

INDEPENDENT AUDITOR'S REPORT

The Members

Noble Co-operative Bank Limited

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying standalone financial statements of Noble Co-operative Bank Limited ("the Bank"), which comprise the Balance Sheet as at 31st March 2025, the Statement of Profit and Loss for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the standalone financial statements"). These standalone financial statements incorporate the returns of the Head Office and five branches, audited by us.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 31st March 2025, and its profit for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Standalone Financial Statements* section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI, together with the ethical requirements that are relevant to our audit of the standalone financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current period. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

1. Non-performing assets having a balance of zero are not being marked as closed accounts.

Management's Responsibility for the Standalone Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Banking Regulation Act, 1949 complying with Reserve Bank of India guidelines from time to time, applicable Accounting Standards, and for such internal controls as management determines necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern 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 Board of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone 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 Standards on Auditing 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 Standards on Auditing, 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, but not for the purpose of expression of opinion on the effectiveness of the Bank's internal controls.
- 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.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

The Balance Sheet and Profit & Loss account have been drawn up in accordance with section 29 of the Banking Regulation Act, 1949.

We report that:





- We have obtained all the information and explanations that to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
- The transactions of the Bank which have come to our notice have been within the powers of the Bank.
- The returns received from the offices and branches of the Bank have been found adequate for the purpose of the audit.

We further report that:

- The Balance Sheet and the Profit & Loss Account with this Report are in agreement with the books of account.
- In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.

For Gaur & Associates
Chartered Accountants



R.K. Gaur

Partner

Membership No. 072146

UDIN: 25072146BMNAQ63590

Place: Delhi

Date: 25th June 2025

NOBLE CO-OPERATIVE BANK LTD. NOIDA

THE THIRD SCHEDULE "FORM A"

Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act, 1949 under Section 29

Balance Sheet as on 31st March 2025

As at 31.3.2024	CAPITAL AND LIABILITIES	Note No.	As at 31.3.2025	As at 31.3.2024	PROPERTY AND ASSETS	Note No.	As at 31.3.2025
3,63,74,500.00	1. CAPITAL:		3,53,90,200.00	4,41,63,776.07	1. CASH	5	3,42,42,267.07
10,00,00,000.00	i) Authorised Capital (10,00,00,000.00) 10 Lakh Shares of Rs 100 Each			3,07,76,278.00	i) In hand and with Reserve Bank Of India		2,25,32,237.00
3,63,74,500.00	ii) Subscribed & Paid up Capital 353902 Shares of Rs 100 Each			1,12,40,585.30	ii) State Bank of India		95,64,297.30
	iii) Amount Called up 353902 Shares of Rs 100 Each				iii) Central Co-operative Bank		21,45,732.77
36374500	a) Individuals Rs. 35390200 b) Co-operative Institutions c) State Government			21,46,912.77			
11,38,14,950.64	2. RESERVE FUND AND OTHER RESERVES:		11,77,86,941.94	9,17,89,316.71	2. BALANCES WITH OTHER BANKS	6	8,29,18,922.85
3,92,22,124.96	i) Statutory Reserve			4,67,89,316.71	(i) Current Deposits		3,79,18,922.85
5,00,00,000.00	ii) Bad & Doubtful Debts Reserve			4,50,00,000.00	(ii) Fixed Deposits		4,50,00,000.00
35,607.78	iii) Building Fund						
2,45,57,117.90	iv) Other funds and Reserves (to be specified)	1		1,18,00,000.00	3. MONEY AT CALL AND SHORT NOTICE		
98,15,870.00	a. Special Reserve			14,07,39,150.00	4. INVESTMENTS	7	16,09,82,540.00
58,461.00	b. Education Fund				(i) In Central and State Government securities (at book value)		
1,27,100.00	c. Charitable Fund			14,10,00,000.00	Face value		14,10,00,000.00
41,23,881.63	d. Retained Earning			14,07,39,150.00	Book Value		12,09,82,540.00
63,64,660.27	e. General Reserve			13,84,62,106.00	Market value		12,20,91,106.00
28,40,818.00	f. Investment Fluctuation Reserve				(ii) Shares in co-operative institutions other than in item (5) below		
12,20,627.00	g. Provision on Standard Assets				(iii) Other investments (to be specified) Non SLR Investment		4,00,00,000.00
5,700.00	h. Nominal Membership Fee			26,16,91,825.29	5. ADVANCES:	8	23,56,18,970.73
57,14,44,172.15	3. DEPOSITS AND OTHER ACCOUNTS	2	55,18,86,591.84	6,40,36,841.88	(i) Short-term loans, cash credits, overdrafts and bills discounted of which secured against:		5,36,50,700.68
24,84,90,226.74	(i) Fixed Deposits & Recurring Deposits			NIL	(a) Government and other approved securities		
	(a) Individuals**			64036841.88	(b) Other tangible securities@ of the advances:		53650700.68
					Amount due from individuals of the advances, amount overdue Considered bad and doubtful of recovery		



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25,60,695.00	(b) Other societies			34,54,965.00		15,23,86,834.32	(ii) Medium-term loans of which secured against:		17,15,26,409.70
23,19,30,506.08	(ii) Savings Bank Deposits			21,42,19,540.13			(a) Government and other approved securities		
23,18,18,274.20	(a) Individuals**			95,58,168.75		15,23,86,834.32	(b) Other tangible securities@ of the advances Amount due from individuals of the advances, amount overdue: Considered bad and doubtful of recovery	171,52,6409.70	
1,12,231.88	(b) Other societies			2,46,384.18		4,52,68,149.09	(iii) Long-term loans of which secured against:	1,04,41,860.35	
9,10,23,439.33	(iii) Current Deposits			9,11,36,736.78			(a) Government and other approved securities		
8,93,94,980.87	(a) Individuals**			8,95,16,096.67		4,52,68,149.09	(b) Other tangible securities@ of the advances, amount due from individuals of the advances Amount overdue: Considered bad and doubtful of recovery	10441860.35	
16,28,458.46	(b) Other societies			16,20,640.11		4,57,50,135.33	6. INTEREST RECEIVABLE:	4,79,14,130.24	
14,62,406.35	4. BILLS FOR COLLECTION BEING BILLS RECEIVABLE As per contra	3			20,19,391.65	4,57,50,135.33	INTEREST RECEIVABLE ON LOANS INTEREST RECEIVABLE ON INVESTMENT	37480022.35 10434107.89	
3,96,05,376.12	5. OVERDUE INTEREST RESERVE			3,74,80,022.35		14,62,406.35	7. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS per contra	20,19,391.65	
	6. INTEREST PAYABLE					81,528.46	8. BRANCH ADJUSTMENTS	73,581.30	
86,33,660.09	7. OTHER LIABILITIES	4		85,80,097.49		81,528.46	I) Suspence against Adv Salary II) ABB	35,417.00 38,164.30	
34,05,466.58	(i) Payorder issued			24,62,717.22			9. PREMISES LESS DEPRECIATION		
4,14,412.45	(ii) TDS			4,99,085.00			10. FURNITURE AND FIXTURES LESS DEPRECIATION		
17,58,932.06	(ii) Other Payables			28,29,156.27		35,79,786.59	11. OTHER ASSETS (to be specified)	32,18,249.33	
29,54,849.00	(iv) Deferred Tax Liability (DTL)			27,89,139.00		2,61,96,390.05	12. NON-BANKING ASSETS ACQUIRED IN SATISFACTION of CLAIMS	74,39,032.94	
36,17,603.30	8. PROFIT AND LOSS					14,78,96,253.80		179774042.8	



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NOBLE CO-OPERATIVE BANK LTD. NOIDA

FORM "B"

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

(Fig. in Rs.)

