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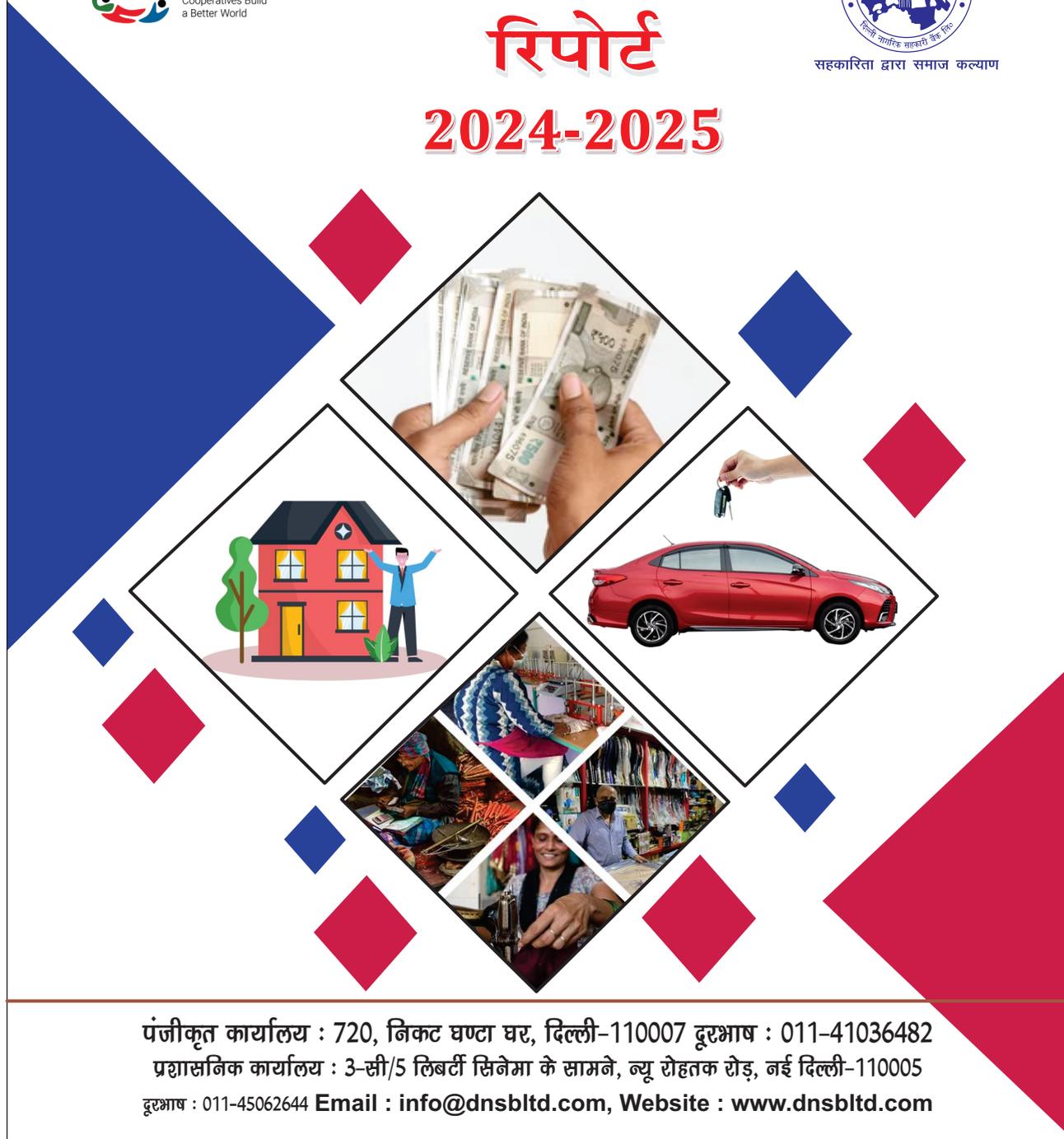
दिल्ली नागरिक सहकारी बैंक लिमिटेड



36 वीं वार्षिक रिपोर्ट 2024-2025



सहकारिता द्वारा समाज कल्याण

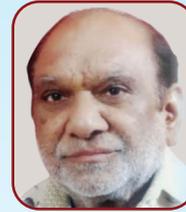


पंजीकृत कार्यालय : 720, निकट घण्टा घर, दिल्ली-110007 दूरभाष : 011-41036482
प्रशासनिक कार्यालय : 3-सी/5 लिबर्टी सिनेमा के सामने, ब्यू रोहतक रोड़, नई दिल्ली-110005
दूरभाष : 011-45062644 Email : info@dnsbltd.com, Website : www.dnsbltd.com

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दिल्ली नागरिक सहकारी बैंक लिमिटेड

पंजीकृत कार्यालय: 720, बिकट घण्टा घट, दिल्ली-110007 दूरभाष : 011-41036482
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साधारण सभा सूचना

माननीय सदस्यगण,

आपको सहर्ष सूचित किया जाता है कि दिल्ली नागरिक सहकारी बैंक लिमिटेड की 36वीं वार्षिक आम-सभा दिनांक 12 अक्टूबर 2025, रविवार को प्रातः 9.00 बजे शिव मन्दिर (गुफा वाला), गांव शकूरपुर, (Near Seven Seas Banquet Hall) लारेंस रोड इण्डस्ट्रियल एरिया, दिल्ली -110035 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 प्रातः 9.30 बजे होगी। यदि कोरम फिर भी पूरा नहीं होता है तो, बैठक 15 मिनट के लिये पुनः स्थगित की जाएगी और प्रातः 9.45 पर पुनः स्थगित आम-सभा उपरोक्त तिथि तथा स्थान पर निर्धारित कार्यक्रम के अनुसार ही होगी, जिसमें कोरम की कोई आवश्यकता नहीं होगी।

