



सहकारिता द्वारा समाज कल्याण

# 34वीं वार्षिक रिपोर्ट 2022-23

## दिल्ली नागरिक सहकारी बैंक लि०

पंजीकृत कार्यालय : 720, निकट घण्टा घर, सब्जी मण्डी, दिल्ली-110007 दूरभाष : 011-41036482

प्रशासनिक कार्यालय : 3-सी/5 लिबर्टी सिनेमा के सामने, न्यू रोहतक रोड़, नई दिल्ली-110005

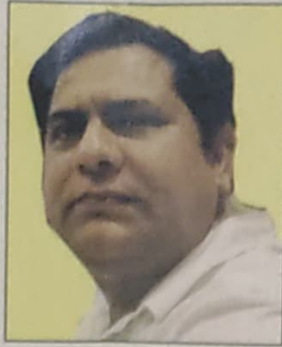
दूरभाष : 011-45062644, 011-46099775 Email : info@dnsbltd.com, Website : www.dnsbltd.com



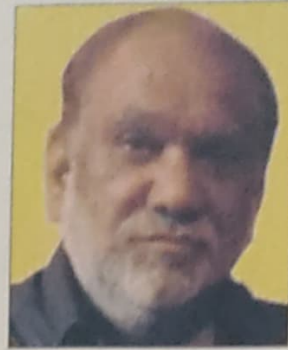
# DELHI NAGRIK SEHKARI BANK LTD.

वार्षिक रिपोर्ट 2022-2023

सहकारी बचत बँका काठमाडौं



Sh. Pardeep Kumar Sharma  
Chairman



Sh. Chaman Lal Gupta  
Vice-Chairman



Smt. Neelam Khatri  
Woman Director



Smt. Neha Sharma  
Woman Director



Sh. Atul Sharma  
Professional Director



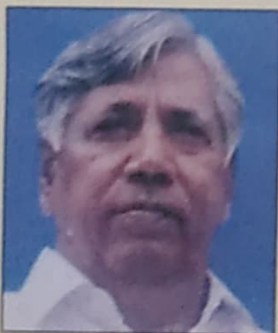
Sh. Sachin Sharma  
Professional Director



Sh. Atul Bhardwaj  
Director



Sh. Raj Kumar Sharma  
Director



Sh. Rishi Raj Sharma  
Director



Sh. Vinay Bhardwaj  
Director



Sh. Ajit Singh  
Director Electoral College-I



Sh. Mukesh Deshwal  
Director Electoral College-II



वार्षिक रिपोर्ट 2022-2023

## दिल्ली नागरिक सहकारी बैंक लि०.

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दूरभाष - 011-41036482

प्रशासनिक कार्यालय: 3-सी/5, लिबर्टी सिनेमा के सामने, न्यू रोहतक रोड, नई दिल्ली-110005

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### साधारण सभा सूचना

माननीय सदस्यगण,

आपको सहर्ष सूचित किया जाता है कि दिल्ली नागरिक सहकारी बैंक लिमिटेड की 34वीं वार्षिक आम-सभा रविवार दिनांक 15 अक्टूबर 2023 को प्रातः 9.00 बजे शिव मन्दिर धर्मशाला, गांव शकुरपुर, (Near Seven Seas Banquet Hall) दिल्ली-110034 के प्रांगण में होगी।

यदि किसी कारणवश बैठक में कोरम प्रातः 9.00 बजे पूरा नहीं हो पाता है तो बैठक 30 मिनट के लिए स्थगित की जाएगी और स्थगित बैठक 9.30 बजे होगी, कोरम फिर भी पूरा न होने पर बैठक पुनः 15 मिनट के लिये और स्थगित की जाएगी और प्रातः 9.45 पर पुनः स्थगित आम-सभा उपरोक्त तिथि तथा स्थान पर निर्धारित कार्यक्रम के अंतर्गत ही होगी, जिसमें कोरम की आवश्यकता नहीं होगी।

### कार्यक्रम/एजेन्डा

1. गत वर्षों में हुए दिवगत सदस्यों को श्रद्धांजलि।
2. पिछली हुई आम सभा की कृति की अभिपुष्टि।
3. वित्तीय वर्ष 2022-2023 के कार्य तथा प्रगति पर अध्यक्ष महोदय की रिपोर्ट।
4. वित्तीय वर्ष 2022-2023 की ऑडिट रिपोर्ट्स तथा लाभ-हानि खाते एवं वार्षिक रिपोर्ट पर विचार और स्वीकृति प्रदान करना एवं निदेशक मण्डल द्वारा बैंक के लिए निर्धारित अधिकतम ऋण सीमा को मान्यता प्रदान करना।
5. दिल्ली नागरिक सहकारी बैंक मैम्बर्स वैलफेयर ट्रस्ट (MWF) के वित्तीय वर्ष 2022-2023 के तुलन पत्र व लाभ-हानि खातों पर विचार करना और स्वीकृति प्रदान करना।
6. गैर निष्पादित अस्तित्वो ऋण के निपटाने हेतु Bad Debts Reserves के 10% तक की अग्रिम अनुमति।
7. सदस्यों द्वारा भेजे गए सुझावों पर विचार।
8. सभापति की अनुमति से अन्य विषयों पर विचार।

