



INDRAPRASTHA SEHKARI BANK LIMITED
इंद्रप्रस्थ सहकारी बैंक लिमिटेड



Regd. Off.: C-2, First Floor
Wazirpur Indl. Area, Delhi-110052



+91-11-69340000 (15 Lines)



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Balance Sheet

As on 31st March, 2026

(₹ in Thousand)

	Schedule	As on 31-03-2026	As on 31-03-2025
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	47,233	46,448
Reserves and Surplus	2	3,55,531	3,63,363
Deposits	3	26,75,559	26,20,232
Borrowings	4	-	-
Other liabilities and provisions	5	29,734	21,656
TOTAL		31,08,057	30,51,699
<u>ASSETS</u>			
Cash and balances with Reserve Bank of India	6	57,435	70,830
Balance with banks and money at call and short notice	7	4,94,752	5,05,762
Investments	8	9,84,326	8,68,559
Advances	9	14,79,288	14,71,275
Fixed Assets	10	29,496	30,863
Other Assets	11	62,759	1,04,410
TOTAL		31,08,057	30,51,699
Contingent Liabilities	12	28,326	28,233
Bills for Collection		-	570

For Rajesh Ritika & Associates
(Chartered Accountants)
FRN: 015433N

CA Rajesh Kumar
(Partner)
M. No. 094293

Place : New Delhi
Dated : 24.06.2026
UDIN : 26094293UYNPNV2314

Vikas Jain
(Chairman)

Rajeev Jain
(Director)

Deepthi Malhotra
(Director)

Rajeev Gupta
(Chief Executive Officer)





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Profit & Loss Account

For the year ended 31 March, 2026

(₹ in Thousand)

	Schedule	Year ended on 31-03-2026	Year ended on 31-03-2025
I. Income			
Interest earned	13	2,35,241	2,33,513
Other income	14	10,337	27,720
Total		2,45,578	2,61,233
II. Expenditure			
Interest expended	15	1,56,998	1,53,208
Operating expenses	16	91,823	96,012
Provisions and contingencies		958	(967)
Total		2,49,780	2,48,253
III. Profit/Loss			
Net profit/loss(-) for the year		(4,202)	12,980
Profit/loss(-) brought forward		81,602	55,686
Total		77,400	68,666
IV. Appropriations			
Transfer to Statutory Reserves		3,245	2,638
Transfer to Other Reserves :		-	-
• Investment Fluctuation Reserve		-	5,422
• General Reserve		-	-
Transfer to Government/ proposed dividend :		-	-
• Education Fund		50	50
• Proposed Dividend		3,623	4,454
Transfer from Special Reserve for Bad & Doubtful Debts		-	25,500
Balance carried over to Balance Sheet		70,482	81,602

For Rajesh Ritika & Associates

(Chartered Accountants)

FRN: 015433N

CA Rajesh Kumar

(Partner)

M. No. 094293

Place : New Delhi

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Cash Flow Statement

For the year ended 31 March, 2026

(₹ in Thousands)				
	Particulars	Note	For the year ended March 31, 2026	For the year ended March 31, 2025
A.	<u>Cash flow from operating activities :</u>			
	Net Profit / (Loss) before taxes		(2,779)	14,089
	Adjustments for:			
	Depreciation & Amortisation		4,218	3,528
	Loss / (Profit) on sale of Fixed assets		(21)	(275)
	Operating profit/(loss) before working capital changes		1,419	17,342
	Adjustments for (increase) / decrease in operating assets:			
	Increase/(Decrease) in Deposits	1	55,327	25,576
	(Increase)/Decrease in Investments	2	(1,15,767)	502
	(Increase)/Decrease in Advances	3	(8,013)	(22,893)
	Increase/(Decrease) in other Liabilities & Provisions	4	6,689	(11,653)
	(Increase)/Decrease in other Assets	5	20,018	(15,037)
	Cash generated (used in) from operations		(40,327)	(6,163)
	Direct Taxes Paid		-	(465)
	Net cash flow from / (used in) operating activities (A)		(40,327)	(6,628)
B.	<u>Cash flow from investing activities :</u>			
	Capital expenditure on fixed assets		(2,852)	(13,375)
	Sale Value of Fixed Assets		20	283
	Net cash flow from / (used in) investing activities (B)		(2,833)	(13,092)
C.	<u>Cash flow from financing activities :</u>			
	Net Increase /(Decrease) in Share Capital	6	785	(494)
	Dividend Paid		(3,623)	(4,454)
	Education Fund		(50)	(50)
	Net Increase in Reserve Fund & Other Reserves	7	43	45
	Net cash flow from / (used in) financing activities (C)		(2,845)	(4,953)
	Net increase / (decrease) in Cash and cash equivalents (A+B+C)		(46,005)	(24,673)
	Cash and cash equivalents at the beginning of the year		1,98,528	2,23,201
	Cash and cash equivalents at the end of the year		1,52,523	1,98,528
	Cash and cash equivalents at the end of the year:			
	Cash in hand		22,772	14,008
	Balances with banks			
	<i>Balances with Reserve Bank of India</i>		34,664	56,822
	<i>Balances with Delhi State Co-Operative Bank</i>		631	527
	<i>Balances with Other Banks</i>		94,457	1,27,171
	Total		1,52,523	1,98,528

