THE VAISH COOPERATIVE ADARSH BANK LTD

H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110002

NOTES TO ACCOUNTS

1. Regulatory Capital (Amount in Rs. Crores)

(i) **Composition of Regulatory Capital**

S.No	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Paid up share capital and Reserves(net of deductions, if any)	22.32	22.38
ii)	Other Tier 1 Capital	-	-
iii)	Tier 1 Capital (i+ ii)	**22.32**	**22.38**
iv)	Tier 2 Capital	0.60	0.60
v)	Total Capital (Tier 1 + Tier 2)	**22.92**	**22.98**
vi)	Total Risk Weighted Assets(RWAs)	**53.50**	**49.74**
vii	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	**41.72**	**44.99**
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	**1.12**	**1.21**
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	**42.84**	**46.20**
x)	Amount of paid up equity capital raised during the year	-0.17	-0.23
xi)	Amount of non-equity Tier 1 capital raised during the year, *of which* : Give list as per instrument type (perpetual non- cumulative preference shares, perpetual debt instruments, etc)	NIL	NIL
xii)	Amount of Tier 2 Capital raised during the year, *of which* , Give list as per instrument type (perpetual non- cumulative preference shares, perpetual debt instruments, etc)	NIL	NIL

ii) Draw down from Reserves - NIL

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities(last day of the March'26)

(Amount in Rs. Crores)

	TIME BUCKET*									
	1 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and up to 3 months	Over 3 months and up to 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	4.55	-	-	-	-	-	35.22	-	106.57	**146.34**
Advances	1.71	0.47	-	3.16	4.05	6.09	17.90	10.86	51.58	**95.82**
Investment	-	-	-	-	-	10.00	32.30	-	63.00	**105.30**
Borrowings	-	-	-		-		-	-	-	-
Foreign Currency assets	-	-	-		-	-	-	-		-
Foreign Currency liabilities	-									

***Note: Time bucket of the statement has been aligned in accordance with the time bucket applicable for ALM Statement of Non-Scheduled Tier-II Urban Cooperative Bank.**

3. Investments

i) Composition of Investment Portfolio as at 31st March 2026

(Amount in Rs. Crores)

	Investments in India							Investment outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investment outside India	**Total Investments**
Held to Maturity												
Gross	25.00	-	0.01	-	-	-	25.01	-		-	-	25.01
Less: Provision for non-performing investment (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	25.00	-	0.01	-	-	-	25.01	-	-	-	-	25.01
Available for Sale	-		-	-								
Gross	75.82	-	-	2.30	-	-	78.12	-	-	-	-	78.12
Less: Provision for depreciation and NPI	2.22	-	-	-	-	-	2.22	-	-	-	-	2.22
Net	73.60	-	-	2.30	-	-	75.90	-	-	-	-	75.90
Held for Trading	-		-	-								
Gross		-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	100.82	-	0.01	2.30	-	-	103.13	-	-	-	-	103.13
Less: Provision for non-performing	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	2.22	-	-	-	-	-	2.22	-	-	-	-	2.22
Net	98.60	-	0.01	2.30	-	-	100.91	-	-	-	-	100.91

As at 31st March 2025 (Previous year balance sheet date)

(Amount in Rs. Crores)

	Investments in India							Investment outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investment in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investment outside India	**Total Investments**
Held to Maturity												
Gross	25.00	-	0.01	-	-	-	25.01	-		-	-	25.01
Less: Provision for non-performing investment (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	25.00	-	0.01	-	-	-	25.01	-	-	-	-	25.01
Available for Sale	-		-	-								
Gross	75.89	-	-	2.30	-	-	78.19	-	-	-	-	78.19
Less: Provision for depreciation and NPI	2.22	-	-	-	-	-	2.22	-	-	-	-	2.22
Net	73.67	-	-	2.30	-	-	75.97	-	-	-	-	75.97
Held for Trading	-		-	-								
Gross		-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	100.89	-	0.01	2.30	-	-	103.19	-	-	-	-	103.19
Less: Provision for non-performing investment	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	2.22	-	-	-		-	2.22	-			-	2.22
Net	98.67	-	0.01	2.30		-	100.97	-		-	-	100.97

ii) Movement of Provision for Depreciation on investments and Investment Fluctuation Reserve.