31.03.2024 (Amt. in Rs.)	EXPENDITURE	Note No.	31.03.2025 (Amt. in Rs.)	31.03.2024 (Amt. in Rs.)	INCOME	Note No.	31.03.2025 (Amt. in Rs.)
2,18,19,180.74	1. Interest On Deposits, Borrowings, Etc.	13	2,21,39,435.19	6,31,07,002.63	1. Interest And Discount	23	5,71,90,328.28
2,01,63,052.08	2. Salaries, Allowances & Provident Fund	14	2,11,55,160.49	49,32,762.46	2. Commission, Exchange And Brokerage	24	42,57,925.42
1,02,68,901.65	3. Rent, Taxes, Insurance, Lighting Etc.	15	1,05,02,858.20	8,63,366.00	4. Other Receipts	25	5,85,376.81
25,81,777.50	4. Law Charges	16	36,77,742.00		3. Income From Non-Banking Assets And Profit From Sale Of Or Dealing With Such Assets.	27	50,00,000.00
3,01,884.52	5. Postage, Telegrams, Telephone Charges	17	3,27,545.93				
27,47,111.08	6. Depreciation On & Repairs To Property	18	17,84,899.29				
10,07,203.84	7. Stationery, Printing & Advertisement Etc.	19	7,72,272.97				
20,60,494.00	8. Travelling & Conveyance	20	14,96,040.00				
5,34,037.00	9. Tax Provision/Paid	21	9,24,705.00				
45,95,165.38	10. Other Expenditure	22	27,86,097.80				
	11. Directors & Local Committees Members Fee And Allowances	26	61,599.00				
(11,11,230.00)	12. Loss on Sale of Securities	28	1,94,000.00				
1,17,950.00	13. Auditor's Fee	29	1,55,391.00				
38,17,603.30	14. Balance Of Profit		10,55,883.64				
6,89,03,131.09	GRAND TOTAL		6,70,33,630.51	6,89,03,131.09	GRAND TOTAL		6,70,33,630.51

AS PER OUR REPORT OF EVEN DATE

FOR NOBLE CO-OPERATIVE BANK LIMITED

For M/s GAUR & ASSOCIATES
Chartered Accountants

Firm Registration No. 005354C



Partner
M. No. -
UDINI:

CA R.K. GAUR

72146

25072146BMN/AQC3590

Place: Noida

Date: 25.06.2025

R.C. Gupta
R.C Gupta
Secretary

Secretary

6,70,33,630.51

Vishal Bakshi
Vishal Bakshi
Chairman

Chairman

Naipal Singh Bhati
Naipal Singh Bhati
Director

Director

A K Dixit
A K Dixit
Director

Director

Note No. 1

OTHER FUND & OTHER RESERVES

HEADING	BALANCE AS ON 31-03-2021	BALANCE AS ON 31-03-2025
2014 Provision on Standard Asset	12,20,627.00	12,20,627.00
2005 Special Reserve (LTF)	98,15,870.00	99,72,358.00
2015 Investment Fluctuation Reserve	28,40,818.00	45,00,000.00
2019 Retained Earning	41,23,881.63	41,23,881.63
2023 General Reserve	63,64,660.27	1,74,98,081.57
2012 Education Fund	58,461.00	83,461.00
2013 Charity Fund	1,27,100.00	1,27,100.00
2021 Nominal Membership Fee	5,700.00	5,700.00
TOTAL	2,45,57,117.90	3,75,31,209.20

Note No. 2

DEPOSIT & OTHER ACCOUNT

HEADING	BALANCE AS ON 31-03-2021	BALANCE AS ON 31-03-2025
FIXED DEPOSIT		
82 Cumulative Deposit	18,76,93,688.00	19,09,86,076.00
85 Fixed Deposit Receipt	2,76,08,803.00	2,96,19,288.00
94 Fixed Deposit Quarterly	1,74,04,348.00	1,61,20,398.00
96 Fd Scheme 91 Days	1,02,244.00	-
	23,28,09,083.00	23,67,25,762.00
5 Shagun Saving	2,99,70,256.34	2,92,63,303.23
6 Super Saving	17,26,16,443.08	15,98,65,974.12
8 Super Saving (Special)	3,85,908.58	61,138.08
7 Noble Saving	1,37,21,803.78	1,08,14,142.77
9 Janata Savings Bank Deposit	15,84,105.07	12,86,555.66
10 Saving Bank (Staff)	14,57,833.47	4,97,501.24
97 Female Saving Account	1,21,94,155.76	1,24,30,925.03
	23,19,30,506.08	21,42,19,540.13
RECURRING DEPOSIT		
90 Daily Deposit Scheme Normal		1,93,100.00
81 Recurring Deposit A/C	1,57,83,387.74	96,11,452.93
	1,57,83,387.74	98,04,552.93
CURRENT DEPOSIT		
14 Current Deposit A/C	8,25,56,860.37	7,59,30,827.22
21 Credit Balance In CC A/C	55,22,567.04	55,15,761.10
22 Credit Balance In OD A/C	6,55,079.92	3,48,831.20
4416 Sundry Client Creditors	13,30,650.05	46,09,722.57
4421 Sarfaesi EAuction	1,00,000.00	41,60,000.00
95 Noble Current A/C	8,58,281.95	5,71,594.69
	9,10,23,439.33	9,11,36,736.78
TOTAL	57,15,46,416.15	55,18,86,591.84

** "Fixed deposits" will include reserve fund deposits of societies, employees provident fund deposits, staff security deposits, recurring deposits, cash certificates, etc

** Under the item "individuals" deposits from institutions other than cooperative banks and societies may be included.

† "Borrowings" and "Advances" – Short-term loans will be for periods up to 15 months, medium-term loans from 15 months to 5 years and long-term loans over 5 years.

@ "other tangible security" will include borrowings against gold and gold ornaments, repledge of goods, mortgage of land, etc.

