



**International Year  
of Cooperatives**

Cooperatives Build  
a Better World

**29<sup>th</sup>**

# **ANNUAL REPORT**

## **2024-25**



Dr. S. Farooq, President of The Himalaya Drug Company, being felicitated by Mr. S.R. Hashim, Mr. M.Q.H. Beg, and Ms. Fizza Beg of Jamia Cooperative Bank during the Founder's Day celebration at India Islamic Cultural Centre, New Delhi on April 13, 2025.



Rishta Yaqeen Ka

**JAMIA CO-OPERATIVE  
BANK Ltd.**

**RBI LICENSE No. ND.1179 P.**  
[www.jamiacoopbank.com](http://www.jamiacoopbank.com)

*Moving forward  
In line with your vision*

**FOUNDER  
JAMIA CO-OPERATIVE BANK LTD.**



**Janab Mirza Faridul Hasan Beg  
10.01.1936 - 06.05.2015**

## BOARD OF DIRECTORS W.E.F. 11.06.2023

### Chairman



**Mr. M.Q.H. Beg** is a Civil Engineer by profession and a highly successful businessman. Besides having interests in various and diverse businesses, he is also on the board of a number of educational, social and charitable organizations. His inclination towards technology resulted in the Bank becoming the first Cooperative Bank in Delhi to host the CBS system on the cloud, with NEFT & RTGS services and it introduced its own onsite ATM network, RuPay enabled Debit Card, POS Services, E-lobby facility and E-commerce services, etc. His customer-centric approach and exceptional management skills helped the Bank to grow continuously and surpass its targets year after year.

**Address & Contact :** 46, GF, Ishwar Nagar, New Delhi-110065 - Phone No.: 9350232428

### Vice-Chairman

**Mr. Chetan Sharma**, A management graduate from Delhi with an exposure of around 50 years from Indian Tea Industry, Public Relation, Banking, Multinational lubricant organisations to Global Crude oil and Petroleum Products trading. He was General Manager in an International lube Manufacturing and Marketing company, and later served as Senior Advisor to Sumitomo Corporation (Japan), Petroleum Division from 2007 to 2017. All his life he has worked with peerless integrity, dedication and commitment in every field he has worked for, and always been leading from the front. He is an avid and pro-active personality, actively involved in various social and community service programs.

**Address & Contact :** 31, GF, Ishwar Nagar (East), Mathura Road, New Delhi-110065 - Phone No.: 9868010406



**Dr. S.R. Hashim** (Director) is an economist and completed his Master Degree from the University of Lucknow, Doctorate of Economics from the University of Poona and Fellowship from the University College of Wales (UK). He held the positions of Professor and Head, Department of Economics at M.S. University of Baroda and Director, Institute of Economic Growth, Delhi. He served in the Planning Commission of India as Advisor, Principal Advisor, Member and Member Secretary. He was Ambassador of India to Kazakhstan, Member and then Chairman, Union Public Service Commission of India. Dr. Hashim is at present Director, Institute for Studies in Industrial Development, New Delhi.

**Address & Contact :** C-40, Jaswant Appt. Jamia Nagar, Okhla, New Delhi-110025 - Phone No.: 9818233038

**Mr. Ahmad Sayeed** (Director) graduated in Engineering (Civil). He also holds a Diploma in Civil and Rural Engineering. He worked with the Municipal Corporation of Delhi and retired from the post of Joint Director in 2001 after a long service of 41 years. He is a founding member of Dr. Zakir Hussain Cooperative Group Housing Society. He is also a founding member and former Vice-chairman of Jamia Cooperative Bank Ltd. His vast experience and excellent management skills play a key role in the progress of the Bank.

**Address & Contact :** 78, Zakir Bagh, New Delhi-110025 - Phone No.: 9811384214

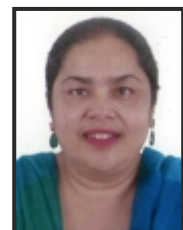


**Ms. Rehana Mishra** (Women Director) is the grand-daughter of the late Dr. Zakir Hussain, former President of India. She has studied English literature and is an editor with K.W. Publishers. She is a prominent social worker and devoted to the cause of the poor and downtrodden. She plays a vital role in forming HR, Micro Finance policies and CSR activities of the Bank.