For Rajesh Ritika & Associates
(Chartered Accountants)
FRN-015433N

CA Rajesh Kumar
(Partner)
M. No. 094293

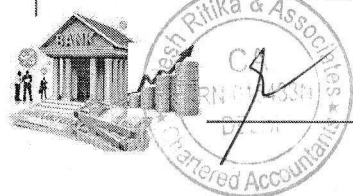
Place : New Delhi
Dated : 24.06.2026
UDIN : 26094293UYNPNV2314

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SCHEDULES FORMING PART OF THE BALANCE SHEET**As at 31 March, 2026****Schedule 1 - Capital**

(₹ in Thousand)

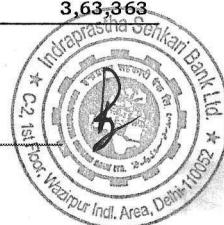
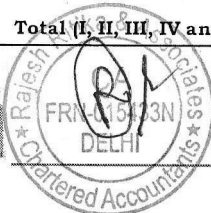
	As on 31-03-2026	As on 31-03-2025
Authorised Capital		
5,00,000 (Previous Year - 5,00,000) Shares of Thousand 100/- each*	50,000	50,000
Issued Capital		
71,123 (Previous Year - 72,478) Shares of Thousand 25/- each*	1,778	1,812
4,54,546 (Previous Year - 4,66,361) Shares of Thousand 100/- each*	45,455	44,636
	47,233	46,448
Subscribed Capital		
71,123 (Previous Year - 72,478) Shares of Thousand 25/- each*	1,778	1,812
4,54,546 (Previous Year - 4,66,361) Shares of Thousand 100/- each*	45,455	44,636
	47,233	46,448
Called-up Capital		
71,123 (Previous Year - 72,478) Shares of Thousand 25/- each*	1,778	1,812
4,54,546 (Previous Year - 4,66,361) Shares of Thousand 100/- each*	45,455	44,636
Less: Calls unpaid	-	-
Add: Forfeited shares	-	-
Paid-up Capital	47,233	46,448

* Pending consolidation into shares of Thousand 100/- each.

Schedule 2 - Reserves and Surplus

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Statutory Reserves		
Opening Balance	1,32,027	1,29,380
Additions during the year	3,245	2,647
Deductions during the year	-	-
	1,35,272	1,32,027
II. Capital Reserves		
Opening Balance	1,22,834	1,22,798
Additions during the year	37	37
Deductions during the year	-	-
	1,22,871	1,22,835
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
	-	-
IV. Revenue and Other Reserves		
Opening Balance	26,901	46,979
Additions during the year	6	13,422
Deductions during the year	-	(33,500)
	26,907	26,901
V. Balance in Profit and Loss Account	70,482	81,600
Total (I, II, III, IV and V)	3,55,531	3,63,363



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Schedule 3 - Deposits

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
A.I. Demand Deposits		
(i) From Banks	-	-
(ii) From Others	98,242	1,24,862
II. Savings Bank Deposits	5,77,597	5,75,907
III. Term Deposits		
(i) From Banks	-	-
(ii) From Others	19,99,720	19,19,463
Total (I, II and III)	26,75,559	26,20,232
B. (i) Deposits of branches in India	26,75,559	26,20,232
(ii) Deposits of branches outside India	-	-
Total	26,75,559	26,20,232

Schedule 4 - Borrowings

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
II. Borrowings outside India	-	-
Total (I and II)	-	-
Secured borrowings included in I and II above	-	-

Schedule 5 - Other Liabilities and Provisions

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Bills payable	-	-
II. Inter-office adjustment (net)	375	81
III. Interest accrued	243	283
IV. Others (including provisions)	29,115	21,292
Total	29,734	21,656

Schedule 6 - Cash and balances with Reserve Bank of India

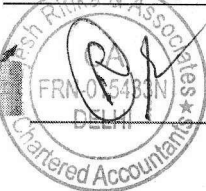
(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Cash in hand (including foreign currency notes)	22,772	14,008
II. Balances with Reserve Bank of India	-	-
(i) in Current Account	34,664	56,822
(ii) in Other Accounts	-	-
Total	57,435	70,830

Schedule 7 - Balance with banks and money at call and short notice

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. In India		
(i) Balances with banks		
(a) in Current Accounts	95,088	1,27,698
(b) in Other Deposit Accounts	3,99,664	3,78,064
(ii) Money at call and short notice		
(a) with banks	-	-
(b) with other institutions	-	-
Total (i and ii)	4,94,752	5,05,762
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)	4,94,752	5,05,762





