

देल्ली नागरिक सहकारी बैंक लि०

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

			(000's omitted)		
Balance as on 31st March 2023					
	Schedule	As on 31.03.2023 (Current year)	As on 31.03.2022 (Previous year)		
Capital and Liabilities					
Capital	1	161313.00	157186.00		
Reserves and Surplus	2	324075.00	312504.00		
Deposits	3	3795923.00	4118785.00		
Borrowings	4	0.00	0.00		
Other liabilities and provisions	5	794298.00	676019.00		
Total		5075609.00	5264494.00		
Assets					
Cash and balances with Reserve Bank of India	6	77269.00	69903.00		
Balance with banks and money at call and short notice	7	356050.00	756048.00		
Investments	8	2927895.00	3078476.00		
Advances	9	892375.00	607597.00		
Fixed Assets	10	39602.00	40648.00		
Other Assets	11	782418.00	711822.00		
Total		5075609.00	5264494.00		
Contingent liabilities	12	600.00	100.00		
Bills for collection		1954.00	4538.00		
(PARDEEP KUMAR SHARMA)		(SUNIL KUMA	R))		

PLACE : NEW DELHI DATED : 14.06.2023	For PUNAM KUMAR GUPTA & ASSOCIATES Chartered Accountants FRN: 013416N
JDIN: 23507778BGTIYN1459	CA MEGHA AGGARWAL (Partner) M.NO. 507778
	e to Balance Sheet

(SACHIN SHARMA)

PROFESSIONAL DIRECTOR

CHAIRMAN

(RISHI RAJ SHARMA)

DIRECTOR

Sahadula 4 Carital						
מ	chedule 1 – Capital	AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)			
Ι.	For Nationalised Banks Capital (Fully owned by Central Government)	0.00	0.00			
		0.00	0.00			
	For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		0.00			
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	0.00	0.00			
		0.00	0.00			
III.	For Other Banks Authorised Capital (1613128.00 shares of Rs. 100/- each)	161313.00	157186.00			
	Issued Capital (shares of Rs. each)	0.00	0.00			
	Subscribed Capital (shares of Rs. each)	0.00	0.00			
	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			
-		161313.00	157186.00			

		161313.00	157186.00
9	chedule 2 - Reserves and Surp	due	
_	Reserves and Surp	AS ON	AS ON
		31.03.2023 (Current year)	31.03.2022
l.	Statutory Reserves	136483.00	136483.00
	Opening Balance	136483.00	136483.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
ī.	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
Ш	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
٧	Revenue and Other Reserves (*)	320091.00	299022.00
	Opening Balance	299022.00	294246.00
	Additions during the year	21500.00	4776.00
	Deductions during the year	431.00	0.00
√.	Balance in Profit and Loss Account	-132499.00	-123001.00
	Total (I, II, III, IV and V)	324075.00	312504.00
V	Revenue and Other Reserves Detail (*)		
	SPECIAL BAD DEBTS RESERVE	20287.00	20719.00
	SPECIAL RESERVE HOUSING LOAN	10637.00	10637.00
	SHARE TRANSFER FUND	3000.00	3000.00
	COMMON GOOD FUND	2635.00	2635.00
	BUILDING FUND	3423.00	3288.00
	DIVIDEND EQUALISATION FUND	10105.00	10105.00
	BAD DEBTS RESERVE	233982.00	233982.00
	ADDMISSION FEES RESERVE	1908.00	1864.00
	CHARITY FUND	2591.00	2591.00
	INVESTMENT DEPRICIATION RESERVE	31522.00	10201.00
	TOTAL	320090.00	299022 00

		AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
A.I.	Demand deposits (AI+AII)	2264005.00	2284771.00
	(i) From banks	0.00	0.00
	(ii) From others (Current Deposit)	94126.00	93387.00
A.II.	Savings Bank Deposits	2169879.00	2191384.00
Ш	Term Deposits	1531918.00	1834014.00
	(i) From banks	0.00	0.00
	(ii) From others	0.00	0.00
	Total (I, II and III)	3795923.00	4118785.00
В	(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	3795923.00	4118785.00
Sc	hedule 4 – Borrowings		
		AS ON 31.03.2023	AS ON 31.03.2022