Ram
Vishal
N. Singh
gaur

Note No. 3

BILLS FOR COLLECTION BEING BILLS RECEIVABLE

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
6003 Liability For Cheques Sent In Clearing	12,71,849.02	18,52,684.32
6006 Customer Liability For DD Payable	1,90,557.33	1,66,707.33
TOTAL	14,62,406.35	20,19,391.65

Note No. 4

OTHER LIABILITIES

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
10002 Pay Order Issued		24,62,717.22
10010 T D S (Salary)		50,000.00
10013 Expenses Payable Provision		-
10019 T D S On Rent (Building)		57,992.00
10020 T D S (Professionals / Technical)		1,03,700.00
10021 T D S (Contractors)		23,103.00
10022 T D S (Interest)		2,12,080.00
10032 T D S On Rent (Equipments & Machinery)		0.00
1001 Deferred Tax Liability		2789139.00
10044 CGST (Central Gst)	4,96,710.92	9,08,009.39
10045 Sgst (State Gst)	4,96,710.92	9,08,009.39
10046 IGST (Integrated Gst)	0.00	0.00
10047 CGST (Reverse Charge)	1,03,410.11	2,34,541.27
10048 Sgst (Reverse Charge)	1,03,410.11	2,34,541.27
10049 Igst (Reverse Charge)	19,437.00	9000
10051 Lic Payable Staff	0.00	-
10052 Pf Payable Staff	57,084.00	-
10057 TDS on Cash Withdrawal @ 2%	27650	52,210.00
8010 Staff Welfare	454519	5,33,317.00
15003 Nfs Switch Account		1,737.95
TOTAL	17,58,932.06	85,80,097.49

Note No. 5

CASH

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
51000 Cash In Hand	57,76,278.00	75,32,237.00
51005 Ca With Reserve Bank Of India	2,50,00,000.00	1,50,00,000.00
51102 Ca A/C Cash	21,46,912.77	21,45,732.77
51103 Ca With State Bank Of India	1,12,40,585.30	95,64,297.30
TOTAL	4,41,63,776.07	3,42,42,267.07

Note No. 6

BALANCES WITH OTHER BANKS

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
51104 Ca With Corporation Bank	9,67,653.54	17,48,140.25
15001 NPS SWITCH ACCOUNT@IMPS	6,97,459.08	1,23,960.00
52001 Ca With ICICI BankAtm / Pos / ECom	17,94,989.82	38,87,622.39
52006 Ca With ICICI Bank2941	87,50,934.31	25,00,531.80
52007 Ca With ICICI Bank Demand Draft	1,66,35,392.57	1,15,55,739.79
52018 Ca With YES Bank Drawing A/C	1,59,721.41	1,59,722.41
52019 Ca With YES Bank Deposit A/C	1,45,74,887.78	31,81,364.65
52021 YES Bank Cts	770.29	770.29
52030 Ca With INDUSIND Bank	38,704.36	38,704.36
52040 Dbt (YES Bank A/C)	30,27,803.55	25,41,425.61
52047 Fd With FINCARE Bank	2,50,00,000.00	2,50,00,000.00
52049 Fd With JANA SMALL Bank	0.00	0.00
52051 Ca With ICICI Bank Clearing A/C	50,000.00	50,000.00
52052 Ca With ICICI Bank Payment A/C	50,000.00	50,000.00
52053 Ca with ICICI Bank Collection A/C	20,500.00	20,500.00
52054 Ca with ICICI Bank Nach AC	20,500.00	20,500.00
15002 NPS SWITCH ACCOUNT@ATM		-10,000.00
54015 Ca With PUNJAB NATIONAL Bank		70,50,000.00
54016 Ca With UNION Bank Sec 53		49,99,941.00
52055 Fdwith SURYODAYA SMALL FINANCE Bank	2,00,00,000.00	2,00,00,000.00
52048 Money At Call/Short Notices		0.00
TOTAL	9,17,89,316.71	8,29,18,922.85



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Note No. 7

INVESTMENTS

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
54002 Central Government Securities	10,09,81,650.00	10,09,09,040.00
54011 State Government Securities	3,97,57,500.00	2,00,73,500.00
54014 Non SLR Investment	0.00	4,00,00,000.00
54015 Treasury Bills (SLR)	-	-
TOTAL	14,07,39,150.00	16,09,82,540.00

Note No. 8

ADVANCES

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
21 Cash Credit	98,19,445.98	88,27,845.04
22 Over Draft	4,50,89,744.55	2,99,13,462.29
41 Demand Loan	91,27,651.35	1,49,09,393.35
49 Personal Loan	21,96,695.03	88,81,904.03
47 Vehicle Loan	7,23,62,706.86	7,05,12,184.03
43 Term Loan	1,37,78,832.44	1,42,79,129.54
51 Loan Against Property	5,49,60,192.99	6,88,96,399.43
52 Loan Against Rent Receivable	29,97,548.00	47,81,630.67
50 Noble Mortgage Loan	60,90,859.00	41,75,162.00
46 Housing Loan	52,68,149.09	1,04,41,860.35
TOTAL	22,16,91,825.29	23,56,18,970.73

Note No. 9

INTEREST RECEIVABLE

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
57007 Intt Receivable	61,44,759.21	1,04,34,107.89
57009 Intt Receivable On Loans	3,96,05,376.12	3,74,80,022.35
TOTAL	4,57,50,135.33	4,79,14,130.24

Note No. 10

BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS per contra

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
58003 Cheque Sent In Ctg	12,71,849.02	18,52,684.32
58006 Customer Liability For Dd Payable At Iciici Bank	1,90,557.33	1,66,707.33
TOTAL	14,62,406.35	20,19,391.65

Note No. 11

FURNITURE AND FIXTURES LESS DEPRECIATION

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
61001 Main Branch	6,49,647.05	5,84,436.96
61002 Sector53 Branch	4,51,898.56	4,06,588.94
61003 Sector 58	3,33,519.46	3,00,107.68
61004 Sector49	5,22,647.78	4,70,060.50
61005 Head Office	10,79,961.65	9,69,165.31
61006 Sector04	5,42,112.09	4,87,889.94
TOTAL	35,79,786.59	32,18,249.33

Note No. 12

OTHER ASSETS

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
62001 Security Deposits	6,35,550.00	6,35,550.00
62002 Stamps On Hand	4,130.00	5,330.00
62008 Tax Paid In Advance	-	0.00
62009 Tax Refundable (ITax & Fbt)	7,38,045.00	5,68,353.00
62011 ItcCgst (Input Tax Credit)	11,84,905.53	12,85,086.53
62012 ItcSgst (Input Tax Credit)	9,76,818.53	10,76,999.53
62013 ItcIgst (Input Tax Credit)	3,35,200.06	5,39,989.34
62014 ItcCgst (Reverse Charge)	27,742.50	4,16,408.07
62015 ItcSgst (Reverse Charge)	27,742.50	4,16,408.07
62017 ItcBalance	45.00	45.00
62018 Cirp Cost Refundable	9,00,000.00	21,49,789.00
62019 ExGratia For Covid Moratorium	0.00	-
62020 Claim receivable account	2,03,69,335.00	-
62016 ItcIgst (Reverse Charge)	12,060.00	43,560.00
63001 Stationary A/C	3,01,514.00	3,01,514.40
64007 Suspense A/C PrePaid Expenses	2,75,461.03	-
62021 Tax deducted at source	2,05,100.00	0.00
62027 IMPs Charges Receivable Account	2,04,740.50	0.00
TOTAL	2,61,98,38	74,39,032.94



