



# THE VAISH COOPERATIVE ADARSH BANK LTD

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

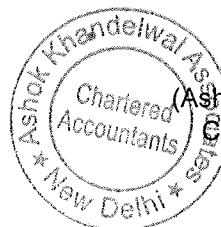
(Rs. In Thousands)

## BALANCE SHEET AS ON 31ST MARCH 2026

|                                                       | Schedule | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|-------------------------------------------------------|----------|------------------------------------|-------------------------------------|
| <b>CAPITAL AND LIABILITIES</b>                        |          |                                    |                                     |
| 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                           |
| <b>Total</b>                                          |          | <b>18,19,642.25</b>                | <b>18,50,149.12</b>                 |
| <b>ASSETS</b>                                         |          |                                    |                                     |
| 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                           |
| <b>Total</b>                                          |          | <b>18,19,642.25</b>                | <b>18,50,149.12</b>                 |
| <b>Contingent Liabilities</b>                         | 12       | 42,380.01                          | 40,973.86                           |
| <b>CONTRA ITEMS</b>                                   |          |                                    |                                     |
| 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                              |
|                                                       |          | <b>5,04,065.59</b>                 | <b>4,34,835.94</b>                  |

(Sunil Kumar Jain)  
DGM

(Rainish Bhardwaj)  
CEO



(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



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

Place: New Delhi  
Date: 24.06.2026



UDIN: 26087233202606220662



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**

|                                                         | Sched<br>ule | Year ended on<br>31.03.2026<br>(Current Year) | Year ended on<br>31.03.2025<br>(Previous Year) |
|---------------------------------------------------------|--------------|-----------------------------------------------|------------------------------------------------|
| <b><u>I. INCOME</u></b>                                 |              |                                               |                                                |
| Interest earned                                         | 13           | 139,028.37                                    | 143,748.47                                     |
| Other Income                                            | 14           | 4,403.99                                      | 3,671.92                                       |
| <b>Total</b>                                            |              | <b>143,432.36</b>                             | <b>147,420.39</b>                              |
| <b><u>II. EXPENDITURE</u></b>                           |              |                                               |                                                |
| 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 & Doubtful 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<br>Income Tax | 83.40        |                                               | 229.58                                         |
| iv) Prov. For Deferred Tax Liability                    | 17.06        |                                               | 3.29                                           |
| <b>Total</b>                                            |              | <b>140,158.65</b>                             | <b>144,412.00</b>                              |
| <b><u>III. PROFIT/LOSS</u></b>                          |              |                                               |                                                |
| Net Profit/Loss(-) for the year                         |              | 3,273.71                                      | 3,008.39                                       |
| Profit/Loss (-) brought forward                         |              | -                                             | -                                              |
| <b>Total</b>                                            |              | <b>3,273.71</b>                               | <b>3,008.39</b>                                |
| <b><u>IV. Appropriations.</u></b>                       |              |                                               |                                                |
| 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                   |              | -                                             | -                                              |
| <b>TOTAL</b>                                            |              | <b>3,273.71</b>                               | <b>3,008.39</b>                                |

(Sunil Kumar Jain)  
DGM

(Rajnish Bhardwaj)  
CEO

(Ashok Khandelwal Associates)  
Chartered Accountants  
Internal Auditors

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

(Nirmal Jain)  
Director

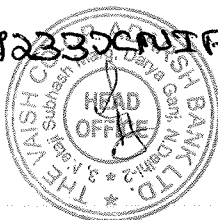
(Shree Narain Gupta)  
Vice Chairman

(Arun Kumar Jain)  
Chairman

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

Place: New Delhi  
Date: 24.06.2026

UDIN: 26087233202611758662





# THE VAISH COOPERATIVE ADARSH BANK LTD

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

(Rs. In Thousands)