भवदीय

अनूप कुमार वाही

मुख्य कार्यकारी अधिकारी

नोट:-

1. यदि कोई सदस्य ऑडिट रिपोर्ट को देखना चाहे तो वह बैंक के प्रशासनिक कार्यालय में बैंक के समय में देख सकते हैं।
2. यदि कोई सदस्य अपना सुझाव आम-सभा के लिए प्रस्तुत करना चाहे, तो वह बैंक के प्रशासनिक कार्यालय में 07.10.2023 तक भेज दे इसके पश्चात कोई भी सुझाव स्वीकार नहीं किये जाएंगे। किसी भी सुझाव को विचार हेतु प्रस्तुत करने की अनुमति देना अध्यक्ष का अधिकार होगा।
3. सभी खाताधारक सदस्य अपना KYC, Documents घर का पता, Mobile Number एवं Email ID अवश्य Update करें ताकि बैंक की I.T. सुविधाओं का प्रयोग कर लाभ उठा सके।
4. भारतीय रिजर्व बैंक के नियमानुसार नियमित KYC Compliance करना अनिवार्य है। KYC Form को पूरा कर अपने Official Valid Documents (OVD) जैसे कि पैन, आधार, पासपोर्ट इत्यादि कि प्रतिलिपियों के साथ सम्बन्धित शाखा में शीघ्र जमा करें अन्यथा Non-KYC खातों को Freeze किया जा सकता है।
5. भारतीय रिजर्व बैंक नीति के अनुसार उन सभी खातों की राशि RBI DEAF Fund में भेज दी जाती है जिनमें 10 साल तक कोई Transaction नहीं होती है। कृपया अपना खाता संचालित/Operative /Active रखें।
6. सभी खाताधारक सदस्य अपने परिवार की सुरक्षा एवं सुविधा हेतु अपने सभी खातों में Nomination अवश्य करें।
7. जो माननीय सदस्य बैंक के लाकर सुविधा का लाभ ले रहे हैं, कृपया सम्बन्धित शाखा में जा कर नया लाकर एग्रीमेंट साईन करें।
8. सभी माननीय सदस्य आपके अपने बैंक से सस्ती ऋण दरों पर सभी प्रकार के ऋण ले सकते हैं।
9. सभी माननीय सदस्यों से प्रार्थना है कि कृपया मास्क लगा कर सुरक्षित दूरी बनाये रखें एवं कोविड-19 के अन्य नियमों का पूरी तरह से पालन करें।



सहकारिता द्वारा समाज कल्याण

वार्षिक रिपोर्ट 2022-2023

माननीय सदस्यगण,

संदेश

दिल्ली नागरिक सहकारी बैंक लिमिटेड, की इस 34वीं वार्षिक आम-सभा के अवसर पर मैं आप सभी सदस्यगण का बैंक के निदेशक मंडल तथा अपनी ओर से हार्दिक अभिनंदन करता हूँ।

सभी सदस्यों द्वारा मुझ पर एवं मेरे निदेशक मंडल पर जो निरन्तर भरोसा एवं विश्वास जताया है उस पर हम सभी को गर्व है। मैं सभी माननीय सदस्यों का उनके भरोसे एवं सहयोग के लिए धन्यवाद करता हूँ।

मैं तथा निदेशक मंडल के सभी सदस्य उन सहकारी बन्धुओं को जो हमें छोड़कर प्रभु के चरणों में विलीन हो गए, उन सभी को श्रद्धा सुमन अर्पित करते हैं और ईश्वर से उन दिवंगत आत्माओं को शांति प्रदान करने की प्रार्थना करते हैं।



Sh. Pardeep Kumar Sharma  
Chairman

गत वर्ष 2022-2023 के अन्त में आपके बैंक की जमा राशियाँ लगभग 380 करोड़ रुपये तथा ऋण राशियाँ लगभग 89.24 करोड़ रुपये रही हैं। इस वर्ष आपके बैंक ने 28.48 करोड़ रुपयों की ऋण वृद्धि की है और बैंक की CRAR 21.28 % रही है, जो कि निर्देशित अनुपात 12% से कहीं अधिक है। बैंक ने RBI नियमानुसार सभी Provisions एवं Reserves भी Maintain किये हैं। 31.03.2023 की स्थिति के अनुसार बैंक के Net NPAs एक वर्ष में 7.69% से घट कर मात्र 1.04% रह गए हैं। इसके अतिरिक्त बैंक कि Provision Coverage Ratio वर्ष 2022-2023 में 90.38% से बढ़ कर 97.46% हो गई है जो कि Banking Industry के हिसाब से अत्यन्त सहायनीय है।

विगत वर्ष 2022-2023 में निदेशक मण्डल ने अपना पूरा ध्यान NPA कम करने में, अच्छे ऋणों को बढ़ाने में, सभी प्रकार के दिशा निर्देशों के अनुपालन में, नए NPA न होने देने पर, अधिक से अधिक वसूली करने, आदि में लगाया है। और इन सभी क्षेत्रों में मिले परिणाम अत्यन्त उत्साह वर्धक एवं सहायनीय रहे हैं। अतः इन सभी प्रयासों को इस वर्ष भी जारी रखा जा रहा है।

इसके अतिरिक्त जैसा कि आप सभी को विदित है कि बैंक के जिन सदस्यों ने सदस्य कल्याण संघ में अंशदान किया है, वे सभी इस संघ के सदस्य हैं। अब मैं सदस्य कल्याण संघ का लाभ-हानि विवरण आपके सामने प्रस्तुत कर रहा हूँ। वर्ष 2022-2023 में संघ ने मृतक सदस्यों के परिवारों को 9.50 लाख रुपये सहायता के रूप में दिये हैं एवं संघ को 4.91 लाख



रुपये का इस वर्ष लाभ हुआ है। इस वर्ष भी मृतक सदस्य को देय राशि 5000/-रुपये ही रखी गई है।