कार्यक्रम / एजेन्डा

1. दीप प्रज्वलन।
2. गत वर्ष में हुए दिवगत सदस्यों को श्रद्धांजलि।
3. पिछली हुई आम सभा दिनांक 27.10.2024 की कृति/कार्यवाही की अभिपुष्टि।
4. वित्तीय वर्ष 2024-2025 के कार्य तथा प्रगति पर अध्यक्ष महोदय की रिपोर्ट।
5. वित्तीय वर्ष 2024-2025 की ऑडिट रिपोर्ट तथा लाभ-हानि खाते एवं वार्षिक रिपोर्ट पर विचार और स्वीकृति प्रदान करना, निदेशक मण्डल द्वारा बैंक के लिए निर्धारित अधिकतम ऋण सीमा (MCL) को मान्यता प्रदान करना एवं आंशिक अतिरिक्त राशि को Investment Fluctuation Reserve (IFR) में स्थानांतरण की अनुमति।
6. दिल्ली नागरिक सहकारी बैंक मैम्बर्स वैलफेयर ट्रस्ट (MWF) के वित्तीय वर्ष 2024-2025 के तुलन पत्र व लाभ-हानि खातों पर विचार करना और स्वीकृति प्रदान करना।
7. गैर निष्पादित अस्तियों (ऋणों) के निपटान हेतु Bad Debts Reserves के 10% की अग्रिम अनुमति।
8. सदस्यों द्वारा भेजे गए सुझावों, यदि कोई हैं, पर विचार।
9. सभापति की अनुमति से अन्य विषयों पर विचार।

भवदीय

(अनूप कुमार वाही)

मुख्य कार्यकारी अधिकारी

दिनांक 22.09.2025

नोट:-

1. यदि कोई सदस्य ऑडिट रिपोर्ट को देखना चाहे तो वह बैंक के प्रशासनिक कार्यालय में बैंक के समय में देख सकता है।
2. यदि कोई सदस्य अपना सुझाव आम-सभा के लिए प्रस्तुत करना चाहे, तो वह बैंक के प्रशासनिक कार्यालय में 06.10.2025 तक भेज दे, इसके पश्चात कोई भी सुझाव स्वीकार नहीं किये जाएंगे। किसी भी सुझाव को विचार हेतु प्रस्तुत करने की अनुमति देना माननीय अध्यक्ष महोदय के अधिकार में होगा।
3. सभी खाताधारक सदस्य अपने KYC Documents, घर का पता, Mobile Number एवं Email ID अवश्य Update करें ताकि वे बैंक की I.T. एवं अन्य सुविधाओं का प्रयोग कर लाभ उठा सकें।
4. भारतीय रिजर्व बैंक के नियमानुसार नियमित KYC Compliance करना अनिवार्य है। कृपया KYC Form को पूरा कर अपने Official Valid Documents (OVDs), जैसे कि पैन, आधार, पासपोर्ट इत्यादि की 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 वर्षों तक कोई Transaction नहीं होती है। अतः अपना खाता सदैव संचालित /Operative/Active रखें।
6. दिल्ली नागरिक सहकारी बैंक लिमिटेड मैम्बर्स वैलफेयर ट्रस्ट (MWF) द्वारा सदस्यों के बच्चों को जिन्होंने वर्ष 2024-25 में 10वीं या 12वीं कक्षा में 90% या इससे अधिक अंकों के लिए एवं खेलों में राज्य स्तर या उससे उपर के स्तर (State Level & Above Level) पर प्राप्त उपलब्धियों के लिये रु 2,100/- की एक मुश्त सम्मान राशि देने का निर्णय लिया गया है। जिसके लिये निर्धारित प्रार्थना पत्र Agenda Notice Booklet में स्लॉगन है, जिसे पूरा भर कर सम्बन्धित दस्तावेजों की Self Attested प्रतिलिपियों के साथ दिनांक 06.10.2025 तक प्रशासनिक कार्यालय में अवश्य भेज दें। नियत तिथि के पश्चात प्राप्त हुए प्रार्थना पत्र पर कोई विचार नहीं किया जाएगा। लाभार्थियों का चयन बैंक द्वारा प्रार्थना पत्र एवं दस्तावेजों की पूर्णता के आधार पर किया जायेगा।
7. सभी खाताधारक सदस्य अपने परिवार की सुरक्षा एवं सुविधा हेतु अपने सभी खातों में Nomination अवश्य करें।
8. जो माननीय सदस्य बैंक की लॉकर सुविधा का लाभ ले रहे हैं, कृपया सम्बन्धित शाखा में जा कर नया लॉकर एग्रीमेंट साईन करें यदि अभी तक नहीं किया है।
9. सभी माननीय सदस्य आपके अपने बैंक से सस्ती ऋण दरों पर सभी प्रकार के ऋण ले सकते हैं।

संदेश

माननीय सदस्यगण,

दिल्ली नागरिक सहकारी बैंक लिमिटेड की इस 36वीं वार्षिक आम-सभा के अवसर पर, मैं आप सभी सदस्यों का अपने एंव बैंक के निदेशक मंडल की ओर से हार्दिक अभिनंदन एंव स्वागत करता हूँ।

मैं तथा निदेशक मंडल के सभी सदस्य उन सभी सहकारी बन्धुओं को जो हमें पिछली आम सभा 27.10.2024 के बाद छोड़कर प्रभु के चरणों में विलीन हो गए हैं, उन सभी को श्रद्धा सुमन अर्पित करते हैं, और ईश्वर से प्रार्थना करते हैं कि वो उन दिवंगत आत्माओं को अपने श्री चरणों में स्थान दें एंव शांति प्रदान करें।



गत वर्ष 2024-2025 के अन्त में आपके बैंक की जमा राशियाँ लगभग 372.07 करोड़ रुपये तथा ऋण राशियाँ लगभग 120.99 करोड़ रुपये रही हैं। इस वर्ष आपके बैंक ने 26.83 करोड़ रुपये की ऋण वृद्धि की है और बैंक की CRAR 25.36% रही है, जो कि RBI कि निर्देशित अनुपात 12% से दुगुनी से भी अधिक है। बैंक ने RBI के नियमानुसार सभी आवश्यक Provisions एंव Reserves भी रखे हुए हैं। दिनांक 31.03.2025 को बैंक के Net NPAs मात्र -0.08% हैं, जो काफी सराहनीय हैं, अर्थात बैंक ने अपने NPAs के अनुसार ही Bad Debt Reserves Maintain किये हुए हैं, जो कि RBI के Benchmark 3% के अनुपात से कहीं कम एंव बेहतर है। इसके अतिरिक्त बैंक की Provision Coverage Ratio दिनांक 31.03.2025 को 100.31% है, जिसे Banking Industry में अति उत्तम माना जाता है। बैंक ने RBI निर्देशानुसार Board of Management (BoM) का भी गठन कर लिया है जो कि निकट भविष्य में प्रभावी रूप से कार्य करना आरम्भ कर देगा। आपका बैंक गत कुछ वर्षों से Net Profit भी कमा रहा है और हमें पूरा विश्वास है कि आने वाले वर्षों में भी बैंक आप सभी के सहयोग से सभी मापदण्डों पर और उन्नति करता रहेगा।

