



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

Annexure 1⁴
Form A, Form of Balance Sheet
Balance Sheet of DELHI NAGRIK SEHKARI BANK LTD.
(000's omitted)

Balance as on 31st March 2025			
	Schedule	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
Capital and Liabilities			
Capital	1	164,138.00	162,339.00
Reserve and Surplus	2	402,495.00	394,247.00
Deposits	3	3,720,677.00	3,765,049.00
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	918,641.00	821,478.00
Total		5,205,951.00	5,143,113.00
Assets			
Cash and balances with Reserve Bank of India	6	63,493.00	79,346.00
Balance with banks and money at call and short notice	7	392,642.00	559,368.00
Investments	8	2,565,848.00	2,659,028.00
Advance	9	1,209,905.00	941,638.00
Fixed Assets	10	37,298.00	38,599.00
Other Assets	11	936,765.00	865,134.00
Total		5,205,951.00	5,143,113.00
Contingent liabilities	12	258,023.00	252,284.00
Bills for collection		0.00	5,818.00

sd/- (ANOOP KUMAR WAHI) CHIEF EXECUTIVE OFFICER
sd/- (SACHIN SHARMA) PROFESSIONAL DIRECTOR
sd/- (PARDEEP KUMAR SHARMA) CHAIRMAN
sd/- (SOMVIR) DIRECTOR
PLACE : NEW DELHI For PUNAM KUMAR GUPTA & ASSOCIATES
DATED : 27.06.2025 chartered Accountants FRN: 013416N
UDIN : 25507778BMNAWM6915 CA MEGHA AGGARWAL (Partner) M.NO. 507778

Annexure I

Schedule 1 - Capital		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
For Nationalised Banks		
Capital (Fully owned by Central Government)	0.00	0.00
For Banks incorporated outside India Capital		
(I) The amount brought in by banks by way of start-up capital as prescribe by RBI should be known under this head.	0.00	0.00
(II) Amount of deposit kept with RBI under Section 11(2) of the Banking Regulation Act, 1949.	0.00	0.00
Total	0.00	0.00
For Other Banks Authorised Capital (25,00,000 shares of Rs. 100/- each)	250,000.00	250,000.00
Issued Capital (shares of Rs. each)	0.00	0.00
Subscribed Capital (16,23,387 shares of Rs. 100/- each)	164,138.00	162,339.00
Called-up Capital (shares of Rs. each)	0.00	0.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares	0.00	0.00
Total	164,138.00	162,339.00

Schedule 2 - Reserves and Surplus		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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
VI. Revenue and Other reserves Detail(*)		
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 RESERVES	10,105.00	0.00
DIVIDEND EQUALISATION FUND	0.00	10,105.00
BAD DEBTS RESERVE	220,927.00	231,427.00
ADMISSION 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		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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 Deposits)	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

Schedule 4 - Borrowings		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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
INTEREST 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
DEFERRED 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 Balance with Reserve Bank of India (000's omitted)		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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

Schedule 7 - Balances with Banks and Money at Call and Short Notice		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Investment in India		
(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) Other (to be specified) (SIDBI BONDS)	0.00	0.00
Total	2,565,848.00	2,659,028.00
II. Investment 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) Other 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

Schedule 9 - Advances		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
A. (I) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdraft 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 Sectors	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 Sectors 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

Schedule 10 - Fixed Assets		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Premises	32,208.00	32,478.00
At cost as on 31st March of the preceding year	32,078.00	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		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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. RECEIVABLE - NPA	874,769.00	775,828.00
(B) INTT. RECEIVABLE - INVES	44,876.00	51,755.00
(C) INTT. RECEIVABLE - 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 * (Details 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 MISAPPROPRIATION/ ROBBERY OF CASH	2,351.00	2,351.00
CLEARING SUSPENSE ACCOUNT	-135.00	8,616.00
SUSPENSE ACCOUNT/ COVID 19 EXGRATIA	0.00	0.00
PREMIUM PAID FOR ACQUISITION OF INVESTMENT	0.00	0.00
PREPAID INSURANCE/ 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 CERSA/ 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

Schedule 12 - Contingent liabilities		
	As on 31.03.2025 (Current year)	As on 31.03.2024 (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