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Schedule 8 - Investments

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Investments in India in		
(i) Government Securities	8,29,333	7,86,063
(ii) Other approved securities	-	-
(iii) Shares	1	1
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (Mutual Funds)	1,54,992	82,495
Total	9,84,326	8,68,559
II. Investments outside India in		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others investments	-	-
Total	-	-
Grand Total (I and II)	9,84,326	8,68,559

Schedule 9 - Advances

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
A. (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	5,09,646	4,38,223
(iii) Term loans	9,69,642	10,33,052
Total	14,79,288	14,71,275
B. (i) Secured by tangible assets	14,51,192	14,51,473
(ii) Covered by Bank / Government Guarantees	-	-
(iii) Unsecured	28,097	19,802
Total	14,79,288	14,71,275
C.I. Advances in India		
(i) Priority Sectors	7,80,990	7,81,958
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	6,98,299	6,89,317
Total	14,79,288	14,71,275
C.II. Advances outside India		
(i) Due from banks	-	-
(ii) Due from others -		
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	-	-
Grand Total (C.I and II)	14,79,288	14,71,275





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Schedule 10 - Fixed Assets

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Premises		
At cost as on 31st March of the preceding year	31,163	23,086
Additions during the year	-	8,077
Deductions during the year	-	-
Depreciation to date	9,393	8,012
	21,770	23,151
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	29,915	27,950
Additions during the year	2,852	5,298
Deductions during the year	(1,065)	(3,333)
Depreciation to date	23,976	22,203
	7,726	7,712
Total (I and II)	29,496	30,863

Schedule 11 - Other Assets

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Inter-office adjustments (net)	-	-
II. Interest accrued	45,346	51,896
III. Tax paid in advance / tax deducted at source	1,914	1,443
IV. Stationery and stamps	256	292
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others	15,243	50,779
Total	62,759	1,04,410

Schedule 12 - Contingent Liabilities

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Claims against the Bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange and derivative contracts	-	-
IV. Guarantees given on behalf of constituents	-	-
In India	3,391	3,493
Outside India	-	-
V. Acceptances, endorsements and other obligations	936	936
VI. Other items for which the Bank is contingently liable	23,999	23,804
Total	28,326	28,233





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SCHEDULES FORMING PART OF THE PROFIT AND LOSS ACCOUNT

For the year ended 31 March, 2026

Schedule 13 - Interest Earned

(₹ in Thousand)

	Year ended on 31-03-2026	Year ended on 31-03-2025
I. Interest/discount on advances/bills	1,42,643	1,46,420
II. Income on investments	55,922	55,824
III. Interest on balances with Reserve Bank of India and other inter-bank funds	34,111	28,904
	-	-
IV. Others	2,566	2,365
Total	2,35,241	2,33,513

Schedule 14 - Other income

(₹ in Thousand)

	Year ended on 31-03-2026	Year ended on 31-03-2025
I. Commission, exchange and brokerage	2,885	2,612
II. Profit on sale of investments	7,913	7,101
Less: Loss on sale of investments	-	-
	7,913	7,101
III. Profit on revaluation of investments	-	9,661
Less: Loss on revaluation of investments	(8,489)	-
	(8,489)	9,661
IV. Profit on sale of land, buildings and other assets	21	276
Less: Loss on sale of land, buildings and other assets	-	-
	21	276
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	-	-
VII. Miscellaneous Income	8,007	8,070
Total	10,337	27,720

Schedule 15 - Interest Expended

(₹ in Thousand)

	Year ended on 31-03-2026	Year ended on 31-03-2025
I. Interest on deposits	1,56,998	1,53,204
II. Interest on Reserve Bank of India/ Inter-bank borrowings	-	-
III. Others	-	4
Total (I, II and III)	1,56,998	1,53,208





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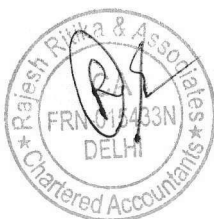
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Schedule 16 - Operating Expenses

(₹ in Thousand)

	Year ended on 31-03-2026	Year ended on 31-03-2025
I. Payments to and provisions for employees	61,914	64,316
II. Rent, taxes and lighting	9,663	10,791
III. Printing and stationery	550	701
IV. Advertisement and publicity	133	231
V. Depreciation on bank's property	4,218	3,528
VI. Director's fees, allowances and expenses	450	477
VII. Auditors' fees and expenses (including branch auditors)	218	200
VIII. Law charges	996	1,257
IX. Postages, Telegrams, Telephones, etc.	498	477
X. Repairs and maintenance	2,648	2,831
XI. Insurance	3,672	3,606
XII. Other Expenditure	6,862	7,597
Total	91,823	96,012





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SCHEDULE 17 - SIGNIFICANT ACCOUNTING POLICIES TO THE FINANCIAL STATEMENTS
For the year ended 31st March, 2026

1. GENERAL

The accounts are prepared under historical cost conventions and conform to the statutory provisions and prevailing accounting practices.

2. INVESTMENT

In accordance with RBI guidelines, investments of the bank are classified as investment under Held to Maturity (HTM) and Available for sale (AFS) category. Premium paid on Govt. securities held under HTM category is amortized over the remaining maturity period of the security. Investments classified under HTM category are valued at Cost Price and investments classified under the AFS category are valued at lower of cost or market value.