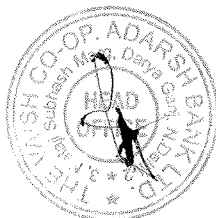
## SCHEDULE 1-CAPITAL

|                                                                                                                    | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|--------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------|
| <b>I. For Nationalised Banks</b>                                                                                   |                                    |                                     |
| Capital (Fully owned by Central Government)                                                                        | N.A                                | N.A                                 |
| <b>Total</b>                                                                                                       | N.A                                | N.A                                 |
| <b>II. For Banks incorporated outside India</b>                                                                    |                                    |                                     |
| <b>Capital</b>                                                                                                     |                                    |                                     |
| (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                                 |
| <b>Total</b>                                                                                                       | N.A                                | N.A                                 |
| <b>III. For other Banks.</b>                                                                                       |                                    |                                     |
| Authorised Capital<br>(5,00,000 Shares of Rs. 100/-each)                                                           | 50,000.00                          | 50,000.00                           |
| Issued & Subscribed Capital<br>(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<br>( Nil Shares of Rs. Nil each)                                                                 | -                                  | -                                   |
| Less: Calls unpaid                                                                                                 | -                                  | -                                   |
| Add: Forfeited Shares                                                                                              | -                                  | -                                   |
| <b>Total</b>                                                                                                       | 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<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|------------------------------------------------|------------------------------------|-------------------------------------|
| <b>I. STATUTORY RESERVES</b>                   |                                    |                                     |
| Opening Balance                                | 96,181.85                          | 92,070.33                           |
| Additions during the Year                      | 893.30                             | 4,111.52                            |
| Deductions during the Year                     | -                                  | -                                   |
| <b>Sub Total-I</b>                             | 97,075.15                          | 96,181.85                           |
| <b>II. CAPITAL RESERVES</b>                    |                                    |                                     |
| Opening Balance                                | -                                  | -                                   |
| Additions during the Year                      | -                                  | -                                   |
| Deductions during the Year                     | -                                  | -                                   |
| <b>Sub Total-II</b>                            | -                                  | -                                   |
| <b>III. Share Premium.</b>                     |                                    |                                     |
| Opening Balance                                | -                                  | -                                   |
| Additions during the Year                      | -                                  | -                                   |
| Deductions during the Year                     | -                                  | -                                   |
| <b>Sub Total-III</b>                           | -                                  | -                                   |
| <b>IV. REVENUE AND OTHER RESERVES</b>          |                                    |                                     |
| 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                           |
| <b>Sub Total-IV</b>                            | 149,539.46                         | 148,916.64                          |
| <b>V. Balance in Profit &amp; Loss Account</b> |                                    |                                     |
| Sub Total-V                                    | 3,273.71                           | 3,008.39                            |
| <b>GRAND TOTAL (I+II+III+IV+V)</b>             | 249,888.32                         | 248,106.87                          |



## Annexure to Schedule-2

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

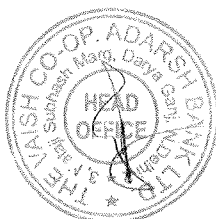
**SCHEDULE 3-DEPOSITS**

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

**SCHEDULE 4-BORROWINGS**

|                                       | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|---------------------------------------|------------------------------------|-------------------------------------|
| <b>I. Borrowings in India</b>         |                                    |                                     |
| (i) Reserve Bank of India             | -                                  | -                                   |
| (ii) Other banks                      | -                                  | -                                   |
| (iii) Other Institutions and Agencies | -                                  | -                                   |
| <b>Sub Total-I</b>                    | -                                  | -                                   |
| <b>II. Borrowings outside India</b>   | -                                  | -                                   |
| <b>Sub Total-II</b>                   | -                                  | -                                   |
| <b>TOTAL (I and II)</b>               | -                                  | -                                   |

Secured borrowings included in I and II above  
Rs. NIL



### SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS

|                                          | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|------------------------------------------|------------------------------------|-------------------------------------|
| <b>I. Bills Payable</b>                  | 1,737.23                           | 1,734.73                            |
| <b>II. Inter Office adjustment (net)</b> |                                    |                                     |
| <b>III. Interest accrued</b>             | 725.17                             | 471.02                              |
| <b>IV. Others</b>                        | 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                               | -                                   |
| <b>Provisions</b>                        |                                    |                                     |
| 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                            |
| <b>TOTAL (I,II,III and IV)</b>           | <u>77,172.64</u>                   | <u>78,256.25</u>                    |

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

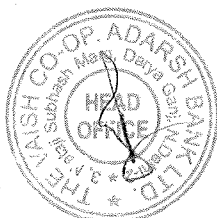
|                                                           | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|-----------------------------------------------------------|------------------------------------|-------------------------------------|
| <b>I. Cash In Hand (including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