**Address & Contact :** 264/1, Gulmohar Avenue, Near Tikona Park, P.O. Jamia Nagar, New Delhi-110025 - Phone No.: 9811237874

**Ms. Nishat Afza Beg** (Director) is a Civil Engineer by profession and a successful businesswoman. She is the first female Civil Engineer to graduate from Jamia Millia Islamia, New Delhi. She started her career with M/s Kothari & Associates, a renowned architecture firm of Delhi. She has expertise in Interior Decoration and has completed a number of large projects in the fields of hospitality, healthcare, modern trade, food chains and commercial office space. She possesses exceptional management skills and is a firm believer that the workforce of an organization is the key behind the success of the organization. She plays an important role in the HR policies of the Bank.

**Address & Contact :** 190, Sukhdev Vihar, New Delhi-110025 - Phone No.: 9810809478



## BOARD OF DIRECTORS W.E.F. 11.06.2023



**Mr. Rajesh Gupta** (Professional Director) is a Commerce Graduate from University of Delhi and a Fellow Member of The Institute of Chartered Accountants of India. He is a practicing Chartered Accountant and Proprietor of the Firm, M/s. MARG ASSOCIATES, having a client base both in India and overseas.

Mr. Gupta, is Professional Director in a large number of companies and also in Jamia Cooperative Bank Ltd. He provides valuable advice to the Bank to improve its performance, through the analysis of existing organizational problems and development of plans for improvement, along with rendering comprehensive professional expertise in the Audit Committee, Investment Committee and ALCO Committee of the Bank.

**Address & Contact:** D-12 A, 2nd Floor, Hauz Khas, New Delhi-110016 - Phone No.: 9811019764

**Dr. Faiz Waris** (Women Director) is a Science graduate and holds a doctorate in Chemistry. She joined Indian Oil Corporation (IOC) as a Scientist and worked at various posts. During her tenure with IOC, she headed the Public Relations Division, Human Resource Division, Training Division and Coordination Division of the Corporation. She has widely travelled in India and abroad and delivered lectures on various topics. She retired as Chief Manager. Her scientific approach and vast technical and administrative experience is a guiding force in the growth of the Bank.

**Address & Contact:** 148, Zakir Bagh, New Delhi-110025 - Phone No.: 9899888559



**Mr. Mirza Zafar Beg** (Director) is a qualified Civil Engineer and has a successful business in civil and interior work. He has a golden heart, and is specially devoted to social work. Because of his benevolent nature, his mobile number is on the speed dial list of almost every distressed person's mobile phone. He has extended help and support to innumerable people for marriages and funerals. Mr. Mirza Zafar Beg is always ready to give a helping hand, supporting people, irrespective of caste, creed or class, not only in their personal problems but also regarding broader social issues such as poverty, unemployment and education. He helps people develop their skills and abilities, using his own resources and those of the community to resolve problems.

**Address & Contact:** 46, 1st Floor, Ishwar Nagar, New Delhi-110065 - Phone No. 9810107235

**Mr. R. Suresh Kumar** (Director) completed his graduation from Deshbandhu College, University of Delhi and worked in the senior management capacity with a number of leading companies in Delhi. Presently, he is working as a Project Director on numerous projects in India and abroad. His exceptional negotiating skills and thorough knowledge of the subject have a major impact in various establishment related decisions of the Bank.

**Address & Contact:** 205, Nav Shakti Appt., Sec-46, Faridabad, Haryana-121010 - Phone No.: 9891007117



**Mr. Irfan Ahmad Khan** (Director) completed his graduation in B.Sc. and Masters in Sciences from Aligarh Muslim University and also has a Masters Degree in Business Administration (M.B.A) from F.M.S., Delhi University. With work experience spanning around 50 years in India and abroad, he has vast experience in the fields of Human Resources, Industrial Relations, Logistics. He started his career in the Private Sector at GEEP Industrial Syndicate Ltd., and then joined Engineering Projects India Ltd. (E.P.I.), A Government of India Enterprise. He has effectively established Training & Development Department in E.P.I. His keen interest in the field of Behaviour Science helped in formulating effective HR & IR Strategies in organisations he was associated with.