इसके अतिरिक्त, जैसा कि आप सभी को विदित है कि बैंक के जिन सदस्यों ने मैम्बर्स वेलफेयर ट्रस्ट (MWF) में अंशदान किया है, वे सभी इस संघ के सदस्य हैं। अब मैं मैम्बर्स वेलफेयर ट्रस्ट का लाभ-हानि विवरण आपके सामने प्रस्तुत कर रहा हूँ। वर्ष 2024-2025 में ट्रस्ट ने मृतक सदस्यों के परिवारों को 4.45 लाख रुपये सहायता के रूप में दिये हैं एंव मैम्बर्स वेलफेयर ट्रस्ट को इस वर्ष 13.55 लाख रुपये का लाभ हुआ है। इस वर्ष भी मृतक सदस्य के परिवार को देय राशि 5,000/-रुपये ही रखी गई है।

मुझे सभी सदस्यों को यह सूचित करते हुए हर्ष हो रहा है कि मैम्बर्स वेलफेयर ट्रस्ट (MWF) ने शिक्षा एंव खेलों को बढ़ावा देने हेतु सदस्यों के 10वीं एंव 12वीं कक्षाओं के वर्ष 2024-25 में उत्तीर्ण बच्चों को, जिन्होंने 90% या इससे अधिक अंक प्राप्त किये हैं या फिर खेलों में राज्य स्तर या इससे उपर के स्तर पर किसी भी प्रकार की उपलब्धि हासिल की है, उनको 2,100/- रुपये की एक मुश्त सम्मान राशि देकर प्रोत्साहित किया जा रहा है। इसके लिए एक आवेदन फार्म Agenda Notice Booklet के साथ सलंगन है, जिसे सदस्य 06.10.2025 तक प्रशासनिक कार्यालय में अवश्य जमा करा दें। सभी प्राप्त आवेदनों का बैंक द्वारा आंकलन करने के पश्चात लाभार्थियों को वार्षिक आम-सभा वाले दिन दिनांक 12.10.2025 को पुरस्कृत किया जायेगा।

पिछले कुछ वर्षों एंव विगत वर्ष 2024-2025 में निदेशक मण्डल द्वारा अपना पूरा ध्यान NPA कम करने में, अच्छे ऋण देने एंव बैंक के लाभ को बढ़ाने में, सभी प्रकार के Regulatory / Statutory Bodies के दिशा निर्देशों के अनुपालन में, नए NPA न होने देने पर एंव NPA खातों में अधिक से अधिक वसूली करने आदि में लगाया है, और इन सभी क्षेत्रों में मिले परिणाम अत्यन्त उत्साह वर्धक एंव सराहनीय रहे हैं। इन सभी प्रयासों को इस वर्ष एंव भविष्य में भी जारी रखा जाएगा।

वर्तमान समय में, बैंकिंग एवं ग्राहक सेवा में I.T. सेवाओं का बहुत बड़ा योगदान रहा है। इस संदर्भ में हमने आपके बैंक का CBS सॉफ्टवेयर पहले ही परिवर्तित कर दिया था। सभी सदस्यगणों एवं ग्राहकों से पुनः अनुरोध है की वो अपना मोबाईल नम्बर, Email ID जल्द से जल्द अपनी शाखा में पंजीकृत करवायें ताकि वे सभी भी SMS एवं अन्य सेवाओं का लाभ उठा सकें। आपको यह जान कर भी हर्ष होगा कि बैंक द्वारा ATM Debit Card का सफल परीक्षण कर अति शीघ्र ही इसे चालू कर दिया जायेगा। बैंक के सभी सदस्यों एवं 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 आधार कार्ड / पासपोर्ट की फोटोकॉपी सम्बन्धित शाखा में जमा करवायें। भारतीय रिजर्व बैंक भी KYC एवं Re-KYC के विषय में समय समय पर सूचित करता रहता है और "अपने ग्राहकों को जाने" नीति (KYC Policy) के अन्तर्गत ये सब अनिवार्य हैं, अन्यथा उन खातों में लेन देन पर रोक भी लग सकती है। अतः भविष्य में इस प्रकार की असुविधा से बचने के लिये, KYC फार्म भर कर अन्य प्रतिलिपियों के साथ अपनी सम्बन्धित शाखा में जल्द से जल्द जमा करवायें।

सभी सदस्यों व ग्राहकों को सूचित किया जाता है कि भारतीय रिजर्व बैंक के दिशा निर्देशों के अनुसार जिन खातों 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 भी अवश्य करा लें। अंत में, मैं बैंक की समृद्धि एवं उन्नति के लिये आप सभी के सहयोग की अपेक्षा करता हूँ तथा साथ ही सहकारी समिति पंजीयक (RCS) तथा भारतीय रिजर्व बैंक (RBI) में शहरी बैंकिंग विभाग के सभी अधिकारियों का हृदय से आभार व्यक्त करता हूँ, जिन्होंने समय-समय पर दिशा-निर्देश देकर हमारा मार्ग दर्शन किया है। मैं बैंक के सभी कर्मचारियों की भी बैंक के विकास में उनके बहुमूल्य योगदान के लिए सराहना एवं हार्दिक आभार प्रकट करता हूँ।

हमारा बैंक निरन्तर उन्नति एवं प्रगति की ओर अग्रसर रहे, इसी विश्वास और संकल्प के साथ मैं पुनः आप सभी उपस्थित सहकारी बन्धुओं का धन्यवाद एवं आभार प्रकट करता हूँ।

शुभकामनाओं सहित,

(प्रदीप कुमार शर्मा)

अध्यक्ष

दिल्ली नागरिक सहकारी बैंक लिमिटेड

DELHI NAGRIK SEHKARI BANK LTD.

(Considered by The Board of Directors in its Meeting held on 09.09.2025)

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 31.03.2025, the MCL of the Bank to be fixed for the Current Financial Year worked out to be Rs.566.63 crores, as under :-

Amount in Rupees	
Share Capital	164137500.00
Reserves	402495779.93
Total	566633279.93
	x 10
M.C.L. of the Bank	566.63 Crores

The Board resolved that the proposal for fixation of the Bank's M.C.L. at Rs.566.63 crores be placed before the General House in its forthcoming meeting.