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Note No. 13

INTEREST ON DEPOSIT, BORROWINGS

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
1001 Sb Intt	5880205	56,39,294.00
1003 Intt Paid On Rd	1105058.74	9,93,870.19
1004 Intt Paid On Cdr	11996708	1,30,65,207.00
1005 Intt Paid On Fd	1499270	17,47,313.00
1007 Qip Intt	1337939	6,93,751.00
1008 Intt Paid On Flexi Fix Deposit	0	0.00
1015 Intt Paid On Od	0	0.00
1012 Interest paid to branches		0.00
TOTAL	21819180.74	2,21,39,435.19

Note No. 14

Salaries, Allowances & Provident Fund

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
2004 Establishment Expenses	8297012	97,44,874.58
2006 Basic Salary	7140166	83,37,515.00
2007 House Rent Allowance (Hra)	1043401	6,90,455.00
2008 Conveyance Allowance	423107	2,95,857.00
2009 Cash / Key Allowance	52110	56,085.00
2011 Other Allowance	440264	2,24,461.00
2014 Medical Aid	8000	2,000.00
2016 Staff Welfare	17884	39,845.93
2019 P F Staff	481027	3,35,943.00
2020 Dearness Allowance	1477159	10,76,748.00
7004 Travelling Expenses & D A	358603.05	2,04,139.98
2018 Gratuity Provision	281330	1,32,918.00
2021 Leave Encashment	142989	14,318.00
TOTAL	20163052.05	2,11,55,160.49

Note No. 15

Rent, Taxes, Insurance, Lighting Etc.

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
4001 Rent Of Branch	6963418	75,60,960.60
4002 Electricity	938268.65	9,86,145.10
4007 Insurance Premium	63441	63,384.50
4012 DICGC Premium	830924	7,86,862.00
4013 Rent On Equipment & Machinery	1472850	11,05,506.00
TOTAL	10268901.65	1,05,02,858.20

Note No. 16

Law Charges

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
5002 Consultancy Fees	1909520	22,65,040.00
5008 Legal Charges	672257.5	14,12,702.00
TOTAL	2581777.5	36,77,742.00

Note No. 17

Postage, Telegrams, Telephone Charges

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
6001 Telephone Charges	98976.69	1,26,906.61
6002 Postages	23865	19,914.00
6006 Internet/Connectivity	179042.83	1,80,731.32
TOTAL	301884.52	3,27,545.93

Note No. 18

Depreciation On & Repairs To Property

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
10004 Repair & Maintenance	1578020.01	5,56,898.00
10005 Annual Maintenance	675778.05	7,83,854.03
10001 Depreciation On O F F	404313.02	3,61,537.26
10003 Amortisation Of Govt Securities	89000	82,610.00
TOTAL	2747111.08	17,84,899.29

Note No. 19

Stationery, Printing & Advertisement Etc.

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
2001 Printing & Stat	363360.84	3,22,906.29
2002 Advt & Publicity Exp	409027.5	3,67,168.68
2003 Business Development Exp	234815.5	82,198.00
TOTAL	1007203.84	7,72,272.97



Prasad

Vishal

N. Srinivas

Prasad

Note No. 20

Travelling & Conveyance

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
7003 Conv. Charges To Staff	451184	3,99,600.00
7006 Vehicle Hiring Charges	1609310	10,50,440.00
7009 Conveyance charges to others	-	46,000.00
TOTAL	2060494	14,96,040.00

Note No. 21

Tax Provision/Paid

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
16002 Tax Paid For Previous Years	0	
16003 Income Tax	519278	7,68,217.00
16005 Provision For Spl. Reserve	14759	1,56,488.00
TOTAL	534037	924705.00

Note No. 22

Other Expenditure

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
8003 News Paper & Periodicals	2264	52,945.00
8006 Misc Exp	846185.75	66,035.50
8009 Other Bank Charges	30961.17	44,962.74
8017 Festival Celebration	18579	72,965.50
8021 Utility	272049.2	2,74,130.20
8022 Subscription Fees	128182.76	60,235.00
8024 Petrol/ Diesel	409581	3,94,651.00
8025 ATM / POS / IMPS Service Charges	1010618.5	3,27,000.00
8026 CBS Swift Core Charges	1754355	14,19,180.00
8028 Interest paid on Income Tax	63415	0.00
8029 GST Claim Settlement	378	0.00
8030 ATM/POS/ECOM Charges paid A/C	-	73,992.86
TOTAL	4536569.38	27,86,097.80

Note No. 23

Directors & Local Committees Members Fee & Allowances

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
3022 Board Meeting Expenses	58596.00	61,599.00
TOTAL	58596.00	61,599.00

Note No. 24

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
88001 Loss on Sale of Securities	-	1,94,000.00
TOTAL	-	1,94,000.00

Note No. 25

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
9001 Audit Expenses	117950.00	155391.00
TOTAL	117950.00	1,55,391.00

Note No. 26

Interest And Discount

HEADING	BALANCE AS ON 31/03/2024	BALANCE AS ON 31-03-2025
51002 Cash Credit Interest	1223786	3,54,105.00
51003 Over Draft Interest	8663619	71,45,698.35
51022 Other Interest/Charges Received In Loans	293176	16,02,788.04
51006 Interest On Investments FD	5678932	43,11,686.00
51007 Int On Govt & Other Securities	10430406.52	89,16,496.01
51008 Interest On Housing Loans (HI)	762973	1,59,72,131.00
51009 Interest On Personal Loans (PI)	59249	2,43,637.00
51010 Interest On Vehicle Loans (VI)	5608490	68,21,747.00
51011 Interest On Term Loan (TI)	10099334	9,79,558.00
51013 Intt Received LAP	17228251.38	74,18,432.00
51015 Intt Recd On Demand Loan	846770	11,40,311.00
51017 Intt Recd On LAR	499201	3,46,430.00
51020 Intt Recd Om NML	482657	6,93,872.00
51021 Intt On Money At Call/Short Notice	1230157.73	12,23,942.88
51018 Interest Received on Tax	-	11,425.00
51012 Interest on Education Loan	-	8,069.00
TOTAL	63107022.19	5,71,90,328.28