बैंक के सभी सदस्य व ग्राहकों से अनुरोध है। कि समय-समय पर अपने परिवर्तित आवास, कार्यालय, दूरभाष / मोबाईल इत्यादि के विषय में अपनी सम्बन्धित शाखा को जरूरी दस्तावेजों के साथ सूचित करें। पुराने खाताधारी भी अपनी नवीनतम रंगीन फोटो, पैन कार्ड व परिचय पत्र की फोटोकॉपी सम्बन्धित शाखा में जमा करवायें। भारतीय रिजर्व बैंक भी इस विषय में बार-बार सूचित करता रहता है कि “अपने ग्राहकों को जाने” नीति (KYC POLICY) के अन्तर्गत ये सब अनिवार्य है, अन्यथा उन खातों में लेन देन पर रोक भी लग सकती है। भविष्य में इस प्रकार की असुविधा से बचने के लिये, KYC फार्म भर कर अन्य प्रतिलिपियों के साथ आप अपनी सम्बन्धित शाखा में जल्द से जल्द जमा करवायें।

वर्तमान समय में, बैंकिंग एवं ग्राहक सेवा में I.T. Technology का बहुत बड़ा योगदान रहा है। इस संदर्भ में हमने आपके बैंक का CBS Software परिवर्तित कर दिया है जिसके अन्तर्गत SMS सेवाएं आरम्भ कर दी गई हैं। तथा अन्य सेवाएं भी अति शीघ्र आरम्भ कर दी जाएगी। अतः सभी सदस्यगण व ग्राहकों से पुनः अनुरोध है की वो अपना मोबाईल नम्बर, Email ID जल्द से जल्द अपनी शाखा में पंजीकृत करवाये ताकि वे सभी भी SMS एंवम अन्य सेवाओं का लाभ उठा सके। आपकी सुविधा के लिए बैंक जल्दी ही I.T. सम्बन्धित अन्य सुविधायें आरम्भ करने जा रहा है।

सभी सदस्यों व ग्राहकों को सूचित किया जाता है कि भारतीय रिजर्व बैंक के दिशा निर्देशों के अनुसार जिन खातों में जैसे Saving Bank, Saving Membership or Compulsory Deposit Account इत्यादि में विगत दस वर्षों से कोई भी लेन-देन नहीं किया गया है उन सभी खातों की जमा राशि DEAF (Depositor Education & Awareness Fund Scheme) के तहत भारतीय रिजर्व बैंक में भेज दी जाती है। इसलिए मेरा आप सभी से अनुरोध है कि अपने खातों को संचालित Operative रखें। सभी खाताधारक सदस्य अपने परिवार की सुरक्षा एवं सुविधा हेतु अपने सभी खातों में Nomination अवश्य करें।

अंत में, बैंक की समृद्धि एवं उन्नति के लिये आप सभी के सहयोग की आशा एवं अपेक्षा करता हूँ तथा साथ ही सहकारी समिति पंजीयक तथा भारतीय रिजर्व बैंक में शहरी बैंकिंग विभाग के सभी अधिकारियों का तहेदिल से आभार व्यक्त करता हूँ जिन्होंने समय-समय पर दिशा-निर्देश दे कर हमारा मार्ग दर्शन किया। बैंक अविराम उन्नति की ओर अग्रसर हो, इसी विश्वास और संकल्प के साथ मैं पुनः आप सभी उपस्थित सहकारी बन्धुओं का आभार प्रकट करता हूँ।

शुभकामनाओं सहित,  
प्रदीप कुमार शर्मा  
अध्यक्ष



**DELHI NAGRIK SEHKARI BANK LTD.**

(Considered by The Board of Directors in its Meeting held on 19.08.2023)

The Board was informed that one item on the agenda of the next Annual General Meeting would be fixation of Maximum Credit Limit (MCL) of the Bank which as per section 58 of the DCS Act, 2003, shall not exceed 10 times of the Paid up Share Capital and Accumulated Reserves. As per duly audited Balance Sheet of the Bank as on 31.03.2023, the MCL of the Bank as could be fixed worked out to Rs. 485.39 crores, as under :-

(Rs.)	
Share Capital	161312800.00
Reserve	324075224.07
Total	485388024.07
	x10
M.C.L. of the Bank	485.39 Crores

The Board resolved that the proposal for fixation of the Bank's M.C.L. at Rs. 485.39 crores be place before the General House in its forthcoming meeting.



Annexure I 4

Form A

Form of Balance Sheet

Balance Sheet of DELHI NAGRIK SEHKARI BANK LTD

Balance as on 31st March 2023

(000's omitted)

	Schedule	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>Capital and Liabilities</b>			
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
<b>Total</b>		<b>5075609.00</b>	<b>5264494.00</b>
<b>Assets</b>			
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
<b>Total</b>		<b>5075609.00</b>	<b>5264494.00</b>
<b>Contingent liabilities</b>	12	600.00	100.00
Bills for collection		1954.00	4538.00

sd/-  
(SUNIL KUMAR)  
CHIEF EXECUTIVE OFFICER (Officiating)

sd/-  
(RISHI RAJ SHARMA)  
DIRECTOR

sd/-  
(SACHIN SHARMA)  
DIRECTOR

sd/-  
(PARDEEP KUMAR SHARMA)  
CHAIRMAN

**For Punam Kumar Gupta & Associates**

Chartered Accountants

FRN: 013416N

sd/-

CA MEGHA AGGARWAL

(Partner)