The Board was apprised that there was an appreciation in the value of Bank's Govt. Securities as per FIMMDA valuation as on 31.03.2025. During discussions with the Statutory Auditors, it was thought prudent to transfer excess of partial valuation amounting to Rs. 115 lacs to Investment Fluctuation Reserves (IFR) Fund for the approval in the forthcoming GBM. The Board resolved that proposal for transfer of Rs. 115 Lacs to IFR be placed before the General House in its forthcoming GBM for Approval .

INDEPENDENT AUDITORS REPORT

To
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, 2025 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 on 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:-

- a. 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.
- b. The transactions of the bank, which have come to our notice, have been with in the power of the Bank.
- c. 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.
- d. The Balance sheet and Profit & Loss Account dealt with by this report are in agreement with the books of accounts and the returns.
- e. 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
- f. 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:
- g. In the case of Balance Sheet the statement of affairs of the Bank as on **31st March, 2025**.
- h. In the case of Profit & Loss Account the Loss for the year ended on the date.

For Punam Kumar Gupta & Associates
Chartered Accountants
FRN NO. 013416N

sd/-
CA. MEGHA AGGARWAL
(Partner)
M.NO. 507778
UDIN : 25507778BMNAWM6915

Place: New Delhi
Date: 27-06-2025

DELHI NAGRIK SEHKARI BANK LTD.

Balance as on 31st March 2025

(000's omitted)

	Schedule	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Income			
Interest earned	13	322,029.00	325,289.00
Other income	14	15,159.00	6,427.00
Total		337,188.00	331,716.00
II. Expenditure			
Interest expended	15	163,257.00	153,627.00
Operating expenses	16	156,154.00	148,445.00
Provisions and contingencies		0.00	0.00
Total		319,411.00	302,072.00
III. Profit/Loss Before Extraordinary items			
Net profit/loss(-) for the year		17,777.00	29,644.00
Add : Extraordinary items			
Reversal of Investment Depreciation Reserve		11,500.00	15,000.00
Reversal of Provision for Standard Assets		2,500.00	0.00
Reversal of Provision for Bad Debts		10,500.00	0.00
Less : Extraordinary items			
Unutilized GST Reverse		12,202.00	0.00
IV. Profit/Loss After Extraordinary items		30,075.00	44,644.00
Profit/loss(-) brought forward		-87,855.00	-132,499.00
Less: Creation of Investment Fluctuation Reserve		15,000.00	0.00
Total		-72,780.00	-87,855.00
V. 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/-
(ANOOP KUMAR WAHI)
CHIEF EXECUTIVE OFFICER

sd/-
(SACHIN SHARMA)
PROFESSIONAL DIRECTOR

sd/-
(SOMVIR)
DIRECTOR

sd/-
(PARDEEP KUMAR SHARMA)
CHAIRMAN

sd/-
For PUNAM KUMAR GUPTA &
Chartered Accountants
FRN: 013416N

sd/-
CA MEGHA AGGARWAL
(Partner)
M.NO. 507778

PLACE : NEW DELHI
DATED : 27-06-2025
UDIN : 25507778BMNAWM6915

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 1 – Capital

(000's omitted)

	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I For Nationalised Banks	0.00	0.00
Capital (Fully owned by Central Government)		
	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	0.00	0.00
III. For Other Banks Authorised Capital	250,000.00	250,000.00
(25,00,000 shares of Rs. 100/- each)		
Issued Capital	0.00	0.00
(shares of Rs. each)		
Subscribed Capital	164,138.00	162,339.00
(1623387 shares of Rs. 100/- 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
	164,138.00	162,339.00

For Delhi Nagrik Sehkari Bank Limited
sd/-
Chief Executive Officer

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 2 - Reserves and Surplus

(000's omitted)

	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Statutory Reserves	136,483.00	136,483.00
Opening Balance	136,483.00	136,483.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
II. Capital Reserves	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
III. Share Premium	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
IV. Revenue and Other Reserves (*)	338,792.00	345,619.00
Opening Balance	345,619.00	362,972.00
Additions during the year	15,173.00	203.00
Deductions during the year	22,000.00	17,556.00
V. Balance in Profit and Loss Account	-72,780.00	-87,855.00
Total (I, II, III, IV and V)	402,495.00	394,247.00
IV Revenue and Other Reserves Detail (*)	31-03-25	31-03-24
SPECIAL BAD DEBTS RESERVE	20,287.00	20,287.00
SPECIAL RESERVE HOUSING LOAN	10,637.00	10,637.00
SHARE TRANSFER FUND	3,000.00	3,000.00
COMMON GOOD FUND	2,635.00	2,635.00
BUILDING FUND	3,667.00	3,575.00
UTILISED BUILDING FUND	42,881.00	42,881.00
GENERAL RESERVRS	10,105.00	0.00
DIVIDEND EQUALISATION FUND	0.00	10,105.00
BAD DEBTS RESERVE	220,927.00	231,427.00
ADDMISSION FEES RESERVE	2,040.00	1,959.00
CHARITY FUND	2,591.00	2,591.00
INVESTMENT FLUCTUATION RESERVE	15,000.00	0.00
INVESTMENT DEPRICIATION RESERVE	5,022.00	16,522.00
TOTAL	338,792.00	345,619.00

Schedule 3 – Deposits

(000's omitted)

	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
A.I. Demand deposits (AI+AII)	2,013,476.00	2,184,939.00
(i) From banks	0.00	0.00
(ii) From others (Current Deposit)	84,337.00	104,318.00
A.II. Savings Bank Deposits	1,929,139.00	2,080,621.00
III. Term Deposits	1,707,201.00	1,580,110.00
(i) From banks	0.00	0.00
(ii) From others	0.00	0.00
Total (I, II and III)	3,720,677.00	3,765,049.00
B. (i) Deposits of branches in India	0.00	0.00
(ii) Deposits of branches outside India	0.00	0.00
Total	0.00	0.00
G. Total	3,720,677.00	3,765,049.00

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 4 – Borrowings		
	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II. Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00
Secured borrowings included in I and II above - Rs.	0.00	0.00