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Note No. 27

Commission, Exchange And Brokerage

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
52001 Pay Order Charges	0	11,951.00
52002 Cheque Book Charges	161664.4	1,99,523.00
52003 Stop Pay Charges	9400	7,500.00
52004 Locker Rent	767480	6,57,764.00
52005 Other Service Charges	1776804.92	18,73,519.52
52007 Misc Income	203897	3,144.00
52011 Cheques Returning Charges	491000	4,19,200.00
52015 Processing Fee/ Chrges	1317389.66	10,22,900.00
52019 Rtgs/Neft Charges	63465	62,423.90
TOTAL	4791100.98	42,57,925.82

Note No. 28

Other Receipts

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
51018 Interest Received On Tax	5598	0.00
52023 Folio/ Incidental Charges	150968	1,54,350.00
52021 Account Closure Charges	0	1,000.00
58004 Claim Receivable Account	0	0.00
58005 Reversal of Investment Depreciation Reserve	706050	0.00
52027 ATM CUM DEBIT Card Issuance Charges	750	1,18,700.00
58002 Commission on PMJJBY		566.00
58006 ATM Charges Received		2,54,906.81
55003 Exchange on DD		55,854.00
TOTAL	863366	5,85,376.81

Note No. 29

Profit From Sale Of Non Banking Assets

HEADING	BALANCE AS ON 31-03-2024	BALANCE AS ON 31-03-2025
58007 Profit on Sale of Non Banking Assets	-	50,00,000.00
TOTAL	-	50,00,000.00

Ramesh

Vishal

W. Singh

Prakash



NOBLE CO-OPERATIVE BANK LIMITED, NOIDA

SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

A. ACCOUNTING POLICIES:

1. General:

The Financial Statements are prepared on historical cost convention and on accrual basis of accounting, unless otherwise stated, by following going concern assumption and conform in all material aspects to the statutory provisions, regulatory guidelines and Generally Accepted Accounting Principles in India. The financial statements comply with the applicable mandatory accounting standards issued by the Institute of Chartered Accountants of India. The accounting policies are consistently applied, except for the changes disclosed, if any, in the financial statements with those used in the previous year.

2. Investments:

The Investments, other than Term Deposits with Banks/Institutions, are classified in accordance with Reserve Bank of India guidelines under three categories i.e., "Held to Maturity", "Available for Sale" and "Held for Trading" which is decided at the time of acquisition in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for all Primary (Urban) Co-Op Banks.

Transfer of scrips, if any, from one category to another, is done at the lowest of acquisition cost/book value/market value on the date of transfer. Depreciation, if any, on such transfer is provided in accordance with guidelines issued by Reserve Bank of India from time to time.

Investments are disclosed in the Balance Sheet under (i) Government Securities, (ii) Shares in co-operative institutions (iii) Other investments (to be specified) Non SLR Investments. The net depreciation in any category is provided and net appreciation in any category is ignored. Valuation of investments is done in accordance with the guidelines issued by Reserve Bank of India.

The Statutory Reserve fund is invested in Government and trustee securities or other approved securities or in fixed deposits with the District Co-Operative Central Bank or the State Co-operative Bank or Banks as permitted by law.

(i) Held to Maturity:

Securities acquired with an intention to hold them up to maturity are categorised in this category. Investments under this category are carried at acquisition cost net of amortization. The premium paid, if any, on the investment under this category is amortised over the period remaining to maturity of the particular assets. Profit on Sale /Redemption of Investments, is first credited to the profit and loss account and thereafter transferred to Investment Fluctuation Reserve as an appropriation from the Profit and Loss Account in accordance with the RBI guidelines. Loss on sale/redemption of investments is taken to the Profit and Loss account.

(ii) Held for Trading:

Securities acquired with an intention to trade by taking advantage of the short term



price/interest rate movements are classified under this category subject to holding of such securities not beyond 90 days. The individual scrips under this category are marked to market. The book value of individual securities would not undergo any change after marking to market.

(iii) Available for Sale:

Securities which do not fall within the above two categories are classified under AFS category.

All quoted securities, in AFS category and HFT category, are valued at market rates/quotes declared by FIMMDA. Unquoted securities are valued as per norms laid down by Reserve Bank of India. Net appreciation in each category, if any, based on the valuation, is ignored and net depreciation, if any, is fully provided for by creating Investment depreciation Reserve (IDR).

Income recognition, provisioning, profit on sale of securities and decrease in market value of securities in AFS category are done as per the Reserve Bank of India guidelines in respect of securities.

Transfer to/from Investment Fluctuation Reserve is made as per guidelines of Reserve Bank of India.

3. Advances:

Advances are classified as performing and non performing assets and provisions are made in accordance with the prudential norms prescribed by the Reserve Bank of India. All advances have been classified under the following categories.

- i) Standard Assets
- ii) Sub-Standard Assets
- iii) Doubtful Assets
- iv) Loss Assets

The provision required to be made on the above categorized advances are provided as follows:

- a) In respect of standard assets
 - Direct advances to Agriculture and SME sectors 0.25 %
 - Commercial Real Estate (CRE) sector 1%
 - Commercial Real Estate-Residential Housing Sector (CRE-RH) 0.75 %
 - All other loans and advances 0.40% of outstanding

The provisions on Standard Assets are reflected in the Balance Sheet under the head "Provision on Standard Assets" and are not considered for arriving at Net NPAs.

- b) In respect of sub standard assets
 - 10% of the outstanding
- c) Doubtful assets Secured portion
 - 20% up to one year,
 - 30% above one year to 3 years
 - 100% above 3 years
- d) Loss Assets
 - 100% on Loss Assets



4. Income and Expenditure:

Income/Expenditure is accounted on accrual basis except that:

- a. Interest income on Non-Performing Advances and Non-performing Investment is accounted as per prudential norms laid down by the Reserve Bank of India.
- b. Commission, Exchange, rent on lockers etc., are accounted on realization.
- c. Adequate provision is made in respect of interest payable on matured term deposits.
- d. Interest on Government securities and other fixed income securities is recognized on accrual basis.
- e. Income on discounted instruments is accounted on effective interest method over the tenure of the instrument.
- f. Income from distribution of general insurance products is recognized on realisation on the basis of business booked.
- g. All expenses are accounted on accrual basis.

5. Employee Benefits:

The Bank has provided for its employees benefits as per AS 15, as under:

- (a) Retirement benefits in the form of Provident Fund are charged to Profit and Loss account for the year when the contribution to the fund is due.
- ii) Gratuity and Leave Encashment liability are non contributory defined benefit obligation and are provided for on the basis of an actuarial valuation on projected unit credit method made at the end of each financial year.
- iii) Bonus is provided to eligible staff members as per Bonus act.

6. Fixed Assets:

Premises and Fixed assets are accounted on historical cost basis. Depreciation is provided on written down value method on all the assets. Rates of Depreciation on all types of fixed assets are as under:

Furniture & Fixture	10.00%
Electrical Items	10.00%
Electrical Fitting	10.00%
Building	10.00%
Lockers & Safe	10.00%
Computers	40.00%
Vehicles	15.00%

Depreciation is calculated on proportionate basis for the fixed assets purchased/disposed off during the year. No fixed assets purchased during the year. The Bank has not revalued any Fixed Assets during the period under review.

