DELHI NAGRIK SEHKARI BANK LTD.

दिल्ली नागरिक सहकारी बैंक लि०

सहकारिता द्वारा समाज कल्याण

Regd. Office : 720, Near Ghanta Ghar, Subzi Mandi, New Delhi-110007

Annexure 1[4]
Form A, Form of Balance Sheet
Balance Sheet of DELHI NAGRIK SEHKARI BANK LTD.

Balance as on 31st March 2026 (000's omitted)

	Schedule	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
Capital and Liabilities			
Capital	1	164,663.00	164,137.00
Reserve and Surplus	2	402,650.00	402,496.00
Deposits	3	3,755,176.00	3,720,678.00
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	1,045,692.00	918,641.00
Total		**5,386,181.00**	**5,205,952.00**
Assets			
Cash and balances with Reserve Bank of India	6	42,978.00	63,493.00
Balance with banks and money at call and short notice	7	591,711.00	392,642.00
Investments	8	2,218,075.00	2,565,848.00
Advances	9	1,433,419.00	1,209,905.00
Property, Plant & Equipment	10	38,046.00	37,298.00
Other Assets	11	1,061,952.00	936,766.00
Total		**5,386,181.00**	**5,205,952.00**
Contingent liabilities	12	259,169.00	258,023.00
Bills for collection		0.00	0.00

sd/- (ANOOP KUMAR WAHI) **CHIEF EXECUTIVE OFFICER**
sd/- (SACHIN SHARMA) **PROFESSIONAL DIRECTOR**
sd/- (ATUL BHARDWAJ) **DIRECTOR**
sd/- (PARDEEP KUMAR SHARMA) **CHAIRMAN**
For H N S & Co.
Chartered Accountants FRN: : 0009834N
sd/-
CA VEENA CHAUHAN
(Partner) M.NO. : 098256
PLACE : NEW DELHI
DATED : 25.06.2026 UDIN : 26098256MYOELE6457

Annexure I

Schedule 1 - Capital (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	**For Nationalised Banks** Capital (Fully owned by Central Government)	0.00	0.00
		0.00	0.00
II.	**For Banks incorporated outside India Capital**		
	(I) The amount brought in by banks by way of start-up capital as prescribe by RBI should be shown under this head.	0.00	0.00
	(II) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act,1949.	0.00	0.00
	Total	0.00	0.00
III.	**For Other Banks Authorised Capital** (25,00,000 shares of Rs. 100/- each)	**250,000.00**	**250,000.00**
	Issued Capital (shares of Rs. each)	0.00	0.00
	Subscribed Capital (16,23,387 shares of Rs. 100/- each)	**164,663.00**	**164,137.00**
	Called-up Capital (shares of Rs. each)	0.00	0.00
	Less: Calls unpaid	0.00	0.00
	Add: Forfeited shares	0.00	0.00
		164,663.00	**164,137.00**

Schedule 2 - Reserves and Surplus (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	**Statutory Reserves**	**136,483.00**	**136,483.00**
	Opening Balance	136,483.00	136,483.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
II.	**Capital Reserves**	**0.00**	**0.00**
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III.	**Share Premium**	**0.00**	**0.00**
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV.	**Revenue and Other reserves (*)**	**361,892.00**	**338,793.00**
	Opening Balance	338,793.00	345,620.00
	Additions during the year	27,635.00	15,173.00
	Deductions during the year	4,536.00	22,000.00
V.	**Balance in Profit and Loss Account**	**-77,725.00**	**-72,780.00**
	Total (I, II, III, IV and V)	**420,650.00**	**402,496.00**
VI.	**Revenue and Other reserves Detail(*)**	**31.03.26**	**31.03.25**
	SPECIAL BAD DEBTS RESERVE	20,287.00	20,287.00
	SPECIAL RESERVE HOUSING LOAN	11,468.00	10,637.00
	SHARE TRANSFER FUND	3,000.00	3,000.00
	COMMON GOOD FUND	2,635.00	2,635.00
	BUILDING FUND	3,781.00	3,668.00
	UTILISED BUILDING FUND	42,881.00	42,881.00
	GENERAL RESERVES	10,105.00	10,105.00
	DIVIDEND EQUALISATION FUND	0.00	0.00
	BAD DEBTS RESERVE/ BDDR 2024	216,391.00	220,927.00
	ADDMISSION FEES RESERVE	2,153.00	2,040.00
	CHARITY FUND	2,591.00	2,591.00
	INVESTMENT FLUCTUATION RESERVE	26,500.00	15,000.00
	INVESTMENT DEPRICIATION RESERVE	20,100.00	5,022.00
	TOTAL	**361,892.00**	**338,793.00**