Schedule 5 - Other Liabilities and Provisions		
	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Bills payable	859.00	752.00
II. Inter-office adjustment (net)	0.00	0.00
III. Interest accrued	874,769.00	775,828.00
IV. Others (including provisions) Detail below	43,013.00	44,898.00
INTERST PAYABLE	2,450.00	3,458.00
SUNDRY ACCOUNT	3,395.00	4,046.00
STAFF PROVIDENT FUND	1,211.00	1,999.00
CASH ORDER	7,583.00	7,531.00
AUDIT FEE PAYABLE	277.00	285.00
L.I.C. PREMIUM	6,631.00	3,881.00
BONUS/EX-GRATIA PAYABLE	1.00	1.00
RENT PAYABLE	474.00	388.00
TAX DEDUCTED AT SOURCE	1,504.00	1,419.00
EDUCATION FUND	50.00	50.00
PROVISION FOR LOSS ON ASSETS	3,111.00	3,111.00
CONTINGENT PROVISION AGAINST STANDARD ASSETS	6,780.00	9,280.00
PROVISION FOR LEAVE ENCASHMENT	4,138.00	4,138.00
INCOME TAX PAYABLE	0.00	0.00
CHEQUE PAYABLE AT PAR WITH ICICI BANK	52.00	55.00
DEFFERED TAX LIABILITY	4,586.00	4,586.00
SECURITY DEPOSIT	275.00	175.00
AMOUNT REC FROM COURT IN DACOITY CASE	495.00	495.00
Total (I+II+III+IV)	918,641.00	821,478.00

Schedule 6 - Cash and Balances with Reserve Bank of India		
	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Cash in hand (including foreign currency notes)	43,690.00	44,911.00
II. Balances with Reserve Bank of India	19,803.00	34,435.00
(i) in Current Account	19,803.00	34,435.00
(ii) in Other Accounts	0.00	0.00
Total (I and II)	63,493.00	79,346.00

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

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

	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. In India		
(i) Balances with banks	317,642.00	509,368.00
(a) in Current Accounts	187,442.00	188,768.00
(b) in Other Deposit Accounts	130,200.00	320,600.00
(ii) Money at call and short notice	75,000.00	50,000.00
(a) with banks	0.00	0.00
(b) with other institutions	75,000.00	50,000.00
Total (i and ii)	392,642.00	559,368.00
II. Outside India	0.00	0.00
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	392,642.00	559,368.00

Schedule 8 – Investments

	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Investments in India in		
(i) Government Securities	2,565,828.00	2,659,008.00
(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)	0.00	0.00
Total	2,565,848.00	2,659,028.00
II. Investments outside India in		
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	2,565,848.00	2,659,028.00

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 9 – Advances

(000's omitted)

	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
A. (i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	70,118.00	77,850.00
(iii) Term loans	1,139,787.00	863,788.00
Total	1,209,905.00	941,638.00
B. (i) Secured by tangible assets	766,408.00	546,255.00
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	443,497.00	395,383.00
Total	1,209,905.00	941,638.00
C.I. Advances in India		
(i) Priority Sectors	558,195.00	466,130.00
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	651,710.00	475,508.00
Total	1,209,905.00	941,638.00
C.II. Advances outside India		
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total	0.00	0.00
Grand Total (C.I and II)	1,209,905.00	941,638.00
Note : Priority Sector advance	558,195.00	466,130.00
Add : SIDBI Bonds (PSL shortfall)	0.00	0.00
Total Priority Sector as on	558,195.00	466,130.00

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 10 - Fixed Assets

	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Premises	32,208.00	32,478.00
At cost as on 31st March of the preceding year	32,478.00	32,779.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	270.00	301.00
II. Other Fixed Assets (including furniture and fixtures)	5,090.00	6,121.00
At cost as on 31st March of the preceding year	6,121.00	6,823.00
Additions during the year	48.00	379.00
Deductions during the year	38.00	1.00
Depreciation to date	1,041.00	1,080.00
Total (I and II)	37,298.00	38,599.00

Schedule 11 - Other Assets

	(000's omitted)	
	As on 31-3-2025 (Current year)	As on 31-3-2024 (Previous year)
I. Inter-office adjustments (net)	0.00	0.00
II. Interest accrued (a+b+c)	919,645.00	827,583.00
(a) INTT.RECIVABLE-NPA	874,769.00	775,828.00
(b) INTT.RECIVABLE INVES	44,876.00	51,755.00
© INTT.RECIVABLE S.LOAN	0.00	0.00
III. Tax paid in advance/tax deducted at source	505.00	508.00
IV. Stationery and stamps	756.00	816.00
V. Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI. Others * (Detail Below)	15,859.00	36,227.00
AMOUNT RECOVERABLE IN CASH & SECURITY DEPOSIT	589.00	611.00
GST	9,612.00	20,542.00
RECOVERABLE MISAPPROPRATION / ROBBERY OF CASH	2,351.00	2,351.00
CLEARING SUSPENSE ACCOUNT	-135.00	8,616.00
SUSPENSE ACCOUNT / COVIED 19 EXGRATIA	0.00	0.00
PREMIUM PAID FOR ACQUISITION OF INVESTMENT	0.00	0.00
PREPAID INSURANC / AMC/ GROUND RENT	2,340.00	2,258.00
AMOUNT REC FROM COURT IN DACOITY CASE	495.00	495.00
ADVANCE RENT	0.00	300.00
ADVANCE CERSAI / CKYC	20.00	25.00
DEPOSITOR EDUCATION AND AWARENESS FUND	587.00	1,029.00
Total (I+II+III+IV+V+VI)	936,765.00	865,134.00

DELHI NAGRIK SEHKARI BANK LTD.

Schedule 12 - Contingent Liabilities

Annexure I

		As on 31-3-2025 (Current year)	(000's omitted) As on 31-3-2024 (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		550.00	600.00
(a) In India (I.B.G.)		550.00	600.00
(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		257,473.00	251,684.00
Total		258,023.00	252,284.00
Form of Profit and Loss Account for the year ended on 31st March 2025			
	Schedule	As on 31-3-2025 (Current year)	(000's omitted) As on 31-3-2024 (Previous year)
I. Income			
Interest earned	13	322,029.00	325,289.00
Other income	14	15,159.00	6,427.00
Total		337,188.00	331,716.00
II. Expenditure			
Interest expended	15	163,257.00	153,627.00
Operating expenses	16	156,154.00	148,445.00
Provisions and contingencies		0.00	0.00
Total		319,411.00	302,072.00
III. Profit/Loss Before Extraordinary items			
Net profit/loss(-) for the year		17,777.00	29,644.00
Add : Extraordinary items			
Reversal of Investment Depreciation Reserve		11,500.00	15,000.00
Reversal of Provision for Standard Assets		2,500.00	0.00
Reversal of Provision for Bad Debts		10,500.00	0.00
Less : Extraordinary items			
Unutilized GST Reverse		12,202.00	0.00
IV. Profit/Loss After Extraordinary items		30,075.00	44,644.00
Profit/loss(-) brought forward		-87,855.00	-132,499.00
Less: Creation of Investment Fluctuation Reserve		15,000.00	0.00
Total		-72,780.00	-87,855.00
V. 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/
(ANOOP KUMAR WAHI)
CHIEF EXECUTIVE OFFICER