7. Net Profit for the year:

The Net Profit disclosed in the Profit and Loss Account is after:

1. Provision on advances in accordance with the Reserve Bank of India guidelines.



2. Provision for depreciation on investments as per Reserve Bank of India guidelines.
3. Provision for depreciation on fixed assets.
4. Provision for taxation
5. Provision on Standard Assets
6. Other usual and necessary provisions and adjustments.

(a) Special Reserve:

Revenue and other Reserves include Special Reserve created under section 36(i) (viii) of the Income Tax Act, 1961. The Board of Directors of the Bank have passed a resolution in Board meeting dated 30.04.2025 to approve the same.

8. Provision for taxation:

Provision for tax is not made.

Current Income Tax:

Current Income Tax is determined on the profits for the year in accordance with the provisions of Income Tax Act, 1961 and the rules framed there under.

Deferred Tax:

- i) Deferred tax asset and liability arising on account of timing differences and which are capable of reversal in subsequent periods are recognised using the tax rates and laws that have been enacted or substantively enacted as of Balance Sheet date.
- ii) Deferred tax asset is recognised when the virtual certainty that sufficient future taxable income will be available against which such deferred tax asset will be realised.



B. NOTES ON ACCOUNTS:**(1) Regulatory Capital :****(a) Composition of Regulatory Capital:**

Amount in Lakhs

S. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves	1065.62	986.30
ii)	Other Tier 1 capital	NIL	NIL
iii)	Tier 1 Capital (i+ii)	1065.62	986.30
iv)	Tier 2 capital	57.21	40.62
v)	Total Capital (Tier 1 +Tier 2)	1133.39	1026.92
vi)	Total Risk Weighted Assets (RWAs)	3871.25	3896.60
vii)	Paid up share capital and reserves as a percentage of RWAs	27.53	25.31%
viii)	Tier 1 ratio (Tier 1 capital as a percentage of RWAs)	27.53%	25.31%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.48%	1.04%
x)	Capital to Risk weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	29.01%	26.35%
xi)	Amount of paid up share capital raised during the year	0.00	0.00
xii)	Amount of non-equity Tier 1 capital raised during the year.	NIL	NIL
xiii)	Amount of Tier 2 capital raised during the year	NIL	NIL

(2) Asset Liability Management:**Maturity Pattern of certain items of assets and liabilities as on 31.03.2025:**

Amount in Rs.

	DEPOSIT	ADVANCE	INVESTMENT
Day 1	2924,63,632.2		-
2 to 7 days	26,64,737		-
8 to 14 days	15,27,194	-	-
15 to 30 days	57,58,589	-	-
31 days To 2 months	88,63,143.37	8,62,543	-
Over 2 months and to 3 months	81,44,438.67		-



Over 3 months and up to 6 months	240,46,769.83	5,46,449	-
Over 6 months and up to 1 year	902,52,211.09	23,110,039.28	-
Over 1 year and up to 3 years	813,63,873.98	18,430,998.92	605786.00
Over 3 years and up to 5 years	162,78,802.82	46,223,483.03	13274462.00
Over 5 years	58,88,885.03	155,471,069.77	59315230.00
Total	537,252,276.97	2356,18,970.73	73195478.00

3. INVESTMENTS:

- a) The Bank as on 31-03-2025 holds Rs. 569.08 lakhs (previous year Rs. 569.80 lakhs) under Investments in Held to Maturity category, comprising investments acquired with the intention to hold these securities till maturity.
- b) The Bank as on 31-03-2025 holds Rs. 640.75 lakhs (previous year Rs. 640.84 lakhs) under Investments in Available for Sale category. In respect of "Available for Sale" category, there is a depreciation of Rs. 0 (previous year depreciation Rs. 20.64 lacs) over and above the purchase price.



c) Composition of Investment Portfolio:

As at 31.03.2025

(In Rupees)

	Investments in India							Total Investments in India
	Government securities	Other approved securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others		
Held to Maturity								
Gross	569,08,040.00	0	0	0	0	0	0	569,08,040.00
Less: Provision for Non-performing investments (NPI)	0	0	0	0	0	0	0	0
Net	569,08,040.00	0	0	0	0	0	0	569,08,040.00
Available for Sale								
Gross	640,74,500.00	0	0	0	0	0	0	640,74,500.00
Less: Provision for Depreciation and for Non-performing investments (NPI)	0	0	0	0	0	0	0	0
Net	640,74,500.00	0	0	0	0	0	0	640,74,500.00
Held for Trading								
Gross	0	0	0	0	0	0	0	0
Less: Provision for Depreciation and for Non-performing investments (NPI)	0	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0	0
Total Investments	12,09,82,540.00	0	0	0	0	0	0	12,09,82,540.00
Less: Provision for Non-performing investments (NPI)	0	0	0	0	0	0	0	0
Less: Provision for Depreciation and for Non-performing investments (NPI)	0	0	0	0	0	0	0	0
Net	12,09,82,540.00	0	0	0	0	0	0	12,09,82,540.00



(In Rupees)

As at 31.03.2024

Investments in India

	Government securities	Other approved securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India
Held to Maturity							
Gross	56980650	0	0	0	0	0	56980650
Less: Provision for Non-performing investments (NPI)	0	0	0	0	0	0	0
Net	56980650	0	0	0	0	0	56980650
Available for Sale							
Gross	64084500	0	0	0	0	0	64084500
Less: Provision for Depreciation and for Non-performing investments (NPI)	0	0	0	0	0	0	0
Net	64084500	0	0	0	0	0	64084500
Held for Trading							
Gross	0	0	0	0	0	0	0
Less: Provision for Depreciation and for Non-performing investments (NPI)	0	0	0	0	0	0	0
Net	0	0	0	0	0	0	0
Total Investments	121065150	0	0	0	0	0	121065150
Less: Provision for Non-performing investments (NPI)	0	0	0	0	0	0	0
Less: Provision for Depreciation and for Non-performing investments (NPI)	0	0	0	0	0	0	0
Net	121065150	0	0	0	0	0	121065150

(d) Movement of Provisions for Depreciation and Investment Fluctuation Reserve:

Particulars	Amount in Rs.	
	Current Year	Previous Year
(i) Movement of provisions held towards depreciation on investments		
(a) Opening Balance	2063680	0
(b) Add: Provision made during the year	0	2063680
(c) Less: Write Off/ write back of excess provisions during the year	2063680	0
(d) Closing Balance	0	2063680
(ii) Movement of investment Fluctuation Reserve		
(a) Opening Balance	2840818	2840818
(b) Add: Amount transferred during the year	0	0
(c) Less: Drawdown	0	0
(d) Closing Balance	2840818	2840818
(iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.02%	1.85%

(e) Sale and transfers to/from HTM category/ Permanent category:

During the period under review there is no Sale and transfers to/from HTM category/ Permanent category.

