



KAMCO BANK
Kashmir Mercantile Cooperative Bank
H.O: Tehsil Road Sopore - 193201 Kashmir, J&K
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Computation of Net Worth
As on 31-03-2025

S. No.	Description	Amount (Rs. Crores)
1.	Paid-up share capital collected from regular members having voting powers.	3.39
2.	Perpetual Non-Cumulative Preference Shares (PNCPS).	0.00
3.	Contributions received from associate/ nominal members where the by-laws permit allotment of shares to them and provided there are restrictions on withdrawals of such shares, as applicable to regular members.	0.00
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	0.00
5.	Free Reserves including "Building Fund", Capital Reserves etc. but excluding Revaluation Reserves. Free reserves shall exclude all reserves / provisions which are created to meet anticipated loan losses, losses on account of fraud etc., depreciation in investments and other assets, and other outside liabilities.	1.13 Statutory Reserve 0.45 Building Fund <hr/> 1.58
6.	Investment Fluctuation Reserve (IFR) in excess of stipulated 5% of investment in AFS & HFT categories ¹	0.07
7.	Credit balance in Profit & Loss Account, if any	0.19
Deductions		
8.	Debit balance in Profit & Loss Account, if any	0.00
9.	All Intangible Assets, including, inter alia, Deferred Tax Assets (DTA)	0.00
Total Net Worth		5.23


Chief Manager




Managing Director