3. ADVANCES

Advances are classified into standard, sub-standard, doubtful and loss assets for provisioning there against as per Reserve Bank of India guidelines.

4. REVENUE RECOGNITION

All incomes are recognized on accrual basis except Locker rent which is accounted for on receipt basis. Interest and other charges on NPA accounts is accounted for on receipt basis.

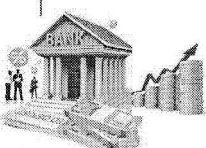
5. FIXED ASSETS AND DEPRECIATION

5.1 Fixed Assets are stated net of depreciation.

5.2 Depreciation on fixed assets is provided on straight line basis at the following rates approved by the Board

<u>Assets</u>	<u>Rate of Depreciation</u>
✚ Building (including locker room)	5.00%
✚ Safe (including locker cabinets)	5.00%
✚ Furniture (including steel furniture)	10.00%
✚ Machinery i.e. Air conditioner, fan, car, etc.	20.00%
✚ Computer	33.33%

5.3 The depreciation is provided for full year on assets acquired up to 30th September and for half year on assets acquired after 30th September. No depreciation is provided on assets sold during the year.





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6. STAFF BENEFITS

Payment under Group Gratuity Policy is made to Life Insurance Corporation through Indraprastha Sehkari Bank Ltd Employees Group Gratuity Trust as per contribution for the year determined by the said Corporation and Leave Encashment is accounted on accrual basis.

7. TAX PROVISIONS

Taxation on profit is that which has been paid or becomes payable in respect of the profit of the financial year.

GST is paid on the basis of GST returns filed. No provision is made for any liability, as the same shall be ascertained only after the relevant assessment is completed. Additional GST demand, if any, paid on conclusion of the assessment will be charged to Profit and loss statement as and when the same is paid.

8. DEFERRED TAX PROVISION

Deferred Tax Assets resulting from timing difference between taxable income and accounting income is accounted for using the tax rates and laws that are enacted or substantively enacted as on the Balance Sheet date.

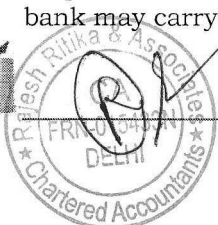
9. APPROPRIATION ACCOUNT (PROPOSED)

Pending approval at the Annual General Meeting, appropriations stated in the Appropriation Account (Proposed) are not reflected in the Balance Sheet except the amount transferred to Investment Fluctuation Reserve.

SCHEDULE 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

For the year ended 31st March, 2026

1. The accounts have been drawn up in accordance with the Third Schedule to the Banking Regulation Act, 1949 (As applicable to Cooperative Societies).
2. As permitted by RBI ₹ 10,57,390.00/- being premium paid on Govt. Securities have been amortized in proportion to the outstanding period of holding.
3. Interest received on Central Govt. Securities has been accounted for net of premium amortized as stated in clause 2 above during the year.
4. Depreciation on assets has been provided in accordance with the policy of the bank as stated in clause 5.2 of Schedule 17 - Significant Accounting Policies to the Financial Statements.
5. Loans and advances include outstanding of a sum of ₹ 1.06 lacs advanced to Directors and/or their relatives and various concerns in which they are interested, the advances were given against the security of fixed deposits and LIC policies only as per RBI norms.
6. Locker Rent in arrears as on 31.03.2026 was ₹ 1,500.00/-.
7. The bank has not undertaken any repo or reverse repo transactions during the year.
8. As per Delhi Co-Operative societies Act / By-Laws of the bank on Appropriation of Profits, the bank may carry not less than 25 percent of Net Profit to the Statutory Reserve as prescribed.





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9. Bank has an arrangement of overdraft facility against the own deposit of the bank with, Shamrao Vithal Co-op Bank Ltd. In addition, Bank has also a Limit for issuing Bank Guarantees & LC through Bank of Baroda for their Customers.
10. The Bank has incurred Loss on Revaluation of Investments in Available For Sale (AFS) category as on 31.03.2026 of Rs. 96,57,000.00. The Other Income has been reduced by Rs. 84,89,000.00 & Contingent Provision against Depreciation in Investment has been increased by same amount resulting in increasing the balance from Rs. 11,68,000.00 (31.03.2025) to Rs. 96,57,000.00 (31.03.2026) in accordance with RBI's Master Direction on Investment Classification and Valuation.
11. The figures have been rounded off to the nearest thousands.
12. Previous year figures have been regrouped and rearranged wherever necessary.
13. Segment Reporting

Part A: Business Segments

(Amount in ₹ Thousands)