(Amount in Rs. Crores)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments and NPIs		
a) Opening Balance	2.22	2.22
b) Add: Provisions made during the year	-	-
c) Less: Write off/write back of excess	-	-
d) Closing balance	2.22	2.22
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	2.53	2.41
b) Add: Amount transferred during the year	-	0.12
c) Less: Drawdown	-	-
d) Closing balance	2.53	2.53
iii) Closing balance in IFR as a percentage of closing balance of investments(carrying value less net depreciation (ignoring net appreciation) ie the net amount reflected in the balance sheet) in AFS and HFT.	**3.33**	**3.33**

iii) <u>Sale and Transfers to/from HTM category</u>-Nil

iv) <u>Non-SLR Investment Portfolio</u>.

a)<u>Non-performing non-SLR investments</u>

(Amount in Rs. Crores)

S.No	Particulars	Current Year	Previous Year
a)	Opening Balance	NIL	NIL
b)	Additions during the year since 1st April	NIL	NIL
c)	Reductions during the above period	NIL	NIL
d)	Closing balance	NIL	NIL
e)	Total Provisions held	NIL	NIL

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b)Issuer composition of non-SLR Investments

(Amount in Rs. Crores)

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
a)	PSUs	2.30	2.30	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	0.01	0.01	-	-	-	-	-	-	-	-
d)	Private Corporate	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	**2.30**	**2.30**	-	-	-	-	-	-	-	-

(v) Repo Transactions (in face value and market value terms terms) (Amount in Rs. Crores)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding		Outstanding as on 31st March	
	FV	**MV**	**FV**	**MV**	**FV**	**MV**	**FV**	**MV**
i) Securities sold under Repo								
a) Government Securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) Corporate Debt Securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c) Any other Securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
ii) Securities purchased under Reverse Repo								
a) Government Securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b) Corporate Debt Securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
c) Any other Securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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& ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

vi) Government Security Lending (GSL) transactions (in Market Value terms) (Amount in Rs. Crores)

As at 31st March'2026

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of Transactions during the year	Outstanding as on 31st March
Securities lent through GSL Transaction	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL Transaction	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

As at 31st March'2025

Securities lent through GSL Transaction	NIL	NIL	NIL	NIL	NIL
Securities borrowed through GSL Transaction	NIL	NIL	NIL	NIL	NIL
Securities placed as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL
Securities received as collateral under GSL Transactions	NIL	NIL	NIL	NIL	NIL

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

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4. a) Asset Quality as on 31.03.2026

i) Classification of advances and provisions held

(Amount in Rs. Crores)

	Standard	Non- Performing				
	Total Standard Advances	Sub Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	42.82	1.03	1.51	1.00	3.54	46.36
Add : Additions during the year					1.84	15.03
Less: Reductions during the year					1.62	15.75
Closing Balance	41.88	0.99	1.77	1.00	3.76	45.64
Reductions in Gross NPAs due to:						
i)Up-gradation					0.74	
ii)Recoveries(excluding recoveries from upgraded accounts)					0.74	
iii)Technical/Prudential Write-offs					0.14	
iv)Write-offs other than those under (iii) above						-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.60	0.58	2.77	2.53	5.88	6.48
Add: Fresh provisions made during the year					0.02	0.02
Less: Excess provision reversed/write-off loans					0.14	0.14
Closing balance of provisions held	0.60	0.60	2.77	2.39	5.76	6.36
NET NPAs						
Opening Balance		0.45	-1.26	-1.53	-2.34	
Add: Fresh additions during the year					1.82	
Less: Reductions during the year					1.48	
Closing Balance		0.39	-1.00	-1.39	-2.00	
FLOATING PROVISIONS						
Opening Balance						NIL
Add: Additional provisions made during the year						NIL
Less: Amount drawn down during the year						NIL
Closing balance of Floating Provisions						NIL
Technical write offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off accounts						NIL
Add: Technical/Prudential writeoffs during the year						NIL
Less: Recoveries made from previously technical/ prudential written off accounts during the year						NIL
Closing balance						NIL

b) Asset Quality as on 31.03.2025

i) Classification of advances and provisions held

(Amount in Rs. Crores)

