



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

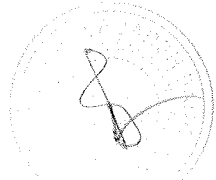
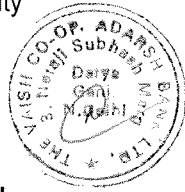
Annexure I

(000's omitted)

Form B

Form of PROFIT AND LOSS ACCOUNT for the year ended on 31st March 2023

	Sched ule	Year ended on 31.03.2023 (Current Year)	Year ended on 31.03.2022 (Previous Year)
I. INCOME			
Interest earned	13	1,44,651.12	2,78,929.56
Other Income	14	6,343.88	2,943.59
Total		1,50,995.00	2,81,873.15
II. EXPENDITURE			
Interest Expended	15	72,720.07	72,882.85
Operating Expenses	16	69,860.30	1,23,547.97
Provisions and contingencies		1,759.80	24,370.56
i) Provision for Bad & Doubtful Debts		525.00	7,075.00
ii) Prov. For Income Tax for the Year		1,575.00	19,650.00
iii) Excess/Short of prev. year Prov. For Income Tax		(314.32)	(4.63)
iv) Prov. For Deferred Tax Liability		(25.88)	(14.81)
v) Provision for EL Encashment		-	(2,335.00)
Total		1,44,340.18	2,20,801.37
III. PROFIT/LOSS			
Net Profit/Loss(-) for the year		6,654.83	61,071.77
Profit/Loss (-) brought forward		-	-
Total		6,654.83	61,071.77
IV Appropriations.			
Transfer to Statutory Reserves		1,675.00	15,268.00
Transfer to other Reserves		1,870.75	40,181.08
Transfer to Government/Proposed Dividend		3,109.07	5,622.69
Balance carried over to Balance Sheet		-	-
TOTAL		6,654.82	61,071.77



(Sunil Kumar Jain)
DGM

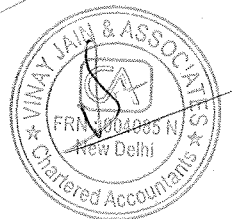
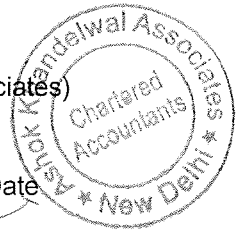
(Rainish Bhardwaj)
CEO

(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



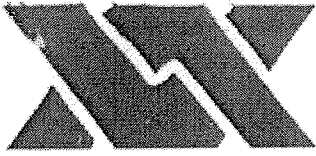
(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

Place: New Delhi
Date: 16.06.2023

UDIN NO:-23080163BGVXYF2880



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

Annexure 13F
(000's omitted)

SCHEDULE 13- INTEREST EARNED

	Year ended on 31.03.2023 (Current Year)	Year ended on 31.03.2022 (Previous Year)
I. Interest / discount on advances/bills.	44,592.63	1,75,991.03
II. Income on Investments.	88,719.68	88,888.08
III. Interest on balances with Reserve Bank of India and other inter-bank funds.	11,338.81	14,050.45
IV. Others.	-	-
TOTAL (I,II,III,and IV)	1,44,651.12	2,78,929.56