sd/
(SACHIN SHARMA)
PROFESSIONAL DIRECTOR

sd/
(SOMVIR)
DIRECTOR

sd/
(PARDEEP KUMAR SHARMA)
CHAIRMAN

sd/
For PUNAM KUMAR GUPTA &
Chartered Accountants
FRN: 013416N

PLACE : NEW DELHI
DATED : 27-06-2025
UDIN : 25507778BMNAWM6915

sd/
CA MEGHA AGGARWAL
(Partner)
M.NO. 507778

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 13 - Interest Earned

	(000's omitted)	
	Year ended on 31-3-2025 (Current year)	Year ended on 31-3-2024 (Previous year)
I. Interest/discount on advances/bills	110,956.00	101,733.00
II. Income on investments	211,073.00	223,556.00
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	322,029.00	325,289.00

Schedule 14 - Other Income

	(000's omitted)	
	Year ended on 31-3-2025 (Current year)	Year ended on 31-3-2024 (Previous year)
I. Commission, exchange and brokerage	128.00	184.00
II. Profit on sale of investments	0.00	1,016.00
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	8.00
VII. Miscellaneous Income * (Detail below)	15,031.00	5,219.00
SMS CHARGES	236.00	0.00
MISC.RECPITS	4.00	0.00
CH.BOOK CHARGES	122.00	127.00
INCIDENTAL CHARGES	1,172.00	868.00
CASH HANDLING CHARGES	277.00	345.00
I/C ON CLG.CH.RTEN.	478.00	528.00
SALE OF MEM.FORMS	135.00	244.00
SERVICE CHARGES	1,754.00	1,420.00
RTGS /NEFT CHARGES	47.00	0.00
LOCKER RENT	1,466.00	1,466.00
PENAL CHARGES	8,745.00	0.00
SALE OF LOAN APPL.	122.00	97.00
CLEARING CHARGES-ECS	83.00	31.00
INCOME NON BANKING ASSETS	93.00	1.00
ARB.&RECOVERY CHARGES	297.00	92.00
Total (I+II+III+IV+V+VI+VII)	15,159.00	6,427.00
Note: Under items II to V loss figures shall be shown in brackets		

DELHI NAGRIK SEHKARI BANK LTD.

Annexure I

Schedule 15 - Interest Expended

	(000's omitted)	
	Year ended on 31-3-2025 (Current year)	Year ended on 31-3-2024 (Previous year)
I. Interest on deposits	163,257.00	153,627.00
II. Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III. Others	0.00	0.00
Total	163,257.00	153,627.00

Schedule 16 - Operating Expenses

	(000's omitted)	
	Year ended on 31-3-2025 (Current year)	Year ended on 31-3-2024 (Previous year)
I. Payments to and provisions for employees	95,596.00	99,962.00
II. Rent, taxes and lighting	14,322.00	14,070.00
III. Printing and stationery	546.00	504.00
IV. Advertisement and publicity	89.00	49.00
V. Depreciation on bank's property	1,312.00	1,381.00
VI. Director's fees, allowances and expenses	1,626.00	1,352.00
VII. Auditors' fees and expenses (including branch auditors)	1,047.00	876.00
VIII. Law charges	3,765.00	3,018.00
IX. Postages, Telegrams, Telephones, etc.	254.00	293.00
X. Repairs and maintenance	282.00	201.00
XI. Insurance	7,787.00	7,523.00
XII. Other expenditure * (Detail below)	29,528.00	19,216.00
LOSS SALE - ASSETS	0.00	0.00
WRITE OFF ACCOUNTS	0.00	0.00
CONYANCE CHARGES	474.00	434.00
ENTERTAINMENT EXP.	274.00	222.00
MISC.EXP.	1,266.00	1,543.00
BANK CHARGES	507.00	514.00
ELECTION / GBM EXP	4,964.00	1,187.00
BOOKS & PERD.	0.00	0.00
SUBSCRIPTION A/C	43.00	21.00
DIWALI EXP.	620.00	428.00
TRAINING FEE	0.00	19.00
CAR EXPENSES	183.00	195.00
PROFESSIONAL SERVICE FEE	12,360.00	6,009.00
AMOR.PREMIUM PAID	126.00	165.00
COMPUTER MISC EXP.	3,003.00	2,901.00
SECURITY SERVICE	4,828.00	4,595.00
CTS EXPENSES	13.00	58.00
DEFFERED TAX/EXPENDITUIRE ON GOVT SEC.	24.00	188.00
elg and dak delivery expense	579.00	546.00
CIBIL	264.00	191.00
TOTAL (I to XII)	156,154.00	148,445.00

DELHI NAGRIK SEHKARI BANK LTD.

NOTES OF ACCOUNTS AND SIGNIFICANT ACCOUNTING POLICIES

1. Reconciliation:

(a) Branch Adjustment:-

All branches have been reconciled. There is NIL Balance in Branch adjustment account as on 31.03.2025.

(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 Increase in market value of investment held in Government Securities the excess amount of Rs.1,15,00,000.00 reversed.

(c) Disclosure of Non SLR Investments:-

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

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

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

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

- (ii) Advances are classified based on recovery performance, as Standard, Sub-Standard, Doubtful and Loss Assets. The provisions required are determined as per prudential norms issued by RBI.
- (iii) Identification of Non – Performing advances is done with reference to recovery of interest/installments for 90 days except for the cases reported in annexed in branch-wise report.
- (iv) During the FY advances considered as loss assets as NIL.

(e) Fixed Assets:-

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

(f) Revenue Recognition:-

- (i) Income has generally accounted for on accrual basis except interest on all Non-performing Assets. Locker rent has been recognized on cash basis only.
- (ii) Dividend on shares is accounted for on receipt basis.
- (iii) Guarantee commission has been recognized on realization basis for the full tenure.

(g) Expenses:-

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

(h) Contingencies:-

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

3. Special Reserve Housing Loan:

Bank had created Special Reserve Housing Loan in terms of Section 36 (viii) of Income Tax Act 1961 Rs.1,06,37,296.00

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 :-

- (i) To mitigate Bank's liability towards Gratuity payable to staff on retirement or on leaving service of the Bank an insurance policy "LIC's New Group Gratuity Cash Accumulation Plan" from Life insurance Corporation of India.
- (ii) To mitigate Bank's liability towards leave encashment payable to staff as per rules bank has taken "LIC's New Group Leave Encashment Cash Accumulation Plan" policy from Life Insurance Corporation of India.

