

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	355,531	363,363
Deposits	3	2,675,559	2,620,232
Borrowings	4	-	-
Other liabilities and provisions	5	29,734	21,656
TOTAL		3,108,057	3,051,699
<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	494,752	505,762
Investments	8	984,326	868,559
Advances	9	1,479,288	1,471,275
Fixed Assets	10	29,496	30,863
Other Assets	11	62,759	104,410
TOTAL		3,108,057	3,051,699
Contingent Liabilities	12	28,326	28,233
Bills for Collection		-	570

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

Vikas Jain
(Chairman)

Deepti Malhotra
(Director)

CA Rajesh Kumar
(Partner)
M. No. 094293

Rajeev Jain
(Director)

Rajeev Gupta
(Chief Executive Officer)

Place : New Delhi
Dated : 24.06.2026
UDIN : 26094293UYNPV2314

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	235,241	233,513
Other income	14	10,337	27,720
Total		245,578	261,233
II. Expenditure			
Interest expended	15	156,998	153,208
Operating expenses	16	91,823	96,012
Provisions and contingencies		958	(967)
Total		249,780	248,253
III. Profit/Loss			
Net profit/loss(-) for the year		(4,202)	12,980
Profit/loss(-) brought forward		81,602	55,686
Total		77,399	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

Vikas Jain
(Chairman)

Deepthi Malhotra
(Director)

Place : New Delhi
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Rajeev Jain
(Director)

Rajeev Gupta
(Chief Executive Officer)

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	132,027	129,380
Additions during the year	3,245	2,647
Deductions during the year	-	-
	135,272	132,027
II. Capital Reserves		
Opening Balance	122,834	122,798
Additions during the year	37	37
Deductions during the year	-	-
	122,871	122,835
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)	355,531	363,363

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	124,862
II. Savings Bank Deposits	577,597	575,907
III Term Deposits		
(i) From Banks		-
(ii) From Others	1,999,720	1,919,463
Total (I, II and III)	2,675,559	2,620,232
B. (i) Deposits of branches in India	2,675,559	2,620,232
(ii) Deposits of branches outside India	-	-
Total	2,675,559	2,620,232

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	127,698
(b) in Other Deposit Accounts	399,664	378,064
(ii) Money at call and short notice		
(a) with banks	-	-
(b) with other institutions	-	-
Total (i and ii)	494,752	505,762
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)	494,752	505,762

Schedule 8 - Investments

(₹ in Thousand)

	As on 31-03-2026	As on 31-03-2025
I. Investments in India in		

(i) Government Securities	829,333	786,063
(ii) Other approved securities	-	-
(iii) Shares	1	1
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (Mutual Funds)	154,992	82,495
Total	984,326	868,559
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)	984,326	868,559

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	509,646	438,223
(iii) Term loans	969,642	1,033,052
Total	1,479,288	1,471,275
B.		
(i) Secured by tangible assets	1,451,192	1,451,473
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	28,097	19,802
Total	1,479,288	1,471,275
C.I. Advances in India		
(i) Priority Sectors	780,990	781,958
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	698,299	689,317
Total	1,479,288	1,471,275
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)	1,479,288	1,471,275

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	104,410

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

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	142,643	146,420
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	235,241	233,513

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	156,998	153,204
II. Interest on Reserve Bank of India/ Inter-bank borrowings	-	-
III. Others	-	4
Total (I, II and III)	156,998	153,208

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