

The Goa State Co-operative Bank Ltd.

(Scheduled Bank)

Sahakar Sankul, EDC Complex, Patto Panaji - Goa

Form A

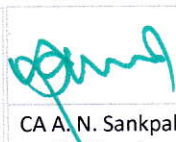
Form of Balance Sheet

Balance Sheet of **THE GOA STATE COOPERATIVE BANK LTD**

Balance as on 31st March 2026

(000's omitted)

Particular	SCH	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
<u>Capital and Liabilities</u>			
Capital	1	9,33,735.74	9,18,329.14
Reserves and Surplus	2	12,91,660.92	10,82,883.81
Deposits	3	260,64,289.57	240,55,700.75
Borrowings	4	11,66,364.33	11,01,522.77
Other liabilities and provisions	5	10,63,186.93	11,27,183.01
Total		305,19,237.49	282,85,619.48
<u>Assets</u>			
Cash and balances with Reserve Bank of India	6	8,60,624.80	10,49,012.86
Balance with banks and money at call and short notice	7	47,33,156.36	48,38,275.14
Investments	8	101,87,618.15	86,67,947.44
Advances	9	130,24,439.22	120,13,434.95
Fixed Assets	10	6,76,550.07	6,23,143.89
Other Assets	11	10,36,848.89	10,93,805.20
Total		305,19,237.49	282,85,619.48
Contingent liabilities	12	2,17,619.26	96,171.81

					As per our report of even date attached For Sankpal kulkarni & Associates Chartered Accountants Place: Kolhapur Date: 23rd June 2026 UDIN: 26104718XDSENA9336	
U. A. Pilgaonkar GENERAL MANAGER (ACTS)	A. M. Chodankar MANAGING DIRECTOR	Shri Shrikant P Naik DIRECTOR	Shri Krishna Kudnekar VICE-CHAIRMAN	Shri Pandurang Kurtikar CHAIRMAN		CA A. N. Sankpal (Partner) FRN: 121256W M No: 104718



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Schedule 1 - Capital

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I	For Nationalized Banks Capital (Fully owned by Central Government)	0.00	0.00
II.	For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	0.00	0.00
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949	0.00	0.00
	Total	0.00	0.00
III.	For Other Banks	0.00	0.00
	<u>AUTHORISED CAPITAL</u>	<u>15,50,000.00</u>	<u>15,50,000.00</u>
	a. "A" class shares 2,50,000 Shares of Rs.1000/- each under bye law No.4(i)	2,50,000.00	2,50,000.00
	b. "B" class shares 1,00,000 Shares of Rs.5000/- each under bye law No.4(ii)	5,00,000.00	5,00,000.00
	c. "C" class shares .8,00,000 Shares of Rs.1000/- each under bye law No.4(iii)	8,00,000.00	8,00,000.00
	<u>ISSUED CAPITAL & SUBSCRIBED CAPITAL</u>		
	a) "A" Class shares of Cooperative Institutions 2,26,548 Shares of Rs. 100/- each 43,648 Shares of Rs. 1000/- each	66,302.80	65,928.70
	b) "B" Class Shares held by Government of Goa 10,000 Shares of Rs. 1000/- each 57,320 Shares of Rs. 5000/- each	2,96,600.00	2,96,600.00
	c) "C" Class Shares held by Individual 2,04,696 Shares of Rs. 100/- each 5,50,276 Shares of Rs. 1000/- each	5,70,745.60	5,55,698.10
	Add: Share Application Money	87.34	102.34
	Total	9,33,735.74	9,18,329.14

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Schedule 2 - Reserves and Surplus

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	<u>Statutory Reserves</u>		
	Opening Balance	78,220.03	66,169.94
	Additions during the year	14,994.08	12,050.09
	Deductions during the year	0.00	0.00
	Total (I)	93,214.11	78,220.03
II.	<u>Capital Reserves</u>		
	Opening Balance	19,988.65	18,433.45
	Additions during the year	0.00	1,555.20
	Deductions during the year	0.00	0.00
	Total (II)	19,988.65	19,988.65
III.	<u>Share Premium</u>		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Total (III)	0.00	0.00
IV.	<u>Revenue and Other Reserves</u>		
	Opening Balance	9,25,498.83	9,35,109.10
	Additions during the year	10,70,868.24	1,20,054.40
	Deductions during the year	(8,70,008.05)	(1,29,664.67)
	Total (IV)	11,26,359.02	9,25,498.83
V.	Balance in Profit and Loss Account	52,099.14	59,176.30
	Total (I, II, III, IV and V)	12,91,660.92	10,82,883.81

Schedule 3 - Deposits

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
A.I.	Demand deposits		
	(i) From banks	0.00	0.00
	(ii) From others	3,19,902.12	2,90,466.48
II.	Savings Bank Deposits	73,22,609.45	71,19,833.31
III.	Term Deposits		
	(i) From banks	0.00	0.00
	(ii) From others	184,21,778.00	166,45,400.96
	Total (I, II and III)	260,64,289.57	240,55,700.75
B.	(i) Deposits of branches in India	0.00	0.00
	(ii) Deposits of branches outside India	0.00	0.00
	Total	260,64,289.57	240,55,700.75

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Schedule 4 - Borrowings

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Borrowings in India		
	(a) Reserve Bank of India	0.00	0.00
	(b) Other banks	11,66,364.33	11,01,522.77
	(c) Other institutions and agencies	0.00	0.00
II.	Borrowings outside India	0.00	0.00
	Total (I and II)	11,66,364.33	11,01,522.77
	Secured borrowings included in I and II above -	11,66,364.33	11,01,522.77
Total		11,66,364.33	11,01,522.77

