# THE VAISH COOPERATIVE ADARSH BANK LTD

H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

(Rs. In Thousands)

## BALANCE SHEET AS ON 31ST MARCH 2026

| | Schedule | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|---|
| **CAPITAL AND LIABILITIES** | | | |
| Capital | 1 | 29,160.57 | 30,870.67 |
| Reserve and Surplus | 2 | 2,49,888.32 | 2,48,106.87 |
| Deposits | 3 | 14,63,420.72 | 14,92,915.33 |
| Borrowings | 4 | - | - |
| Other Liabilities & Provisions | 5 | 77,172.64 | 78,256.25 |
| Total | | 18,19,642.25 | 18,50,149.12 |
| **ASSETS** | | | |
| Cash and balances with Reserve bank of India | 6 | 44,150.32 | 61,143.37 |
| Balance with banks and Money at Call and Short Notice | 7 | 1,57,683.28 | 2,19,640.10 |
| Investments | 8 | 10,31,226.10 | 10,31,907.36 |
| Advances | 9 | 4,56,449.65 | 4,63,629.70 |
| Fixed Assets | 10 | 18,391.64 | 20,510.08 |
| Other Assets | 11 | 1,11,741.26 | 53,318.51 |
| Total | | 18,19,642.25 | 18,50,149.12 |
| | | | |
| **Contingent Liabilities** | 12 | 42,380.01 | 40,973.86 |
| **CONTRA ITEMS** | | | |
| i)Bills for Collection | | - | 300.20 |
| ii)Cheques Sent for Collection | | - | 1.35 |
| iii)Overdue Interest Reserve | | 5,03,726.05 | 4,34,223.65 |
| iv) Rent Recoverable | | 12.29 | 11.71 |
| v) Lockers Rent Recoverable | | 327.25 | 299.03 |
| | | 5,04,065.59 | 4,34,835.94 |

(Sunil Kumar Jain)
DGM

(Rajnish Bhardwaj)
CEO

Ashok Khandelwal Associates Chartered Accountants New Delhi

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

As per our separate Report of Even Date
(APN & Associates)
Chartered Accountants
FRN-001876N

( Nirmal Jain )
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

APN & Associates Chartered Accountants New Delhi

(C.A. Naresh Chand Gupta)
Partner
M.No.087233

Place: New Delhi
Date:24.06.2026

The Vaish Co-op. Adarsh Bank Ltd. Subhash Marg, Darya Ganj Head Office

UDIN: 26087233XNJFTT8662

THE VAISH COOPERATIVE ADARSH BANK LTD
**H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022**

**(Rs. In Thousands)**

## PROFIT AND LOSS ACCOUNT for the year ended on 31st March 2026

| | | Schedule | Year ended on 31.03.2026 (Current Year) | | Year ended on 31.03.2025 (Previous Year) |
|---|---|---|---|---|---|
| **I. INCOME** | | | | | |
| **Interest earned** | | 13 | 139,028.37 | | 143,748.47 |
| **Other Income** | | 14 | 4,403.99 | | 3,671.92 |
| **Total** | | | **143,432.36** | | **147,420.39** |
| **II. EXPENDITURE** | | | | | |
| **Interest Expended** | | 15 | **78,415.51** | | **78,767.23** |
| **Operating Expenses** | | 16 | **60,992.68** | | **64,961.90** |
| **Provisions and contingencies** | | | **750.46** | | **682.87** |
| i) Provision for Bad & Boubtful Debts | 150.00 | | | 100.00 | |
| ii) Prov. For Income Tax for the Year | 500.00 | | | 350.00 | |
| iii) Excess/Short of prev. year Prov. For Income Tax | 83.40 | | | 229.58 | |
| iv) Prov. For Deferred Tax Liability | 17.06 | | | 3.29 | |
| **Total** | | | **140,158.65** | | **144,412.00** |
| **III. PROFIT/LOSS** | | | | | |
| **Net Profit/Loss(-) for the year** | | | **3,273.71** | | **3,008.39** |
| **Profit/Loss (-) brought forward** | | | - | | - |
| **Total** | | | **3,273.71** | | **3,008.39** |
| **IV. Appropriations.** | | | | | |
| **Transfer to Statutory Reserves** | | | 818.50 | | 752.10 |
| **Transfer to other Reserves** | | | 2,455.21 | | 2,256.29 |
| **Transfer to Government/Proposed Dividend** | | | - | | - |
| **Balance carried over to Balance Sheet** | | | - | | - |
| **TOTAL** | | | **3,273.71** | | **3,008.39** |

