



THE VAISH COOPERATIVE ADARSH BANK LTD

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

Annexure I

(000's omitted)

Form A

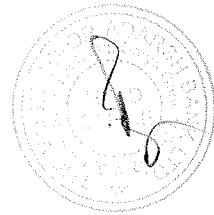
Form of Balance Sheet


Balance Sheet of THE VAISH COOPERATIVE ADARSH BANK LTD

BALANCE AS ON 31ST MARCH 2023

	Schedule	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
CAPITAL AND LIABILITIES			
Capital	1	35,183.77	37,077.87
Reserve and Surplus	2	2,02,196.14	2,10,881.10
Deposits	3	15,41,370.07	14,69,939.00
Borrowings	4	-	-
Other Liabilities & Provisions	5	1,19,681.32	1,35,819.77
Total		18,98,431.30	18,53,717.74
ASSETS			
Cash and balances with Reserve bank of India	6	71,316.78	62,371.70
Balance with banks and Money at Call and Short Notice	7	1,74,335.91	1,77,993.47
Investments	8	11,30,066.57	11,29,116.57
Advances	9	4,61,032.72	3,86,393.10
Fixed Assets	10	25,162.13	28,283.87
Other Assets	11	36,517.19	69,559.03
Total		18,98,431.30	18,53,717.74
Contingent Liabilities	12	32,174.69	30,251.46
CONTRA ITEMS			
i) Bills for Collection		1,173.90	5,663.96
ii) Cheques Sent for Collection		1,173.90	5,703.73
iii) Overdue Interest Reserve		7,41,546.64	6,28,888.20
iv) Rent Recoverable		10.56	9.98
v) Lockers Rent Recoverable		147.57	384.51
		7,44,052.57	6,40,650.38
BALANCE SHEET TOTAL		26,42,483.87	24,94,368.12

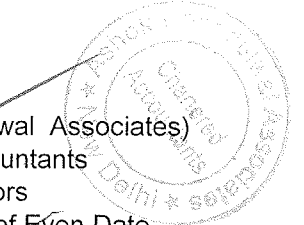

(Sunil Kumar Jain)
DGM

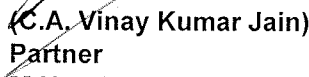



(Rajnish Bhardwaj)
CEO


(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

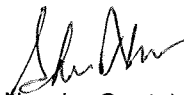
As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
FRN-004085N





(C.A. Vinay Kumar Jain)
Partner
M.No.080163




(Nirma Jain)
Director

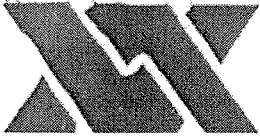

(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman

Place: New Delhi

Date: 16.06.2023

UDIN NO:-23080163BGVXYF2880



THE VAISH COOPERATIVE ADARSH BANK LTD

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

Annexure I3F

(000's omitted)

SCHEDULE 1-CAPITAL

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (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		
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 (3,51,837 Shares of Rs. 100/- each) (7 Shares of Rs.10/- each)	35,183.70 0.07	37,077.80 0.07
Called-up Capital (.....Shares of Rs.each)	-	-
Less: Calls unpaid	-	-
Add: Forfeited Shares	-	-
Total	35,183.77	37,077.87



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

(Sunil Kumar Jain)
DGM

(Rajnish Bhardwaj)
CEO

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

As per our separate Report of Even-Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)

(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

(C.A. Vinay Kumar Jain)
Partner
M.No. 080163



Place: New Delhi

Date: 16.06.2023

UDIN NO:-23080163BGVXYF2880



THE VAISH COOPERATIVE ADARSH BANK LTD

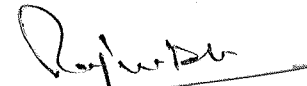
H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

Annexure I3F
(000's omitted)

SCHEDULE 2-RESERVE AND SURPLUS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<u>I. STATUTORY RESERVES</u>		
Opening Balance	74,937.95	73,757.71
Additions during the Year	15,403.37	1,180.25
Deductions during the Year	-	-
Sub Total-I	90,341.32	74,937.96
<u>II. CAPITAL RESERVES</u>		
Opening Balance	-	-
Additions during the Year	-	-
Deductions during the Year	-	-
Sub Total-II	-	-
<u>III. Share Premium.</u>		
Opening Balance	-	-
Additions during the Year	-	-
Deductions during the Year	-	-
Sub Total-III	-	-
<u>IV. REVENUE AND OTHER RESERVES</u>		
Opening Balance	74,871.37	76,288.50
Additions during the Year	30,492.58	50.75
Deductions during the Year	163.95	1,467.88
Sub Total-IV	1,05,200.00	74,871.37
<u>V. Balance in Profit & Loss Account</u>		
Sub Total-V	6,654.82	61,071.77
GRAND TOTAL (I+II+III+IV+V)	2,02,196.14	2,10,881.10