Schedule 3 - Deposits (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
A.I.	**Demand deposits (AI + AII)**	**1,985,058.00**	**2,013,477.00**
	(i) From banks	0.00	0.00
	(ii) From others (Current Deposits)	94,086.00	84,337.00
A.II.	**Savings Bank Deposits**	**1,890,972.00**	**1,929,140.00**
III.	**Term Deposits**	**1,770,118.00**	**1,707,201.00**
	(i) From banks	0.00	0.00
	(ii) From others	0.00	0.00
	Total (I, II and III)	**3,755,176.00**	**3,720,678.00**
B.	(I) Deposits of branches in India	0.00	0.00
	(ii) Deposits of branches outside India	0.00	0.00
	Total	0.00	0.00
	G. Total	**3,755,176.00**	**3,720,678.00**

Schedule 4 - Borrowings (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	**Borrowings in India**	0.00	0.00
	(a) Reserve Bank of India	0.00	0.00
	(b) Other banks	0.00	0.00
	(c) Other institutions and agencies	0.00	0.00
II.	**Borrowings outside India**	**0.00**	**0.00**
	Total (I and II)	0.00	0.00
	Secured borrowings included in I and II above - Rs.	**0.00**	**0.00**

Schedule 5 - Other Liabilities and Provisions (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	Bills payable	1,231.00	859.00
II.	Inter- office adjustment (net)	0.00	0.00
III.	Interest accrued	995,793.00	874,769.00
IV.	Others (including provisions) Detail below	48,668.00	43,013.00
	INTERST PAYABLE	1,911.00	2,450.00
	SUNDRY ACCOUNT	2,283.00	3,395.00
	STAFF PROVIDENT FUND	1,365.00	1,211.00
	CASH ORDER	12,649.00	7,583.00
	AUDIT FEE PAYABLE	276.00	277.00
	L.I.C. PREMIUM	2,514.00	6,631.00
	BONUS/EX-GRATIA PAYABLE	1.00	1.00
	RENT PAYABLE	732.00	474.00
	TAX DEDUCTED AT SOURCE	1,522.00	1,504.00
	EDUCATION FUND	50.00	50.00
	PROVISION FOR LOSS ON ASSETS	3,111.00	3,111.00
	CONTINGENT PROVISION AGAINST STANDARD ASSETS	6,780.00	6,780.00
	PROVISION FOR LEAVE ENCASHMENT	6,896.00	4,138.00
	INCOME TAX PAYABLE/ PROVISION FOR INCOME TAX	2,249.00	0.00
	CHEQUE PAYABLE AT PAR WITH ICICI BANK	0.00	52.00
	DEFFERED TAX LIABILITY	4,586.00	4,586.00
	SECURITY DEPOSIT	15.00	275.00
	GST	1,233.00	0.00
	AMOUNT REC FROM COURT IN DACOITY CASE	495.00	495.00
	Total (I + II + III + IV)	**1,045,692.00**	**918,641.00**

Schedule 6 - Cash and Balance with Reserve Bank of India (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	Cash in Hand (including foreign currency notes)	29,677.00	43,690.00
II.	Balances with Reserve Bank of India	13,301.00	19,803.00
	(i) in Current Account	13,301.00	19,803.00
	(ii) in Other Accounts	0.00	0.00
	Total (I and II)	**42,978.00**	**63,493.00**

(000's omitted)

Schedule 7 - Balances with Banks and Money at Call and Short Notice

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	In India		
	(i) Balances with banks	541,711.00	317,642.00
	(a) in Current Accounts	171,811.00	187,442.00
	(b) in Other Deposit Accounts	369,900.00	130,200.00
	(ii) Money at call and short notice	50,000.00	75,000.00
	(a) with banks	0.00	0.00
	(b) with other institutions	50,000.00	75,000.00
	Total (i and ii)	**591,711.00**	**392,642.00**
II.	Outside India	0.00	0.00
	(i) in Current Accounts	0.00	0.00
	(ii) in Other Deposit Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	**0.00**	**0.00**
	Grand Total (I and II)	**591,711.00**	**392,642.00**