(Sunil Kumar Jain)
DGM

(Rajnish Bhardwaj)
CEO

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

Ashok Khandelwal Associates Chartered Accountants New Delhi

**As per our separate Report of Even Date**
**( APN & Associates)**
**Chartered Accountants**
**(FRN-001876N)**

(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

**(C.A. Naresh Chand Gupta)**
**Partner**
**M.No. 087233**

Place: New Delhi
Date:24.06.2026
UDIN: 26087233DCNJFTT8662

THE VAISH CO-OP. ADARSH BANK LTD. 3, Netaji Subhash Marg, Darya Ganj, N. Delhi-2 HEAD OFFICE

# THE VAISH COOPERATIVE ADARSH BANK LTD

H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

(Rs. In Thousands)

## SCHEDULE 1-CAPITAL

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. For Nationalised Banks** | | |
| Capital (Fully owned by Central Government) | N.A | N.A |
| **Total** | N.A | N.A |
| **II.For Banks incorporated outside India** | N.A | N.A |
| **Capital** | | |
| **(i) The amount brought in by banks by way of start up capital as prescribed by RBI should be shown under this head** | N.A | N.A |
| **(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act,1949.** | NA | N.A |
| **Total** | N.A | N.A |
| **III. For other Banks.** | | |
| **Authorised Capital (5,00,000 Shares of Rs. 100/-each)** | 50,000.00 | 50,000.00 |
| **Issued & Subscribed Capital** | | |
| **(2,91,605 Shares of Rs. 100/- each)** | 29,160.50 | 30,870.60 |
| **(7 Shares of Rs.10/- each)** | 0.07 | 0.07 |
| **Called-up Capital** | | |
| **( Nil Shares of Rs. Nil each)** | - | - |
| **Less: Calls unpaid** | - | - |
| **Add: Forfeited Shares** | - | - |
| **Total** | 29,160.57 | 30,870.67 |

Note: Reduction in Issued & Subscribed capital is on account of Surrender of share capital on their resignation from Membership.

## SCHEDULE 2-RESERVE AND SURPLUS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. STATUTORY RESERVES** | | |
| Opening Balance | 96,181.85 | 92,070.33 |
| Additions during the Year | 893.30 | 4,111.52 |
| Deductions during the Year | - | |
| **Sub Total-I** | 97,075.15 | 96,181.85 |
| **II.CAPITAL RESERVES** | | |
| Opening Balance | - | - |
| Additions during the Year | - | - |
| Deductions during the Year | - | - |
| **Sub Total-II** | - | - |
| **III. Share Premium.** | | |
| Opening Balance | - | - |
| Additions during the Year | - | - |
| Deductions during the Year | - | - |
| **Sub Total-III** | - | - |
| **IV. REVENUE AND OTHER RESERVES** | | |
| Opening Balance | 148,916.64 | 104,787.65 |
| Additions during the Year | 2,269.47 | 58,383.65 |
| Deductions during the Year | 1,646.65 | 14,254.66 |
| **Sub Total-IV** | 149,539.46 | 148,916.64 |
| **V. Balance in Profit & Loss Account** | 3,273.71 | 3,008.39 |
| **Sub Total-V** | 3,273.71 | 3,008.39 |
| **GRAND TOTAL (I+II+III+IV+V)** | 249,888.32 | 248,106.87 |