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

|                                                   | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|---------------------------------------------------|------------------------------------|-------------------------------------|
| <b>I. IN INDIA</b>                                |                                    |                                     |
| (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                          |
| <b>Sub Total-(i)</b>                              | <u>157,683.28</u>                  | <u>219,640.10</u>                   |
| (ii) Money at Call and Short Notice               |                                    |                                     |
| (a) with banks                                    | -                                  | -                                   |
| (b) with other institutions                       | -                                  | -                                   |
| <b>Sub Total-(ii)</b>                             | <u>-</u>                           | <u>-</u>                            |
| <b>Total ( i and ii)</b>                          | <u>157,683.28</u>                  | <u>219,640.10</u>                   |
| <b>II. OUTSIDE INDIA</b>                          |                                    |                                     |
| (i) in Current Accounts                           | -                                  | -                                   |
| (ii) in Other Deposit Accounts                    | -                                  | -                                   |
| (iii) Money at Call and Short Notice              | -                                  | -                                   |
| <b>Total (i,ii and iii)</b>                       | <u>-</u>                           | <u>-</u>                            |
| <b>Grand Total (I and II)</b>                     | <u>157,683.28</u>                  | <u>219,640.10</u>                   |

### SCHEDULE 8 INVESTMENTS

|                                        | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|----------------------------------------|------------------------------------|-------------------------------------|
| <b>I. Investments in India in</b>      |                                    |                                     |
| (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)          | -                                  | -                                   |
| <b>Sub Total-I</b>                     | <u>1,031,226.10</u>                | <u>1,031,907.36</u>                 |





**SCHEDULE 11- OTHER ASSETS**

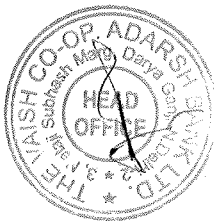
|                                                           | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(Previous Year) |
|-----------------------------------------------------------|------------------------------------|-------------------------------------|
| I. Inter-office adjustments (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                              |
| <b>TOTAL (I to VI)</b>                                    | <b>1,11,741.26</b>                 | <b>53,318.51</b>                    |

**SCHEDULE 12- CONTINGENT LIABILITIES**

|                                                                      | As on 31.03.2026<br>(Current Year) | As on 31.03.2025<br>(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                           |
| <b>TOTAL (I,II,III,IV,V and VI)</b>                                  | <b>42,380.01</b>                   | <b>40,973.86</b>                    |

**SCHEDULE 13- INTEREST EARNED**

|                                                                                  | Year ended on<br>31.03.2026<br>(Current Year) | Year ended on<br>31.03.2025<br>(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.                                                                      | -                                             | -                                              |
| <b>TOTAL (I,II,III,and IV)</b>                                                   | <b>1,39,028.37</b>                            | <b>1,43,748.47</b>                             |



**SCHEDULE 14 -OTHER INCOME**

|                                                         | Year ended on<br>31.03.2026<br>(Current Year) | Year ended on<br>31.03.2025<br>(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                                         |
| <b>TOTAL (I to VII)</b>                                 | <b>4,403.99</b>                               | <b>3,671.92</b>                                |

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

**SCHEDULE 15- INTEREST EXPENDED**

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



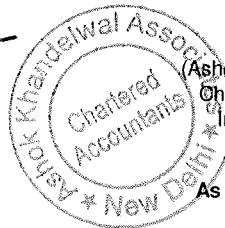


# **SCHEDULE 16 - OPERATING EXPENSES**

|                                                              | Year ended on<br>31.03.2026<br>(Current Year) | Year ended on<br>31.03.2025<br>(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 on Late/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                                         | -                                              |
| <b>Total (I to XII)</b>                                      | <b>60,992.68</b>                              | <b>64,961.90</b>                               |

(Sunil Kumar Jain)  
DGM

(Rajnish Bhardwaj)  
CEO



(Ashok Khandelwal Associates)  
Chartered Accountants  
Internal Auditors

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

(Nirmal Jain)  
Director

(Shree Narain Gupta)  
Vice Chairman

(Arun Kumar Jain)  
Chairman



(CA Naresh Chand Gupta)  
Partner  
M.No. 087233

Place: New Delhi  
Date: 24.06.2026

UDIN: 2608723320260628662