Schedule 8 - Investments (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	Investment in India		
	(i) Government Securities	2,218,055.00	2,565,828.00
	(ii) Other approved securities	0.00	0.00
	(iii) Shares	20.00	20.00
	(iv) Debentures and Bonds	0.00	0.00
	(v) Subsidiaries and/ or joint ventures	0.00	0.00
	(vi) Other (to be specified) (SIDBI BONDS)	0.00	0.00
	Total	**2,218,075.00**	**2,565,848.00**
II.	Investment outside India in		
	(i) Government securities (including local authorities)	0.00	0.00
	(ii) Subsidiaries and/ or joint ventures abroad	0.00	0.00
	(iii) Other investments (to be specified)	0.00	0.00
	Total	0.00	0.00
	Grand Total (I and II)	**2,218,075.00**	**2,565,848.00**

Schedule 9 - Advances (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
A.	(i) Bills purchased and discounted	0.00	0.00
	(ii) Cash credits, overdraft and loans repayable on demand	77,976.00	70,117.00
	(iii)Term loans	1,355,443.00	1,139,788.00
	Total	**1,433,419.00**	**1,209,905.00**
B.	(i) Secured by tangible assets	1,031,129.00	766,408.00
	(ii) Covered by Bank/ Government Guarantees	0.00	0.00
	(iii) Unsecured	402,290.00	443,497.00
	Total	**1,433,419.00**	**1,209,905.00**
C.I.	Advances in India		
	(i) Priority Sectors	826,070.00	558,195.00
	(ii) Public Sectors	0.00	0.00
	(iii) Banks	0.00	0.00
	(iv) Others	607,349.00	651,710.00
	Total	**1,433,419.00**	**1,209,905.00**
C.II.	Advances outside India		
	(i) Due from Banks	0.00	0.00
	(ii) Due from others	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated loans	0.00	0.00
	(c) Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I and II.)	**1,433,419.00**	**1,209,905.00**
	Note: Priority Sectors advance	826,070.00	558,195.00
	Add: SIDBI Bonds (PSL shortfall)	0.00	0.00
	Total Priority Sector as on	**826,070.00**	**558,195.00**

Schedule 10 - Property, Plant and Equipment (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	**Premises**	**31,964.00**	**32,207.00**
	At cost as on 31st March of the preceding year	32,208.00	32,478.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Depreciation to date	244.00	271.00
II.	**Other Fixed Assets (including furniture and fixtures)**	**6,082.00**	**5,091.00**
	At cost as on 31st March of the preceding year	5,090.00	6,121.00
	Additions during the year	2,441.00	48.00
	Deductions during the year	607.00	37.00
	Depreciation to date	842.00	1,041.00
	Total (I and II)	**38,046.00**	**37,298.00**

Schedule 11 - Other Assets (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	**Inter-office adjustments (net)**	**0.00**	**0.00**
II.	**Interest accrued (a+b+c)**	**1,040,712.00**	**919,645.00**
	(a) INTT. RECEIVABLE - NPA	995,793.00	874,769.00
	(B) INTT. RECEIVABLE - INVES	44,919.00	44,876.00
	(C) INTT. RECEIVABLE - S.LOAN	0.00	0.00
III.	**Tax paid in advance/tax deducted at source**	**505.00**	**505.00**
IV.	**Stationery and stamps**	**851.00**	**756.00**
V.	**Non-banking assets acquired in satisfaction of claims**	**0.00**	**0.00**
VI.	**Others * (Details Below)**	**19,884.00**	**15,860.00**
	AMOUNT RECOVERABLE IN CASH & SECURITY DEPOSIT	593.00	589.00
	DEPOSIT UNDER PROTEST(GRATUITY)	2,000.00	0.00
	GST	10,993.00	9,613.00
	RECOVERABLE MISAPPROPRATION/ ROBBERY OF CASH	2,351.00	2,351.00
	CLEARING SUSPENSE ACCOUNT	0.00	-135.00
	SUSPENSE ACCOUNT	203.00	0.00
	PREMIUM PAID FOR ACQUISITION OF INVESTMENT	0.00	0.00
	PREPAID INSURANCE/ AMC/ GROUND RENT	2,898.00	2,340.00
	AMOUNT REC FROM COURT IN DACOITY CASE	495.00	495.00
	ADVANCE RENT	0.00	0.00
	ADVANCE CERSAI/ CKYC	19.00	20.00
	DEPOSITOR EDUCATION AND AWARENESS FUND	332.00	587.00
	Total (I+II+III+IV+V+VI)	**1,061,952.00**	**936,766.00**

Schedule 12 - Contingent liabilities (000's omitted)