THE VAISH CO-OP. ADARSH BANK LTD. HEAD OFFICE 3, Subhash Marg, Darya Ganj, N.Delhi

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

| | | |
|---|---|---|
| **i)Building Fund** | **41,535.70** | **41,525.00** |
| Opening Balance | 41,525.00 | 41,525.00 |
| Additions during the Year | 10.70 | - |
| Deductions during the Year | - | - |
| **ii)Dividend Equalisation Fund** | - | **(0.00)** |
| Opening Balance | - | 14,127.16 |
| Additions during the Year | - | - |
| Deductions during the Year | - | *14,127.16* |
| **iii)Investment Depreciation Reserve /Fluctuation Fund** | **47,473.76** | **47,473.76** |
| Opening Balance | 47,473.76 | 46,283.76 |
| Additions during the Year | - | 1,190.00 |
| Deductions during the Year | - | - |
| **iv) Scholarship Fund** | **649.97** | **655.08** |
| Opening Balance | 655.08 | 671.52 |
| Additions during the Year | 5.39 | 12.06 |
| Deductions during the Year | 10.50 | 28.50 |
| **v) Common Good Fund** | **1,187.23** | **1,157.23** |
| Opening Balance | 1,157.23 | 1,002.23 |
| Additions during the Year | 30.00 | 155.00 |
| Deductions during the Year | - | - |
| **vi) Staff Benevolent Fund & Training Fund** | **2,350.67** | **3,411.77** |
| Opening Balance | 3,411.77 | 1,177.98 |
| Additions during the Year | | 2,332.79 |
| Deductions during the Year | 1,061.10 | 99.00 |
| **General Reserve Fund** | **52,193.75** | **52,193.80** |
| Opening Balance | 52,193.80 | - |
| Additions during the Year | - | 52,193.80 |
| Deductions during the Year | 0.05 | - |
| **Cyber Security Fund** | **3,148.38** | **2,500.00** |
| Opening Balance | 2,500.00 | - |
| Additions during the Year | 1,223.38 | 2,500.00 |
| Deductions during the Year | 575.00 | - |
| **Election Fund** | **1,000.00** | |
| Opening Balance | - | - |
| Additions during the Year | 1,000.00 | - |
| Deductions during the Year | - | - |
| **Sub Total-IV** | **149,539.46** | **148,916.64** |

## SCHEDULE 3-DEPOSITS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **A I. Demand Deposits** | | |
| (i) From Banks | - | - |
| (ii) From others | 115,456.30 | 88,279.74 |
| **Sub Total-I** | **115,456.30** | **88,279.74** |
| **II.Savings Bank Deposits** | 282,239.11 | 316,343.59 |
| **Sub Total-II** | **282,239.11** | **316,343.59** |
| **III. Term Deposits.** | | |
| (i) From Banks | - | - |
| (ii) From others | 1,065,725.31 | 1,088,292.00 |
| **Sub Total-III** | **1,065,725.31** | **1,088,292.00** |
| **TOTAL (I,II and III)** | **1,463,420.72** | **1,492,915.33** |
| **B .** | | |
| (I) Deposits of branches in India | 1,463,420.72 | 1,492,915.33 |
| (ii) Deposits of braches outside India | - | - |
| **Total** | **1,463,420.72** | **1,492,915.33** |

## SCHEDULE 4-BORROWINGS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. Borrowings in India** | | |
| (i) Reserve Bank of India | - | - |
| (ii) Other banks | - | - |
| (iii) Other Institutions and Agencies | - | - |
| **Sub Total-I** | - | - |
| **II. Borrowings outside India** | - | - |
| **Sub Total-II** | - | - |
| **TOTAL (I and II)** | - | - |
| **Secured borrowings included in I and II above Rs. NIL** | - | - |

THE VAISH CO-OP. ADARSH BANK LTD. 3, Netaji Subhash Marg, Darya Ganj, N. Delhi HEAD OFFICE