M. No. : 507778

PLACE : NEW DELHI  
DATED : 14.06.2023  
UDIN: 23507778BGTIYN1459



**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

Schedule I – Capital

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I For Nationalised Banks Capital (Fully owned by Central Government)	0.00	0.00
	<hr/>	<hr/>
	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 prescribed 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	<hr/>	<hr/>
	0.00	0.00
III. For Other Banks Authorised Capital	161313.00	157186.00
(1613128.00 shares of Rs. 100/- each)		
Issued Capital	0.00	0.00
( shares of Rs. each)		
Subscribed Capital	0.00	0.00
( shares of Rs. each)		
Called-up Capital	0.00	0.00
( shares of Rs. each)		
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares	0.00	0.00
	<hr/>	<hr/>
	161313.00	157186.00

For Delhi Nagrik Sehkari Bank Limited

sd/-

Chief Executive Officer  
(Officiating)





**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

**Schedule 2 - Reserves and Surplus**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I. Statutory Reserves</b>	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
<b>II. Capital Reserves</b>	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
<b>III. Share Premium</b>	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
<b>IV. Revenue and Other Reserves (*)</b>	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
<b>V. Balance in Profit and Loss Account</b>	-132499.00	-123001.00
<b>Total (I, II, III, IV and V)</b>	<b>324075.00</b>	<b>312504.00</b>
<b>IV Revenue and Other Reserves Detail (*)</b>	<b>3-31-2023</b>	<b>3-31-2022</b>
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
ADMISSION FEES RESERVE	1908.00	1864.00
CHARITY FUND	2591.00	2591.00
INVESTMENT DEPRICIATION RESERVE	31522.00	10201.00
<b>TOTAL</b>	<b>320090.00</b>	<b>299022.00</b>

**Schedule 3 – Deposits**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>A.I. Demand deposits (AI+All)</b>	2264005.00	2284771.00
(i) From banks	0.00	0.00
(ii) From others (Current Deposit)	94126.00	93387.00
<b>A.II. Savings Bank Deposits</b>	2169879.00	2191384.00
<b>III. Term Deposits</b>	1531918.00	1834014.00
(i) From banks	0.00	0.00
(ii) From others	0.00	0.00
<b>Total (I, II and III)</b>	<b>3795923.00</b>	<b>4118785.00</b>
<b>B. (i) Deposits of branches in India</b>	0.00	0.00
<b>(ii) Deposits of branches outside India</b>	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>
<b>G. Total</b>	<b>3795923.00</b>	<b>4118785.00</b>



**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

**Schedule 4 – Borrowings**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (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**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I. Bills payable	777.00	792.00
II. Inter-office adjustment (net)	0.00	0.00
III. 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 ICICI BANK	585.00	585.00
DEFERRED 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 6 - Cash and Balances with Reserve Bank of India**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I. Cash in hand (including foreign currency notes)	41796.00	37074.00
II. Balances with Reserve Bank of India	35473.00	32829.00
(i) in Current Account	35473.00	31789.00
(ii) in Other Accounts	0.00	1040.00
Total (I and II)	77269.00	69903.00



**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

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

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I. In India</b>		
(i) Balances with banks	301050.00	406048.00
(a) in Current Accounts	181050.00	186148.00
(b) in Other Deposit Accounts	120000.00	219900.00
(ii) Money at call and short notice	55000.00	350000.00
(a) with banks	55000.00	350000.00
(b) with other institutions	0.00	0.00
Total (i and ii)	356050.00	756048.00
<b>II. Outside India</b>	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
<b>Grand Total (I and II)</b>	<b>356050.00</b>	<b>756048.00</b>

**Schedule 8 – Investments**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I. Investments in India in</b>		
(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
<b>II. Investments outside India in</b>		
(i) Government securities (including local authorities)	0.00	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
<b>Grand Total (I and II)</b>	<b>2927895.00</b>	<b>3078476.00</b>



DELHI NAGRIK SAHKARI BANK LTD.

Annexure I

Schedule 9 – Advances

	As on 31-3-20223 (Current year)	As on 31-3-2022 (Previous year)
A. (i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	92495.00	93697.00
(iii) Term loans	403897.00	170656.00
Total	496392.00	264353.00
B. (i) Secured by tangible assets	19005.00	3862.00
(ii) Covered by Bank/Government Guarantee	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 Sectors	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	458915.00	274545.00
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 advence	433460
Add : SIDBI Bonds (PSI shortfall)	39674
<b>Total Priority Sector as on 31.03.2023</b>	<b>473134</b>



**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

**Schedule 10 - Fixed Assets**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (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

**Schedule 11 - Other Assets**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I. 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
(b) INTT RECIVABLE INVES	54472.00	66905
(c) INTT RECIVABLE S.LOAN	0.00	35881
III. Tax paid in advance tax deducted at source	508.00	508.00
IV. Stationery and stamps	506.00	687.00
V. Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI. Others * (Detail Below)	35466.00	23067.00
AMOUNT RECOVERABLE IN CASH & SECURITY DEPOSIT	615.00	685.00
GST	17308.00	14314.00
RECOVERABLE MISAPPROPRIATION / ROBBERY OF CASH	2351.00	2351.00
CLEARING SUSPENSE ACCOUNT	7440.00	319.00
SUSPENSE ACCOUNT - COVID 19 EXGRATIA	0.00	0.00
PREMIUM PAID FOR ACQUISITION OF INVESTMENT	1994.00	2374.00
PREPAID INSURANCE 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 / KYC	24.00	28.00
DEPOSITOR EDUCATION AND 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.