Business Segments →	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars ↓	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	55,560	72,791	61,857	62,721	1,28,138	1,25,443	3	3	2,45,558	2,60,958
Result	55,291	62,262	21,976	22,807	12,442	22,415	3	3	89,713	1,07,487
Unallocated expenses									92,512	93,746
Operating profit									(2,800)	13,741
Income taxes :										
• Current Tax									(1,390)	(538)
• Deferred Tax									(33)	(568)
• Excess Provision for Income Tax (F.Y. 2023-24)									-	68
Extraordinary Profit / Loss	-	-	-	-	-	-	21	275	21	275
Net profit									(4,202)	12,978
Other information:										
Segment assets	10,00,722	8,84,295	2,83,432	3,20,669	12,02,665	11,58,088	-	-	24,86,819	23,63,052
Unallocated assets									6,21,238	6,88,647
Total assets									31,08,057	30,51,699
Segment liabilities	9,657	1,168	5,97,996	6,40,315	20,83,533	19,84,762	-	-	26,91,186	26,26,245
Unallocated liabilities									4,16,871	4,25,453
Total liabilities									31,08,057	30,51,699



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14. Regulatory Capital**(a) Composition of Regulatory Capital**

(Amount in ₹ Thousands)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (Net of deductions)	3,05,037	3,04,922
ii)	Other Tier 1 Capital	74,683	74,045
iii)	Tier 1 Capital (i + ii)	3,79,720	3,78,967
iv)	Tier 2 Capital	13,871	14,030
v)	Total Capital (Tier 1 + Tier 2)	3,93,591	3,92,997
vi)	Total Risk Weighted Assets (RWAs)	15,81,243	15,70,713
vii)	Paid-up share capital and reserves as percentage of RWAs	19.29%	19.41%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	24.01%	24.13%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.88%	0.89%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	24.89%	25.02%
xi)	Percentage of the shareholding of Government of India		-
xii)	Amount of paid-up equity capital raised during the year		-
	Amount of Tier 2 capital raised during the year, of which:		-
xiii)	a) Perpetual Cumulative Preference Shares		-
	b) Redeemable Non-Cumulative Preference Shares		-

(b) Draw down from Reserves

There is no draw down from reserves during the current year.

15. Asset Liability Management**a) Maturity pattern of certain items of assets and liabilities**

(Amount in ₹ Thousands)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 Months	Over 2 months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Over 5 Years	Total
Deposits ¹	28,539	48,650	50,441	90,664	1,96,373	1,89,140	3,32,153	9,67,222	7,65,368	5,944	1,065	26,75,559
Gross Advances	5,560	4,587	8,853	19,060	50,653	48,117	1,34,451	3,97,325	3,86,456	2,87,746	1,37,416	14,80,224
Investments	1,54,992	-	-	30,003	-	-	-	75,496	20,016	3,72,347	3,31,472	9,84,326
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-





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16. Investments

a) Composition of Investment Portfolio

As at 31st March, 2026

(Amount in ₹ Thousands)

	Investments in India						Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	4,46,362	-	1	-	-	-	4,46,363
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	4,46,362	-	1	-	-	-	4,46,363
Available for Sale							
Gross	3,82,971	-	-	-	-	1,54,992	5,37,963
Less: Provision for depreciation and NPI	9,657	-	-	-	-	-	9,657
Net	3,73,314	-	-	-	-	1,54,992	5,28,306
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	8,29,333	-	1	-	-	1,54,992	9,84,326
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	9,657	-	-	-	-	-	9,657
Net	8,19,676	-	1	-	-	1,54,992	9,74,669





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As at 31st March, 2025

(Amount in ₹ Thousands)

	Investments in India						Total Investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	3,81,352	-	1	-	-	-	3,81,353
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	3,81,352	-	1	-	-	-	3,81,353
Available for Sale							
Gross	4,04,711	-	-	-	-	82,496	4,87,207
Less: Provision for depreciation and NPI	1,168	-	-	-	-	-	1,168
Net	4,03,543	-	-	-	-	82,496	4,86,039
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	7,86,063	-	1	-	-	82,496	8,68,560
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	1,168	-	-	-	-	-	1,168
Net	7,84,895	-	1	-	-	82,496	8,67,392





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b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1,168	10,829
b) Add: Provisions made during the year	8,489	-
c) Less: Write off / write back of excess provisions during the year	-	9,661
d) Closing balance	9,657	1,168
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	7,901	2,479
b) Add: Amount transferred during the year	-	5,422
c) Less: Drawdown	-	-
d) Closing balance	7,901	7,901
iii) Closing balance in IFR as a percentage of closing balance of investments¹ in AFS and HFT / Current category	2.06%	1.63%

¹ Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet

c) Sale and transfers to/from HTM category

The bank has neither transferred nor sold any securities to/from HTM category during the year.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ Thousands)

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

Asset composition of non-SLR investments

(Amount in ₹ Thousands)

Sr. 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	-	-	-	-	-	-	-	-	-	-
b)	FIs	1,54,992	82,496	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total *	1,54,992	82,496	-	-	-	-	-	-	-	-





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e) Repo transactions (in face value and market value terms)

(Amount in ₹ Thousands)