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

## SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. Bills Payable** | **1,737.23** | **1,734.73** |
| **II.Inter Office adjustment (net)** | | |
| **III.Interest accrued** | **725.17** | **471.02** |
| **IV. Others** | **74,710.24** | **76,050.50** |
| i)Unclaimed Dividend | 208.71 | 302.37 |
| ii)Sundries Receipts | 991.14 | 990.44 |
| iii)Sundries Misappropriation | 300.00 | 300.00 |
| iv)Amount Payable Misappropriation | 515.00 | 515.00 |
| v)Other Miscellaneous | 3,110.83 | 3,261.95 |
| vi)Imprest to Misc/Other Liabilities | 8.00 | - |
| **Provisions** | | |
| i)Provision for Income Tax | 500.00 | 350.00 |
| ii)Provision for Standard Assets | 6,000.00 | 6,000.00 |
| iii)Provision for Bad & Doubtful Debts | 57,602.73 | 58,856.91 |
| iv)Contingency Reserve Fund | 1,773.83 | 1,773.83 |
| v)General Contingency Reserve Fund | 3,700.00 | 3,700.00 |
| **TOTAL (I,II,III and IV)** | **77,172.64** | **78,256.25** |

## SCHEDULE 6-CASH AND BALANCES WITH RESERVE BANK OF INDIA

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. Cash In Hand (including Foreign Corrency Notes)** | 11,920.67 | 13,689.25 |
| **Sub Total-I** | **11,920.67** | **13,689.25** |
| **II. Balances with Reserve bank of India** | | |
| (a) in Current Account | 32,229.65 | 47,454.12 |
| (b) in Other Accounts | - | - |
| **Sub Total-II** | **32,229.65** | **47,454.12** |
| **TOTAL (I and II)** | **44,150.32** | **61,143.37** |

## SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

| | 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** | 40,731.23 | 53,543.51 |
| **(b) in Other Deposit Accounts (Net of OD availed)** | 116,952.05 | 166,096.59 |
| **Sub Total-(i)** | **157,683.28** | **219,640.10** |
| **(ii) Money at Call and Short Notice** | | |
| **(a) with banks** | - | - |
| **(b) with other institutions** | - | - |
| **Sub Total-(ii)** | - | - |
| **Total ( i and ii)** | **157,683.28** | **219,640.10** |
| **II. OUTSIDE INDIA** | | |
| (i) in Current Accounts | - | - |
| (ii) in Other Deposit Accounts | - | - |
| (iii) Money at Call and Short Notice | - | - |
| **Total (i,ii and iii)** | - | - |
| **Grand Total (I and II)** | **157,683.28** | **219,640.10** |

## SCHEDULE 8 INVESTMENTS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. Investments in India in** | | |
| **(i) Government Securities** | 1,008,215.00 | 1,008,896.26 |
| **(ii) Other approved securities** | - | - |
| **(iii) Shares** | 50.10 | 50.10 |
| **(iv) Debentures and Bonds** | 22,961.00 | 22,961.00 |
| **(v) Subsidiaries and/or Joint Ventures** | - | - |
| **(vi) Others (to be specified)** | - | - |
| **Sub Total-I** | **1,031,226.10** | **1,031,907.36** |

THE VAISH CO-OP. ADARSH BANK LTD. HEAD OFFICE

ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

| | | |
|---|---|---|
| **II. Investments outside India in** | | |
| (i) Government Securities (including local authorities) | - | - |
| (ii) Subsidiaries and/or Joint ventures abroad | - | - |
| (iii) Other Investments (to be specified) | - | - |
| **Sub Total-II** | - | - |
| **GRAND TOTAL (I and II)** | **1,031,226.10** | **1,031,907.36** |