**Address & Contact:** 55, Zakir Bagh, New Delhi-110025 - Phone No.: 9910604282

**Mr. Rahat Usmani** (Professional Director) is a Certified Associate of Indian Institute of Bankers (CAIIB), Mumbai. He also has a graduate degree in Commerce and Law and joined State Bank of India in the year 1984. He served as Branch Manager, Sr. Manager and Manager (Loans) in Garhwal (Hill region) most of his life. He is an expert of personal loans and has received awards for the same. He has also won numerous awards throughout his service and got recognition as Specialist of Agriculture Advances, SME loans, NPA management and Public Relations. He has always been a favourite of senior citizens and pensioners, as he has efficiently delivered services to them. He has also lent a helping hand to students by providing them with education loans.

**Address & Contact:** Taj Appt. 3rd Floor, Street No.1, Ghaffar Manzil, New Delhi -110025 - Phone No.: 9810978027







**NOTICE TO MEMBERS  
JAMIA CO-OPERATIVE BANK LTD.**

2/30, Sarai Jullena, New Delhi-110025

Tel: 26322236, 64558232

E-mail: [info@jamiacoopbank.com](mailto:info@jamiacoopbank.com)

Website: [www.jamiacoopbank.com](http://www.jamiacoopbank.com)

Notice is hereby given that the Twenty Ninth Annual General Meeting of the members of Jamia Co-operative Bank Ltd will be held on Sunday, **the 21st September, 2025 at 11:00A.M. at the B.S. Abdur Rahman Auditorium, India Islamic Cultural Centre, 87-88 Lodhi Road, New Delhi – 110003**, to transact the following business:

1. To confirm the Minutes of the last Annual General Meeting held on 14th September, 2024.
2. To adopt the Auditor's Report together with the Balance Sheet and Profit & Loss Account for the year ended 31st March, 2025. (For detailed report, please visit [www.jamiacoopbank.com](http://www.jamiacoopbank.com))
3. To consider and adopt the report of the Board of Directors.
4. To approve the appropriation of profit earned during the period from 01st April, 2024 to 31st March, 2025.
5. To transact any other business with the permission of the Chair, for which prior notice should be received by the Bank latest by 15th September, 2025

By Order of the Board of Directors

Place: New Delhi

Date: 30.06.2025

Sd/-  
**(Mohammad Adil)**  
Managing Director

Note: If the quorum is not complete by 11:30 A.M. the meeting shall be adjourned. The adjourned meeting will be held on the same day at the same place after 15 minutes i.e. at 11:45 A.M.



## JAMIA CO-OPERATIVE BANK LTD.

*Rishta Yaqeen Ka*

### DIRECTOR'S REPORT 2024-2025

Dear Members,

The Directors of your bank feel immense pleasure in placing before you the **29th Annual Report** of your bank containing the audited accounts for the financial year ended **31st March 2025**.

Your Bank was established by **Late Mirza Faridul Hasan Beg Sb**, a renowned social worker and philanthropist, with the national objective of financial inclusion and fulfilling the **banking needs** of the poor and downtrodden sections of the society, who were unable to transact with any other commercial bank.

Your Society was registered with the **Registrar of Cooperative Societies NCT Delhi** vide registration number 6(U) JCB/RCS dated 31st July 1995 and received banking license number UBD.ND.1179 P. dated 27th November 1995 from the **Reserve Bank of India** for conducting banking business in the area of Delhi.

Your bank started its operation on 28th December 1995 by opening its first branch at **Batla House** area in the Jamia Nagar locality, and later expanded to **Sarai Jullena, Abul Fazal Enclave, Madanpur Khadar, Zakir Nagar, Sangam Vihar, Jasola and Badarpur** areas of Delhi.

Under the dynamic leadership of **Mr. M.Q.H. Beg, Chairman**, and the exemplary guidance of the Board of Directors, your bank has transformed into a modern, technology-driven institution, comparable to any other commercial bank. Some major milestones achieved by the bank under the leadership of the Chairman Mr. Mirza Qamrul Hasan Beg, are summarized below:

In **2012**, your bank launched **anywhere banking** by introducing a **cloud-based Core Banking System (CBS)** enabling its customer to transact from any branch of the bank.

In **2013**, your bank launched the **host-to-host NEFT and RTGS** facilities, enabling its customers to receive and transfer funds immediately and seamlessly from and to other bank accounts.