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

i.	Capital to Risk Asset ratio	as on 31.03.2025	25.36 %
ii.	Movement of CRAR	as on 31.03.2025 as on 31.03.2024	25.36 % 24.52 %
iii.	Investments	Book Value	Market Value
	(a) Held to Maturity	9166.15	9112.45
	(b) Held for Trading	0.00	0.00
	(c) Available for sale	16492.13	16637.55
	Total	25658.28	25750.00
iv.	Advances against real estate, Construction business, housing		4365.76
v.	Advances against shares & debentures		Nil
vi.	Advances to Directors, their relatives Companies/firms in which they are interested (loan granted under Staff Loan)		54.51
vii.	Cost of Deposits : Average cost of Deposits		4.39 %
viii.	Non-performing Assets	a) Gross NPAs b) Net NPAs	2404.69 (-) 7.45
ix.	Movement in NPAs	Gross NPAs	Provision
			Net NPAs
	Amount of NPAs as on 31.03.2024	2460.64	2517.14
	Recoveries during the year	429.15	(-) 56.50
	Additions during the year	373.20	
	Amount of NPAs as on 31.03.2025	2404.69	2412.14
			(-) 7.45

x.	Profitability		
	a) Interest Income as percentage of working funds		7.43 %
xi.	a) Provisions made towards NPAs		NIL
	b) Provisions made towards depreciation in Investments		NIL
xii.	Movement in provisions	31.03.2025	31.03.2024
	a) Towards NPAs		
	Opening Balance	2517.14	2542.70
	Add : Provisions made during the year	---	---
	Less : Waiver of Debts/Written off	---	25.56
	Less : Excess provision reversed	105.00	---
	Closing Balance	2412.14	2517.14
	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
	Less : Excess provision reversed	25.00	0.00
	Closing Balance	67.80	92.80
xiii.	Foreign currency assets & liabilities	NOT APPLICABLE	
xiv.	Insurance Premium paid to Deposit Insurance and Credit Guarantee Corporation during the year	52.89	53.60
6.	<u>Contingent Liabilities:</u>		
	a. Outstanding liabilities for Guarantee issued	5.50	6.00
	b. Others—Depositor Education And Awareness Fund (DEAF)		

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

Particulars	(Rs. in Crores)	
	Current Year	Previous Year
Opening balance of amounts transferred to DEAF	25.17	25.51
Add: Amounts transferred to DEAF during the year	1.69	1.69
Less: Amounts reimbursed by DEAF towards claims	1.11	2.03
Closing balance of amounts transferred to DEAF	25.75	25.17

7. Previous Year Figures:

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

8. Others :

- i. Top 20 Depositors constitutes Rs.21.16 crores of total deposits of the Bank which is 5.69 % of total deposits as on 31.03.2025 as compared to Rs.16.05 crores, which is 4.26% of total deposits as on 31.03.2024.
- ii. Top 20 Loans and Advances constitutes Rs.15.53 crores of total advances, which is 12.84 % of total advances as on 31.03.2025 as compared to Rs.10.77 crores which is 11.44% of total advances as on 31.03.2024.
- iii. Non-interest income as percentage of working funds is at 0.35 % as on 31.03.2025 as compared 0.14% as on 31.03.2024.
- iv. Operating profit as a percentage of working funds is at 0.41 % as on 31.03.2025 as compared 0.68% as on 31.03.2024.
- v. Return on Assets is at 0.70 % as on 31.03.2025 as compared to 1.03 % as on 31.03.2024.
- vi. Business (Deposit plus Advance) is at Rs. 493.06 crores as on 31.03.2025 compared to Rs. 470.67 crores as on 31.03.2024.
- vii. EDP/IS Audit of the Bank has been carried out by the IS Auditors in March, 2025.
- viii. RBI has not imposed any penalty on the Bank during the FY 2023-24 & 2024-25. The SAF directions imposed by RBI as on 01.07.2024 with reference financial position as on 31.03.2023 has since been removed on 19.02.2025.

sd/-
CHIEF EXECUTIVE OFFICER
(ANOOP KUMAR WAHI)

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: New Delhi
Date : 27.06.2025
UDIN : 25507778BMNAWM6915

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 31.03.2025 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 31.03.2025 and
- (ii) In the case of Income and Expenditure Account of the Excess of Income over Expenditure of its accounting year ending on 31.03.2025

For PUNAM KUMAR GUPTA & ASSOCIATES

Chartered Accountants

*sd/-***(C.A. MEGHA AGGARWAL)**

Partner

Place: New Delhi

Date: 27.06.2025

UDIN : 25507778BMNAWL8028

Significant Accounting Policies & Accounts: as on 31.03.2025

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 provided 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, except 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

for DELHI NAGRIK SEHKARI BANK MEMBERS WELFARE TRUST

Chartered Accountants

sd/-

CA MEGHA AGGARWAL
(Partner)

sd/-

PARDEEP KUMAR SHARMA
(TRUSTEE)

Place: New Delhi

Date: 27.06.2025

UDIN : 25507778BMNAWL8028

Delhi Nagrik Sehkari Bank Members Welfare Trust
720, Subzi Mandi, Ghantaghar, Delhi - 110007
Balance Sheet as on 31.03.2025

LIABILITIES	AMOUNT	ASSETS	AMOUNT
Capital Account	36,771,852.49	Cash and Bank Balance	
Profit and Loss A/c	1,355,074.00	Delhi Nagrik Sehkari Bank Ltd.	1,295,297.49
		Fixed Deposit	35,660,744.00
Current Liabilities		Interesr Accrued on FDR	1,603,175.00
Legal & Professional Expenses Payable	16,520.00	Tax Deducted At Source	243,865.00
Audit Fees Payable	5,900.00		
Provision for Income Tax	653,735.00		
TOTAL	38,803,081.49	TOTAL	38,803,081.49

As per our Report of even date

For PUNAM KUMAR GUPTA & ASSOCIATES.
(Chartered Accountants)

sd/-
CA MEGHA AGGARWAL
(Partner)

Place: New Delhi
Date : 27.06.2025
UDIN : 25507778BMNAWL8028

For Delhi Nagrik Sehkari Bank Members Welfare Trust

sd/-
PARDEEP KUMAR SHARMA
(Trustee)