	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year	
	FV	MV	FV	MV	FV	MV
i) Securities sold under repo						
a) Government securities	-	-	-	-	-	-
b) Corporate debt securities						
c) Any other securities						
ii) Securities purchased under reverse repo						
a) Government securities	-	-	-	-	-	-
b) Corporate debt securities						
c) Any other securities						

f) Government Security Lending (GSL) transactions (in market value terms)

As at 31st March, 2026

(Amount in ₹ Thousands)

	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 March 31, 2026
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

As at 31st March, 2025

(Amount in ₹ Thousands)

	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 March 31, 2025
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-





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17. Asset Quality

a) Classification of advances and provisions held
As at 31st March, 2026

(Amount in ₹ Thousands)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	14,71,275	-	992	-	992	14,72,267
Add: Additions during the year					9,069	9,069
Less: Reductions during the year *					9,125	9,125
Closing balance	14,79,288	-	936	-	936	14,80,224
* Reductions in Gross NPAs due to:						
i) Upgradation					7,466	7,466
ii) Recoveries (excl. recoveries from upgraded accounts)					1,659	1,659
iii) Technical/ Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	6,129	-	992	-	992	7,121
Add: Fresh provisions made during the year					1,106	1,162
Less: Excess provision reversed/ Write-off loans					1,162	1,377
Closing balance of provisions held	5,970	-	936	-	936	6,906
Net NPAs						
Opening Balance		-	-	-	-	
Add: Fresh additions during the year					7,963	
Less: Reductions during the year					7,963	
Closing Balance		-	-	-	-	-
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down*1 during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off						-
Closing balance						-





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As at 31st March, 2025

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	14,35,831	13,998	996	-	14,994	14,50,825
Add: Additions during the year					4,137	4,137
Less: Reductions during the year *					18,139	18,139
Closing balance	14,71,275	-	992	-	992	14,72,267
* Reductions in Gross NPAs due to:						
i) Upgradation					18,135	18,135
ii) Recoveries (excl. recoveries from upgraded accounts)					4	4
iii) Technical/ Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	6,755	1,447	996	-	2,443	9,198
Add: Fresh provisions made during the year					414	603
Less: Excess provision reversed/ Write-off loans					1,865	2,680
Closing balance of provisions held	6,129	-	992	-	992	7,121
Net NPAs						
Opening Balance		12,551	-	-	12,551	
Add: Fresh additions during the year					3,723	
Less: Reductions during the year					16,274	
Closing Balance		-	-	-	-	-
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down*1 during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off						-
Closing balance						-

Ratios (in per cent)	Current Year
Gross NPA to Gross Advances	0.06%
Net NPA to Net Advances	0.00%
Provision coverage ratio	100.00%





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b) Sector-wise Advances and Gross NPAs

(Amount in ₹ Thousands)

Sr. 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)	Advances to industries sector eligible as priority sector lending	3,54,458	-	0.00%	3,26,572	-	0.00%
c)	Services	3,42,267	-	0.00%	3,81,951	-	0.00%
d)	Personal loans	84,265	-	0.00%	73,491	56	0.08%
	Of which, Housing Loans	82,819	-	0.00%	72,266	56	0.08%
	Subtotal (i)	7,80,990	-	0.00%	7,82,014	56	0.01%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	59,809	936	1.56%	46,257	936	2.02%
d)	Personal loans	6,39,425	-	0.00%	6,43,996	-	0.00%
	Of which, Housing Loans	1,29,954	-	-	1,83,540	-	-
	Sub-total (ii)	6,99,234	936	0.13%	6,90,253	936	0.14%
	Total (i + ii)	14,80,224	936		14,72,267	992	

c) Details of accounts subjected to restructuring

(Amount in ₹ Thousands)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	-	-	1	1	10	10	12	13	23	24
	Gross Amount (₹ Thousands)	-	-	3,296	3,738	70,890	84,137	19,544	26,465	93,730	1,14,340
	Provision held (₹ Thousands)	-	-	13	15	284	337	78	106	375	457
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ Thousands)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ Thousands)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ Thousands)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ Thousands)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	1	1	10	10	12	13	23	24
	Gross Amount (₹ Thousands)	-	-	3,296	3,738	70,890	84,137	19,544	26,465	93,730	1,14,340
	Provision held (₹ Thousands)	-	-	13	15	284	337	78	106	375	457

d) Divergence in asset classification and provisioning

Inspection for Supervisory Evaluation (ISE) of the bank was carried out with reference to its position as on March 31, 2023 and no divergence in asset classification or provisioning for the F.Y. 2022-23 was identified.

e) Disclosure of transfer of loan exposures

- (i) In respect of loans not in default, the bank has neither transferred nor acquired any loans to/from other entities during the F.Y. 2025-26.
- (ii) In case of stressed loans, the bank has neither transferred nor acquired any loans to/from other entities during the F.Y. 2025-26.