## SCHEDULE 9 ADVANCES

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **A** | | |
| (i) Bills purchased and discounted | - | - |
| (ii) Cash Credits,Overdrafts and loans repayable on demand | 86,835.91 | 117,078.12 |
| (iii) Term Loans | 369,613.74 | 346,551.58 |
| **Total-A** | **456,449.65** | **463,629.70** |
| **B** | | |
| (i) Secured by Tangible Assets | 337,170.58 | 335,300.43 |
| (ii) Covered by Bank/Government Guarantees | | |
| (iii) Unsecured | 119,279.07 | 128,329.27 |
| **Total-B** | **456,449.65** | **463,629.70** |
| **C.I ADVANCES IN INDIA** | | |
| (i) Priority Sector | 194,542.12 | 200,397.17 |
| (ii) Public Sector | | |
| (iii) Banks | | |
| (iv) Others | 261,907.53 | 263,232.53 |
| **Total- C I** | **456,449.65** | **463,629.70** |
| **C.II ADVANCES OUTSIDE INDIA** | | |
| (i) Due from Banks | - | - |
| (ii) Due from others | - | - |
| (a) Bills purchased and discounted | - | - |
| (b) Syndicated loans | - | - |
| (c) Others | - | - |
| **Total- C II** | - | - |
| **GRAND TOTAL ( C I + C II)** | **456,449.65** | **463,629.70** |

## SCHEDULE 10 FIXED ASSETS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| **I. PREMISES** | | |
| **At cost as on 31st March of the preceding Year** | 13,737.58 | 15,263.98 |
| **Add: Additions during the year** | | |
| **Less: Deductions during the year** | | |
| **Less: Depreciation to date** | 1,373.76 | 1,526.40 |
| **Sub Total - I** | **12,363.82** | **13,737.58** |
| **II. Other Fixed Assets (including Furniture & Fixtures)** | | |
| **At cost as on 31st March of the preceding Year** | 6,772.50 | 7,933.42 |
| **Add: Additions during the year** | 331.92 | 237.13 |
| **Less: Deductions during the year** | 1.08 | 22.69 |
| **Less: Depreciation to date** | 1,075.52 | 1,375.36 |
| **Sub Total-II** | **6,027.82** | **6,772.50** |
| **TOTAL (I and II)** | **18,391.64** | **20,510.08** |

THE VAISH CO-OP. ADARSH BANK LTD. HEAD OFFICE 3, Netaji Subhash Marg, Darya Ganj, N.D.-2

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

## SCHEDULE 11- OTHER ASSETS

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| I. Inter-office adjustments (net) | - | - |
| II. Interest accrued. | 37,624.36 | 41,041.46 |
| III. Tax paid in advance/Tax deducted at source | | |
| IV. Stationery and stamps/ATM Cards in Hand | 751.25 | 492.81 |
| V. Non-banking assets acquired in satisfaction of claims | - | - |
| VI. Others* | | |
| i) Security Deposit(Premises/Gas/Elec/Water/Tele. etc) | 2,429.19 | 2,445.44 |
| ii) Prepaid Insurance & Expenses | 2,201.20 | 3,388.04 |
| iii) Premium prepaid on purchase of Government Securities | 289.13 | 1,044.07 |
| iv) Festival Advances/Staff Emergent Loan | 164.73 | 169.26 |
| v) Legal Expenses Recoverable | 17.75 | 19.10 |
| vi) GST Recoverable | 3,885.09 | 3,227.07 |
| vii) Amount Recoverable Misappropriation | 1,111.13 | 1,111.13 |
| viii) Interest Recoverable Misappropriation | 17.94 | 17.94 |
| ix) Imprest to Staff/Misc/Others/Arbitration | - | 192.99 |
| x) SIDBI MSME REFINANCE FUND | 63,093.00 | - |
| xi) SBI Group Gratuity Scheme | 21.37 | 17.02 |
| xii) Charges for CHI Receivable | 24.00 | 24.00 |
| xiii) Deferred Tax Assets | 111.12 | 128.18 |
| TOTAL (I to VI) | 1,11,741.26 | 53,318.51 |