	Standard	Non- Performing				
	Total Standard Advances	**Sub Standard**	**Doubtful**	**Loss**	**Total Non-Performing Advances**	**Total**
Gross Standard Advances and NPAs						
Opening Balance	45.21	0.52	1.71	1.40	3.63	48.84
Add : Additions during the year	[redacted]	[redacted]	[redacted]	[redacted]	1.22	13.67
Less: Reductions during the year	[redacted]	[redacted]	[redacted]	[redacted]	1.31	16.15
Closing Balance	42.82	1.03	1.51	1.00	3.54	46.36
Reductions in Gross NPAs due to:	[redacted]	[redacted]	[redacted]	[redacted]		
i)Up-gradation	[redacted]	[redacted]	[redacted]	[redacted]	0.17	
ii)Recoveries(excluding recoveries from upgraded accounts)	[redacted]	[redacted]	[redacted]	[redacted]	0.72	
iii)Technical/Prudential Write-offs	[redacted]	[redacted]	[redacted]	[redacted]	0.42	
iv)Write-offs other than those under (iii) above	[redacted]	[redacted]	[redacted]	[redacted]		-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.60	1.58	5.77	2.61	9.96	10.56
Add: Fresh provisions made during the year	[redacted]	[redacted]	[redacted]	[redacted]	0.01	0.01
Less: Excess provision reversed/write-off loans	[redacted]	[redacted]	[redacted]	[redacted]	4.09	4.09
Closing balance of provisions held	0.60	0.58	2.77	2.53	5.88	6.48
NET NPAs						
Opening Balance	[redacted]	-1.06	-4.06	-1.21	-6.33	[redacted]
Add: Fresh additions during the year	[redacted]	[redacted]	[redacted]	[redacted]	1.21	[redacted]
Less: Reductions during the year	[redacted]	[redacted]	[redacted]	[redacted]	-2.78	[redacted]
Closing Balance	[redacted]	0.45	-1.26	-1.53	-2.34	
FLOATING PROVISIONS	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	
Opening Balance	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Add: Additional provisions made during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Less: Amount drawn down during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Closing balance of Floating Provisions	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Technical write offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written-off accounts	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Add: Technical/Prudential writeoffs during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Less: Recoveries made from previously technical/ prudential written off accounts during the year	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL
Closing balance	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	NIL

& ASSOCIATES CHARTERED ACCOUNTANTS New Delhi

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

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	**8.24%**	**7.63%**
Net NPA to Net Advances	**-5.02%**	**-5.78%**
Provision coverage Ratio	**153.19%**	**233%**

ii) Sector-wise Advances and Gross NPAs

(Amount in Rs. Crores)

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	-	-	-	-	-	-
b)	Advance to Industries Sector eligible as Priority sector lending	10.70	0.50	4.67	15.68	0.36	2.30
c)	Services	-	-	-	-	-	-
d)	Personal loans	8.75	0.22	2.51	4.31	0.18	4.18
	Sub Total (i)	**19.45**	**0.72**	**3.70**	**19.99**	**0.54**	**2.70**
ii)	**Non-Priority Sector**						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	-	-	-	-	-	-
d)	Personal loans	26.19	3.04	11.61	26.37	3.00	11.38
	Sub Total (ii)	**26.19**	**3.04**	**11.61**	**26.37**	**3.00**	**11.38**
	Total (I + II)	**45.64**	**3.76**	**8.24**	**46.36**	**3.54**	**7.64**

iii) Overseas Assets, NPAs and revenue (Amount in Rs. Crore)