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**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

**Schedule 12 - Contingent Liabilities**

	As on 31-3-2023 (Current year)	As on 31-3-2022 (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
Total	600.00	100.00



**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

**Annexure I**

**Form B**

**Form of Profit and Loss Account for the year ended on 31st March 2023**

	Schedule	As on 31-3-2023 (Current year)	As on 31-3-2022 (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		0.00	0.00
Transfer to Government/ proposed dividend		0.00	0.00
Balance carried over to balance sheet		0.00	0.00

sd/-

(SUNIL KUMAR)

CHIEF EXECUTIVE OFFICER (Officiating)

sd/-

(RISHI RAJ SHARMA)

DIRECTOR

sd/-

(SACHIN SHARMA)

DIRECTOR

sd/-

(PARDEEP KUMAR SHARMA)

CHAIRMAN

**For Punam Kumar Gupta & Associates**

Chartered Accountants

FRN: 013416N

sd/-

CA MEGHA AGGARWAL

(Partner)

M. No. : 507778

PLACE : NEW DELHI

DATED : 14.06.2023

UDIN: 23507778BGTIYN1459



**DELHI NAGRIK SEHKARI BANK LTD.**

Annexure I

**Schedule 13 - Interest Earned**

	Year ended on 31-3-2023 (Current year)	Year ended on 31-3-2022 (Previous year)
I. Interest/discount on advances/bills	76944.00	75389.00
II. Income on investments	239604.00	256868.00
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	316548.00	332257.00

**Schedule 14 - Other Income**

	Year ended on 31-3-2023	Year ended on 31-3-2022
I. Commission, exchange and brokerage	160.00	144.00
II. 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
Note: Under items II to V loss figures shall be shown in brackets		





DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 15 - Interest Expended

	Year ended on 31-3-2023 (Current year)	Year ended on 31-3-2022 (Previous year)
I. Interest on deposits	144104.00	165139.00
II. Interest on Reserve Bank of India/ Inter-bank borrowing	0.00	0.00
III. Others	0.00	0.00
Total	144104.00	165139.00

Schedule 16 - Operating Expense:

	Year ended on 31-3-2023 (Current year)	Year ended on 31-3-2022 (Previous year)
I. Payments to and provisions for employee	120929.00	152092.00
II. Rent, taxes and lighting	14072.00	12764.00
III. Printing and stationery	587.00	574.00
IV. Advertisement and publicity	38.00	0.00
V. Depreciation on bank's property	1466.00	1445.00
VI. Director's fees, allowances and expenses	1241.00	250.00
VII. Auditors' fees and expenses (including branch auditors)	746.00	655.00
VIII. Law charges	2186.00	1456.00
IX. Postages, Telegrams, Telephones, etc	698.00	965.00
X. Repairs and maintenance	314.00	129.00
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
CONYANCE CHARGES	451.00	282.00
ENTERTAINMENT EXP.	192.00	118.00
MISC.EXP.	1141.00	1501.00
BANK CHARGES	517.00	451.00
ELECTION / GBM EXP	1914.00	2606.00
BOOKS & PERD.	0.00	10.00
SUBSCRIPTION A/C	20.00	20.00
DIWALI EXP.	258.00	201.00
CAR EXPENSES	244.00	156.00
PROFESSIONAL SERVICE FEE	2704.00	1493.00
AMOR. PREMIUM PAID	379.00	478.00
COMPUTER MISC EXP.	2033.00	1028.00
SECURITY SERVICE	4380.00	4541.00
ARB & RECOVERY CHARGES	1915.00	-381.00
CTS EXPENSES	78.00	129.00
DEFERRED TAX/EXPENDITURE ON GOVT SEC	256.00	243.00
SITTING CHARGES TO DIRECTOR	0.00	450.00
elg and dak delivery expenses	508.00	504.00
CIBIL	157.00	45.00
<b>TOTAL (I to XII)</b>	<b>166945.00</b>	<b>191552.00</b>



वार्षिक रिपोर्ट 2022-2023

**PUNAM KUMAR GUPTA & ASSOCIATES**  
Chartered Accountants

202, Sewak Chamber,  
2099/38, Naiwala, Karol Bagh,  
New Delhi-110005  
Mob. : 9873030520  
Email : pkg95@gmail.com

**"INDEPENDENT AUDITOR'S 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 belief were necessary for the purpose of our audit and have found them to be satisfactory.
- The transactions of the bank, which have come to our notice, have been within the power of the Bank.
- 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 returns.
- 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:
- In 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 For Punam Kumar Gupta & Associates**

Chartered Accountants

FRN: 013416N

sd/-

CA MEGHA AGGARWAL

(Partner)

M. No. : 507778

UDIN: 23507778BGTIYN1459

Place: New Delhi  
Date: 14.06.2023



## NOTES OF ACCOUNTS AND SIGNIFICAT ACCOUNTING POLICIES

### 1. Reconciliation:

#### (a) **Branch Adjustment:-**

All branches have been reconciled. There is NIL Balance in Branch adjustment account as on 31.03.2023.

#### (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).

Due to decrease in market value of investments held in Govt. Securities an additional provision of Rs.2,13,20,937.00 in financial year 2022-2023 has been created by the Bank.

#### (c) **Disclosure of Non SLR Investments:-**

Ref: RBI circular BPB.PCB.Cir.45/16.20.00/2003-04 dated April 15, 2004.