## SCHEDULE 12- CONTINGENT LIABILITIES

| | As on 31.03.2026 (Current Year) | As on 31.03.2025 (Previous Year) |
|---|---|---|
| I. Claim against the bank not acknowledged as Debts . | | |
| II. Liability for partly paid investments. | | |
| III. Liability on account of outstanding forward exchange contracts. | | |
| IV. Guarantees given on behalf of constituents | | |
| (a) India | 320.00 | 320.00 |
| (b) Outside India | | |
| V. Acceptances, endorsements and other obligations | | |
| VI. Other items for which the bank is contingently liable(DEAF) | 42,060.01 | 40,653.86 |
| TOTAL (I,II,III,IV,V and VI) | 42,380.01 | 40,973.86 |

## SCHEDULE 13- INTEREST EARNED

| | Year ended on 31.03.2026 (Current Year) | Year ended on 31.03.2025 (Previous Year) |
|---|---|---|
| I. Interest / discount on advances/bills. | 47,087.54 | 49,916.27 |
| II. Income on Investments. | 76,780.24 | 78,330.32 |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds. | 15,160.59 | 15,501.88 |
| IV. Others. | | - |
| TOTAL (I,II,III,and IV) | 1,39,028.37 | 1,43,748.47 |

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

THE VAISH CO-OP. ADARSH BANK LTD. HEAD OFFICE

## SCHEDULE 14 -OTHER INCOME

| | | Year ended on 31.03.2026 (Current Year) | | Year ended on 31.03.2025 (Previous Year) |
|---|---|---|---|---|
| I. Commission, exchange and brokerage | | 13.15 | | 36.11 |
| II. Profit on sale of Investments | | 1,313.80 | | - |
| Less: Loss on sale of Investments | | - | | - |
| Sub Total-II | | 1,313.80 | | - |
| III. Profit on revaluation of Investments | | - | | - |
| Less: Loss on revaluation of Investments | | - | | - |
| Sub Total-III | | - | | - |
| IV. Profit on sale of land, buildings and other assets. | | - | | |
| Less: Loss on sale of land, buildings and other assets. | | - | | |
| Sub Total-IV | | - | | - |
| V. Profit on exchange transactions | | - | | - |
| Less: Loss on exchange transactions | | - | | - |
| Sub Total- V | | - | | - |
| VI. Income earned by way of dividends, etc. from | | - | | - |
| VII. Miscellaneous Income | | 3,077.04 | | 3,635.81 |
| i) Bank Incidental Charges | 994.59 | | 1,331.32 | |
| ii) Lockers Rent | 523.97 | | 531.62 | |
| iii) Processing Fee Charges | 915.36 | | 761.70 | |
| iv) Charges for CHI Facilities | 288.00 | | 163.68 | |
| v) Card Annual Fees | 71.42 | | 68.52 | |
| vi) Card Bank Charges | 22.49 | | 23.32 | |
| vii) Intt. Recd on Income Tax Refund | - | | 291.87 | |
| viii) Misc. Income | 107.93 | | 58.60 | |
| ix) Excess Prov. For Ex-Gratia written back | - | | 279.11 | |
| x) Penal Charges | 153.27 | | 126.07 | |
| TOTAL (I to VII ) | | 4,403.99 | | 3,671.92 |

NOTE; Under items II to V loss figures shall be shown in brackets

## SCHEDULE 15- INTEREST EXPENDED

| | Year ended on 31.03.2026 (Current Year) | Year ended on 31.03.2025 (Previous Year) |
|---|---|---|
| I. Interest on deposits | 78,415.51 | 78,767.23 |
| II.Interest on Reserve Bank of India/Inter-bank borrowings. | - | - |
| III. Others. | - | - |
| TOTAL (I to III) | 78,415.51 | 78,767.23 |

THE VAISH CO-OP. ADARSH BANK LTD. 3, Netaji Subhash Marg, Darya Ganj, N.Delhi-2 HEAD OFFICE