(f) Non-SLR Investment Portfolio:

(i) Non Performing NON - SLR Securities:

S. No	Particulars	Amount in Rs.	
		Current Year	Previous year
a	Opening Balance	NIL	NIL
b.	Additions during the year since 1 st April	40000000	NIL
c.	Reduction during the above Period	40000000	NIL
d.	Closing Balance	0.00	NIL
e.	Total Provisions held	NIL	NIL



ii) Issuer composition of Non-SLR Securities

Amount in Rs.

S. No	Issuer	Amount		Extent of private placement		Extent of 'below investment grade' securities		Extent of 'unrated' securities		Extent of 'unlisted' securities	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)			
		Current Year	Previous year	Current Year	Previous year	Current Year	Previous year	Current Year	Previous year	Current Year	Previous year
1	PSUs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
3	Nationalized Banks	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
4	Others	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
5	Provision held towards depreciation	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Total	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

(g) Summarized Position of the Bank's Investment:

Rs. in Lakhs

S. No.	Types Of Securities	As at 31.3.2025			As at 31.3.2024		
		Face Value	Book Value	Market Value	Face Value	Book Value	Market Value
1.	Government Securities						
	HTM	560	570	545	560	570	545
	AFS	850	640	676	850	837	840
	HFT	0	0	0	0	0	0
2.	Treasury Bills	0	0	0	0	0	0
3.	Commercial Paper	0	0	0	0	0	0
4.	Mutual Funds	0	0	0	0	0	0
5.	PSU- Bonds	0	0	0	0	0	0
	Total Investments	1410	1210	1221	1410	1407	1385

(4) Asset Quality:

(a) Classification of advances and provisions held as on 31.03.2025:

Rs. in Lakhs

	Standard	Non-performing			Total Non-performing Advances	Total
	Total Standard Assets	Sub-Standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	1745.09	0	871.83	0	871.83	2616.92
Add: Additions during the year					0	
Less: Reductions during the year						
Closing Balance	1941.75	1.68	412.75	0	414.43	2356.18
Reductions in Gross NPAs due to:					0	
i) Upgradation					0	
ii) Recoveries (excluding recoveries from up-graded accounts)					457.40	
iii) Technical/ Prudential Write-offs					0	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating provisions)						
Opening Balance of provision held	12.21			0	500.00	512.21
Add: Fresh provisions made during the year					0	
Less: Excess provision reversed/write off loans					0	
Closing balance of provision held	12.21			0	400.00	412.21
Net NPAs						
Opening Balance				0	371.83	
Add: Fresh additions during the year					0	
Less: Reductions during the year					357.40	
Closing Balance				0	14.43	14.43

Audited figure 378.97 lacs as on 31.03.2024



	Standard	Non-performing				Total
	Total Standard Assets	Sub-Standard	Doubtful	Loss	Total Non-performing Advances	
Floating Provisions						
Opening Balance	NIL	NIL	NIL	NIL	NIL	NIL
Add: Additional provisions made during the year	NIL	NIL	NIL	NIL	NIL	NIL
Less: Amount draw down during the year	NIL	NIL	NIL	NIL	NIL	NIL
Closing Balance	NIL	NIL	NIL	NIL	NIL	NIL
Technical write-offs and the recoveries made thereon						
Opening balance of Technical / Prudential written-offs accounts	NIL	NIL	NIL	NIL	NIL	NIL
Add: Technical / Prudential write offs during the year	NIL	NIL	NIL	NIL	NIL	NIL
Less: Recoveries made from previously technical/prudential written-off accounts during the year	NIL	NIL	NIL	NIL	NIL	NIL
Closing Balance	NIL	NIL	NIL	NIL	NIL	NIL

Classification of advances and provisions held as on 31.03.2024:

Amount in Lakhs

	Standard	Non-performing				Total
	Total Standard Assets	Sub-Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1509.20	161.21	971.34	0	1132.55	2641.75
Add: Additions during the year					0	
Less: Reductions during the year					239.05	
Closing Balance	1723.42	0	893.50	0	893.50	2616.92
Reductions in Gross NPAs due to:					0	
i) Upgradation					0	
ii) Recoveries (excluding recoveries from up-graded accounts)					239.05	
iii) Technical/ Prudential Write-offs					0	
iv) Write-offs other than those under (iii) above						



Provisions (excluding Floating provisions)						
Opening Balance of provision held	12.21			0	381.23	393.44
Add: Fresh provisions made during the year					0	
Less: Excess provision reversed/write off loans					0	
Closing balance of provision held	12.21			0	500.00	512.21
Net NPAs						
Opening Balance				0	751.32	
Add: Fresh additions during the year					0	
Less: Reductions during the year					372.35	
Closing Balance				0	378.97	378.97

	Standard	Non-performing			Total
	Total Standard Assets	Sub-Standard	Doubtful	Loss	Total Non-performing Advances
Floating Provisions					
Opening Balance	NIL	NIL	NIL	NIL	NIL
Add: Additional provisions made during the year	NIL	NIL	NIL	NIL	NIL
Less: Amount draw down during the year	NIL	NIL	NIL	NIL	NIL
Closing Balance	NIL	NIL	NIL	NIL	NIL
Technical write-offs and the recoveries made thereon					
Opening balance of Technical / Prudential written-offs accounts	NIL	NIL	NIL	NIL	NIL
Add: Technical / Prudential write offs during the year	NIL	NIL	NIL	NIL	NIL
Less: Recoveries made from previously technical/prudential written-off accounts during the year	NIL	NIL	NIL	NIL	NIL
Closing Balance	NIL	NIL	NIL	NIL	NIL

Ratios	Current Year	Previous Year
Gross NPA to Gross Advances	17.59	33.59%
Net NPA to Net Advances	0.74	14.48%
Provision coverage ratio (Total Provision to Gross NPA)	96.52	56.88%



(Total Provision to Gross NPA)

(b) Sector-wise Advances and Gross NPAs:

Amount in Rs.