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f) Non – Fund Based Credit Facilities

(Amount in ₹ Thousands)

		As at March 31, 2026	As at March 31, 2026	Previous Year	Previous Year
		Secured Portion*	Unsecured Portion	Secured Portion*	Unsecured Portion
I	Outstanding Guarantees				
	i) In India	3391	-	3493	-
	ii) Outside India	-	-	-	-
II	Acceptances, Endorsements and other Obligations	-	-	-	-
III	Other NFB Credit facilities	-	-	-	-
* Secured portion is as defined under the Reserve Bank of India (Urban Co-operative Banks – Credit Facilities) Directions, 2025.					

g) Fraud accounts

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
Number of frauds reported	-	-
Amount involved in fraud (₹ Thousands)	-	-
Amount of provision made for such frauds (₹ Thousands)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ Thousands)	-	-





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(h) Disclosures related to Project Finance

(Amount in ₹ Thousands)

S. No.	Item Description		Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter.		-	-
2	Projects under implementation accounts sanctioned during the quarter.		-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter		-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)		-	-
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.		-	-
5.1		Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2		Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3		Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.		-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded		-	-
7.1		Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2		Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.		-	-
8.1		Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2		Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3		Out of '8' – accounts in respect of which Resolution plan has failed.	-	-





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i) Disclosure under Resolution Framework for COVID-19-related Stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

For the year ended March 31, 2026

(Amount in ₹ Thousands)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan -
Personal Loans	488	-	-	488	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	3,182	-	-	451	2,731
Total	3,670	-	-	939	2,731

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016





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18. Exposures

a) Exposure to real estate sector

(Amount in ₹ Thousands)

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.	1,92,439	2,44,813
b) Commercial Real Estate – Lending secured by mortgages 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;	8,866	6,801
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	2,01,305	2,51,614

During F.Y. 2025-26, Individual housing loans eligible for inclusion in priority sector advances amounts to Rs. 82,819 Thousands

(During F.Y. 2024-25, Individual housing loans eligible for inclusion in priority sector advances amounts to Rs. 72,266 Thousands)





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b) Risk category-wise country exposure¹

The bank has no exposure to country risk in both current and previous year.

c) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	28,097	19,858
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-





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d) Loans against gold and silver

i) Details of loans extended against eligible gold and silver collateral

(Amount in ₹ Thousands)

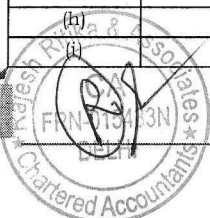
Particulars	Loan outstanding		Average LTV ratio	Gross NPA (%)
	₹ Thousands	As % of Total Loans		
1. Opening balance of the FY [(a)+(b)]	735	0.05%	41.15%	-
(a) Consumption loans	735	0.05%	-	-
of which bullet repayment loans	-	-	-	-
(b) Income generating loans	-	-	-	-
2. New loans sanctioned and disbursed during the FY [(c)+(d)]	2217	0.15%	68.09%	NA
(c) Consumption loans	1774	0.12%	65.63%	NA
of which bullet repayment loans	-	-	-	NA
(d) Income generating loans	443	0.03%	80.11%	NA
3. Renewals sanctioned and disbursed during the FY	-	-	-	NA
4. Top-up loans sanctioned and disbursed during the FY	-	-	-	NA
5. Loans repaid during the FY [(e)+(f)]	673	0.05%	NA	NA
(e) Consumption loans	673	0.05%	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)]	-	-	NA	NA
(g) Consumption 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)]	-	-	NA	NA
(i) Consumption 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)]	2,217.00	0.15%	68.09%	
(k) Consumption loans	1,774.00	0.12%	65.63%	
of which bullet repayment loans	-	-	-	
(l) Income generating loans	443.00	0.03%	80.11%	

Note:(i) Information may be disclosed separately for loans against gold collateral and loans against silver collateral

(ii) Average LTV ratio is Calculated as ratio of sum of LTVs of loans at the time of sanction to total number of such loans.

ii) Details of gold and silver collateral and auctions

S. No.	Particulars	
(a)	Unclaimed gold or silver collateral at the end of the financial year (in grams)	-
(b)	Number of loan accounts in which auctions were conducted	-
(c)	Total outstanding in loan accounts mentioned in (b)	-
(d)	Gold or silver collateral acquired during the FY due to default of loans (in grams)	-
(e)	Gold or silver collateral auctioned during the FY (in grams)	-
(f)	Recovery made through auctions during the FY (in ₹ Thousands)	-
(g)	Recovery percentage:	-
(h)	as % of value of gold or silver collateral	-
(i)	as % of outstanding loan	-



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19. Concentration of deposits, advances, exposures and NPAs**a) Concentration of deposits**

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	5,51,945	5,73,777
Percentage of deposits of twenty largest depositors to total deposits of the bank	20.63%	21.90%

b) Concentration of advances *

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	6,18,856	6,65,756
Percentage of advances to twenty largest borrowers to total advances of the bank	35.64%	38.86%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure

c) Concentration of exposures **

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	6,18,856	6,65,756
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/	35.64%	38.86%

** Exposures shall be computed as per applicable RBI regulation.

d) Concentration of NPAs

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	936	992
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	100.00%	100.00%





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20. Derivatives

The Bank has not entered into any transactions in derivatives in the current and previous years.