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

## SCHEDULE 16 -OPERATING EXPENSES

| | | Year ended on 31.03.2026 (Current Year) | | Year ended on 31.03.2025 (Previous Year) |
|---|---|---|---|---|
| **I. Payments to and provisions for employees** | | **38,168.66** | | **39,337.52** |
| **II. Rent, Taxes and lighting** | | **5,140.53** | | **5,754.39** |
| **III. Printing and Stationery** | | **380.95** | | **396.95** |
| **IV. Advertisement and Publicity** | | **208.12** | | **158.76** |
| **V. Depreciation on Bank's Property** | | **2,449.28** | | **2,901.76** |
| **VI. Director's Fees, allowances and expenses** | | **633.00** | | **948.00** |
| **VII. Auditor's Fees and Expenses (including branch Auditors)** | | **1,188.00** | | **1,188.00** |
| **VIII. Law Charges** | | **360.52** | | **609.60** |
| **IX. Postages, Telegrams, Telephone etc** | | **388.60** | | **391.69** |
| **X. Repair and Maintenance** | | **610.67** | | **681.30** |
| **XI. Insurance** | | **2,010.28** | | **2,031.84** |
| **XII. Other Expenditure** | | **9,454.07** | | **10,562.09** |
| i) Computer software expense | 1,958.41 | | 2,117.56 | |
| ii) Security Charges | 1,822.75 | | 1,400.80 | |
| iii) Staff Conveyance | 299.33 | | 331.30 | |
| iv) Misc. Expenses | 24.25 | | 34.86 | |
| v) Entertainment & Refreshment Exp | 281.56 | | 324.06 | |
| vi) Fees & Subscriptions | 130.09 | | 120.97 | |
| vii) AGM Expenses | 779.07 | | 3,289.10 | |
| viii) Clearing House Charges | 371.60 | | 254.55 | |
| ix) Incidental Charges | 14.74 | | 24.50 | |
| x) Courier Service Charges | 342.00 | | 342.00 | |
| xi) Diwali Expenses | 630.81 | | 82.22 | |
| xii) Professional Fees | 48.00 | | 25.00 | |
| xiii) News Paper Expenses | 4.62 | | 2.85 | |
| xiv) Office Maintenance | 568.02 | | 575.47 | |
| xv) Intt. paid onLate/shortpayment of TDS/GST | 0.05 | | 0.86 | |
| xvi) ATM Expenses | 179.94 | | 265.99 | |
| xvii) ECS processing charges paid to RBI | 6.99 | | 8.19 | |
| xviii) Card transaction Charges | 110.36 | | 81.36 | |
| xix) CHI Charges | 111.43 | | 2.73 | |
| xx)Contribution to Coop. Education Fund | 50.00 | | 50.00 | |
| xx) GST Expenses | 1,205.49 | | 1,081.72 | |
| xxi) Monetary Penalty | - | | 100.00 | |
| xxi)Arbitration Expenses | 424.85 | | - | |
| xxii)Prem.paid on Pur. Of PSL Certificate | 15.00 | | 46.00 | |
| xxi) Charges for Money At Call & Short Notice Transaction | 1.51 | | - | |
| xxii) Loss on Redemption of Govt. Security | 73.20 | | - | |
| **Total ( I to XII)** | | **60,992.68** | | **64,961.90** |

(Sunil Kumar Jain)
DGM

(Rajnish Bhardwaj)
CEO

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

Ashok Khandelwal Associates Chartered Accountants * New Delhi *

**As per our separate Report of Even Date**
**For APN & Associates**
**Chartered Accountants**
**(FRN-001876N)**

APN & ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

**(C.A. Naresh Chand Gupta)**
**Partner**
**M.No. 087233**

Place: New Delhi
Date:24.06.2026
UDIN: 26087233XNIFTT8662

THE VAISH CO-OP. ADARSH BANK LTD. 3, Netaji Subhash Marg, Darya Ganj, N.Delhi-2 HEAD OFFICE