



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 2025

	Schedule	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	30,870.67	33,185.77
Reserve and Surplus	2	2,48,106.87	2,12,405.96
Deposits	3	14,92,915.33	14,63,077.77
Borrowings	4	-	-
Other Liabilities & Provisions	5	78,128.07	1,25,639.26
Total		18,50,020.94	18,34,308.76
<u>ASSETS</u>			
Cash and balances with Reserve bank of India	6	61,143.37	65,985.80
Balance with banks and Money at Call and Short Notice	7	2,19,640.11	2,30,298.09
Investments	8	10,31,907.36	9,80,042.36
Advances	9	4,63,629.70	4,88,426.44
Fixed Assets	10	20,510.08	23,197.40
Other Assets	11	53,190.33	46,358.68
Total		18,50,020.94	18,34,308.76
<u>Contingent Liabilities</u>	12	40,973.86	38,686.13
<u>CONTRA ITEMS</u>			
i) Bills for Collection		300.20	1,225.76
ii) Cheques Sent for Collection		1.35	1,225.76
iii) Overdue Interest Reserve		4,34,223.65	3,69,673.63
iv) Rent Recoverable		11.71	11.14
v) Lockers Rent Recoverable		299.03	171.58
		4,34,835.94	3,72,307.85
BALANCE SHEET TOTAL		22,84,856.88	22,06,616.61

Sunil Kumar Jain
DGM

Rajnish 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

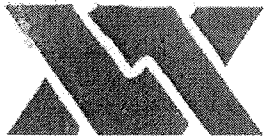
Arun Kumar Jain
Chairman

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



Place: New Delhi
Date: 25.06.2025

UDIN: 25087233BMOKPV6946



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

I. For Nationalised Banks

Capital (Fully owned by Central Government)

Total

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

(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.

Total

III. For other Banks.

Authorised Capital

(5,00,000 Shares of Rs. 100/-each)

Issued & Subscribed Capital

(3,08,706 Shares of Rs. 100/- each)

(7 Shares of Rs.10/- each)

Called-up Capital

(.....Shares of Rs.each)

Less: Calls unpaid

Add: Forfeited Shares

Total

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
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: 25.06.2025



THE VAISH COOPERATIVE ADARSH BANK LTD

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

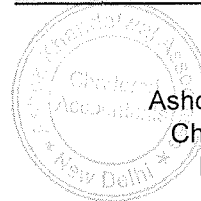
Annexure I3F
(000's omitted)

SCHEDULE 2-RESERVE AND SURPLUS

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
<u>I. STATUTORY RESERVES</u>		
Opening Balance	92,070.33	90,341.33
Additions during the Year	4,111.52	1,729.00
Deductions during the Year	-	-
Sub Total-I	96,181.84	92,070.33
<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	1,04,787.66	1,05,199.99
Additions during the Year	58,383.65	1,946.02
Deductions during the Year	14,254.66	2,358.36
Sub Total-IV	1,48,916.64	1,04,787.66
<u>V. Balance in Profit & Loss Account</u>		
Sub Total-V	3,008.39	15,547.98
GRAND TOTAL (I+II+III+IV+V)	2,48,106.87	2,12,405.96