- |  |            |
|--|------------|
| (i) <u>Non – SLR Investments</u>                   | <u>NIL</u> |
| (ii) <u>Non – Performing Non – SLR Investments</u> | <u>NIL</u> |

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

- 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.
- 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.
- Identification of Non – Performing advances is done with reference to recovery of interest/installments for 90 days.

#### (e) **Fixed Assets:-**

- Fixed Assets are stated at written down value (WDV).
- 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:-**

- Income has generally accounted for on accrual basis except interest on all Non-performing Assets. Locker rent has been recognized on cash basis only.
- Dividend on shares has been accounted for on receipt basis.
- 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.



सहकारिता द्वारा समाज कल्याण

## वार्षिक रिपोर्ट 2022-2023

### (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 has not created any Special Reserve Housing Loan in terms of Section 36 (viii) of Income Tax Act 1961.

### 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. Hence Separate disclosure is not required in accordance with the Guidelines of the RBI.

#### b. AS-15 Accounting for Retirement Benefits :-

- 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.
- 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 31.03.2023	21.28%
ii.	Movement of CRAR	as on 31.03.2023	21.28%
		as on 31.03.2022	30.12%
iii.	<b>Investments</b>	<b>Book Value</b>	<b>Market Value</b>
	(a) Held to Maturity	10001.90	9774.19
	(b) Held for Trading	0.00	0.00
	(c) Available for sale	14216.99	13888.68
	<b>Total</b>	<b>24218.89</b>	<b>23662.87</b>
iv.	Advances against real estate, Construction business, housing		2163.70
v.	Advances against shares & debentures		Nil
vi.	Advances to Directors, their relatives Companies/firms in which they are interested		Nil
vii.	Cost of Deposits : Average cost of Deposits		3.66%
viii.	Non-performing Assets	a) Gross NPAs	2609.06
		b) Net NPAs	66.36
ix.	<b>Movement in NPAs</b>	<b>Gross NPAs</b>	<b>Provision</b>
			<b>Net NPAs</b>
	Amount of NPAs as on 31.03.2022	2818.25	2547.01
	Recoveries during the year	350.94	
	Additions during the year	141.75	
	Amount of NPAs as on 31.03.2023	2609.06	2542.70
x.	<b>Profitability</b>		
	a) Interest Income as percentage of working funds		7.21%



## वार्षिक रिपोर्ट 2022-2023

xi. a) Provisions made towards NPAs		NIL
b) Provisions made towards depreciation in Investments		NIL
xii. <b>Movement in provisions</b>	<b>31.03.2023</b>	<b>31.03.2022</b>
a) Towards NPAs		
Opening Balance	2547.01	2500.29
Add : Provisions made during the year	---	46.72
Less : Waiver of Debts Written off	4.31	---
<b>Closing Balance</b>	<b>2542.70</b>	<b>2547.01</b>
b) Towards depreciation on investments	0.00	0.00
c) Towards standard assets		
Opening Balance	92.80	92.80
Add : Provisions made during the year	0.00	0.00
Closing Balance	92.80	92.80
xiii. Foreign currency assets & liabilities		NOT APPLICABLE
xiv. Insurance Premium paid to Deposit Insurance and Credit Guarantee Corporation during the year	54.74	59.17

### 6. Contingent Liabilities :

Outstanding liabilities for Guarantee issued	6.00	1.00
a. Others—Depositor Education And Awareness Fund (DEAF)		

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

Particulars	(Rs. in Lakhs)	
	Current Year	Previous Year
Opening balance of amounts transferred to DEAF	756.76	645.57
Add: Amounts transferred to DEAF during the year	1895.27	134.01
Less: Amounts reimbursed by DEAF towards claims	101.06	22.82
Closing balance of amounts transferred to DEAF	2550.97	756.76

### 7. Previous Year Figures:

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

sd/-  
Chief Executive Officer (Officiating)  
(SUNIL KUMAR)

sd/-  
Chairman  
(PARDEEP KUMAR SHARMA)

For M/s PUNAM KUMAR GUPTA & ASSOCIATES  
Chartered Accountants  
FRN 013416N

sd/-  
CA. MEGHA AGGARWAL  
Partner  
M. No. 507778

Place: Delhi

Date : 14.06.2023

UDIN: 23507778BGTIYN1459



**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 25<sup>th</sup> March 2014

**Disclosure of Information****(Rs. In Lakhs)**

i.	Capital to Risk Asset ratio	as on 31.03.2023	21.28%
ii.	Movement of CRAR	as on 31.03.2023 as on 31.03.2022	21.28% 30.12%
iii.	Investments	<b>Book Value</b>	<b>Market Value</b>
	(a) Held to Maturity	10001.90	9774.19
	(b) Held for Trading	0.00	0.00
	(c) Available for sale	14216.99	13888.68
	<b>Total</b>	<b>24218.89</b>	<b>23662.87</b>
iv.	Advances against real estate, Construction business, housing		2163.70
v.	Advances against shares & debentures		Nil
vi.	Advances to Directors, their relatives Companies/firms in which they are interested		Nil
vii.	Cost of Deposits : Average cost of Deposits		3.66%
viii.	Non-performing Assets	a) Gross NPAs b) Net NPAs	2609.06 66.36
ix.	<b>Movement in NPAs</b>	<b>Gross NPAs</b>	<b>Provision</b> <b>Net NPAs</b>
	Amount of NPAs as on 31.03.2022	2818.25	2547.01      271.24
	Recoveries during the year	350.94	
	Additions during the year	141.75	
	Amount of NPAs as on 31.03.2023	2609.06	2542.70      66.36