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

(Amount in ₹ Thousands)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	23,804	21,826
ii)	Add: Amounts transferred to DEA Fund during the year	660	2,336
iii)	Less: Amounts reimbursed by DEA Fund towards claims	465	358
iv)	Closing balance of amounts transferred to DEA Fund	23,999	23,804

22. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No.	Particulars	Previous Year	Current Year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	3	4
3	Number of complaints disposed during the year	3	4
3	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	-	-
5	Of 5, number of complaints resolved in favour of the bank by BOs	-	-
5	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.





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b) Top five grounds¹ 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 complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1 (ATM /Debit Cards)	-	0	0%	-	-
Ground - 2 (Others)	-	1	-67%	-	-
Ground - 3 Internet/Mobile /Electronic Banking	-	2	100%	-	-
Ground - 4 Staff Behaviour	-	1	100%	-	-
Ground - 5 Others	-	-	-	-	-
Total	-	4	-	-	-
Previous Year					
Ground - 1 (ATM /Debit Cards)	-	0	-	-	-
Ground - 2 (Others)	-	3	300%	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	3	-	-	-

23. Disclosure of penalties imposed by the Reserve Bank of India

No penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) in both current and previous year.

24. Other Disclosures

a) Business ratios		
Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds ¹	7.73%	7.81%
ii) Non-interest income as a percentage to Working Funds ¹	0.34%	0.93%
iii) Cost of Deposits	6.04%	5.98%
iv) Net Interest Margin ²	2.77%	2.91%
v) Operating Profit as a percentage to Working Funds ¹	-	0.07%
vi) Return on Assets ³	-	0.43%
vii) Business (deposits plus advances) per employee ⁴ (₹ in Thousands)	53,971	50,525
viii) Profit per employee (₹ in Thousands)	-	160



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b) Bancassurance business

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
i) Admin Charges Received-LIC	3	3
ii) Commission from LIC		-
Total	3	3

c) Marketing and distribution

The bank has not undertaken any marketing and distribution function (excluding bancassurance business).

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The bank has not purchased PSLCs during the year.

e) Provisions and contingencies

(Amount in ₹ Thousands)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards NPA	(56)	(130)
iii) Provision made towards Income tax		
• Current Tax	1,390	538
• Deferred Tax	33	568
Total (iv)	1,367	1,106
iv) Other Provisions and Contingencies (with details)		
• Bad Debt recovered	(250)	
• Depreciation in Investment	8,489	(9,661)
• Provision for Standard Assets	(158)	(626)
• Excess Provision for Income Tax (F.Y. 2023-24)	-	68
• Provision for Leave Encashment	166	158
Total (iv)	8,247	(10,061)

f) Payment of DICGC Insurance Premium

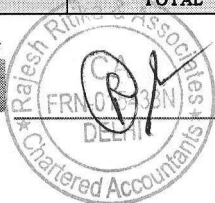
(Amount in ₹ Thousands)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	3,440	3,369
ii)	Arrears in payment of DICGC premium	-	-

g) Disclosure of facilities granted to directors and their relatives

(Amount in ₹ Thousands)

Sr. No.	Name of Director	Name of Borrower	Relationship	Limits Sanctioned	Value of Security	Total Outstanding
i)	Ms. Deepti Malhotra	Sh. C.P.Dua	Relative	250	359	106
	TOTAL			250	359	106





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h) Disclosure of item included under Miscellaneous Income if it exceeds one percent of Total Income

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
i) Loan Application Processing Charges	4,233	4,067
Total	4,233	4,067

i) Disclosure of item included under Schedule 11(VI)-Other Assets-Others if it exceeds one percent of Total Assets

(Amount in ₹ Thousands)

Particulars	Current Year	Previous Year
i) Deposit with SIDBI	6,518	42,502
Total	6,518	42,502

j) Movement in Share Capital

(Amount in ₹ Thousands)

Particulars	Current Year			Previous Year		
	No. of Shares	Value	Amount	No. of Shares	Value	Amount
i) Share money at the beginning of the year	72,478	25	1,812	73,859	25	1,847
	4,46,361	100	44,636	4,50,952	100	45,095
	5,18,839		46,448	5,24,811		46,942
ii) Share money issued during the year	21,233	100	2,123	33,810	100	3,381
	21,233		2,123	33,810		3,381
iii) Share money closed during the year	1,355	25	34	1,381	25	35
	13,048	100	1,305	38,401	100	3,840
	14,403		1,339	39,782		3,875
iv) Share money at the end of the year	71,123	25	1,778	72,478	25	1,812
	4,54,546	100	45,455	4,46,361	100	44,636
	5,25,669		47,233	5,18,839		46,448

For & on behalf of **Indraprastha Sehkari Bank Ltd.**

For **Rajesh Ritika & Associates**
(Chartered Accountants)

Rajeev Gupta
(Chief Executive Officer)

Place : New Delhi
Dated : 24.06.2026

CA Rajesh Kumar
(Partner)
M. No. 094293
UDIN: 26094293UYNPNV2314