(Sunil Kumar Jain)
DGM

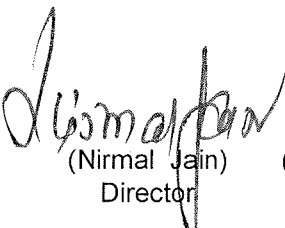

(Rainish Bhardwaj)
CEO


(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

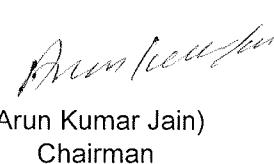
As per our separate Report of Even Date

(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)

(C.A. Vinay Kumar Jain)
Partner
M.No. 080163


(Nirmal Jain)
Director


(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman



Place: New Delhi
Date: 16.06.2023

UDIN NO:-230801638GVXYF2880



THE VAISH COOPERATIVE ADARSH BANK LTD

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

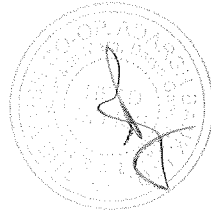
Annexure I3F
(000's omitted)

SCHEDULE 3-DEPOSITS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A I. Demand Deposits		
(i) From Banks	-	-
(ii) From others	74,229.26	80,865.98
Sub Total-I	74,229.26	80,865.98
II.Savings Bank Deposits	3,66,539.78	3,67,713.49
Sub Total-II	3,66,539.78	3,67,713.49
III. Term Deposits.		
(i) From Banks	-	-
(ii) From others	11,00,601.03	10,21,359.53
Sub Total-III	11,00,601.03	10,21,359.53
TOTAL (I,II and III)	15,41,370.07	14,69,939.00
B .		
(I) Deposits of branches in India	15,41,370.07	14,69,939.00
(ii) Deposits of braches outside India	-	-
Total	15,41,370.07	14,69,939.00

SCHEDULE 4-BORROWINGS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (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		



(Sunil Kumar Jain)
DGM

(Rajnish Bhardwaj)
CEO

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)

(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

(C.A. Vinay Kumar Jain)
Partner
M.No. 080163



Place: New Delhi
Date: 16.06.2023

UDIN NO:-23080163BGVXYF2880



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

Annexure I3F
(000's omitted)

SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Bills Payable	2,319.23	10,040.16
II. Inter Office adjustment (net)	-	-
III. Interest accrued	270.92	447.05
IV. Others (including provisions)	1,17,091.17	1,25,332.56
i) Unclaimed Dividend	185.44	126.39
ii) Sundries Receipts	983.86	1,011.51
iii) Sundries Miscellaneous	300.00	300.00
iv) Amount Payable Misappropriation	515.00	515.00
v) Other Miscellaneous	3,685.29	3,459.56
vi) Provision for Income Tax	1,575.00	19,650.00
vii) Provision for Standard Assets	6,000.00	6,000.00
viii) Provision for Bad & Doubtful Debts	98,309.79	88,707.43
ix) Contingency Reserve Fund	1,773.83	1,773.83
x) General Contingency Reserve Fund	3,700.00	3,700.00
xi) Deferred Tax Liability	62.96	88.84
TOTAL (I,II,III and IV)	1,19,681.32	1,35,819.77

SCHEDULE 6-CASH AND BALANCES WITH RESERVE BANK OF INDIA

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Cash In Hand (including Foreign Currency Notes)	14,051.29	17,836.72
Sub Total-I	14,051.29	17,836.72
II. Balances with Reserve bank of India		
(a) in Current Account	57,265.49	44,534.98
(b) in Other Accounts	-	-
Sub Total-II	57,265.49	44,534.98
TOTAL (I and II)	71,316.78	62,371.70

(Sunil Kumar Jain)
DGM

(Rajnish Bhardwaj)
CEO

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors
As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)

(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

(C.A. Vinay Kumar Jain)
Partner
M.No. 080163

Place: New Delhi
Date: 16.06.2023

UDIN NO:-23080163BGVXYF2880



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

Annexure I3F
(000's omitted)

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

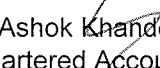
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. IN INDIA		
(i) Balances with banks		
(a) in Current Accounts	34,233.22	37,487.38
(b) in Other Deposit Accounts	1,40,102.69	1,40,506.09
Sub Total-(i)	<u>1,74,335.91</u>	<u>1,77,993.47</u>
(ii) Money at Call and Short Notice		
(a) with banks	-	-
(b) with other institutions	-	-
Sub Total-(ii)	<u>-</u>	<u>-</u>
Total (i and ii)	<u>1,74,335.91</u>	<u>1,77,993.47</u>
II. OUTSIDE INDIA		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
Total (i,ii and iii)	<u>-</u>	<u>-</u>
Grand Total (I and II)	<u>1,74,335.91</u>	<u>1,77,993.47</u>