Schedule 3 – Deposits

		AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
l.	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

above - Rs.		0.00	0.00			
	had de S. Ottan Link William and D.					
Schedule 5 - Other Liabilities and Provisions						
		AS ON 31.03.2023	AS ON 31.03.2022			
		(Current year)				
T.	Bills payable	777.00	792.00			
II.	Inter-office adjustment (net)	0.00	0.00			
Ш	Interest accrued	691466.00	584774.00			
IV	Others (including provisions) Detail below	102055.00	90453.00			
	INTERST PAYABLE	3931.00	5208.00			
	SUNDRY ACCOUNT	2035.00	2068.00			
	STAFF PROVIDENT FUND	1815.00	1946.00			
	CASH ORDER	7054.00	14036.00			
	AUDIT FEE PAYABLE	210.00	210.00			
	L.I.C. PREMIUM	20140.00	19.00			
	BONUS/EX-GRATIA PAYABLE	1.00	1.00			
	RENT PAYABLE	346.00	346.00			
	TAX DEDUCTED AT SOURCE	1197.00	1287.00			
	EDUCATION FUND	50.00	50.00			
	PROVISION FOR LOSS ON ASSETS	3111.00	3111.00			
	CONTINGENT PROVISION AGAINST STANDARD ASSETS	9280.00	9280.00			
	PROVISION FOR LEAVE ENCASHMENT	4138.00	4138.00			
	UTILISED BUILDING FUND	42881.00	42881.00			
	INCOME TAX PAYABLE	0.00	0.00			
	CHEQUE PAYABLE AT PAR WITH	585.00	585.00			
	DEFFERED TAX LIABILITY	4586.00	4586.00			
	SECURITY DEPOSIT	200.00	206.00			
	AMOUNT REC FROM COURT IN DACOITY CASE	495.00	495.00			

Total (I+II+III+IV)

794298.00 676019.00

Schedule to Balance Sheet
as on 31st March 2023
Schedule 6 - Cash and Balances with Reserve Bank of India

AS ON

0.00

0.00

356050.00

0.00

0.00

756048.00

		(Current year)	(Previous year)				31.03.2023 (Current year)	31.03.2022 (Previous year)
	1	161313.00	157186.00	ŀ		Cash in hand	41796.00	37074.00
	2	324075.00	312504.00			(including foreign currency notes)	41730.00	31014.00
	3	3795923.00	4118785.00	ŀ	_	Balances with Reserve Bank of India	35473.00	32829.00
	4	0.00	0.00			(i) in Current Account	35473.00	31789.00
	5	794298.00	676019.00			(ii) in Other Accounts	0.00	1040.00
		5075609.00	5264494.00	ľ		Total (I and II)	77269.00	69903.00
	6	77269.00	69903.00	Г	0 -	hadda 7. Dalaman ath Danka and Mana		Ob and No.41 and
				ŀ	Sc	chedule 7 - Balances with Banks and Mone	1	
	7	356050.00	756048.00 l				AS ON	AS ON
							31 03 2023	31 03 2022
		0007005.00					31.03.2023 (Current year)	31.03.2022 (Previous year)
	8	2927895.00	3078476.00	-		In India	31.03.2023 (Current year)	
	9	892375.00	3078476.00 607597.00	-		In India	(Current year)	(Previous year)
	9	892375.00 39602.00	3078476.00 607597.00 40648.00	-		(i) Balances with banks	(Current year) 301050.00	(Previous year) 406048.00
_	9	892375.00 39602.00 782418.00	3078476.00 607597.00 40648.00 711822.00			(i) Balances with banks (a) in Current Accounts	(Current year) 301050.00 181050.00	(Previous year) 406048.00 186148.00
	9	892375.00 39602.00	3078476.00 607597.00 40648.00			(i) Balances with banks (a) in Current Accounts (b) in Other Deposit Accounts	301050.00 181050.00 120000.00	(Previous year) 406048.00 186148.00 219900.00
	9	892375.00 39602.00 782418.00	3078476.00 607597.00 40648.00 711822.00			(i) Balances with banks (a) in Current Accounts (b) in Other Deposit Accounts (ii) Money at call and short notice	301050.00 181050.00 120000.00 55000.00	(Previous year) 406048.00 186148.00 219900.00 350000.00
	9 10 11	892375.00 39602.00 782418.00 5075609.00	3078476.00 607597.00 40648.00 711822.00 5264494.00			(i) Balances with banks (a) in Current Accounts (b) in Other Deposit Accounts	301050.00 181050.00 120000.00	(Previous year) 406048.00 186148.00 219900.00
	9 10 11	892375.00 39602.00 782418.00 5075609.00 600.00 1954.00	3078476.00 607597.00 40648.00 711822.00 5264494.00 100.00 4538.00			(i) Balances with banks (a) in Current Accounts (b) in Other Deposit Accounts (ii) Money at call and short notice (a) with banks	301050.00 181050.00 120000.00 55000.00 55000.00	406048.00 186148.00 219900.00 350000.00 350000.00
	9 10 11	892375.00 39602.00 782418.00 5075609.00 600.00 1954.00 (SUNIL KUMA)	3078476.00 607597.00 40648.00 711822.00 5264494.00 100.00 4538.00			(i) Balances with banks (a) in Current Accounts (b) in Other Deposit Accounts (ii) Money at call and short notice (a) with banks (b) with other institutions	301050.00 181050.00 120000.00 55000.00 55000.00 0.00	406048.00 186148.00 219900.00 350000.00 0.00