		As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I.	Claims against the bank not acknowledge as debts	0.00	0.00
II.	Liability for partly paid investments	0.00	0.00
III.	Liability on account of outstanding forward exchange contracts	0.00	0.00
IV.	**Guarantees given on behalf of constituents**	**500.00**	**550.00**
	(a) In India (I.B.G.)	500.00	550.00
	(b) Outside India	0.00	0.00
V.	Acceptances, endorsements and other obligations	0.00	0.00
VI.	**Other items for which the bank is contingently liable**	**258,669.00**	**257,473.00**
	Total	**259,169.00**	**258,023.00**

Annexure I, Form B (000's omitted)

Form of Profit and Loss Account for the year ended on 31st March 2026

	Schedule	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
I. Income			
Interest earned	13	328,357.00	322,029.00
Other income	14	13,942.00	25,659.00
Tolal		**342,299.00**	**347,688.00**
II. Expenditure			
Interest expended	15	166,991.00,	163,257.00,
Operating expenses	16	150,462.00	156,154.00
Provisions and contingencies	17	15,078.00	0.00
Total		**332,531.00**	**319,411.00**
III. Profit/Loss Before Extraordinary items			
Net profit/loss(-) for the year		9,768.00	28,277.00
Add. Extraordinary items			
Reversal of Investment Depreciation Reserve		0.00	11,500.00
Reversal of Provision for Standard Assets		0.00	2,500.00
Less : Extraordinary items			0.00
Unutilized GST Reverse		0.00	12,202.00
IV. Profit/Loss Before Tax		9,768.00	30,075.00
Prior Period Expenses		134.00	0.00
Less: Provision for Bad debts u/s 36(1) (viia)		830.00	0.00
Less: Current Tax Provision		2,250.00	0.00
V. Profit/Loss After Tax		6,554.00	30,075.00
Profit/loss(-) brought forward		**-72,780.00**	**-87,855.00**

Annexure I, Form B (000's omitted)

Form of Profit and Loss Account for the year ended on 31st March 2026

	Schedule	As on 31.03.2026 (Current year)	As on 31.03.2025 (Previous year)
VI. Appropriations		**0.00**	**0.00**
Creation of Investment Fluctuation Reserve		11,500.00	15,000.00
Transfer to statutory reserve		0.00	0.00
Transfer to other reserve		0.00	0.00
Transfer to Government/ proposed dividend		0.00	0.00
Balance carried over to balance sheet		**-77,726.00**	**-72,780.00**

sd/- (ANOOP KUMAR WAHI) **CHIEF EXECUTIVE OFFICER**
sd/- (SACHIN SHARMA) **PROFESSIONAL DIRECTOR**
sd/- (ATUL BHARDWAJ) **DIRECTOR**
sd/- (PARDEEP KUMAR SHARMA) **CHAIRMAN**
For H N S & Co.
Chartered Accountants FRN: : 0009834N
sd/-
CA VEENA CHAUHAN
(Partner) M.NO. : 098256
PLACE : NEW DELHI
DATED : 25.06.2026 UDIN : 26098256MYOELE6457

Schedule 13 - Interest Earned (000's omitted)

		Year ended on 31.03.2026 (Current year)	Year ended on 31.03.2025 (Previous year)
I.	Interest/ discount on advances/ bills	136,273.00	110,956.00
II.	Income on investments	192,084.00	211,073.00
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV.	Others	0.00	0.00
V.	**Total**	**328,357.00**	**322,029.00**

Schedule 14 - Other Income (000's omitted)

		Year ended on 31.03.2026 (Current year)	Year ended on 31.03.2025 (Previous year)
I.	**Commission, exchange and brokerage**	**101.00**	**128.00**
II.	**Profit on sale of investments**	**948.00**	**0.00**
	Less: Loss on sale of investments	0.00	0.00
III.	**Profit on revaluation of investments**	**0.00**	**0.00**
	Less: Loss on revaluation of investments	0.00	0.00
IV.	**Profit on sale of land, buildings and other**	**0.00**	**0.00**
	Less: Loss on sale of land, buildings and other assets	0.00	0.00
V.	**Profit on exchange transactions**	**0.00**	**0.00**
	Less: Loss on exchange transactions	0.00	0.00
VI.	**Income earned by way of dividends, etc. from subsidiaries/ companies and/ or joint ventures abroad/ in India**	**0.00**	**0.00**
VII.	**Miscellaneous Income * (Detail below)**	**12,893.00**	**25,531.00**
	SMS CHARGES	724.00	236.00
	MISC. RECEIPTS	328.00	4.00
	CH. BOOK CHARGES	128.00	122.00
	INCIDENTAL CHARGES	1,077.00	1,172.00
	CASH HANDLING CHARGES	316.00	277.00
	I/C ON CLG.CH.RTEN.	599.00	478.00
	SALE OF MEM.FORMS	146.00	135.00
	SERVICE CHARGES	2,350.00	1,754.00
	RTGS/ NEFT CHARGES	151.00	47.00
	LOCKER RENT	1,396.00	1,466.00
	PENAL CHARGES	959.00	8,745.00
	SALE OF LOAN APPL.	65.00	122.00
	CLEARING CHARGES-ECS	40.00	83.00
	INCOME NON BANKING ASSETS	78.00	93.00
	ARB.& RECOVERY CHARGES	0.00	297.00
	Reversal of Provision for Bad Bebts	4,536.00	10,500.00
	Total (I+II+III+IV+V+VI+VII)	**13,942.00**	**25,659.00**