Schedule 5 - Other Liabilities and Provisions

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Bills/ Draft payable	15,339.67	11,364.10
II.	Inter-office adjustment (net)	0.15	0.00
III.	Interest accrued	36,601.88	60,744.55
IV.	Others (including provisions)	10,11,245.23	10,55,074.36
Total		10,63,186.93	11,27,183.01

Schedule 6 - Cash and Balances with Reserve Bank of India

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Cash in hand (including foreign currency notes)	87,874.79	87,162.85
II.	Balances with Reserve Bank of India		
	in Current Account	7,72,750.01	9,61,850.01
	in Other Accounts	0.00	0.00
Total (I and II)		8,60,624.80	10,49,012.86

Schedule 7 - Balances with Banks and Money at Call and Short Notice

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	In India		
(i)	Balances with banks		
(a)	in Current Accounts	1,97,156.36	3,45,914.14
(b)	in Other Deposit Accounts(TD)	45,36,000.00	44,92,361.00
(ii)	Money at call and short notice		
(a)	with banks	0.00	0.00
(b)	with other institutions	0.00	0.00
	Total (i and ii)	47,33,156.36	48,38,275.14
II.	Outside India		
(i)	in Current Accounts	0.00	0.00
(ii)	in Other Deposit Accounts	0.00	0.00
(iii)	Money at call and short notice	0.00	0.00
	Total (II)	0.00	0.00
	Grand Total (I and II)	47,33,156.36	48,38,275.14

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Schedule 8 - Investments

(000's omitted)

		As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Investments in India in		
(i)	Government Securities	89,27,039.20	79,17,698.64
(ii)	Other approved securities(NON SLR)	12,60,076.85	7,49,746.70
(iii)	Shares	502.10	502.10
(iv)	Debentures and Bonds	0.00	0.00
(v)	Subsidiaries and/or joint ventures	0.00	0.00
(vi)	Others (to be specified)	0.00	0.00
	Total (I)	101,87,618.15	86,67,947.44
II.	Investments outside India in		
(i)	Government securities (including local authorities)	0.00	0.00
(ii)	Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii)	Others investments (to be specified)	0.00	0.00
	Total(II)	0.00	0.00
	Grand Total (I and II)	101,87,618.15	86,67,947.44

Schedule 9 - Advances

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
A. (i)	Bills purchased and discounted	0.00	0.00
(ii)	Cash credits, overdrafts and loans repayable on demand	10,17,328.60	6,46,811.72
(iii)	Term loans	120,07,110.62	113,66,623.23
	Total	130,24,439.22	120,13,434.95
B. (i)	Secured by tangible assets	65,48,139.16	53,29,462.21
(ii)	Covered by Bank/Government Guarantees	0.00	0.00
(iii)	Unsecured	64,76,300.06	66,83,972.74
	Total	130,24,439.22	120,13,434.95
C.I	Advances in India		
(i)	Priority Sectors	35,77,746.05	36,06,941.38
(ii)	Public Sector	0.00	0.00
(iii)	Banks	0.00	0.00
(iv)	Others	94,46,693.17	84,06,493.57
	Total	130,24,439.22	120,13,434.95
C.II	Advances outside India		
(i)	Due from banks	0.00	0.00
(ii)	Due from others	0.00	0.00
(a)	Bills purchased and discounted	0.00	0.00
(b)	Syndicated loans	0.00	0.00
(c)	Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I and II)	130,24,439.22	120,13,434.95

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Schedule 10 - Fixed Assets

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Premises (Including Land Value of Rs. 2975.00) At cost as on 31st March of the preceding year Additions during the year Deductions during the year Depreciation to date (*Including Depreciation on Premises Revaluation Rs 70844.10 for 2026 and Rs 64243.77 for 2025) Total (I)	 5,97,840.05 7,08,441.00 (5,78,194.55) (72,506.68) 6,55,579.82	 6,63,942.15 68.63 0.00 (66,170.73) 5,97,840.05
II)	Other Fixed Assets At cost as on 31st March of the preceding year Additions during the year Deductions during the year Depreciation to date Total (II)	 25,303.84 4,310.35 (2,495.87) (6,148.06) 20,970.25	 28,284.32 4,385.69 (323.58) (7,042.59) 25,303.84
	Total (I and II)	6,76,550.07	6,23,143.89

Schedule 11 - Other Assets

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Inter-office adjustments (net)	0.00	461.51
II.	Interest accrued	4,33,194.83	4,53,295.52
III.	Tax paid in advance/tax deducted at source	1,626.01	27,008.77
IV.	Stationery and stamps	2,097.98	3,087.74
V.	Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI.	Others *(incl. Loss on IBI of Rs. 28,33,59.28)	5,99,930.07	6,09,951.66
	Total	10,36,848.89	10,93,805.20

Schedule 12 - Contingent Liabilities

(000's omitted)

	Particular	As on 31-03-2026 (Current year)	As on 31-03-2025 (Previous year)
I.	Claims against the bank not acknowledged -Taxation	0.00	48.92
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 (a) In India (b) Outside India	 0.00 0.00	 0.00 0.00
V.	Acceptances, endorsements and other obligations	11,997.19	13,802.10
VI.	Other items for which the bank is contingently liable (Entire Rs 205622.07 has been deposited to RBI)	2,05,622.07	82,320.79
	Total	2,17,619.26	96,171.81