(ii) in Other Deposit Accounts

Grand Total (I and II)

(iii) Money at call and short notice

		AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
l.	Investments in India in		
	(i) Government Securities	2888200.00	3078456.00
	(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) Others (to be specified)(SIDBI BONDS)	39675.00	0.00
	Total	2927895.00	3078476.00
II.	Investments outside India in (i) Government securities (including local authorities)	0.000	0.00
	(ii) Subsidiaries and / or joint ventures abroad	0.00	0.00
	(iii) Others investments (to be specified)	0.00	0.00
	Total	0.00	0.00
	Grand Total (I and II)	2927895.00	3078476.00

00	hedule 9 – Advances		
		AS ON 31.03.2023	AS ON 31.03.2022
		(Current year)	(Previous year
A.	(i) Bills purchased and discounted	0.00	0.00
	(ii) Cash credits, overdrafts and loans repayable on demand	92495.00	
	(iii) Term loans	403897.00	170656.00
	Total	496392.00	264353.00
В.	(i) Secured by tangible assets	19005.00	3862.00
	(ii) Covered by Bank/Government Guarantees	0.00	0.00
	(iii) Unsecured	376978.00	339382.00
	Total	395983.00	343244.00
C.I.	Advances in India		
	(i) Priority Sectors	433460.00	333052.00
	(ii) Public Sector	0.00	0.00
	(iii) Banks	0.00	
	(iv) Others	458915.00	
	Total	892375.00	607597.00
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)	892375.00	607597.00
	Note : Priority Sector advance	433460	
	Add : SIDBI Bonds (PSL shortfall)	39674	
	Total Priority Sector as on 31.03.2023	473134	

		AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
I.	Premises	32779.00	33114.00
	At cost as on 31st March of the preceding year	33114.00	33485.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Depreciation to date	335.00	371.00
II.	Other Fixed Assets (including furniture and fixtures)	6823.00	7534.00
	At cost as on 31st March of the preceding year	7534.00	10425.00
	Additions during the year	748.00	41.00
	Deductions during the year	327.00	1858.00
	Depreciation to date	1132.00	1074.00
	Total (I and II)	39602.00	40648.00