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended (000's omitted)

		Year ended on 31.03.2026 (Current year)	Year ended on 31.03.2025 (Previous year)
I.	Interest on deposits	166,991.00	163,257.00
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III.	Others	0.00	0.00
	Total	**166,991.00**	**163,257.00**

Schedule 16 - Operating Expenses (000's omitted)

		Year ended on 31.03.2026 (Current year)	Year ended on 31.03.2025 (Previous year)
I.	Payments to and provisions for employees	89,999.00	95,596.00
II.	Rent, taxes and lighting	14,541.00	14,323.00
III.	Printing and stationery	618.00	546.00
IV.	Advertisement and publicity	87.00	89.00
V.	Depreciation on bank's property	1,086.00	1,312.00
VI.	Director's fees, allowances and expenses	1,983.00	1,626.00
VII.	Auditor's fees and expenses (including branch auditors)	648.00	1,047.00
VIII.	Law charges	2,573.00	3,765.00
IX.	Postages, Telegrams, Telephones, etc.	297.00	254.00
X.	Repairs and maintenance	490.00	282.00
XI.	Insurance	7,772.00	7,787.00
XII.	**Other expenditure * (Detail below)**	**30,368.00**	**29,527.00**
	LOSS SALE - ASSETS	159.00	0.00
	WRITE OFF ACCOUNTS	0.00	0.00
	CONYANCE CHARGES	462.00	474.00
	ENTERTAINMENT EXP.	278.00	274.00
	MISC. EXP.	1,618.00	1,266.00
	BANK CHARGES	711.00	507.00
	ELECTION / GBM EXP	1,523.00	4,964.00
	BOOKS & PERD.	0.00	0.00
	ARB.&RECOVERY CHARGES	147.00	0.00
	SUBSCRIPTION A/C	89.00	43.00
	DIWALI EXP.	315.00	620.00
	TRAINING FEE	0.00	0.00
	CAR EXPENSES	173.00	183.00
	PROFESSIONAL SERVICES FEE	3,532.00	12,360.00
	ESTABLISHMENT EXP. CONTRACTUAL	10,961.00	0.00
	AMOR. PREMIUM PAID	110.00	126.00
	COMPUTER MISC. EXP.	4,169.00	3,003.00
	SECURITY SERVICE	4,988.00	4,828.00
	CTS EXPENSES	129.00	12.00
	DEFFERED TAX/ EXPENDITURE ON GOVT. SEC.	164.00	24.00
	clg and dak delivery expenses	595.00	579.00
	CIBIL	245.00	264.00
	Total (I to XII)	**150,462.00**	**156,154.00**

Schedule 17 - Provisions and contingencies (000's omitted)

	Year ended on 31.03.2026 (Current year)	Year ended on 31.03.2025 (Previous year)
Provisions for Devaluation Investment	15,078.00	0.00
Total	**15,078.00**	**0.00**

NOTES OF ACCOUNTS AND SIGNIFICANT ACCOUNTING POLICIES

1. Reconciliation:

(a) Branch Adjustment:- All branches have been reconciled. There is NIL Balance in Branch adjustment account as on 31.03.2026.

(b) Bank Reconciliation:- All Bank Accounts have been reconciled.

2. Principle Accounting Policies:

(a) General:- The Accounts are prepared on historical cost as per the going concern accounting principle, following the mercantile system of accounting and recognizing income and expenditure on accrual basis. Accounting policies not specifically referred to otherwise are consistent and in consonance with the generally accepted accounting principles.

(b) Investments:- Investments are valued at the cost of acquisition. However, in case of investments purchased on premium, the premium paid on purchase of investments has been written off depending upon the age of the investments. The classification of the investments is done as per RBI Guidelines and the details are as disclosed at the Pare 5(iii).

