₹ 17,46,875.00	₹ 17,46,875.00
Total		₹ 16,64,18,175.00	₹ 16,53,83,475.00
Schedule 2 Reserves and Surplus			
I. Statutory Reserve		₹ 3,08,77,282.19	₹ 2,82,14,465.19
II. Agricultural (Credit Stabilization) Fund			₹ 0.00
III. Building Fund		₹ 96,00,000.00	₹ 91,00,000.00
IV. Dividend Equalization Fund			₹ 0.00



Capital & Liabilities	Schedule	Amount in Rs As on 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025 (Previous Year)
V. Other Funds and Reserves			
(a) Bad & Doubtful Debts Reserve		₹ 4,07,07,478.00	₹ 3,66,22,134.00
(b) General Reserves		₹ 1,06,77,103.00	₹ 1,01,77,103.00
(c) Special Bad Debts Reserve		₹ 3,46,08,496.00	₹ 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		₹ 11,10,05,991.55	₹ 11,74,42,745.92
Total (I, II, III IV and V)		₹ 25,20,83,244.74	₹ 24,80,81,838.11

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		₹ 2,05,61,15,375.60	₹ 1,88,34,32,421.00
(ii) From Central Co-op. Banks			₹ 0.00
(iii) From other Societies			₹ 0.00
II. Savings Bank Deposits			
(i) From Individuals		₹ 51,57,73,119.15	₹ 42,42,61,081.16
(ii) From Central Co-op. Banks		₹ 0.00	₹ 0.00
(iii) From other Societies		₹ 0.00	₹ 0.00
III. Current Deposits			
(i) From Individuals		₹ 15,40,70,202.43	₹ 16,90,60,207.00
(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		₹ 5,58,347.52	₹ 24,02,518.52
V. Interest Payable		₹ 12,42,47,080.00	₹ 10,69,87,082.00
Total (I, II,III, IV and V)		₹ 2,85,07,64,124.70	₹ 2,58,61,43,309.68

Schedule 5

Borrowings

I. From the Reserve Bank of India and the State & Central Co-operative 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
(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 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025(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 (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		₹ 0.00	₹ 1,467.00
III. Overdue Interest reserves on NPA		₹ 4,91,96,018.31	₹ 5,72,51,663.41
IV. Profit & Loss Account		₹ 6,35,93,360.52	₹ 6,96,20,404.93
V. Others (including provisions)			
a. Payorder		₹ 74,06,734.75	₹ 45,45,431.96
b. Unclaimed Dividend		₹ 27,49,332.00	₹ 23,32,378.00
c. Provision for Audit fees		₹ 1,60,000.00	₹ 1,60,000.00
d. Provision for emergent Medical		₹ 0.00	₹ 0.00
e. Provision for Exgratia		₹ 19,00,000.00	₹ 19,00,000.00
f. Investment Depreciation Reserve		₹ 1,27,46,469.00	₹ 1,27,46,469.00



Capital & Liabilities	Schedule	Amount in Rs As on 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025(Previous Year)
g. Provision for Income Tax		₹ 76,81,925.00	₹ 1,64,02,683.15
h. Provision for unreconciled Bank		₹ 0.00	₹ 0.00
l. Central GST		₹ 12,04,301.25	₹ 2,87,599.24
m. State GST		₹ 12,02,503.21	₹ 2,89,399.24
n. Iffco -Tokio Insurance			
o. Investment Fluctuation Reserve		₹ 56,74,594.30	₹ 56,74,594.30
p. TDS Payble		₹ 20,34,595.10	₹ 22,00,920.66
		₹ 15,55,49,833.44	₹ 17,34,13,010.89
Total (I, II, III, IV and V)			
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		₹ 1,07,71,422.00	₹ 92,43,014.00
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		₹ 2,32,17,599.73	₹ 0.00
(b) In Fixed Deposit			₹ 3,54,52,797.94
IV. Balances with State and Central Co-operative banks			₹ 87,10,064.75
(a) In Current Account		₹ 14,43,786.87	₹ 2,06,08,624.00
(b) In Fixed Deposit		₹ 61,34,109.19	₹ 61,34,109.19
Total		₹ 75,77,896.06	₹ 42,92,99,256.45
V. Balance with other Banks			
(a) In Current Account		₹ 12,97,32,534.58	₹ 9,54,40,625.45
(b) In Fixed deposits		₹ 27,80,61,026.00	₹ 33,38,58,631.00
		₹ 44,93,60,478.37	₹ 47,39,95,068.39
Total (I, II, III, IV & V)			
Schedule 8			
Money at Call & Short Notice			
I. Money at Call and Short Notice			₹ 0.00
(a) With banks/Equity (With NUCFDC)		₹ 16,30,000.00	₹ 9,66,30,000.00
(b) With other institutions (PNB Gilts)		₹ 16,30,000.00	₹ 9,66,30,000.00
Total (I and II)			
Schedule 9			
Investments			
I. In Central & State Government Securities		₹ 56,60,92,539.00	₹ 42,55,12,828.00
II. In other Approved Securities		₹ 0.00	₹ 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
VII. Total (I, II, III, IV and V)		₹ 56,60,92,539.00	₹ 42,55,12,828.00
VII. <i>Less</i> : Provision for Depreciation in Investments		₹ 1,27,46,469.00	₹ 1,27,46,469.00
Total (VI minus VII)		₹ 55,33,46,070.00	₹ 41,27,66,359.00