	Total (I and II)	39602.00	40648.00
-	hedule 11 - Other Assets		
<u> </u>	nedule 11 - Other Assets	AS ON 31.03.2023	AS ON 31.03.2022
		(Current year)	(Previous year
١.	Inter-office adjustments (net)	0.00	0.00
II.	Interest accrued (a+b+c)	745938.00	687560.00
	(a) INTT. RECIVABLE-NPA	691466.00	584774.00
	(b) INTT.RECIVABLE INVES	54472.00	66905.00
	(c) INTT. RECIVABLE S. LOAN	0.00	35881.00
II.	Tax paid in advance/tax deducted at source	508.00	508.00
V.	Stationery and stamps	506.00	687.00
/.	Non-banking assets acquired in satisfaction of claims	0.00	0.00
/1.	Others * (Detail Below)	35466.00	23067.00
	AMOUNT RECOVERABLE IN CASH & SECURITY DEPOSIT	615.00	685.00
	GST	17308.00	14314.00
	RECOVERABLE MISAPPROPRATION / ROBBERY OF CASH	2351.00	2351.00
	CLEARING SUSPENSE ACCOUNT	7440.00	319.00
	SUSPENSE ACCOUNT / COVIED 19 EXGRATIA	0.00	0.00
	PREMIUM PAID FOR ACQUISITION OF INVESTMENT	1994.00	2374.00
	PREPAID INSURANC / AMC/ GROUND RENT	2093.00	2001.00
	AMOUNT REC FROM COURT IN DACOITY CASE	495.00	495.00
	ADVANCE RENT	1329.00	500.00
	ADVANCE CERSAI / CKYC DEPOSITOR EDUCATION AND	24.00	28.00
	AWARENESS FUND	1817.00	0.00
	Total (I+II+III+IV+V+VI)	782418.00	711822.00

^{*} In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Sc	nedule 12 - Contingent Liabilities		
		AS ON 31.03.2023 (Current year)	AS ON 31.03.2022 (Previous year)
I.	Claims against the bank not acknowledged 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	600.00	100.00
	(a) In India (I.B.G.)	600.00	100.00
	(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	0.00	0.00

600.00

100.00

Profit and Loss Account for t	he year e	ended on 31st	March 2023
	Schedule	01.00.2020	As on 31.03.2022
		(Current year)	(Previous year)
I. Income			
Interest earned	13	316548.00	332257.00
Other income	14	6324.00	9924.00
Total		322872.00	342181.00
II. Expenditure			
Interest expended	15	144104.00	165139.00
Operating expenses	16	166945.00	191552.00
Provisions and contingencies		21321.00	4672.00
Total		332370.00	361363.00
III. Profit/Loss			
Net profit/loss(-) for the year		-9498.00	-19182.00
Profit/loss(-) brought forward		-123001.00	-103819.00
Total		-132499.00	-123001.00
IV. Appropriations		0.00	0.00
Transfer to statutory reserves		0.00	0.00
Transfer to other reserves			
Transfer to Government / proposed dividend		0.00	0.00
Balance carried over to balance sheet		0.00	0.00
		0.00	

PARDEEP KUMAR SHARMA) CHAIRMAN	(SUNIL KUMAR)) CHIEF EXECUTIVE OFFICER (Officiating)
RISHI RAJ SHARMA) DIRECTOR	(SACHIN SHARMA) PROFESSIONAL DIRECTOR
PLACE : NEW DELHI	For PUNAM KUMAR GUPTA & ASSOCIATES Chartered Accountants ERN: 013416N

UDIN: 23507778BGTIYN1459 CA MEGHA AGGARWAL (Partner) M.NO. 507778

Schedule to Profit and Loss Account for the year ended on 31st March 2023

		Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)
Ī.	Interest/discount on advances/bills	76944.00	75389.00
II.	Income on investments	239604.00	256868.00
III.	Interest on balances with Reserve India and other inter-bank funds	0.00	0.00
IV.	Others	0.00	0.00
	Total	316548.00	332257.00