Sunil Kumar Jain
DGM

Rajnish Bhardwaj
CEO



Ashok Khandelwal Associates
Chartered Accountants
Internal Auditors

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

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



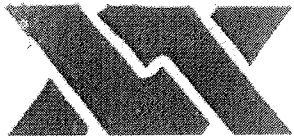
Nirmal Jain
Director

Shree Narain Gupta
Vice Chairman

Arun Kumar Jain
Chairman

Place: New Delhi
Date:25.06.2025

i) Building Fund	41,525.00	41,525.00
Opening Balance	41,525.00	41,525.00
Additions during the Year	-	-
Deductions during the Year	-	-
ii) Dividend Equalisation Fund	-	14,127.16
Opening Balance	14,127.16	16,396.42
Additions during the Year	-	-
Deductions during the Year	14,127.16	2,269.26
iii) Investment Depreciation Reserve Fund/Fluctuation Fund	47,473.76	46,283.76
Opening Balance	46,283.76	44,413.01
Additions during the Year	1,190.00	1,870.75
Deductions during the Year	-	-
iv) Scholarship Fund	655.08	671.52
Opening Balance	671.52	685.85
Additions during the Year	12.06	8.77
Deductions during the Year	28.50	23.10
v) Common Good Fund	1,157.23	1,002.23
Opening Balance	1,002.23	935.73
Additions during the Year	155.00	66.50
Deductions during the Year	-	-
vi) Staff Benevolent Fund & Training Fund	3,411.77	1,177.99
Opening Balance	1,177.99	1,243.99
Additions during the Year	2,332.79	-
Deductions during the Year	99.00	66.00
General Reserve Fund	52,193.80	-
Opening Balance	-	-
Additions during the Year	52,193.80	-
Deductions during the Year	-	-
Cyber Security Fund	2,500.00	-
Opening Balance	-	-
Additions during the Year	2,500.00	-
Deductions during the Year	-	-
Sub Total-IV	1,48,916.64	1,04,787.66



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

A I. Demand Deposits

(i) From Banks

(ii) From others

Sub Total-I

II. Savings Bank Deposits

Sub Total-II

III. Term Deposits.

(i) From Banks

(ii) From others

Sub Total-III

TOTAL (I,II and III)

B .

(I) Deposits of branches in India

(ii) Deposits of branches outside India

Total

As on 31.03.2025
(Current Year)

As on 31.03.2024
(Previous Year)

-	-
88,279.74	77,154.98
88,279.74	77,154.98
3,16,343.59	3,38,006.06
3,16,343.59	3,38,006.06
-	-
10,88,292.00	10,47,916.74
10,88,292.00	10,47,916.74
14,92,915.33	14,63,077.77
14,92,915.33	14,63,077.77
-	-
14,92,915.33	14,63,077.77

SCHEDULE 4-BORROWINGS

As on 31.03.2025
(Current Year)

As on 31.03.2024
(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

APN & Associates
Chartered Accountants
FRN-001876N

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: 25.06.2025



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 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Bills Payable	1,734.73	2,090.65
II. Inter Office adjustment (net)	-	-
III. Interest accrued	471.02	250.94
IV. Others (including provisions)	75,922.32	1,23,297.67
i) Unclaimed Dividend	302.37	318.50
ii) Sundries Receipts	990.44	983.78
iii) Sundries Misappropriation	300.00	300.00
iv) Amount Payable Misappropriation	515.00	515.00
v) Other Miscellaneous	3,261.95	5,676.60
vi) Provision for Income Tax	350.00	4,600.00
vii) Provision for Standard Assets	6,000.00	6,000.00
viii) Provision for Bad & Doubtful Debts	58,856.91	99,561.43
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	(128.18)	(131.47)
TOTAL (I,II,III and IV)	78,128.07	1,25,639.26

SCHEDULE 6-CASH AND BALANCES WITH RESERVE BANK OF INDIA

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Cash In Hand (including Foreign Currency Notes)	13,689.25	16,077.34
Sub Total-I	13,689.25	16,077.34
II. Balances with Reserve bank of India		
(a) in Current Account	47,454.12	49,908.46
(b) in Other Accounts	-	-
Sub Total-II	47,454.12	49,908.46
TOTAL (I and II)	61,143.37	65,985.80

Sunil Kumar Jain
DGM

Rajnish 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: 25.06.2025





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 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. IN INDIA		
(i) Balances with banks		
(a) in Current Accounts	53,543.51	50,195.41
(b) in Other Deposit Accounts	1,66,096.59	1,65,102.69
Sub Total-(i)	2,19,640.11	2,15,298.09
(ii) Money at Call and Short Notice		
(a) with banks	-	15,000.00
(b) with other institutions	-	-
Sub Total-(ii)	-	15,000.00
Total (i and ii)	2,19,640.11	2,30,298.09
II. OUTSIDE INDIA		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
Total (i,ii and iii)	-	-
Grand Total (I and II)	2,19,640.11	2,30,298.09

SCHEDULE 8 INVESTMENTS

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Investments in India in		
(i) Government Securities	10,08,896.26	9,57,031.26
(ii) Other approved securities		
(iii) Shares	50.10	50.10
(iv) Debentures and Bonds	22,961.00	22,961.00
(v) Subsidiaries and/or Joint Ventures	-	-
(vi) Others (to be specified)	-	-
Sub Total-I	10,31,907.36	9,80,042.36
II. Investments outside India in		
(i) Government Securities (including local authorities)	-	-
(ii) Subsidiaries and/or Joint ventures abroad	-	-
(iii) Other Investments (to be specified)	-	-
Sub Total-II	-	-
GRAND TOTAL (I and II)	10,31,907.36	9,80,042.36