Schedule 10

Investment out of the Principal/Subsidiary State Partnership Fund	Schedule	Amount in Rs As on 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025(Previous Year)
Assets		₹ 0.00	₹ 0.00
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			
Schedule 11			
Advances		₹ 0.00	₹ 0.00
I. (a) Bills purchased & discounted			
(b) Cash credits, overdrafts & loans repayable on demand		₹ 1,47,27,93,014.67	₹ 1,35,08,08,103.10
(c) Term Loans		₹ 80,31,98,325.73	₹ 69,70,44,720.39
Total		₹ 2,27,59,91,340.40	₹ 69,70,44,720.39
II. (a) Secured by tangible assets		₹ 21,31,45,017.01	₹ 1,90,13,40,225.10
(b) Secured by bank/ government guarantees			₹ 0.00
(c) Unsecured		₹ 14,45,41,169.39	₹ 14,07,64,040.75
Total		₹ 2,27,59,91,340.40	₹ 2,04,21,04,265.85
III. Less : Provision for Bad and Doubtful Debts			
Total (I - III)		₹ 2,27,59,91,340.40	₹ 69,70,44,720.39
Schedule 12			
Fixed Assets			
I. Premises			
(a) At cost as on 31st March of 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) Less : 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		₹ 1,35,22,606.33	₹ 1,14,76,302.09
(b) Additions during the year		₹ 32,16,059.30	₹ 32,86,501.24
(c) Deductions during the year		₹ 0.00	₹ 0.00
(d) Total Cost (a + b minus c)		₹ 1,67,38,665.63	₹ 1,47,62,803.33
(e) Less : Depreciation to date		₹ 25,34,424.44	₹ 12,40,197.00
(f) Total (d minus e)		₹ 1,42,04,241.19	₹ 1,35,22,606.33
Schedule 13			
Other Assets			
(a) Security Deposit		₹ 4,97,775.36	₹ 5,01,275.36
(a) Security Deposit (Electricity)		₹ 2,04,146.00	₹ 1,59,982.00
(b) Advance Land & Building		₹ 42,92,930.00	₹ 43,43,435.00
(c) Advance Tax		₹ 70,00,000.00	₹ 70,00,000.00
(d) TDS - IFFCO - TOKIO		₹ 212.78	₹ 1.00
(e) TDS - SBI		₹ 8,162.49	₹ 0.00
(f) TDS - (ICICI)		₹ 26.19	₹ 0.00
(g) Fastag		₹ 0.00	₹ 0.00
(h) Head Office Adjustment		₹ 0.00	₹ 0.00
(i) SGST Receivable		₹ 24,49,303.74	₹ 14,94,849.88
(j) CGST Receivable		₹ 25,33,992.22	₹ 15,86,667.86