(c) Disclosure of Non SLR Investments:- Ref: RBI Master Direction on Financial Statements, presentation and disclosure dated November, 28, 2025 and amendments thereafter.

(i) Non – SLR Investments 0.20 lacs
(ii) Non – Performing Non – SLR Investments NIL

(d) Valuation of Current Assets and Loan and Advances:-

(i) The valuation of, Current Assets and Loan & Advances in the ordinary course of business have value on realization at least equal to the amount at which these are stated in the Balance Sheet and all known Liabilities have been provided for. Provision for doubtful Advances have been made as per NPA Classification Norms and included under the head Bad Debts Reserve.

(ii) Advances are classified based on recovery performance, as Standard, Sub-Standard, Doubtful and Loss Assets. The provisions required are determined as per prudential norms issued by RBI.

(iii) Identification of Non – Performing advances is done with reference to recovery of interest/installments for 90 days except for the cases reported in annexed in branch-wise report.

(iv) Loss Assets as on 31.03.2026 is Rs. 1662.97.

(e) Fixed Assets:-

(i) Fixed Assets are stated at written down value (WDV).

(ii) Depreciation is charged on written down value method at the rates specified in Income Tax Rules, 1962 except on computers, as depreciation on computers has been charged on straight line method @ 33.33%

(f) Revenue Recognition:-

(i) Income has generally accounted for on accrual basis except interest on all Non-performing Assets. Locker rent has been recognized on cash basis only.

(ii) Dividend on shares is accounted for on receipt basis.

(iii) Guarantee commission has been recognized on realization basis for the full tenure.

(g) Expenses:-

Expenses are accounted for accrual basis. However, provision for ex-gratia, bonus and general body expenses are accounted on cash basis. Interest on matured term deposit has been provided at saving bank deposit rate from date of maturity.

(h) Contingencies:-

Guarantees/Endorsements/Acceptance and other obligations have been disclosed at face value of the commitments and no evaluation of the risk involved has been undertaken because of being fully secured.

3. Special Reserve Housing Loan:

Bank had created Special Reserve Housing Loan in terms of Section 36 (1) (viia) of Income Tax Act 1961 is Rs.1,14,67,569.54

4. Disclosure in terms of Accounting Standards:

a. AS-5: Prior Period Items and changes in Accounting Policies:

The items referred to S.No.4 constitute less than 1% of the total income/total expenditure of the Bank.

b. AS-15 Accounting for Retirement Benefits :-

(i) To mitigate Bank's liability towards Gratuity payable to staff on retirement or on leaving service of the Bank an insurance policy "LIC's New Group Gratuity Cash Accumulation Plan" from Life insurance Corporation of India.

(ii) To mitigate Bank's liability towards leave encashment payable to staff as per rules bank has taken "LIC's New Group Leave Encashment Cash Accumulation Plan" policy from Life Insurance Corporation of India.

5. Balance Sheet of Banks – Disclosure of Information **(Rs. In Lakhs)**

(I) Capital to Risk Asset ratio	as on 31.03.2026	21.77 %
(II) Movement of CRAR	as on 31.03.2026	21.77 %
	as on 31.03.2025	25.36 %

(III) Investments	**Book Value**	**Market Value**
(a) Held to Maturity	8310.75	8047.73
(b) Held for Trading	0.00	0.00
(c) Available for sale	13869.79	13669.05
Total	**22180.54**	**21716.78**

(IV) Advances against real estate, Construction business, housing		6171.76
(V) Advances against shares & debentures		Nil
(VI) Advances to Directors, their relatives Companies/firms in which they are interested (loan granted under Staff Loan)		52.57
(VII) Cost of Deposits : Average cost of Deposits		4.45 %
(VIII) Non-performing Assets	(a) Gross NPAs	2389.28
	(b) Net NPAs	22.50

(IX) Movement in NPAs	**Gross NPAs**	**Provision**	**Net NPAs**
Amount of NPAs as on 31.03.2025	2404.69	2412.14	(-) 7.45
Recoveries during the year	359.25		
Additions during the year	343.84		
Amount of NPAs as on 31.03.2026	2389.28	2366.78	22.50

(X) Profitability

(a) Interest Income as percentage of working funds	7.48 %
(XI) (a) Provisions made towards NPAs	NIL
(b) Provisions made towards depreciation in Investments	201.00

