



IMT & Company
Chartered Accountants

Kashmir Mercantile Cooperative Bank Limited
Head Office Tehsil Road
Sopore J&K
Pin 193201

We, **IMT & Company Chartered Accountants** hereinafter referred to as "Statutory Auditors" have been requested by the Kashmir Mercantile Cooperative Bank Sopore J&K, having its registered office at the above mentioned address, to issue the Annual Certificate containing the details of returns filed with the Reserve Bank of India ("the Statement") for the financial year **2024 - 25** for the purpose of submission to Reserve Bank of India (RBI) in accordance with the Depositor Education and Awareness Fund Scheme, 2014 and the following circulars of Reserve Bank of India –

- I. DBOD.No.DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014
- II. DBOD.No.DEAF Cell.BC.123/30.01.002/2013-14 dated June 25, 2014
- III. DBOD.No.DEAF Cell.BC. 126 130.01.002/2013-14 dated, June 26, 2014
- IV. DBR No. DEA Fund Cell.3044/30.01.002/2017-18 dated September 27, 2017
- V. DBR.DEA Fund Cell.BCNo. 110/30.01.002/2017-18, dated June 7, 2018
- VI. DBR.No.DEA Fund Cell. 1642 130.01.002/2018-19, dated August 27, 2018

2. Auditor's Responsibility

Pursuant to the requirements of the Depositor Education and Awareness Fund Scheme, 2014, it is our responsibility to provide a reasonable assurance whether the returns filed by the bank with the RBI have been correctly compiled by the bank in accordance with the Depositor Education and Awareness Fund Scheme, 2014.

3. The following documents have been furnished by the bank:

- a) Copy of monthly returns in Form I and Form II filed with RBI duly certified by the concurrent auditors of the bank.
- b) Details of settlement made by the branches of the bank to customers.
- c) Other books and records of the bank and
- d) Written representation.

4. We have performed the following procedures:

- a) Verified Form I and Form II.
- b) Verified details received from the branches regarding settlement made to customers on sample basis.
- c) Verified that Half-yearly Reconciliation Certificates (Form III) have been submitted on time.
- d) Verified that the returns have been correctly compiled in accordance with the Depositor Education and Awareness Fund Scheme, 2014.





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5. The balance of DEA Fund as it appears in the books of the bank as on 31.03.2025 is as under

(Amount in crore)

Sr. No.	Particular	Current Year 31.03.2025	Previous Year 31.03.2024
1.	Opening balance of DEA Fund as on 01.04.2024	0.0028	0.0028
2.	Add: Amounts transferred to DEA Fund during the year 2024-25	Nil	Nil
3.	Less: Amounts reimbursed by DEA Fund towards claims during the year 2024-25	Nil	Nil
4.	Closing balance of DEA Fund as on 31.03.2025 (1+2-3)	0.0028	0.0028

6. Based on the procedures performed by us as mentioned in paragraph 4 above, information and explanations given to us by the bank's management and to the best of our knowledge, we report that the DEA Fund Returns/Certificates have been compiled correctly by the bank in accordance with Depositor Education and Awareness Fund Scheme, 2014.

7. This certificate is issued solely for the purpose of submission to RBI. This certificate should not be used by any other person or for any other purpose.

Signatures of Statutory Auditors with firm's registration number (FRN) & seal

For IMT & Company

Chartered Accountants

ICAI FRN: 027497N



CA Gowhar Ahmad Wani

Partner

Membership No. 533602

UDIN No. 25533602BMMJCA5060

Place: Srinagar

Date: 25-06-2025