Schedule

Assets	Amount in Rs As on 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025(Previous Year)
(j) IGST receivable	₹ 26,81,840.52	₹ 14,00,452.86
(j) GST Payable	₹ 0.00	₹ 0.00
(k) SGST	₹ 0.00	₹ 0.00
(l) CGST	₹ 0.00	₹ 0.00
(m) IGST	₹ 0.00	₹ 0.00
(n)Branch Adjustment	₹ 1,349.80	₹ 0.00
(n) IMPS	₹ 0.00	₹ 0.00
(o) TDS KOTAK	₹ 0.00	₹ 0.00
(p) Interest Receivable	₹ 9,77,79,283.81	₹ 9,88,00,844.96
(Q) UPI	₹ 0.00	₹ 0.00
(R) KOTAK LIFE	₹ 0.00	₹ 0.00
(S) Gete pay	₹ 44,725.00	₹ 44,725.00
(T) Commission Receivable	₹ 2,215.51	₹ 1,35,386.70
(U) TDS recoverable	₹ 40,815.50	₹ 40,687.48
Total	₹ 11,75,36,778.92	₹ 11,55,08,308.10

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

PROFTI & LOSS A/C

	Schedule		
I. Income	15		
Interest earned	16	₹ 27,70,50,305.31	₹ 24,77,28,229.91
Other income		₹ 1,01,23,742.10	₹ 1,11,94,491.70
Total		₹ 28,71,74,047.41	₹ 25,89,22,721.61
II. Expenditure	17		
Interest expended	18	₹ 16,19,32,594.32	₹ 15,00,67,910.30
Operating expenses		₹ 9,03,23,901.96	₹ 7,79,56,243.51
Provision for taxation		₹ 76,81,925.00	₹ 67,97,694.00
Total		₹ 25,99,38,421.28	₹ 23,48,21,847.81
III. Profit/Loss			
Net Profit/Loss (-) for the year		₹ 2,72,35,626.13	₹ 2,41,00,873.80
Profit/Loss (-) brought forward		₹ 3,63,57,734.39	₹ 5,25,59,751.13
Total		₹ 6,35,93,360.52	₹ 7,66,60,624.93
IV. Appropriations			
Provision for Statutory Reserve		₹ 27,23,563.00	₹ 24,10,088.00
Provision for Bad Debt Reserve		₹ 40,85,344.00	₹ 36,15,132.00
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			
Total		₹ 78,23,907.00	₹ 70,40,220.00



Schedule 15**Interest Earned****Schedule**

Amount in Rs As on **Amount in Rs As on**
31.03.2026(Current **31.03.2025(Previous**
Year) **Year)**

Assets

I. Interest/discount on advances/bills	₹ 22,29,13,421.00	₹ 18,99,65,704.31
II. Income on investments	₹ 3,14,61,540.24	₹ 3,11,87,902.58
III. Interest on balances with Reserve Bank of India, State Bank of India, Other Banks, State Co-op. Bank and Central Co-op. Bank	₹ 2,26,75,343.52	₹ 2,65,74,623.02
Total	₹ 27,70,50,304.76	₹ 24,77,28,229.91

Schedule 16**Other Income**

(a) Share Transfer Fee	₹ 1,36,246.00	₹ 58,624.00
(b) Service Charge received	₹ 40,44,498.48	₹ 30,24,967.28
(c) Processing charges received	₹ 30,93,726.00	₹ 29,18,879.96
(d) Locker Rent	₹ 2,59,984.01	₹ 2,43,100.00
(e) Sale of Forms	₹ 0.00	₹ 0.00
(f) Inspection Charge	₹ 1,58,520.00	₹ 41,600.00
(g) ATM Service Charge	₹ 0.00	
(h) Commission on Fasttag	₹ 0.00	₹ 0.00
(i) Incidental Charges	₹ 0.00	₹ 0.00
(j) Iffco-Tokio Commission	₹ 76,327.36	₹ 1,02,576.04
(k) Mobile Banking CHARGE Received	₹ 0.00	
(l) Sale of investment (Govt. Security)	₹ 0.00	₹ 19,45,773.00
(j) Payorder Commission	₹ 0.00	₹ 0.00
(k) Commission on kotak insurance	₹ 51,888.49	₹ 56,126.02
(l) Sale of investment (state Govt. Security)		₹ 12,84,636.00
(m) ICICI Pru commission rec	₹ 11,048.94	₹ 47,248.77
(n) SBI Life insurance Commission	₹ 6,22,717.58	₹ 4,33,404.25
(o) Commission received	₹ 2,60,125.82	₹ 60,709.00
(p) Penal charges	₹ 14,08,659.42	₹ 9,76,847.38
(p) Other charges _ bank charges)	₹ 0.00	
Total	₹ 1,01,23,742.10	₹ 1,11,94,491.70