In **2015**, your bank launched the **Aadhaar Payment Bridge System (APBS)**, a product of the National Payment Corporation of India (NPCI), to receive payments under the Direct Benefit Transfer (DBT) of various Central and State government schemes. With the introduction of this facility, a large number of customers of the bank are receiving various payments such as LPG subsidy, social pension, student scholarship, etc directly into their Jamia Bank account.

In **2015**, your Bank launched the magnetic strip base **RuPay Debit Cards**, also a product of NPCI, which was later in 2016 replaced with more secure chip base cards. With the introduction of the debit card facility, a large number of customers of the bank are now able to make payments at merchant outlets (**POS**), and for online (**E-Commerce**) purchases, besides for withdrawal of cash from the ATMs of any bank.

In **2017**, extending the **any time banking**, your Bank launched its own onsite **ATM machines** at all the branches of the bank and **Cash Deposit, Cheque Deposits and Pass Book printing machines** at the Batla House and Zakir Nagar branches of the bank. Later, in **2022**, these machines were replaced with state-of-the-art **Cash Recycler Machines** at the Batla House, Sarai Jullena, Abul Fazal Enclave and Jasola Branches. Presently, a large number of customers of the bank use these machines to deposit cash into their accounts, including loan accounts, and also extended withdrawal facilities to customers of other banks.

In **2023**, your bank launched the **Immediate Mobile Payment Service (IMPS)**, enabling customers to access various account-related information, submit cheque book requests, and carry out immediate fund transfers using their smart phone. A large number of customers have registered for the IMPS and are using it extensively with ease.

In **2024**, your bank launched the **Unified Payments Interface (UPI) services** on the same platform, enabling customers to **execute payments digitally** with ease. Within a short span of time, more than 5,000 customers have enrolled for the services and are using the same conveniently. The success of the UPI services can be measured by their usage. In the last financial year more alone, than 18 lakh financial transactions were executed, using the UPI platform of the bank. To avail of the benefits of the UPI facility, Jamia Bank requests those customers who have not yet registered for mobile banking to **visit their home branch to activate mobile banking**.

On **27th December 2024**, your bank received permission from the Reserve Bank of India to **shift the Sangam Vihar branch** of the bank, and within a very short time, on 30th June 2025, the bank shifted its Sangam Vihar branch to better and more approachable premises, at **RZ-142, Near Sheetla Mata Mandir, Main Jagdamba Road, Tughlaquabad Extn., New Delhi**.

**Audit** - The accounts of the bank for the year ended 31st March 2025, were audited by **M/S Hingorani & Co., Chartered Accountants**. As per the opinion of the auditors, the financial statements give the information required by the Banking Regulation Act 1949 in the manner so required, in conformity with the accounting principles generally accepted in India, and give a **true and fair view of the state of affairs of the Bank as at 31st March 2025**. The bank has been awarded "A" Classification by the auditors. The Board of Directors expressed its sincere thanks to the auditors for their co-operation, guidance, and suggestions made by them while conducting the audit of the bank.

# JAMIA CO-OPERATIVE BANK LTD.

Rishta Yaqaen Ka



## PERFORMANCE HIGHLIGHTS

**Membership** – The membership of the bank increased by 118 (0.81%) from 14,524 as on 31.03.2024 to 14,642 as on 31.03.2025. During the year, 360 new members joined the bank, while 242 members resigned from the membership of the bank. **The Board also advised all the members to update their KYC information in the bank's record. For the same, members may submit KYC documents at the Shares Department at the Head Office. For any clarification or help, they may contact Ms Najmus Sahar at phone No: 011-26322236. The membership of Non-KYC compliant members is liable to be / may be cancelled.**

**Share Capital & Reserves**– The share capital of the bank increased by Rs.18.58 Lakhs (2.54%) from Rs.731.82 Lakhs as on 31.03.2024 to Rs.750.40 Lakhs as on 31.03.2025, whereas the reserve of the bank increased by Rs.246.03 Lakhs (6.09%) from Rs.4,037.96 Lakhs as on 31.03.2024 to Rs.4,283.99 Lakhs as on 31.03.2025.