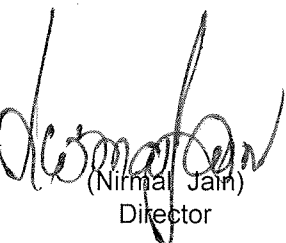
SCHEDULE 8 INVESTMENTS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Investments in India in		
(i) Government Securities	11,07,055.47	11,06,105.47
(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	<u>11,30,066.57</u>	<u>11,29,116.57</u>
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	<u>-</u>	<u>-</u>
GRAND TOTAL (I and II)	<u>11,30,066.57</u>	<u>11,29,116.57</u>



(Sunil Kumar Jain)
DGM



(Rajnish Bhardwaj)
CEO


(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors
As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)


(Nirmla Jain)
Director

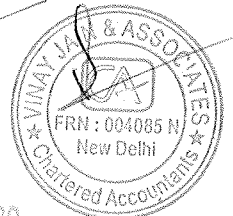
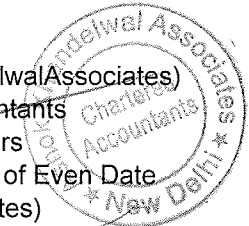

(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman


(C.A. Vinay Kumar Jain)
Partner
M.No. 080163

Place: New Delhi
Date: 16.06.2023

UDIN NO:-23090163BGVXYF2080



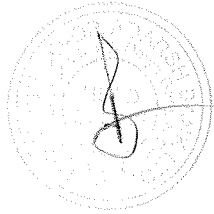


THE VAISH COOPERATIVE ADARSH BANK LTD
H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

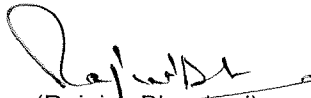
Annexure I3F
(000's omitted)


SCHEDULE 9 ADVANCES

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A		
(i) Bills purchased and discounted	-	-
(ii) Cash Credits, Overdrafts and loans repayable on	1,05,470.79	1,11,898.15
(iii) Term Loans	3,55,561.93	2,74,494.95
Total-A	4,61,032.72	3,86,393.10
B		
(i) Secured by Tangible Assets	3,33,514.96	2,70,347.44
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	1,27,517.76	1,16,045.66
Total-B	4,61,032.72	3,86,393.10
C.I ADVANCES IN INDIA		
(i) Priority Sector	2,50,024.45	2,42,200.85
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	2,11,008.27	1,44,192.25
Total- C I	4,61,032.72	3,86,393.10
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)	4,61,032.72	3,86,393.10

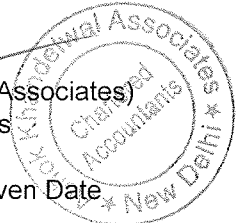



(Sunil Kumar Jain)
DGM

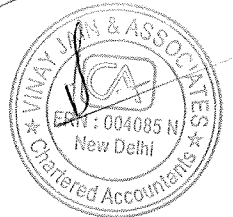

(Rajnish Bhardwaj)
CEO


(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN/004085N)

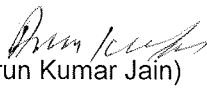



(C.A. Vinay Kumar Jain)
Partner
M.No. 080163




(Nirma Jain)
Director


(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman

Place: New Delhi

Date: 16.06.2023

UDIN NO:-23080163BQVXYF2880

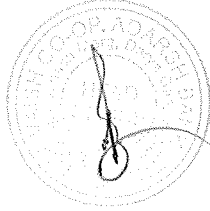


THE VAISH COOPERATIVE ADARSH BANK LTD
H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

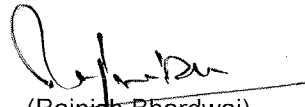
Annexure I3F
(000's omitted)

SCHEDULE 10 FIXED ASSETS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. PREMISES		
At cost as on 31st March of the preceding Year	18,844.42	20,938.24
Add: Additions during the year	-	-
Less: Deductions during the year	-	-
Less: Depreciation to date	1,884.44	2,093.82
Sub Total - I	<u>16,959.98</u>	<u>18,844.42</u>
II. Other Fixed Assets (including Furniture & Fixtures)		
At cost as on 31st March of the preceding Year	9,439.45	8,362.41
Add: Additions during the year	552.95	2,717.70
Less: Deductions during the year	-	-
Less: Depreciation to date	1,790.25	1,640.66
Sub Total-II	<u>8,202.15</u>	<u>9,439.45</u>
TOTAL (I and II)	<u>25,162.13</u>	<u>28,283.87</u>

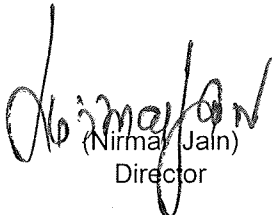




(Sunil Kumar Jain)
DGM



(Rajnish Bhardwaj)
CEO



(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors
As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)