Schedule 17**Interest Expended**


I. Interest on Deposits	₹ 16,19,32,594.32	₹ 15,00,67,910.30
II. Interest on Borrowings	₹ 0.00	₹ 0.00
III. Others	₹ 0.00	₹ 0.00
Total	₹ 16,19,32,594.32	₹ 15,00,67,910.30

Schedule 18**Operating Expenses**

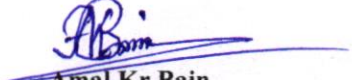
I. Payments to and provisions for employees	₹ 2,95,65,630.00	₹ 2,78,35,778.00
II. Rent, taxes Insurance and lighting	₹ 80,47,357.80	₹ 72,09,212.38
III. Printing and stationery	₹ 7,31,279.95	₹ 9,50,641.76
IV. Advertisement and publicity	₹ 31,20,535.44	₹ 21,00,764.39
V. Depreciation on bank's property	₹ 25,34,424.44	₹ 12,40,197.00
VI. Directors' fees, allowances and meeting expenses	₹ 14,10,580.36	₹ 11,76,197.00
VII. Auditors' fees and expenses (including branch auditors)	₹ 3,00,130.00	₹ 1,77,000.00
VIII. Legal Charges	₹ 11,60,998.84	₹ 2,88,487.00
IX. Postages, Telegrams, Telephones, etc.	₹ 5,03,467.02	₹ 3,13,451.49

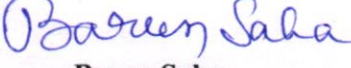



Assets	Amount in Rs As on 31.03.2026(Current Year)	Amount in Rs As on 31.03.2025(Previous Year)
X. Repairs and maintenance	₹ 40,19,785.85	₹ 55,83,410.62
XI. Other Expenditure	₹ 4,66,11,637.26	₹ 3,78,78,797.87
Total	₹ 9,80,05,826.96	₹ 8,47,53,937.51


D. Bhattacharjee
C.E.O


Ashish Ghosh
Chairman



Amal Kr Bain
Vice-Chairman


Barun Saha
Director


D. Ghosh
Director

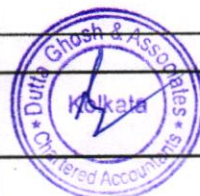
For,
Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E




Sandip Dey
Partner
Membership No: 069862
UDIN : 26069862OVGFFB4039
Date : 05-05-2026



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 31.03.26	
	(Rs. In lakh)
	As on 31.03.2026
Capital Funds	
Tier I Capital elements	
(a) Paid-up Capital	1664.18
Less: Intangible assets and losses	
Net Paid-up Capital	1664.18
(b) Reserves & Surplus	
1. Statutory reserves:	308.77
2. Capital reserves (see note below)	
3. Other reserves	609.94
4. Surplus in Profit & Loss Account*	635.93
Total Reserves & Surplus	1554.64
Total Capital Funds (a + b)	3218.82
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 #	145.82
Investment Fluctuation Reserves / Funds	56.74
Hybrid debt capital instruments	
Subordinated debts	
Total(eligible)	202.56
Total of I (A + B)	3421.38
# 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`)	14525.16
Adjusted value of non-funded and off-Balance Sheet items (to tally with Part `C`)	0
Total risk-weighted assets (a+b)	14525.16
Percentage of capital funds to risk-weighted assets I / II x 100	23.55



Part B – Risk Weight Assets and Exposures		Margins and provisions (iii)		Book value (Net) (iii)	Risk weight (%) (iv)	Risk adjusted value (v)
ASSET ITEM (1)				(ii)-		
Balances		31,03.26	0	31,03.25		30,03.25
i. Cash (including foreign currency notes) Balances with RBI		1651.65	0	1133.94		208.10
		92.43	0	92.43	0	0
ii. Balances in current account with UCBS					20	
iii. Balances in current account with other banks		1041.51		1040.49	20	208.10
II. INVESTMENTS		7877.43		7749.97		841.10
i. Investment in Central Government Securities		4255.12		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		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.)					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		0.00			22.5	0
ii. Investment in Govt. guaranteed securities of government undertakings which do not form part of the approved market borrowing Program						
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