	31.03.2023	31.03.2022
<b>x Movement in provisions</b>		
a) Towards NPAs		
Opening Balance	2547.01	2500.29
Add : Provisions made during the year	--	46.72
Less : Waiver of Debts/Written off	4.31	---
<b>Closing Balance</b>	<b>2542.70</b>	<b>2547.01</b>
b) Towards depreciation on investments	0.00	0.00
c) Towards standard assets		
Opening Balance	92.80	92.80
Add : Provisions made during the year	0.00	0.00
Closing Balance	92.80	92.80
<b>xi. Profitability</b>		
a) Interest Income as percentage of working funds		7.21%
<b>xii. Disclosure of Non SLR Investments:-</b>		
Ref: RBI circular BPB.PCB.Cir.45/16.20.00/2003-04 dated April 15, 2004.		
(i) <u>Non – SLR Investments</u>		<u>NIL</u>
(ii) <u>Non – Performing Non – SLR Investments</u>		<u>NIL</u>
<b>xiii. Foreign currency assets &amp; liabilities</b>	<b>NOT APPLICABLE</b>	
	<b>31.03.2023</b>	<b>31.03.2022</b>
xiv. Insurance Premium paid to Deposit Insurance and Credit Guarantee Corporation during the year	54.74	59.17



वार्षिक रिपोर्ट 2022-2023

**PUNAM KUMAR GUPTA & ASSOCIATES**  
Chartered Accountants

202, Sewak Chamber,  
2099/38, Naiwala, Karol Bagh,  
New Delhi-110005  
Mob. : 9873030520  
Email : pkg95@gmail.com

### AUDITORS REPORT

Audit Report under section 12A(b) of Income Tax Act, 1961. In the case of Charitable or religious Trusts or Institutions

We have examined the Balance Sheet of DELHI NAGRIK MEMBERS WELFARE TRUST as at 31.03.2023 and the Income and Expenditure Account for the year ended on that date which is in agreement with the books of accounts maintained by the said trust

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of accounts have been kept by the above named trust so far as appears from our examination of the books.

In our opinion and to the best of our information and according to the explanations given to us the said accounts give a true and fair view.

- (i) In the case of the Balance Sheet, the state of affairs of the above named trust as at 31.03.2023 and
- (ii) In the case of Income and Expenditure Account of the Excess of Income over Expenditure of its accounting year ending on 31.03.2023

Place: New Delhi  
Date: 14.06.2023  
UDIN-23507778BGTIYP7656

**For PUNAM KUMAR GUPTA & ASSOCIATES**  
Chartered Accountants  
sd/-  
(C.A. MEGHA AGGARWAL)  
Partner





**Significant Accounting Policies & Accounts: as on 31.03.2023**

**A. Significant Accounting Policies:**

**Basis of Accounting**

- a) The Financial Statements have been prepared under the historical cost convention, Ongoing concern basis, in accordance with the accepted Accounting Standards.
- b) The trust follows Mercantile System of Accounting and recognizes Income and Expenditure on accrual basis to the extent measurable and where is certainty of ultimate realization in respect of income.
- c) Accounting Policies not specifically referred to otherwise are consistent with generally accepted accounting policies.

**Fixed Assets**

Fixed assets are stated at original cost less depreciation.

Depreciation on fixed assets is proved on pro-rata basis on WDV method in accordance with and at the rates specified in the Income Tax Act.

**Grants / Receipts**

Grants / Receipts are accounted on Accrual Basis.

Non-Recurring Grants/ Receipts are capitalized and spent for the purpose for which grant is received.

**Contingent Liabilities**

No contingent Liabilities has been provided.

**Foreign Currency Transactions**

Foreign Currency Transactions are recorded in the books by applying the exchange rates on the date of transaction.

**B. Notes on Accounts:**

- 1) Previous year's figures have been regrouped where ever necessary.
- 2) The accounts of certain Creditors and Advances are subject to confirmation/reconciliation, if any. The management does not expect any material difference affecting the financial statements on such reconciliation /adjustments.
- 3) In the opinion of the member of governing body, Current Assets and Loans & Advances have a value on realization in the ordinary course of business at least equal to the amount at which they are stated.
- 4) As reported by the governing body, physical Verification of Fixed Assets was carried out at reasonable intervals and in their opinion, the discrepancies found of such verification were not material.
- 5) No personal expenses of members have been charged to revenue account, expect those payable under contractual obligations or in accordance with generally accepted business practices.
- 6) Contingent Liabilities not provided for as reported by the management.
- 7) No provisions has been made for Gratuity.

For PUNAM KUMAR GUPTA & ASSOCIATES  
Chartered Accountants

for DELHI NAGRIK SEHKARI BANK MEMBERS WELFARE TRUST

sd/-

CA MEGHA AGGARWAL  
(Partner)

Place: New Delhi

Date: 14.06.2023

UDIN-23507778BGTIYP7656



Delhi Nagrik Sehkari Bank Memembers Welfare Trust  
720, Subzi Mandi, Ghantaghar, Delhi - 110007  
Balance Sheet as on 31.03.2023

LIABILITIES	AMOUNT	ASSETS	AMOUNT
Capital Account	34,643,737.49	<b>Cash and Bank Balance</b>	
Profit and Loss A/c	490,951.00	Delhi Nagrik Sehkari Bank Ltd.	2,144,348.49
		Fixed Deposit	32,000,000.00
<b>Current Liabilities</b>		Interest Accrued on FDR	1,070,896.00
Legal & Professional Expenses Payable	16,520.00	Tax Deducted At Source	164,506.00
Audit Fees Payable	5,900.00		
Provision for Income Tax	222,642.00		
<b>TOTAL</b>	<b>35,379,750.49</b>	<b>TOTAL</b>	<b>35,379,750.49</b>