(Nirmai Jain)
Director


(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman


(C.A. Vinay Kumar Jain)
Partner
M.No. 080163



Place: New Delhi
Date: 16.06.2023

UDIN NO.-23080163BGVXYF2880

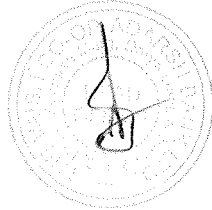


THE VAISH COOPERATIVE ADARSH BANK LTD
H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

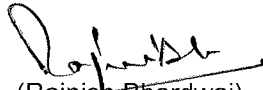
Annexure I3F
(000's omitted)

SCHEDULE 11- OTHER ASSETS

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Inter-office adjustments (net)	-	-
II. Interest accrued.	19,624.86	33,333.45
III. Tax paid in advance/Tax deducted at source	920.40	22,984.00
IV. Stationery and stamps	427.98	440.12
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others*		
i) Security Deposit(Gas/Elec/Water/Telephone etc)	2,501.31	2,477.68
ii) Prepaid Insurance & Expenses	2,147.59	2,235.53
iii) Premium prepaid on purchase of Government Securities	3,400.26	4,600.64
iv) Festival Advances/Staff Emergent Loan	242.51	157.67
v) Legal Expenses Recoverable	19.54	19.54
vi) GST Recoverable	2,029.74	1,810.64
vii) Amount Recoverable Misappropriation	1,111.13	1,111.13
viii) Interest Recoverable Misappropriation	17.94	17.94
ix) Income Tax Refund Due	3,665.15	16.83
x) Imprest to Staff/Misc/Others/Arbitration	172.99	5.50
xi) Imprest to AGM Expenses	-	40.74
xii) TDS Recoverable	2.79	2.79
xiii) SBI Group Gratuity Scheme	19.68	21.51
xiv) Charges for CHI Receivable	148.32	148.32
xv) Advance to Contractor	40.00	40.00
xvi) Advance to CHI Account	25.00	95.00
TOTAL (I to VI)	36,517.19	69,559.03

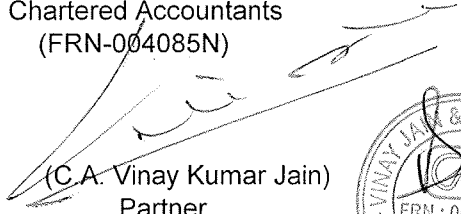



(Sunil Kumar Jain)
DGM


(Rajnish Bhardwaj)
CEO

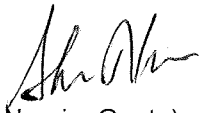

(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

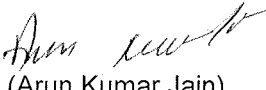
As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)


(C.A. Vinay Kumar Jain)
Partner
M.No. 080163




(Nimmai Jain)
Director


(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman

Place: New Delhi

Date: 16.06.2023

UDIN NO-23080163BGVXYF2880

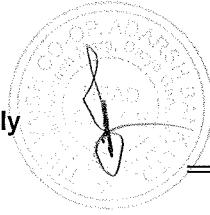


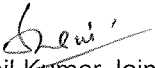
THE VAISH COOPERATIVE ADARSH BANK LTD
H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

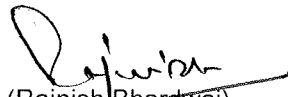
Annexure I3F
(000's omitted)


SCHEDULE 12- CONTINGENT LIABILITIES

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (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	568.25
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently liable(DEAF)	31,854.69	29,683.21
TOTAL (I,II,III,IV,V and VI)	32,174.69	30,251.46

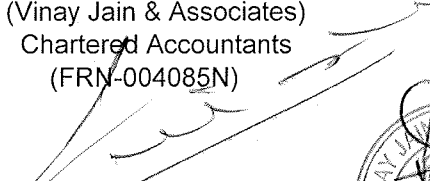


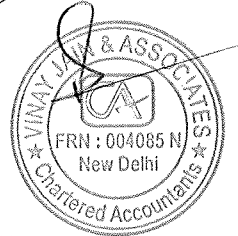

(Sunil Kumar Jain)
DGM


(Rajnish Bhardwaj)
CEO


(Ashok Khandelwal Associates)
Chartered Accountants
Internal Auditors

As per our separate Report of Even Date
(Vinay Jain & Associates)
Chartered Accountants
(FRN-004085N)

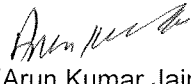

(C.A. Vinay Kumar Jain)
Partner
M.No. 080163



UDIN NO:-23080163EGVXYF2880


(Nirma Jain)
Director


(Shree Narain Gupta)
Vice Chairman


(Arun Kumar Jain)
Chairman

Place: New Delhi
Date:16.06.2023