		Year ended on 31.03.2023	Year ended on 31.03.2022
I.	Commission, exchange and brokerage	(Current year) 160.00	(Previous year) 144.00
<u>II.</u>	Profit on sale of investments	0.00	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)	6164.00	9780.00
	MISC. RECPITS	216.00	5416.00
	CH. BOOK CHARGES	153.00	156.00
	INCIDENTAL CHARGES	963.00	1082.00
	CASH HANDLING CHARGES	301.00	275.00
	I/C ON CLG. CH. RTEN.	754.00	632.00
	SALE OF MEM. FORMS	186.00	60.00
	SERVICE CHARGES	1720.00	546.00
	LOCKER RENT	1611.00	1533.00
	SALE OF LOAN APPL.	143.00	23.00
	CLEARING CHARGES-ECS	46.00	57.00
	INCOME NON BANKING ASSETS	71.00	0.00
	Total (I+II+III+IV+V+VI+VII)	6324.00	9924.00

Scł	nedule 15 - Interest Expended		
		Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year
I.	Interest on deposits	144104.00	165139.00
II.	Interest on Reserve Bank of India /	0.00	0.00
	Inter-bank borrowings		
III.	Others	0.00	0.00
,	Total	144104.00	165139.00

sch	edule 16 - Operating Expenses			according to the explanati
		Year ended on 31.03.2023 (Current year)	Year ended on 31.03.2022 (Previous year)	account read with the note required by the cooperative
I.	Payments to and provisions for employees		152092.00	marmer so required for ba
II .	Rent, taxes and lighting	14072.00	12764.00	true and fair view in confo
III.	Printing and stationery	587.00	574.00	principles generally accepte
IV.	Advertisement and publicity	38.00	0.00	n the case of Balance Sheet
V.	Depreciation on bank's property	1466.00	1445.00	
VI.	Director's fees, allowances and expenses	1241.00	250.00	the Bank as on 31st March, 2
	Auditors' fees and expenses	746.00	655.00	 In the case of Profit & Loss
	(including branch auditors)			year ended on the date
VIII.	Law charges	2186.00	1456.00	,
IX.	Postages, Telegrams, Telephones, etc.	698.00	965.00	For Punam Ku r
X.	Repairs and maintenance	314.00	129.00	(Chartered Acco
XI.	Insurance	7490.00	7335.00	
XII.	Other expenditure * (Detail below)	17178.00	13887.00	,
	LOSS SALE - ASSETS	31.00	12.00	(
	WRITE OFF ACCOUNTS	0.00	0.00	Place: New Delhi
	CONVEYANCE CHARGES	451.00	282.00	Date: 14.06.2023
	ENTERTAINMENT EXP.	192.00	118.00	UDIN: 23507778BGTIYN1459
	MISC.EXP.	1141.00	1501.00	OBIN. 2000/170BG111111-100
	BANK CHARGES	517.00	451.00	DELHI NAGRIK SEHKARI BA
	ELECTION / GBM EXP	1914.00	2606.00	DELHI NAGRIK SEHKARI BA
	BOOKS & PERD.	0.00	10.00	ADMN. OFFICE: 3-C/5, Opp.Liberty Cine
	SUBSCRITION A/C	20.00	20.00	New Delhi-110005. Ph. No.: 011-4141
	DIWALI EXP.	258.00	201.00	
	CAR EXPENSES	244.00	156.00	SUBZI MANDI :720,Near Ghanta Ghar, S
	PROFESSIONAL SERVICE FEE	2704.00	1493.00	Ph. No.: 011 - 41036482
	AMOR.PREMIUM PAID	379.00	478.00	KRISHNA NAGAR: E-5/27, Ground Floor
	COMPUTER MISC EXP.	2033.00	1028.00	Krishana Nagar, Delhi - 110051, Ph. No
	SECURITY SERVICE	4380.00	4541.00	TRI NAGAR: 1769/129 Shanti Nagar, Tri
	ARB.&RECOVERY CHARGES	1915.00	-381.00	Ph. No.: 011- 35011840
	CTS EXPENSES	78.00	129.00	
	DEFFERED TAX/EXPENDITUIRE	256.00	243.00	JANAK PURI: C-4E/6-7, Market, Janakp
	ON GOVT SEC.			Ph. No.: 011- 46048584, 011- 46095737
	SITTING CHARGES TO DIRECTOR	0.00	450.00	LAJPAT NAGAR: 98/44, Ramesh Marke
	CLG AND DAK DELIVERY EXPENSE	508.00	504.00	New Delhi -110024. Ph. No.: 011- 4572
	CIBIL	157.00	45.00	NARELA: U-59, Lampur Road, Narela, I
	TOTAL (I to XII)	166945.00	191552.00	
				Ph. No.: 9899401305
	Stienel Information.			PITAM PLIRA · Rama Market Pitampura