**Capital to Risk-weighted Assets Ratio (CRAR)** – For the year ended 31.03.2025, the CRAR of the Bank is 22.38 % as against the minimum requirement of 12% as prescribed by the Reserve Bank of India.

**Business of the Bank**–The business of the bank increased by Rs.17.19 Crores (3.93%) from Rs.437.41 Crores as on 31.03.2024 to Rs.454.60 Crores as on 31.03.2025.

**Deposits**–Deposits of the bank increased by Rs.7.01 Crores (2.31%) from Rs.303.71 Crores as on 31.03.2024 to Rs.310.72 Crores as on 31.03.2025. The deposits up to Rs.5.00 Lakhs of all customers of the Bank are also insured with DICGC.

**Advances** – Gross Advances of the bank increased by Rs.10.18 Crores (7.61%) from Rs.133.70 Crores as on 31.03.2024 to Rs.143.88 Crores as on 31.03.2025. Whereas net advance (after reducing the provision held for bad and doubtful debts) increased by Rs.7.71 Crores (6.38%) from Rs.120.74 Crores as on 31.03.2024 to Rs.128.45 Crores as on 31.03.2025.

**Non-Performing Assets (NPAs)** –During the year, the bank made recovery of Rs.320.40 lakhs in NPA accounts. Accounts amounting to Rs.138.13 lakhs added to NPAs due to fresh slippage. The gross NPA of the bank decreased by Rs.182.27 lakhs from Rs.1,926.47 lakhs (14.41%) as on 31.03.2024 to Rs.1,744.20 lakhs (12.12%) as on 31.03.2025 and the net NPA of the bank remained NIL as per earlier guidelines. However, the Reserve Bank of India, vide circular dated 2nd August 2024 changed the treatment of the Bad and Doubtful Debts Reserve and excluded it for arriving at the net NPA. Consequently, in the financial year under review, after excluding the Bad and Doubtful Debts Reserve, amounting to Rs.1103.50 lakhs, the net NPA of the bank stood at Rs.104.69 lakhs (0.94%).

**Gross & Net Profit** – Despite the tremors in the global economy, the Indian economy remained resilient and grew in-line with the Reserve Bank of India's expectations. With the opening of the domestic economy, the Board of Directors of your bank adopted a growth-oriented approach and framed policies accordingly. The management and staff of the bank executed the same efficiently and managed to maintain growth in both deposits and advances and also substantial recoveries in the NPA accounts. With enhanced monitoring and timely follow-up and prompt initiation of legal action, the bank managed to contain fresh slippage of accounts to the NPA category. In the current financial year, the money market conditions have also improved, resulting in appreciation on investments in government securities. Combining all these factors, in the current financial year, your bank has earned **Net Profit (PAT) of Rs. 3,30,63,104/-** for the financial year ended 31st March 2025.

**Appropriation of Profit**–The Board of Directors proposed appropriation of profit as under:

S.No.	Title of the Reserve	Amount in ₹.
1.	Statutory Reserve (25%)	82,65,776
2.	Bad & Doubtful Debts Reserve (25%)	82,65,776
3.	Dividend Payable for Financial Year 2024-25	88,66,043
4.	Free Reserve	70,00,000
5.	Investment Fluctuation Reserve	6,65,509
	<b>Net Profit</b>	<b>3,30,63,104</b>

The appropriation proposed is in accordance with the provisions of the Delhi State Cooperative Societies Act 2003.

**Dividend** – After appropriating the profit towards statutory requirements, the Board of Directors of your Bank recommended the distribution of the remaining profit amongst the members of the bank, and proposed **12% dividend** for financial year 2024-25, subject to approval by the general body.

**Acknowledgments** - The Chairman and the Board of Directors extend their heartfelt appreciation to the staff members for their diligent efforts and hard work in recovering Non-Performing Asset (NPA) accounts. The Board also acknowledges the significant contributions made by the members of the Board of Management, in line with the expectations set by the Reserve Bank of India.

Additionally, the Board expresses its sincere gratitude to the officials of the Registrar of Cooperative Societies and the Reserve Bank of India for their unwavering support and valuable guidance.