Sunil Kumar Jain
DGM

Rajnish Bhardwaj
CEO

Ashok Khandelwal Associates
Chartered Accountants
Internal Auditors

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

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

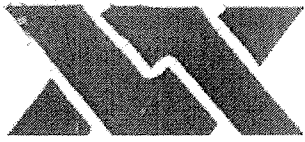


Place: New Delhi
Date: 25.06.2025

Nirmal Jain
Director

Shree Narain Gupta
Vice Chairman

Arun Kumar Jain
Chairman



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 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
A		
(i) Bills purchased and discounted	-	-
(ii) Cash Credits, Overdrafts and loans repayable on demand	1,17,078.12	1,13,775.33
(iii) Term Loans	3,46,551.57	3,74,651.10
Total-A	4,63,629.70	4,88,426.44
B		
(i) Secured by Tangible Assets	3,35,300.43	3,56,329.69
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	1,28,329.26	1,32,096.75
Total-B	4,63,629.70	4,88,426.44
I ADVANCES IN INDIA		
(i) Priority Sector	2,00,397.17	2,81,211.99
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	2,63,232.53	2,07,214.45
Total- C I	4,63,629.70	4,88,426.44
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)	4,63,629.70	4,88,426.44

Sunil Kumar Jain
DGM

Rajnish 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: 25.06.2025



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

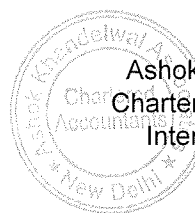
Annexure I3F
(000's omitted)

SCHEDULE 10 FIXED ASSETS

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. PREMISES		
At cost as on 31st March of the preceding Year	15,263.98	16,959.98
Add: Additions during the year	-	-
Less: Deductions during the year	-	-
Less: Depreciation to date	1,526.40	1,696.00
Sub Total - I	13,737.58	15,263.98
Other Fixed Assets (including Furniture & Fixtures)		
At cost as on 31st March of the preceding Year	7,933.42	8,202.16
Add: Additions during the year	237.14	2,157.86
Less: Deductions during the year	22.69	751.44
Less: Depreciation to date	1,375.36	1,675.15
Sub Total-II	6,772.50	7,933.42
TOTAL (I and II)	20,510.08	23,197.40

Sunil Kumar Jain
DGM

Rajnish 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

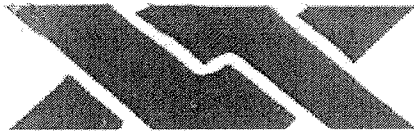
Shree Naresh Gupta
Vice Chairman

Arun Kumar Jain
Chairman

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



Place: New Delhi
Date: 25.06.2025



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 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Inter-office adjustments (net)	-	-
II. Interest accrued.	41,041.46	28,693.32
III. Tax paid in advance/Tax deducted at source	-	3,693.04
IV. Stationery and stamps/ATM Cards in Hand	492.82	576.68
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others*		
i) Security Deposit(Premises/Gas/Elec/Water/Tele. etc)	2,445.44	2,495.44
ii) Prepaid Insurance & Expenses	3,388.04	4,210.93
iii) Premium prepaid on purchase of Government Securities	1,044.07	2,199.89
iv) Festival Advances/Staff Emergent Loan	169.26	208.36
v) Legal Expenses Recoverable	19.10	19.54
vi) GST Recoverable	3,227.07	2,706.69
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	204.93
x) Imprest to AGM Expenses	-	31.61
xi) SBI Group Gratuity Scheme	17.02	18.85
xii) Charges for CHI Receivable	24.00	148.32
xiii) Advance to CHI Account	-	22.00
TOTAL (I to VI)	53,190.33	46,358.68