(XII) Movement in provisions	**31.03.2026**	**31.03.2025**
a) Towards NPAs		
Opening Balance	2412.14	2517.14
Add : Provisions made during the year	---	---
Less : Waiver of Debts/Written off	—	---
Less : Excess provision reversed	45.36	105.00
Closing Balance	**2366.78**	**2412.14**
b) Towards depreciation on investments	150.78	0.00
c) Towards standard assets		
Opening Balance	67.80	92.80
Add : Provisions made during the year	0.00	0.00
Less : Excess provision reversed	0.00	25.00
Closing Balance	**67.80**	**67.80**
(XIII) Foreign currency assets & liabilities	NOT APPLICABLE	
(XIV) Insurance Premium paid to Deposit Insurance and Credit Guarantee Corporation during the year	41.00	52.89

6. Contingent Liabilities:

a) Outstanding liabilities for Guarantee issued 5.00 5.50

b) Others - Depositor Education And Awareness Fund (DEAF)

As per RBI circular no DBOD NO DEAF cell BC. 114/30.01.002/2013-2014 dated 27th May 2014 and further amendments thereafter. unclaimed liabilities for more than 10 years have been transferred to Deposit Education and Awareness Fund (DEAF) and details are as under

	(Rs. in Crores)	
Particulars	**Current Year**	**Previous Year**
Opening balance of amounts transferred to DEAF	25.75	25.17
Add: Amounts transferred to DEAF during the year	1.05	1.69
Less: Amounts reimbursed by DEAF towards claims	0.93	1.11
Closing balance of amounts transferred to DEAF	25.87	25.75

7. Previous Year Figures:

Previous Year Figures have been regrouped/ rearranged wherever considered necessary, in order to make them comparable.

8. Others :

I) Top 20 Depositors constitutes Rs.22.88 crores of total deposits of the Bank which is 6.09 % of total deposits as on 31.03.2026 as compared to Rs.21.16 crores, which is 5.69% of total deposits as on 31.03.2025.

II) Top 20 Loans and Advances constitutes Rs.16.03 crores of total advances, which is 11.19% of total advances as on 31.03.2026 as compared to Rs.15.53 crores which is 12.84% of total advances as on 31.03.2025.

III) Non-interest income as percentage of working funds is at 0.22 % as on 31.03.2026 as compared 0.35% as on 31.03.2025.

IV) Operating profit as a percentage of working funds is at 0.46 % as on 31.03.2026 as compared 0.41% as on 31.03.2025.

V) Return on Assets is at 0.23% as on 31.03.2026 as compared to 0.70% as on 31.03.2025.

VI) Business (Deposit plus Advance) is at Rs.518.86 crores as on 31.03.2026 compared to Rs.493.06 crores as on 31.03.2025.

VII) EDP/IS Audit of the Bank has been carried out by the IS Auditors in March, 2025.

VIII) RBI has not imposed any penalty on the Bank during the FY 2023-24, 2024-25 & 2025-26. The SAF directions imposed by RBI as on 01.07.2024, with reference financial position as on 31.03.2023, has since been withdrawn on 11.02.2025.

IX) Regulatory Capital of the Bank as on 31.03.2026 is Rs.2591.53 lakhs.

X) Details of Frauds of previous year and current year is Nil.

XI) Detail of entire loan portfolio, both priority sector as well as non-priority sector loans as personal loans in the Balance Sheet and sector-wise details of portfolio.

(Rs. in Lakh)

Priority Sector		Non Priority Sector	
MSME Loan	1872.31	MSME Loan	0.00
Business Loan	1486.72	Business Loan	178.97
Education Loan	14.17	Education Loan	76.02
Housing Loan	4872.16	Housing Loan	3590.01
Other Priority	15.34	Other Non Priority	2228.49
Total	8260.70	Total	6073.49

XII) Balances appearing under various GST accounts in the books of account are subject to reconciliation with the balances appearing on the GST portal, with a difference of approximately Rs.19.28 lakh and its consequential impact, if any, on the financial statements is presently not ascertainable.

XIII) Provision of Leave Encashment.

During FY 2025-26, the Bank reviewed the Leave Encashment Provision of Rs.41,37,693/- standing in the books, which was not adjusted while charging leave encashment expenses to the Profit and Loss Account in earlier years. Accordingly, the said provision was reversed on 31 January 2026.

Out of the provision reversed, leave encashment expense of Rs. 14,14,182/- pertaining to FY 2025-26 was adjusted, resulting in a net credit of Rs. 27,23,511/- being recognized in the Profit and Loss Account.

Further, a fresh provision for leave encashment amounting to Rs. 18,61,456/- was created on 31 January 2026 and is carried as a liability as on 31 March 2026.

XIV) Contingent Liability – Gratuity Claim.