S. No	Sector	Current Year			Previous Year		
		Outstanding Total advances	Gross NPAs	Percentage of Gross NPAs to total advances in that sector	Outstanding Total advances	Gross NPAs	Percentage of Gross NPAs to total advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	1788814.86	0	0	3886786.86	0	0
b)	Advances to Industries sector eligible as priority sector	29742285.8	16428362.4	55.24	113133750.5	40808700.62	36.07
c)	Services	124191483.6	13930714.28	11.22	84362267.61	26083670.66	30.92
d)	Personal	0	0	0	0	0	0
	Sub-total (i)	155722584.1	30359076.68	19.50	201382805	66892371.28	66.99
II)	Non-priority sector						
a)	Agriculture and allied activities	0	0	0	0	0	0
b)	Industry	37115808.5	0	0	22002129.13	4338869	19.72
c)	Services	0	0	0	0	0	0
d)	Personal	574161	574161	100	958538	0	0
e)	Other	42206417.14	4826964.03	11.44	90371958.41	4338869	4.80
	Sub-total (ii)	79896386.64	5401125.03	6.76	113332625.5	8677738	24.52
	Total (i+ii)	235618970.73	35760201.71	15.18	314715430.5	75570109.28	91.51



	Gross Amt. (₹ Lakhs)	-	-	-	-	-	-	-	-	-
	Provision held (₹ Lakhs)	-	-	-	-	-	-	-	-	-

(e) Disclosure of transfer of loan exposures: NA

(f) **Fraud accounts:**

	Current year	Previous year
Number of frauds reported	NIL	NIL
Amount involved in fraud (Rs. In Lakhs)	NIL	NIL
Amount of provision made for such frauds (Rs. In Lakhs)	NIL	NIL
Amount of unamortized provision debited from 'other reserves' as at the end of the year (Rs. In Lakhs)	NIL	NIL

(5) **Exposures:**

a) **Exposure to Real estate sector:**

Category	Amount in Rs.	
	Current Year	Previous year
i) Direct Exposure		
a) Residential Mortgages—	11497592.35	56870000
Priority Sector	NIL	9000000
Non-Priority Sector	NIL	NIL
b) Commercial Real Estate—	NIL	NIL
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures	NIL	NIL
(i) Residential	NIL	NIL
(ii) Commercial Real Estate	NIL	NIL
ii) Indirect Exposure	NIL	NIL
Total Exposure to Real Estate Sector	11497592.35	65870000

b) **Exposure to Capital Market:** NIL

c) **Risk category-wise country exposure: NA**



d) Unsecured Advances: NIL

Amount in Rs.

Particulars	Current Year	Previous Year
Total unsecured advances of the Bank		
Out of above, amount of advances for which intangible securities such as charge over the rights, licenses, authority etc have been taken	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

e) Factoring exposures: NA

f) Unhedged foreign currency exposure: NA

(6) Concentration of deposits, advances, exposures and NPAs:

a) Concentration of deposits:

Amount in Rs.

Particulars	Current year	Previous year
Total deposits of the twenty largest depositors	72065405	73527440.97
Percentage of deposits of twenty largest depositors to total deposits of the Bank.	13.06	12.87

(b) Concentration of advances:

Amount in Rs.

Particulars	Current year	Previous year
Total advances to the twenty largest borrowers	130510000	133890000
Percentage of advances to twenty largest borrowers to total advances of the Bank.	55.39	27.94

(c) Concentration of exposures:

Amount in Rs.

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers/ customers	85549911.53	123349558.3
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the Bank on borrowers/ customers.	36.30	47.14

(d) Concentration of NPAs:

Amount in Rs.

Particulars	Current year	Previous year
Total exposure to the top twenty NPA accounts	39139866	58060123
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs.	16.61	66.60

(7) Derivatives:

The Bank has not entered into any derivative transactions, both in the current year and previous year.



(10) Disclosure of Complaints:

(a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman:

Sl. No.	Particulars	Current year	Previous year
Complaints received by the bank from its customers			
1.	Number of complaints pending at the beginning of the year	0	0
2.	Number of complaints received during the year	0	5
3.	Number of complaints disposed during the year	0	5
3.1	Of which, number of complaints rejected by the Bank	0	5
4.	Number of complaints pending at the end of the Year	0	0
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by The bank from Office of Ombudsman	0	0
5.1	Of 5,number of complaints resolved in favour of The bank by Office of Ombudsman	0	0
5.2	Of 5,number of complaints resolved through Conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5,number of complaints resolved after Passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented with in the Stipulated time (other than those appealed)	0	0

(b) Top five grounds of complaints received by the bank from customers:

Ground of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of The year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the Previous year	Number of complaints pending at the end of the year	Of5, Number of complaints pending beyond 30 Days
1	2	3	4	5	6
Current Year					
Cheque Clearing	0	0	0	0	0
Housing Loan	0	0	0	0	0
Recovery of loan	0	0	0	0	0
Demand for waiver of minimum balance charge	0	0	0	0	0
Total	0	0	0	0	0
Previous Year					
Cheque Clearing	0	2	0	0	0
Share Money	0		0	0	0
Total	0		0	0	0



11) Disclosure of penalties imposed by the Reserve Bank of India

NIL

12) Other Disclosures:

(a) Business Ratios:

Particulars	Current year	Previous year
(i) Interest Income as a percentage to Working capital Funds	9.35	8.16
(ii) Non-interest Income as a percentage of Working Funds	1.27	0.89
(iii) Cost of Deposits	6.38	3.82
(iv) Net Interest Margin	0.37	0.13
(v) Operating Profit as a percentage to Working Funds	0.13	0.56
(vi) Return on Assets	0.011	0.46
(vii) Business (deposits plus advances) per employee (Rs. In lakhs)	196.88	193.75
(viii) Profit per employee (Rs. in lakhs)	0.26	0.89

(b) Banc assurance business:

The Bank was not involved in banc assurance business for current or previous year.

(c) Marketing and distribution:

The bank during previous year and current year was not involved in marketing and distribution function. Therefore, no amt. by way of fee/remuneration is received.

(d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The Bank has not sold and purchased PSLCs during the current year.

(e) Provisions and Contingencies:

Provision debited to Profit and Loss account	Amount in Rs.	
	Current year	Previous year
(i) Provision for NPI	NIL	NIL
(ii) Provision towards NPA	40000000.00	933683.33
(iii) Provision made towards Income Tax	NIL	NIL
(iv) Other provisions and contingencies (with details)		
(a) Provision for gratuity	132918.00	281330.00
(b) Provision for leave encashment	14318.00	NIL
(c) Provision for bonus/ex-gratia	NIL	NIL
(d) Provision on AFS securities on a/c of marked to market	NIL	NIL



(f) Payment of DICGC Insurance Premium:

Rs. in Lakhs

Particulars	Current year	Previous year
(i) Payment of DICGC Insurance Premium		
a) for half year ending 30 th September	4.07	4.27
b) for half year ending 31 th March	3.80	4.04
(ii) Arrears in payment of DICGC premium	0	0

(g) Disclosure of facilities granted to directors and their relatives:

No facilities (fund or non-fund) are granted/outstanding to the directors and their relatives, companies or firms in which the directors are interested excepting deposit loans.

AS PER OUR REPORT OF EVEN DATE

For M/s Gaur and Associates

Chartered Accountants

Firm Registration No.
005354C



CA R K GAUR
Partner
M. No. - 072146
UDIN:

Place: Noida

Date :- 25.06.2025

FOR NOBLE CO-OPERATIVE BANK LIMITED

 **R C Gupta**
Secretary

 **Vishal Bakshi**
Chairman

 **Naipal Singh Bhati**
Vice Chairman

 **A. K. Dixit**
Director