Sunil Kumar Jain
DGM

Rajnish 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: 25.06.2025

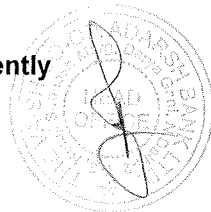


THE VAISH COOPERATIVE ADARSH BANK LTD
H.O:3, NETAJI SUBHASH MARG, DARYA GANJ NEW DELHI-110022

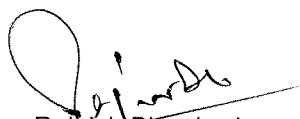
Annexure I3F
(000's omitted)

SCHEDULE 12- CONTINGENT LIABILITIES

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (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)	40,653.86	38,366.13
TOTAL (I,II,III,IV,V and VI)	40,973.86	38,686.13



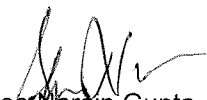

Sunil Kumar Jain
DGM


Rajnish 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

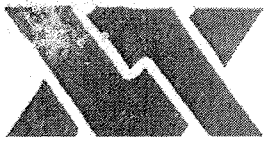

Shree Narain Gupta
Vice Chairman


Arun Kumar Jain
Chairman


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



Place: New Delhi
Date: 25.06.2025



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 2025

	Schedule	Year ended on 31.03.2025 (Current Year)	Year ended on 31.03.2024 (Previous Year)
I. INCOME			
Interest earned	13	1,43,748.47	1,65,346.27
Other Income	14	3,671.92	4,941.09
Total		1,47,420.39	1,70,287.36
II. EXPENDITURE			
Interest Expended	15	78,767.24	75,808.59
Operating Expenses	16	64,961.90	72,869.56
Provisions and contingencies		682.87	6,061.24
i) Provision for Bad & Doubtful Debts	100.00		1,675.00
ii) Prov. For Income Tax for the Year	350.00		4,600.00
iii) Excess/Short of prev. year Prov. For Income Tax	229.58		(19.33)
iv) Prov. For Deferred Tax Liability	3.29		(194.43)
Total		1,44,412.00	1,54,739.39
III. PROFIT/LOSS			
Net Profit/Loss(-) for the year		3,008.39	15,547.98
Profit/Loss (-) brought forward		-	-
Total		3,008.39	15,547.98
IV. Appropriations.			
Transfer to Statutory Reserves		752.10	3,900.00
Transfer to other Reserves		-	5,647.98
Transfer to Government/Proposed Dividend		2,256.29	6,000.00
Balance carried over to Balance Sheet		-	-
TOTAL		3,008.39	15,547.98

Sunil Kumar Jain
DGM

Rajnish Bhardwaj
CEO

Ashok Khandelwal Associates
Chartered Accountants
Internal Auditors

Nirmal Jain
Director

Shree Narain Gupta
Vice Chairman

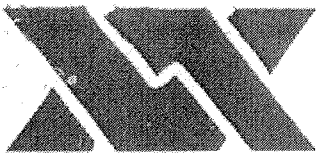
Arun Kumar Jain
Chairman

C.A. Naresh Chand Gupta
Partner

M.No. 087233

UDIN: 25087233BMOKPV6946

Place: New Delhi
Date: 25.06.2025



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

Annexure I3F
(000's omitted)

SCHEDULE 13- INTEREST EARNED

	Year ended on 31.03.2025 (Current Year)	Year ended on 31.03.2024 (Previous Year)
I. Interest / discount on advances/bills.	49,916.27	70,255.69
II. Income on Investments.	78,330.32	82,598.83
III. Interest on balances with Reserve Bank of India and other inter-bank funds.	15,501.88	12,491.76
IV. Others.	-	-
TOTAL (I,II,III,and IV)	1,43,748.47	1,65,346.27