Particulars	Current Year	Previous Year
Total Assets	Nil	Nil
Total NPAs	Nil	Nil
Total Revenue	Nil	Nil

iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations)

(Amount in Rs. Crores)

		Agriculture & Allied Activities		Corporates (excluding MSME)		MSME		Retail (excluding Agriculture & MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	No.of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Sub-Standard	No.of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Doubt ful	No.of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	No.of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision Held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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

CHARTERED ACCOUNTANTS New Delhi

v) **Divergence in Asset Classification and provisioning** **(Amount in Rs. Crores)**

S.No	Particulars	Amount
1	Gross NPAs as on March 31,2026 as reported by the bank	**3.76**
2	Gross NPAs as on March 31,2026 as assessed by RBI	N.A
3	Divergence in Gross NPAs(2-1)	N.A
4	Net NPAs as on March 31, 2026 as reported by the Bank	**-2.00**
5	Net NPAs as on March 31,2026 as assessed by RBI	N.A
6	Divergence in Net NPAs(5-4)	N.A
7	Provisions for NPAs as on March 31,2026 as reported by the Bank	**5.76**
8	Provisions for NPAs as on March 31,2026 as assessed by RBI	N.A
9	Divergence in Provisioning(8-7)	N.A
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2026	**0.39**
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2026	**0.33**
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31,2026 after considering the divergence in provisioning	N.A

vi) **Disclosure of Transfer of Loan Exposures**

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA) (all amount in Rs.Crores)				
S.No	Particulars	To ARCs	To permitted Transferees	To other Transferees
1	No. of Accounts	Nil	Nil	Nil
2	Aggregate principal outstanding of loans transferred	Nil	Nil	Nil
3	Weighted average residuals tenor of loans transferred	Nil	Nil	Nil
4	Net book value of loans transferred (at the time of trf)	Nil	Nil	Nil
5	Aggregate consideration	Nil	Nil	Nil
6	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil

Details of loans acquired during the year		**(all amounts in Rs.Crores)**	
S.No	Particulars	From SCBs,RRBs,Cooperative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies(HFCs)	From ARCs
1	Aggregate principal outstanding of loans acquired	Nil	Nil
2	Aggregate consideration paid	Nil	Nil
3	Weighted Average residual tenor of loans acquired.	Nil	Nil

vii) Non-Fund Based Credit Facilities (Amount in Rs. Crores)

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
	PARTICULARS	**Secured Portion**	**Unsecured Portion**	**Secured Portion**	**Unsecured Portion**
I	Outstanding Guarantees				
	i) in India	0.03	0	0.03	0
	ii) Outside India	0	0	0	0
II	Acceptances, Endorsements and other Obligations	NIL	NIL	NIL	NIL
III	Other NFB credit facilities	NIL	NIL	NIL	NIL

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

ASSOCIATES CA New Delhi CHARTERED ACCOUNTANTS

viii) Fraud Accounts

(Amount in Rs. Crores)

Particulars	Current Year	Previous Year
Number of frauds reported	Nil	Nil
Amount involved in fraud	0	0
Amount of provision made for such frauds	0	0
Amount of Unamortized provision debited from 'other reserves' as at the end of the year	NIL	NIL

ix) Disclosures related to Project Finance- NIL

x) Disclosure under Resolution Framework for COVID-19 related Stress.