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-balancesheet (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 State Govt has remained in default								100		
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		0	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 - Residentiao 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.										
VI) Retail Loans and Advances	12510.51									
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		



Standard Assets		145.82							
NPA's provision		1003.72							
BDDR									

For,

Dutta Ghosh & Associates
Chartered Accountants

FRN: 309088E

Sandip Dey
Partner

Membership No: 069862

UDIN: 26069862OVGFFB4039

Date : 05-05-2025



(Signature)
(Ashish Ghosh)
Chairman

(Signature)
(D. Bhattacharjee)
CEO

(Signature)
(B. Saha)
Director

(Signature)
(D. Ghosh)
Director



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, 2026	
(Rs. In lakh)	
Descriptions	As on 31.03.26
1. Paid-up Capital collected from regular members having voting rights	1646.71
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.	822.61
5. (+) Free Reserves including "Building Fund", Capital Reserves, etc. but	96
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.	635.93
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	3258.00

(Ashish Ghosh)
Chairman

(D.Bhattacharjee)
CEO

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

Sandip Dey
Partner
Membership No: 069862
URN: 26069862OVGFFB4039
Date : 05-05-2026



SAMATA CO-OPERATIVE DEVELOPMENT BANK LTD, KOLKATA

Report No.:

NPA Classification Summary

As on Date: 31-Mar-2026

--All Consolidated--

Classification of Assets	No of A/Cs	Amount Outstanding	Interest Outstanding	Percentage of Col.3 to total loan outstanding	Provision Required to be Made		Existing provision at the beginning of the year	Provisioning made during the year under report	Total provisions as at the end of the year	Remarks
					%	Amount				
1	2	3	4	5	6	7	8	9	10	11
Total loans and advances	3643		49093965.61			94336240.00	98757282.00	-12952866.00	9624171.00	
Of which										
A										
Standard Assets: (a) Direct advances to Agriculture and SME sectors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Standard Assets: (b) Commercial Real Estate (CRE) sector	0	0.00	0.00	0.00	0.40	0.00	0.00	0.00	0.00	-
Standard Assets: (c) Commercial Real Estate - Residential Housing Sector	0	0.00	0.00	0.00	0.40	0.00	0.00	0.00	0.00	-
Standard Assets: All other loans and advances not included in (a), (b) and (c)	2607		145031.00	93.70	93.70	8531824.00	0.00	10436755.00	10436755.00	-
B										
Non-performing Assets	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
1. Sub-standard	144	59253054.15	6241411.86	2.60	10.00	5925311.00	3053777.00	2871534.00	5925311.00	-
2. Doubtful										
i) Upto 1 year	324	22379806.78	3790895.72	0.98	0.00	18259010.00	24484690.00	-6225680.00	18259010.00	-
a) Secured	93	18635210.38	2958559.72	0.81	20.00	14514414.00	21055939.00	-6541525.00	14514414.00	-
b) Unsecured	231	3744596.40	832336.00	0.16	100.00	3744596.00	3428751.00	315845.00	3744596.00	-
ii) Above 1 year & upto 3	248	40536851.42	15479628.13	1.78	0.00	40462777.00	21473748.00	18989029.00	40462777.00	-
a) Secured	164	22186277.80	6363881.19	0.97	30.00	22112203.00	14261389.00	7850814.00	22112203.00	-
b) Unsecured	84	18350573.62	9115746.94	0.80	100.00	18350574.00	7212359.00	11138215.00	18350574.00	-
iii) Above 3 years Secured	320	21157317.57	23436998.90	0.92	100.00	21157318.00	49745067.00	-28587749.00	21157318.00	-
a) Outstanding stock of NPAs as on March 31,	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
b) Advances classified as 'doubtful more than 3 years'	106	19413874.00	22256385.90	0.85	100.00	19413874.00	18921669.00	492205.00	19413874.00	-
b) Unsecured	214	1743443.57	1180613.00	0.07	100.00	1743444.00	30823398.00	-29079954.00	1743444.00	-
Total doubtful assets (i+ii+iii)	892	84073975.77	42707522.75	3.73		79879105.00	64880107.00	-15824400.00	79879105.00	
a) Secured	363	61978805.75	32759439.81	2.70		56040491.00	54238997.00	1801494.00	56040491.00	
b) Unsecured	529	22095170.02	9948082.94	1.03		23838614.00	10641110.00	-17625894.00	23838614.00	
3. Loss Assets	0	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	
Gross NPAs (B1 + B2 + B3)	1036	143327029.92	48948934.61	6.30		85804416.00	98757282.00	-12952866.00	85804416.00	