Additional Information: Disclosure pursuant of the Reserve bank of India circular no UBD. CO. BPD. (PCB) CIR . NO. 52/12.05.001/2013-14 dated 25th March 2014

Disclosure of Information

viii. Non-performing Assets

a) Gross NPAs

b) Net NPAs

iii.	Investments	Book Value	Market Value
ii.	Movement of CRAR	as on 31.03.2023 as on 31.03.2022	21.28% 30.12%
i.	Capital to Risk Asset ratio	as on 31 03 2023	21.28%

iii. Investments	Book Value	Market Value
(a) Held to Maturity	10001.90	9774.19
(b) Held for Tradin	0.00	0.00
(c) Available for sale	14216.99	13888.68
Total	24218.89	23662.87
iv. Advances against rea	al estate,	2163.70
Construction busines	ss, housing	
v. Advances against sha	ares & debentures	Nil
vi. Advances to Director	s, their relatives	Nil
Companies/firms in w	hich they are interested	
vii. Cost of Deposits : Av	erage cost of Deposits	3.66%

A1 2020				
s on 03.2022		Amount of NPAs as on 31.03.2022	2818.25	2547.0
ious year)		Recoveries during the year	350.94	
• •		Additions during the year	141.75	
2257.00				
924.00		Amount of NPAs	2609.06	2542.7
2181.00		as on 31.03.2023		
	Х	Movement in provisions		31.03.202
5139.00		a) Towards NPA		
552.00		Opening Balance		2547.0
672.00		Add: Provisions made durin	g the year	-
1363.00		Less: Waiver of Debts/Writt	en off	4.3
		Closing Balance		2542.7
182.00		b) Towards depreciation on i	nvestments	0.0
3819.00		c) Towards standard assets		
3001.00		Opening Balance		92.8
0.00		Add : Provisions made durin	g the year	0.0
0.00		Closing Balance		92.8
0.00	xi	Profitability a) Interest Income as perce	ntage of wor	king funds
0.00	xii	Disclosure of Non SLR Inv Ref: RBI circular BPB.PCB.0 dated April 15, 2004		00/2003-04

Χij	Di	sclosure of Non SLR Investments:-		
	Re	f: RBI circular BPB.PCB.Cir.45/16.20	.00/2003-04	
	da	ted April 15, 2004.		
	(i)	Non – SLR Investments		NIL
	ii)	Non - Performing Non - SLR Invest	ments	NIL
xiii.	For	eign currency assets & liabilities	NOT A	PPLICABLE
			31.03.2023	31.03.2022

Gross NPAs

Provision

2547.01

2542.70

31.03.2023

2547.01

4.31

0.00

92.80

0.00

92.80

54.74

2542.70

Net NPAs

271.24

66.36

31.03.202

2500.29

2547.01

46.72

0.00

92.80

0.00

92.80

7.21%

59.17

Insurance Premium paid to Deposit Insurance and Credit Guarantee Corporation during the year

INDEPENDENT AUDITORS REPORT

The Members of Delhi Nagrik Sehkari Bank Limited Regd. Offices: 720, Near Ghanta Ghar, Subzi Mandi, Delhi-110007

We have audited the attached Balance Sheet of Delhi Nagrik Sehkari Bank limited as on 31st March, 2023 and the Profit & Loss Account of the bank for the year ended on that date annexed thereto.

These financial statements are responsibility of Bank management. Our responsibility is to express an opinion of these financial statements based on our audit.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on test basis, evidence supporting the amounts and disclosures in the financial statements.