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half year(A)	Of (A) aggregate debt that slipped into NPA during the half year.	Of (A) amount written off during the half year	Of (A) amount paid by the borrower s during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half year.
Personal Loans	Nil	Nil	Nil	Nil	Nil
Corporate persons*	Nil	Nil	Nil	Nil	Nil
Of which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total					

5. Exposures

i) Exposure to Real Estate Sector

(Amount in Rs. Crores)

Category	Current Year	Previous Year
i) Direct Exposure		
a) Residential Mortgages:- Lending fully secured by mortgages on Residential Property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	0.00	0.00
b)Commercial Real Estate- Lending secured by mortgage on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels land acquisition, development and construction,etc) Exposure would also include non-fund based (NFB) limits.	0.30	0.30
c)Investments in Mortgage –Backed Securities (MBS) and other securitized exposures-		
i) Residential		
ii)Commercial Real Estate		
ii) Indirect Exposure		
Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	0.30	0.30

ii) Exposure to Capital Market - NIL

iii) Risk Category-wise Country Exposure - NIL

iv) Unsecured Advances against Intangible Securities - NIL

v) Factoring Exposures - NIL

vi) Unhedged Foreign Currency Exposure - NOT APPLICABLE

vii) Loans against Gold and Silver collateral					(Amount in Rs. Crores)
(a) Details of loans extended against eligible gold and silver collateral					
Particulars	**Loan outstanding**		Average Ticket Size (Rs.Crore)	Average LTV Ratio	Gross NPA (%)
	Rs.Crores	As % of Total Loans			
1. Opening balance of the FY (a+b)					
(a) Consumption Loans	**0.04**	0.09%	0.05	0.22	0
/ of which bullet repayment loans					
(b) Income generating Loans					
2. New Loans sanctioned and disbursed during the FY (c+d)					NA
(c) Consumption Loans	**0.19**	0.41%	0.04	0.58	NA
/ of which bullet repayment loans					NA
(d) Income generating loans					NA
3. Renewals sanctioned and disbursed during the FY	0				NA
4. Top-up loans sanctioned and disbursed during the FY	**0.01**	0.02%	0.01	0.21	NA
5. Loans repaid during the FY (e+f)				NA	NA
(e) Consumptions Loans	**0.03**	0.07%		NA	NA
/of which bullet repayment loans				NA	NA
(f) Income-generating Loans				NA	NA
6. Non-performing Loans recovered during the FY (g+h)	0			NA	NA
(g) Consumptions Loans				NA	NA
/of which bullet repayment loans				NA	NA
(h) Income-generating Loans				NA	NA
7. Loans written off during the FY (i+j)	0			NA	NA
(i) Consumptions Loans				NA	NA
/of which bullet repayment loans				NA	NA
(j) Income-generating Loans				NA	NA
8. Closing balance at the end of FY (k + l)					
(k) Consumptions Loans	**0.21**	0.46%			
/of which bullet repayment loans					
(l) Income-generating Loans					

(b) Details of Gold and Silver collateral and Auctions

Sr. No	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the Financial Year (in Grams)	NA
(b)	Number of Loan Accounts in which auctions were conducted	NA
©	Total outstanding in loan accounts mentioned in (b)	NA
(d)	Gold or Silver collateral acquired during the FY due to default of loan (In Grams)	NA
(e)	Gold or Silver collateral auctioned during the FY (in Grams)	NA
(f)	Recovery made through auctions during the FY (in Rs. Crore)	NA
(g)	Recovery Percentage:	NA
(h)	/ as % of value of gold or silver collateral	NA
(i)	/as % of Outstanding loan	NA

6. Concentration of Deposits, advances, exposures and NPAs

i) Concentration of Deposits

(Amount in Rs. Crores)

Particulars	Current Year	Previous Year
Total Deposits of the Twenty largest depositors	24.74	23.24
Percentage of Deposits of 20 largest depositors to total deposit of the bank.	16.91%	15.57%

ii) Concentration of Advances*

(Amount in Rs. Crores)

Particulars	Current Year	Previous Year
Total Advances to the 20 largest borrowers	14.30	12.53
Percentage of Advances to 20 largest borrowers to total advances of the bank.	31.32%	27.03%

iii) Concentration of Exposures**

(Amount in Rs. Crores)

Particulars	Current Year	Previous Year
Total exposure to the 20 largest borrowers	14.30	12.53
Percentage of exposures to 20 largest borrowers to total exposure of the bank on borrowers.	31.32%	27.03%

iv) Concentration of NPAs

(Amount in Rs. Crores)