Position of Net Advances / Net NPAs

Sr.No.	Particulars	Current Year [31-Mar-2026]	Previous Year [31-Mar-2025]
1.	Gross Advances	2276285269.18	2047853238.17
2.	Gross NPAs	143327029.92	145511036.60
3.	Gross NPAs as percentage to Gross Advances	6.30	0.00
4.	Deductions		
	- Balance in interest suspense account / OIR*	0.00	0.00
	- DICGC / ECGC claims received and held pending adjustment	0.00	0.00
	- Part payment of NPA accounts received and kept in suspense account	0.00	0.00
	Total Deductions	0.00	0.00
5.	Total NPA provisions held (BDDR, Special BDDR Balance after appropriation)	111005991.55	132042745.92
6.	Net Advances (1-4-5)	2165279277.63	1915818492.25
7.	Net NPAs (2-4-5)	32321038.37	134862745.92
8.	Net NPAs as percentage of Net Advances	1.49	0.70

* i.e. accrued interest on NPA accounts if included (capitalized) in loans and advances

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

Chief Executive Officer

Confidential



Statutory Auditors



Dutta Ghosh & Associates
Chartered Accountants
FRN: 309088E

Sandip Dey
Partner

Membership No: 069862

UDIN : 26069862OVGFBB4039

Date : 05-05-2026

Details regarding disclosure norms prescribed for UCBs (2025-26)

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

i) Capital to Risk Weight Asset Ratio. (CRAR): 23.56%

ii) Movement of CRAR i.e., CRAR as on Balance Sheet date for the current year vis-a vis previous year: 22.14% (2024-25), 23.56% (2025-26)

iii) Investments:

a) Book value and Face value of SLR investments: Rs.5677.10 lakh (Face value), Rs.5664.28 lakh (Book value)

b) Market value of SLR investments: Rs. 5399.10Lakh

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 @	16.30			
6	Provision Held towards Depreciation				

@Equity Investment in NUCFDC = Rs.16.30 Lakh & Call money Investment with primary dealer = Rs.0.00 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.1718.61 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: 6.30%

viii) NPAs:

- a) Gross NPAs: Rs.1433.2 lakh(6.30%)
b) Net NPAs : Rs.323.21 lakh (1.49%)

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.1455.11 lakh (7.10%) as on 31.03.2025 and Rs.1433.27 lakh (6.30%) as on 31.03.2026. Net NPAs: Rs.134.86 lakh (0.70%) as on 31.03.2025 and Rs.323.21 lakh (1.49%) as on 31.03.2026.

x) Profitability:

- a) Interest income as a percentage of working funds :9.82%
b) Non-interest income as a percentage of working funds:3.52%
c) Operating profit as a percentage of working funds :1.11%
d) Return on Assets :0.85%
e) Business (Deposits + Advances) per employee : Rs.1139.27 lakh
f) Profit per employee : Rs.6.05 lakh

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



Rs.251.00 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, 2026 vis-a-vis previous year (e.g. March 31, 2025).] :Rs.251.00 lakh (as on 31.03.2026), Rs.231.99.lakh (as on 31.03.2025)

	As on 31.03.2025	As on 31.03.2026
a) Towards NPAs	Rs.231.99 lakh	Rs 251.00 lakh
b) Towards depreciation on investments	Rs.0.00 lakh	Rs.0.00 lakh
c) Towards standard assets	Rs.0.00 lakh	Rs.0.00 lakh

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

xiv) Payment of DICGC Insurance Premium:31.06 lakh

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)			

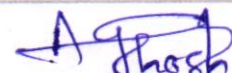
UCBs are also required to disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.

([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](#))

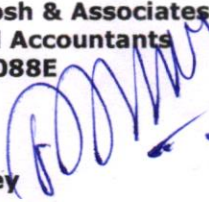
xvii) Fixed Assets- Valuation/ Revaluation: Rs.135.23 lakh/ Rs.135.23 lakh

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 NO: 26069862OVGFFB4039
Date: 05-05-2026