As per our Report of even date

For PUNAM KUMAR GUPTA & ASSOCIATES.  
(Chartered Accountants)

sd/-

CA MEGHA AGGARWAL  
(Partner)

For Delhi Nagrik Sehkari Bank Members Welfare Trust

sd/-

PARDEEP KUMAR SHARMA  
Trustee

Place: New Delhi

Date : 14/06/2023

Delhi Nagrik Sehkari Bank Memembers Welfare Trust  
720, Subzi Mandi, Ghantaghar, Delhi - 110007  
Income & Expenditure A/c  
For the period ended on 31.03.2023

EXPENDITURE	AMOUNT	INCOME	AMOUNT
Audit fee	5,900.00	Interest FDR Received	1,645,046.00
Legal and professional charges	16,520.00	Saving Interest	40,967.00
Welfare Expenses	950,000.00		
Provision For Income Tax	222,642.00		
Net Profit	490,951.00		
<b>TOTAL</b>	<b>1,686,013.00</b>	<b>TOTAL</b>	<b>1,686,013.00</b>

As per our Report of even date

For PUNAM KUMAR GUPTA & ASSOCIATES.  
(Chartered Accountants)

sd/-

CA MEGHA AGGARWAL  
(Partner)

For Delhi Nagrik Sehkari Bank Members Welfare Trust

sd/-

PARDEEP KUMAR SHARMA  
Trustee

Place: New Delhi

Date : 14/06/2023



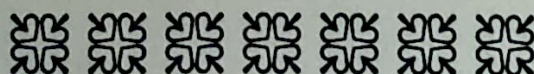
सहकारिता द्वारा समाज को बचाना

# DELHI NAGRIK SEHKARI BANK LTD.

वार्षिक रिपोर्ट 2022-2023

## LIST OF BOARD OF DIRECTORS

S.No.	NAME	DESIGNATION	PHONE
1.	SH. PARDEEP KUMAR SHARMA	CHAIRMAN	9810521144
2.	SH. CHAMAN LAL GUPTA	VICE-CHAIRMAN	9212635051
3.	SMT. NEELAM KHATRI	WOMEN DIRECTOR	8586085802
4.	SMT. NEHA SHARMA	WOMEN DIRECTOR	9911142677
5.	SH. ATUL SHARMA	PROFESSIONAL DIRECTOR	8570002922
6.	SH.SACHIN SHARMA	PROFESSIONAL DIRECTOR	9868794194
7.	SH.ATUL BHARDWAJ	DIRECTOR	9999444923
8.	SH.RAJ KUMAR SHARMA	DIRECTOR	9958088141
9.	SH.VINAY BHARDWAJ	DIRECTOR	9899170199
10.	SH. RISHI RAJ SHARMA	DIRECTOR	9810975348
11.	SH.AJIT SINGH	DIRECTOR ELECTORAL COLLEGE-I	9350961469
12.	SH.MUKESH DESHWAL	DIRECTOR ELECTORAL COLLEGE-II	9891152508





# DELHI NAGRIK SEHKARI BANK LTD.

वार्षिक रिपोर्ट 2022-2023

## LIST OF BRANCHES

S.No.	Branch	Address	Telephone
1.	ADMN. OFFICE	3-C/5, Opp. Liberty Cinema, Near Rohtak Road, New Delhi-110005	011-41418781 011-45638546 011-45645691 011-46099775 011-45541592 011-41036482
2.	SUBZI MANDI	720, Near Ghanta Ghar Subzi Mandi, Delhi-110007	011-35011148
3.	KRISHNA NAGAR	E-5/27, Ground Floor, Near Lala Lajpat Rai Chowk, Krishna Nagar, Delhi-110051	011-46048584 011-46095737 011-45721376
4.	JANAK PURI	C-4E/6-7, Market, Janak Puri, New Delhi-110058	011-35011840
5.	LAJPAT NAGAR	98/44, Ramesh Market, Garhi, East of Kailash, New Delhi-110024	9899401305
6.	TRI NAGAR	1769/129, Shanti Nagar, Tri Nagar, Delhi-110035	011-45545633 011-41437491
7.	NARELA	U-59, Lampur Road, Narela, Delhi-110040	011-45725697
8.	YAMUNA VIHAR	Commercial Shopping Centre 'C' Block, Plot No. 1, Yamuna Vihar, Delhi-110053	8595410769
9.	PITAMPURA	Rama Market, Pitampura Delhi-110034	011-47510182 011-47083976
10.	NANGLOI	Plot No. 1-B, Dhram Colony, Nangloi JAT, Delhi-110041	011-49295315
11.	SHAHDARA	1/3749-50, Saral Complex, Ram Nagar, Loni Road, Shahdara, Delhi-110032	011-43521895
12.	NAJAFGARH	Plot No. 2, Block-B, Old Roshan Pura, Najafgarh, Delhi-110043	9267910886
13.	ROHINI	Unit No. 41, 1st Floor, CSC Block-C Sector-15, Rohini, New Delhi-110085	7290998578
14.	MEETHAPUR	A-4, Meethapur Chowk, Badarpur Road, Delhi	8882483696
15.	KARAWAL NAGAR	K-182, Rajesh Pilot Chowk, Karawal Nagar, Indl. Area, Opp. D.T.C Bus Terminal, New Delhi-110094	
16.	ARB & REC. CELL	1916/143, Tri Nagar, Delhi-110035	