Particulars	Current Year	Previous Year
Total exposure to the top 20 NPA Accounts	2.26	1.96
Percentage of exposures to the 20 largest NPA exposure to total Gross NPAs.	60.11%	55.37%

7. Derivatives

i) Forward rate agreement/interest rate swap- NOT APPLICABLE

ii) Exchange traded interest rate derivatives - NOT APPLICABLE

iii) Disclosures on risk exposure in derivatives - NOT APPLICABLE

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

CHARTERED ACCOUNTANTS New Delhi

08. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Rs. Crores)

S.No	Particulars	Current Year	Previous year
i)	Opening balance of amounts transferred to DEA Fund	4.07	3.84
ii)	Add: Amounts transferred to DEA Fund during the year	0.18	0.27
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.04	0.04
iv)	Closing balance of amounts transferred to DEA Fund	4.21	4.07

09. Disclosure of complaints

i) Summary information on complaints received by the bank from customers and from the offices of Ombudsman.

S.No	Particulars	Current year	Previous year
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	Nil	Nil
3	Number of complaints disposed during the year	Nil	Nil
3.1	Of which, number of complaints rejected by the bank	Nil	Nil
4	Number of complaints pending at the end of the year	Nil	Nil
	Maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
5	Number of maintainable complaints received by the Bank from Office of Ombudsman	Nil	Nil
5.1	Of 5, number of Complaints resolved in favour of the Bank by Office of Ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation/Mediation/advisories issued by Office of Ombudsman	Nil	Nil
5.3	Of 5, Number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time(other than those appealed)	Nil	Nil

ii) Top five grounds of complaints received by the bank from Customers.

Grounds 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	Of 5, number of complaint s pending beyond 30 days
1	2	3	4	5	6
	Current year				
Ground-1					
Ground-2					
Ground-3					
Ground-4			NOT APPLICABLE		
Ground-5					
Others					
Total					
	Previous Year				
Ground-1					
Ground-2					
Ground-3			NOT APPLICABLE		
Ground-4					
Ground-5					
Others					
Total					

10. Disclosure of penalties imposed by the Reserve Bank of India- NIL

11. Other Disclosures

i) Business Ratios:

Particulars	Current Year	Previous year
i) Interest Income as a percentage to Working Funds	**7.64%**	**7.77%**
i) Non-interest income as a percentage to Working Funds	**0.24%**	**0.20%**
iii) Cost of Deposits	**5.36%**	**5.34%**
iv) Net Interest Margin	**3.78%**	**3.92%**
v) Operating Profit as a percentage to Working Funds	**0.21%**	**0.20%**
vi) Return on Assets	**0.18%**	**0.13%**
vii) Business (Deposits plus Advances) per employee (in Rs. Crores)	**2.09**	**2.22**
viii) Profit per employee (in Rs. Crores)	**0.01**	**0.01**

ii) Banc assurance Business: - NOT APPLICABLE

iii) Marketing and Distribution: - NOT APPLICABLE

iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs)- During the year the Bank had purchased PSL Certificate for Rs.15.00 Crore

v) Provisions and Contingencies - (Amount in Rs. Crores)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provision for NPI	Nil	Nil
ii) Provision towards NPA	0.02	0.01
iii) Provision made towards Income Tax	0.05	0.04
iv) Other Provision and Contingencies (with details)	Nil	Nil

vi) Payment of DICGC Insurance Premium. (Amount in Rs. Crores)

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	0.18	0.18
ii) Arrears in payment of DICGC Premium	Nil	Nil

vii) Disclosure of facilities granted to Directors and their relatives.

NIL

(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

APN & Associates Chartered Accountants New Delhi

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

(Nirmal Jain)
.Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

Place: New Delhi
Date : 24.06.2026
UDIN: 26087233CNIFTT8662

The Vaish Co-Op. Adarsh Bank Ltd. Subhash Marg, Darya Ganj, Delhi HEAD OFFICE