An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provided a reasonable basis for our opinion

Further to our comments in Part-A, Part-B and Part-C of the reports we report that:-We have obtained all the information and explanation, which to the best of our knowledge

and have found them to be satisfactory. The transactions of the bank, which have come to our notice, have been with in the power of the Bank.

and belief were necessary for the purpose of our audit

- In our opinion proper books of accounts as required by law have been kept by the bank so far, as appears from our examination of books of accounts
- The Balance sheet and Profit & Loss Account dealt with by this report are in agreement with the books of accounts and the return
- The Balance sheet and Profit & Loss Account have been drawn up in accordance with the provision of Section 29 of the Banking Regulation Act, 1949
- In our opinion and best of our information and according to the explanation given to us, the said account read with the notes, given the information required by the cooperative society Act, 2003 in the manner so required for banking societies, and give true and fair view in conformity with the accounting principles generally accepted in India
- n the case of Balance Sheet the statement of affairs of the Bank as on 31st March, 2023.
- In the case of Profit & Loss Account the Loss for the year ended on the date

For Punam Kumar Gupta & Associates (Chartered Accountants), FRN: 013416N CA MEGHA AGGARWAL

(Partner), M. No.: 507778 Place: New Delhi ate: 14.06.2023

DELHI NAGRIK SEHKARI BANK LIST OF BRANCHES

DMN. OFFICE: 3-C/5, Opp.Liberty Cinema, New Rohtak Road ew Delhi-110005. Ph. No.: 011-41418761, 011-45638546 UBZI MANDI:720.Near Ghanta Ghar, Subzi Mandi, Delhi-110007. h. No.: 011 - 41036482

RISHNA NAGAR: E-5/27, Ground Floor, Near Lala Lajpat Rai Chowk, rishana Nagar, Delhi - 110051, Ph. No.: 011 - 35011148 RI NAGAR: 1769/129 Shanti Nagar, Tri Nagar, Delhi-110035.

h. No.: 011- 35011840 ANAK PURI: C-4E/6-7, Market, Janakpuri, New Delhi-110058.

h. No.: 011- 46048584, 011- 46095737 AJPAT NAGAR: 98/44, Ramesh Market, Garhi, East of Kailash, ew Delhi -110024. Ph. No.: 011- 45721376

ARELA: U-59, Lampur Road, Narela, Delhi - 110040. h. No.: 9899401305

PITAM PURA: Rama Market, Pitampura, Delhi-110034.

Ph. No.: 011 - 45725697

(Rs. In Lakhs)

2609.06

66.36

YAMUNA VIHAR: Commercial Shopping Centre, 'C' Block, Plot No.1, Yamuna Vihar, Delhi -110053. Ph. No.: 011 - 45573298, 011-41437491 NANGLOI: Plot No.1-B, Dharam Colony, Nangloi Jat, Delhi - 110041, Ph. No.: 8595410769

SHAHDARA: 1/3749-50 Saral Complex Ram Nagar, Loni Road, Shahdara, Delhi - 110032. Ph. No.: 011- 47510182, 011- 47083976 NAJAFGARH: Plot No.2, Block-B, Old Roshan Pura, Najafgarh,

Delhi - 110043. Ph. No.: 011- 49295315 ROHINI: Unit No.41, 1st Floor, CSC Block C, Sector 15, Rohini,

Delhi-110085. Ph. No.: 011- 43521895

MEETHAPUR: 4-A, (MeethapurChowk), Badarpur Road, Delhi.

Ph. No.:9267910886 KARAWAL NAGAR: K-182, Rajesh Pilot Chowk, Karawal Nagar Indl.

Area Opp.DTC Bus Terminal, New Delhi - 110094. Ph No.: 7290998578 ARB. & REC. CELL: 1916/143, Tri Nagar, Delhi - 110035. Ph. No.: 8882483696

DELHI NAGRIK SEHKARI BANK LTD. Thanks its stakeholders for their Association, Support & Patronage