SCHEDULE 14 -OTHER INCOME

	Year ended on 31.03.2023 (Current Year)	Year ended on 31.03.2022 (Previous Year)
i. Commission, exchange and brokerage	36.47	51.79
ii. Profit on sale of Investments	2,500.00	160.00
Less: Loss on sale of Investments	-	-
Sub Total-II	2,500.00	160.00
III. Profit on revaluation of Investments	-	-
Less: Loss on revaluation of Investments	-	-
Sub Total-III	-	-
IV. Profit on sale of land, buildings and	-	-
Less: Loss on sale of land, buildings and	-	-
Sub Total-IV	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
Sub Total-V	-	-
VI. Income earned by way of dividends,	-	-
VII. Miscellaneous Income	3,807.41	2,731.80
i) Bank Incidental Charges	1,518.97	1,537.42
ii) Lockers Rent	561.37	390.12
iii) Processing Fee Charges	1,220.10	261.05
iv) Charges for CHI Facilities	288.00	288.00
) Card Annual Fees	117.06	82.82
vi) Card Bank Charges	29.47	31.01
vii) Interest on Refund from Income Tax	-	5.65
viii) Misc. Income	66.19	129.48
ix) Card Interchange Fee	-	-
x) Dividend Received	6.25	6.25
TOTAL (I to VII)	6,343.88	2,943.59

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

(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

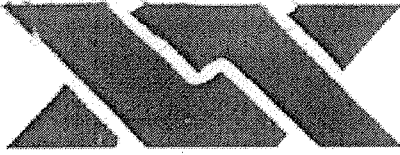
(Nirmal Jain)
Director

(Shree Narain Gupta)
Vice Chairman

(Arun Kumar Jain)
Chairman

Place: New Delhi
Date:16.06.2023

UDIN NO-23080163BGGVXYF2880



THE VAISH COOPERATIVE ADARSH BANK LTD
H.O: 3, NETAJI SUBHASH MARG, DARYA GANJ, NEW DELHI-110002

Annexure 13F
(000's omitted)

SCHEDULE 15- INTEREST EXPENDED

	Year ended on 31.03.2023 (Current Year)	Year ended on 31.03.2022 (Previous Year)
I. Interest on deposits	72,656.53	72,882.85
II. Interest on Reserve Bank of India/Inter- bank borrowings.	-	-
III. Others.	63.54	-
TOTAL (I to III)	72,720.07	72,882.85

SCHEDULE 16 - OPERATING EXPENSES

	Year ended on 31.03.2023 (Current Year)	Year ended on 31.03.2022 (Previous Year)
I. Payments to and provisions for employees	44,579.89	90,021.37
II. Rent, Taxes and lighting	5,479.76	5,105.11
III. Printing and Stationery	455.71	353.08
IV. Advertisement and Publicity	278.40	220.43
V. Depreciation on Bank's Property	3,674.69	3,734.49
VI. Director's Fees, allowances and	1,269.00	976.00
VII. Auditor's Fees and Expenses (including	1,062.00	1,112.00
VIII. Law Charges	686.00	712.60
IX. Postages, Telegrams, Telephone etc	424.17	430.30
X. Repair and Maintenance	1,035.53	8,198.59
XI. Insurance	2,059.18	1,994.81
XII. Other Expenditure	8,855.96	10,689.18
i) Computer software expense	1,999.61	2,387.87
ii) Security Charges	1,145.90	1,255.20
iii) Staff Conveyance	357.62	252.80
iv) Misc. Expenses	69.02	57.47
v) Entertainment & Refreshment Exp	357.15	263.89
vi) Fees & Subscriptions	139.66	111.30
vii) AGM Expenses	1,029.52	2,962.74
viii) Clearing House Charges	410.25	371.19
ix) Incidental Charges	5.71	20.11
x) Courier Service Charges	342.00	342.00
xi) Diwali Expenses	1,153.76	876.55
xii) Professional Fees	4.00	-
iii) News Paper Expenses	2.51	2.40
xiv) Office Maintenance	624.42	577.82
xv) Intt. paid on Late/shortpayment of TDS/GST	0.13	0.10
xvi) ATM Expenses	103.61	73.32
xvii) ECS processing charges paid to RBI	10.01	9.00
xviii) Card transaction Charges	115.02	76.35
xix) CHI Charges	19.38	12.63
xx) Contribution to Coop. Education Fund	50.00	50.00
xx) GST Expenses	916.69	986.45
Total (I to XII)	69,860.30	1,23,547.97

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(Rajnish Bhardwaj)
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