The Bank is involved in a gratuity dispute with a former employee, which is presently pending adjudication before the competent court. As the matter remains sub judice and the final outcome of the litigation is uncertain, no provision has been recognized in respect of the disputed amount.

Accordingly, an amount of Rs. 20,00,000/- has been disclosed as a contingent liability pending final determination of the case. An amount of Rs. 20,00,000/- has been deposited with the Court under protest pursuant to its directions and has been disclosed under Other Assets. The ultimate liability, if any, shall be determined upon final disposal of the matter by the Court.

sd/-
CHIEF EXECUTIVE OFFICER
(ANOOP KUMAR WAHI)

sd/-
CHAIRMAN
(PARDEEP KUMAR SHARMA)

For H N S & Co.
Chartered Accountants FRN: : 0009834N

PLACE : NEW DELHI
DATED : 25.06.2026
UDIN : 26098256MYOELE6457

sd/-
CA VEENA CHAUHAN
(Partner) M.NO. : 098256

DELHI NAGRIK SEHKARI BANK LTD.

INDEPENDENT AUDITOR'S REPORT

To
The Members
DELHI NAGRIK SEHKARI BANK LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of DELHI NAGRIK SEHKARI BANK LIMITED ("the Bank"), which comprise the Balance Sheet as at March 31, 2026, the Profit and Loss Account for the year then ended and the Notes to Accounts, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies), the Delhi Co-operative Societies Act, 2003 and the Rules framed thereunder and the directions and guidelines issued by the Reserve Bank of India from time to time, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) in the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2026; and

(b) in the case of the Profit and Loss Account, of the profit for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report.

We are independent of the Bank in accordance with the Code of Ethics issued by ICAI and have fulfilled our other ethical responsibilities in accordance with the Code of Ethics.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the Notes to Accounts forming part of the financial statements, which describe the significant accounting estimates, assumptions and management judgments adopted by the Bank in the preparation of the financial statements, including matters relating to provisioning, valuation of investments and recognition of income, wherever applicable.

We also draw attention to the Note Number 12 of Notes to Accounts forming part of the financial statements, which refers to the non-reconciliation of GST balance reflecting in its books of account with the same as appearing under the GST Portal as on the year end to the tune of Rs. 19.28 lacs (excess as per the GST Portal). In the absence of complete reconciliation and supporting evidence, we were unable to determine whether any adjustments were necessary in respect of GST balances and the consequential effect thereof on the accompanying financial statements.

Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period.

The areas considered as key audit matters included:

1. Classification of advances and identification of Non-Performing Assets in accordance with RBI Prudential Norms.
2. Adequacy of provisions on advances and other assets.
3. Valuation and classification of investments under HTM, AFS and HFT categories.
4. Recognition of income on advances and investments.
5. Compliance with RBI directions and prudential norms.

Information Other Than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the preparation of other information comprising the Board's Report and related annexures.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Board of Directors of the Bank is responsible for the preparation of these financial statements that give a true and fair view in accordance with the accounting principles generally accepted in India, the Banking Regulation Act, 1949, applicable Accounting Standards, RBI Directions and the Delhi Co-operative Societies Act, 2003.

This responsibility includes maintenance of adequate accounting records, safeguarding assets, prevention and detection of frauds and irregularities, selection and application of accounting policies, making reasonable estimates and maintenance of adequate internal controls.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern.

The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement whether due to fraud or error and to issue an auditor's report containing our opinion.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional scepticism throughout the audit.

Our audit procedures included evaluation of internal controls, verification of advances and NPA classification, assessment of adequacy of provisions, verification of investments and treasury operations, testing of income recognition and expenditure and evaluation of disclosures in the financial statements.

Report on Other Legal and Regulatory Requirements

1. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
2. In our opinion, proper books of account as required by law have been kept by the Bank.
3. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account.
4. In our opinion, the financial statements comply with the applicable Accounting Standards to the extent applicable to Urban Co-operative Banks.
5. In our opinion and according to the information and explanations given to us, the transactions of the Bank which have come to our notice have been within the powers of the Bank.
6. In our opinion and according to the information and explanations given to us, the transactions of the Bank which have come to our notice have been within the powers of the Bank.
7. Pursuant to the directions issued by the Reserve Bank of India, a separate Long Form Audit Report (LFAR) on the matters specified by the Reserve Bank of India is being furnished separately.

For H N S & Co.
(Chartered Accountants), FRN 0009834N
CA. VEENA CHAUHAN (Partner)
Membership No. 098256

Place: New Delhi
Date: 25 June 2026
UDIN: 26098256MYOELE6457