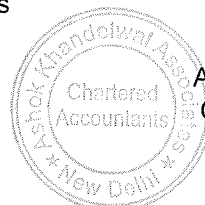
SCHEDULE 14 -OTHER INCOME

	Year ended on 31.03.2025 (Current Year)	Year ended on 31.03.2024 (Previous Year)
I. Commission, exchange and brokerage	36.11	56.38
II. Profit on sale of Investments	-	1,587.53
Less: Loss on sale of Investments	-	-
Sub Total-II	-	1,587.53
III. Profit on revaluation of Investments	-	-
Less: Loss on revaluation of Investments	-	-
Sub Total-III	-	-
IV. Profit on sale of land, buildings and other	-	7.65
Less: Loss on sale of land, buildings and	-	528.87
Sub Total-IV	-	(521.22)
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
Sub Total- V	-	-
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India.	-	-
VII. Miscellaneous Income	3,635.80	3,818.39
i) Bank Incidental Charges	1,331.33	1,735.05
ii) Lockers Rent	531.62	540.81
iii) Processing Fee Charges	761.70	967.11
iv) Charges for CHI Facilities	163.68	288.00
v) Card Annual Fees	68.53	141.73
vi) Card Bank Charges	23.32	29.69
vii) Interest on Refund from Income Tax	291.87	72.97
viii) Misc. Income	58.60	36.79
ix) Dividend Received	-	6.25
x) Excess pro. For Ex-gratia written back	279.11	-
xi) Penal Charges	126.07	-
TOTAL (I to VII)	3,671.92	4,941.09

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
APN & Associates
Chartered Accountants
FRN-001876N



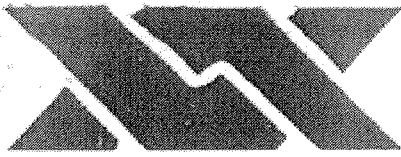
C.A. Naresh Chand Gupta
Partner
M.No. 087233

Nirmal Jain
Director

Shree Narain Gupta
Vice Chairman

Arun Kumar Jain
Chairman

Place: New Delhi
Date:25.06.2025



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

Annexure I3F
(000's omitted)

SCHEDULE 15- INTEREST EXPENDED

	Year ended on 31.03.2025 (Current Year)	Year ended on 31.03.2024 (Previous Year)
I. Interest on deposits	78,767.24	75,808.59
II. Interest on Reserve Bank of India/Inter-bank borrowings.	-	-
III. Others.	-	-
TOTAL (I to III)	78,767.24	75,808.59

SCHEDULE 16 -OPERATING EXPENSES

	Year ended on 31.03.2025 (Current Year)	Year ended on 31.03.2024 (Previous Year)
I. Payments to and provisions for employees	39,337.52	46,569.90
II. Rent, Taxes and lighting	5,754.39	5,545.12
III. Printing and Stationery	396.95	477.72
IV. Advertisement and Publicity	158.76	228.18
V. Depreciation on Bank's Property	2,901.76	3,371.15
VI. Director's Fees, allowances and	948.00	1,832.00
VII. Auditor's Fees and Expenses (including	1,188.00	1,272.00
VIII. Law Charges	609.60	307.73
IX. Postages, Telegrams, Telephone etc	391.69	419.70
X. Repair and Maintenance	681.30	1,797.59
XI. Insurance	2,031.84	2,154.62
XII. Other Expenditure	10,562.08	8,893.85
i) Computer software expense	2,117.56	1,966.18
ii) Security Charges	1,400.80	1,246.60
iii) Staff Conveyance	331.30	404.13
iv) Misc. Expenses	34.86	38.55
v) Entertainment & Refreshment Exp	324.06	355.55
vi) Fees & Subscriptions	120.97	115.47
vii) AGM Expenses	3,289.10	1,102.65
viii) Clearing House Charges	254.55	408.45
ix) Incidental Charges	24.50	11.02
x) Courier Service Charges	342.00	336.87
xi) Diwali Expenses	82.22	533.95
xii) Professional Fees	25.00	73.60
xiii) News Paper Expenses	2.85	2.49
xiv) Office Maintenance	575.47	654.37
xv) Intt. paid on Late/shortpayment of TDS/GST	0.86	3.44
xvi) ATM Expenses	265.99	170.72
xvii) ECS processing charges paid to RBI	8.19	8.37
xviii) Card transaction Charges	81.36	12.99
xix) CHI Charges	2.73	34.65
xx) Contribution to Coop. Education Fund	50.00	50.00
xx) GST Expenses	1,081.72	1,362.96
xxi) Prior period Expenditure	-	0.83
xxi) Monetary Penalty	100.00	-
xxii) Prem. paid on Pur. Of PSL Certificate	46.00	-
Total (I to XII)	64,961.90	72,869.56

Sunil Kumar Jain
DGM

Rajnish Bhardwaj
CEO

Ashok Khandelwal Associates
Chartered Accountants
Internal Auditors

As per our separate Report of Even Date

APN & Associates

Chartered Accountants

FRN-001876N

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: 25.06.2025