Delhi Nagrik Sehkari Bank Members Welfare Trust
720, Subzi Mandi, Ghantaghar, Delhi - 110007
Income & Expenditure A/c
For the period ended on 31.03.2025

EXPENDITURE	AMOUNT	INCOME	AMOUNT
Audit fee	5,900.00	Interest FDR Received	2,438,617.00
Legal and professional charges	16,520.00	Saving Interest	37,612.00
Welfare Expesnes	445,000.00		
Provision For Income Tax	653,735.00		
Net Profit	1,355,074.00		
TOTAL	2,476,229.00	TOTAL	2,476,229.00

As per our Report of even date

For PUNAM KUMAR GUPTA & ASSOCIATES.
(Chartered Accountants)

sd/-
CA MEGHA AGGARWAL
(Partner)

Place: New Delhi
Date : 27.06.2025
UDIN : 25507778BMNAWL8028

For Delhi Nagrik Sehkari Bank Members Welfare Trust

sd/-
PARDEEP KUMAR SHARMA
(Trustee)

**MEMBER WELFARE TRUST (MWF)
HONORARIUM APPLICATION FORM**

Date: __.__.2025

The Chairman,
Delhi Nagrik Sehkari Bank Member Welfare Trust (MWF),
Administrative Office, 3-C/5 New Rohtak Road,
Opp. Liberty Cinema, New Delhi – 110 005.

Dear Sir,

Reg. : Application for Honorarium (Samman Rashi) For Academic Performance or Achievements in Sports .

In reference to MWF's Notice calling applications for applying for Honorarium (Samman Rashi) for Academic Performance / Achievement in Sports during (2024-25), I hereby apply for the same, as detailed hereunder :-

A. Member Details:-

Member's Name		
Father's/Husband's Name		
Membership No.		
Membership Branch		
Scholarship applied for Name and Relationship		

B. Honorarium (Samman Rashi) applied for Academics (90% and above Marks Scored)

Particulars	Child 1	Child 2
Child (ren) Name		
Age & Gender		
Relation with the Member		
Class Passed (10th / 12th)		
Marks Secured / Out of #		
Name of the School		

A self attested copy each of the Marks-Sheet and Passing Certificate is attached, please.

C. Honorarium (Samman Rashi) applied for Achievements in Sports at State or Above Levels

Particulars	Child 1	Child 2
Child (ren) Name		
Age & Gender		
Relation with Member		
Details of Achievement (s) at State or above Level Sports (School / College / Others) (Attach Certificates) **		

** A self attested copy of the relevant Certificate (s), issued by the Authorities is attached, please.

I hereby declare that the information as furnished above is true to the best of my knowledge and I undertake to return the honorarium received, if the same is found to be false, subsequently.

Thanking you,

Yours faithfully,

Child's 1 Signature: _____ Member's Signature : _____
 Child's 1 Name : _____ Name of Member : _____
 Child's 2 Signature: _____ Membership A/c. No.: _____
 Child's 2 Name : _____ Residence Address : _____



DELHI NAGRIK SEHKARI BANK LTD.



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	Woman Director	8586085802
4.	Smt. Neha Sharma	Woman Director	9911142677
5.	Smt. Lata	Professional Director	9810425221
6.	Sh. Sachin Sharma	Professional Director	9868794194
7.	Sh. Atul Bhardwaj	Director	9999444923
8.	Sh. Vinay Bhardwaj	Director	9899170199
9.	Sh. Rishi Raj Sharma	Director	9910975348
10.	Sh. Mukesh Kumar	Director	9891152508
11.	Sh. Ajit Singh	Director Electoral College-I	9350961469
12.	Sh. Somvir	Director, Electoral College-II	8800477734

55 वर्षों से निरन्तर आपकी सेवा में अग्रसर

BACK



DELHI NAGRIK SEHKARI BANK LTD.



सहकारिता द्वारा समाज कल्याण

LIST OF BRANCHES

Sl. No.	BRANCH/CELL	ADDRESS	TELEPHONE NO.
1	ADMN.OFFICE	3-C/5,OPP.LIBERTY CINEMA, NEW ROHTAK ROAD, NEW DELHI 110005.	011-45062644 011-45541592
2	SUBZI MANDI	720,NEAR GHANTA GHAR, SUBZI MANDI, DELHI 110007.	011-41036482
3	KRISHNA NAGAR	E-5/27, GROUND FLOOR, NEAR LALA LAJPAT RAI CHOWK, KRISHANA NAGAR, DELHI - 110051	011-35011148
4	TRI NAGAR	1769/129 SHANTI NAGAR, TRI NAGAR, DELHI-110035.	011-35011840
5	JANAK PURI	C-4E/6-7, MARKET, JANAKPURI, NEW DELHI- 110058.	011-46048584 011-46095737
6	LAJPAT NAGAR	98/44, RAMESH MARKET, GARHI, EAST OF KAILASH, NEW DELHI-110024.	011-45721376
7	NARELA	U-59, LAMPUR ROAD, NARELA, DELHI- 110040.	9899401305
8	PITAM PURA	RAMA MARKET, PITAMPURA, DELHI-110034.	011-45725697
9	YAMUNA VIHAR	COMMERCIAL SHOPPING CENTRE, 'C' BLOCK, PLOT NO.1, YAMUNA VIHAR, DELHI-110053.	011-45545633 011-41437491
10	NANGLOI	PLOT NO.1-B, DHARAM COLONY, NANGLOI JAT, DELHI - 110041.	8595410769
11	SHAHDARA	1/3749-50 SARAL COMPLEX RAM NAGAR, LONI ROAD, SHAHDARA, DELHI - 110032.	011-47510182 011-47083976
12	NAJAFGARH	PLOT NO.2, BLOCK-B, OLD ROSHAN PURA, NAJAFGARH, DELHI - 110043.	011-49295315
13	ROHINI	UNIT NO.41, IST FLOOR, CSC BLOCK C, SECTOR 15, ROHINI, DELHI-110085.	011-43521895
14	MEETHA PUR	223, 1 ST FLOOR VILLAGE MEETHAPUR , P.O. BADARPUR , NEW DELHI -110044	011-41064645
15	KARAWAL NAGAR	K-182, RAJESH PILOT CHOWK KARAWAL NAGAR INDL.AREA OPP.DTC BUS TERMINAL, NEW DELHI - 110094.	7290998578
16	ARB. & RECOVERY CELL	3-C/5,OPP.LIBERTY CINEMA, NEW ROHTAK ROAD, NEW DELHI-110005.	011-41418761

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