Sd/-  
(Mirza Qamrul Hasan Beg)  
Chairman

5



## JAMIA CO-OPERATIVE BANK LTD.

*Rishta Yaqeen Ka*

### Report on Audit of the Standalone Financial Statements of Jamia Co-operative Bank Limited

To,  
**The Board of Directors / The Members of Bank,  
Jamia Co-operative Bank Limited,  
New Delhi.**

#### Opinion

1. We have audited the accompanying Standalone Financial Statements of **Jamia Co-operative Bank Limited** ('the Bank') which comprise the Balance Sheet as at March 31, 2025, the Statement of Profit and Loss and the Statement of Cash Flows for the year then ended and notes to Financial Statements including Significant Accounting Policies and other explanatory information in which are included returns for the year ended on that date of 8 branches audited by us.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Banking Regulation Act 1949 ("the Act") in the manner so required and are in conformity with the accounting principles generally accepted in India and give true and fair view of the state of affairs of the Bank as at March 31, 2025, and its Profit and its Cash Flows for the year ended on that date.

#### Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by The Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Standalone Financial Statements under provision of the Act and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

#### Key Audit Matters

4. Key audit matters are those matters that in our professional judgment were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters.

#### Information Other than the Financial Statements and Auditors Report thereon

5. The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Management report but does not include the Standalone Financial Statements and our Auditor's report thereon.

Our opinion on the Standalone Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Standalone Financial Statements, our responsibility is to read the other information and in doing so consider whether the other information is materially inconsistent with the Standalone Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.





If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements**

6. The Bank's Board of Directors is responsible with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards issued by The Institute of Chartered Accountants of India and provisions of Section 29 of the Banking Regulation Act 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safe guarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement whether due to fraud or error.

In preparing the Standalone Financial Statements, the management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

**Auditor's responsibilities for the Audit of the Financial Statements**

7. Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material If, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements whether due to fraud or error design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.



## JAMIA CO-OPERATIVE BANK LTD.

*Rishta Yaqeen Ka*

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or if such disclosures are inadequate to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation structure and content of the standalone financial statements including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Standalone Financial Statements that individually or in aggregate makes it probable that the economic decisions of a reasonably knowledgeable user of the Standalone Financial Statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Standalone Financial Statements.

We communicate with those charged with governance regarding among other matters the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Standalone Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

### **Report On Other Legal and Regulatory Requirements**

8. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 29 of the Banking Regulation Act 1949;

9. Subject to the limitations of the audit indicated in paragraph 6 above and as required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:

a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;



- b) The transactions of the Bank which have come to our notice have been within the powers of the Bank;
- c) The returns received from the branches of the Bank have been found adequate for the purposes of our audit.
- d) the profit and loss account shows a true balance of profit for the year then ended.

**10. We further report that:**

- a) we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches;
- c) the Balance Sheet, the statement of Profit and Loss and the Statement of Cash Flows dealt with by this report are in agreement with the books of account;
- d) In our opinion, the Balance Sheet, the statement of Profit and Loss and the Statement of Cash Flows comply with the applicable accounting standards to the extent they are not inconsistent with the accounting policies prescribed by Reserve Bank of India.

For **M/s HINGORANI M & CO.**  
Chartered Accountants  
FRN: 006772N

Sd/-  
SANJAY KUMAR NARANG  
(Partner)  
M. No. 090943  
UDIN: 25090943BMJJZT2992

PLACE : NEW DELHI  
DATED : 30<sup>th</sup> June, 2025



# JAMIA CO-OPERATIVE BANK LTD.

Rishta Yaqeen Ka

## BALANCE SHEET AS ON 31<sup>st</sup> MARCH, 2025

(Amount in thousand)

Particulars		Schedule No.	As on 31st March, 2025	As on 31st March, 2024
<b>A. Capital &amp; Liabilities</b>				
1. Capital		1	75,040	73,182
2. Reserve & Surplus		2	4,28,399	4,03,796
3. Deposits		3	31,07,199	30,37,056
4. Borrowings		4	-	-
5. Other Liabilities and Provision		5	3,72,012	3,20,933
<b>TOTAL</b>			<b>39,82,650</b>	<b>38,34,967</b>
<b>B. Assets</b>				
1. Cash and Balances with Reserve Bank of India		6	1,90,051	2,83,309
2. Balances with Banks and Money at Call & Short Notice		7	5,75,297	5,45,234
3. Investments		8	14,49,538	14,19,426
4. Advances		9	12,84,501	12,07,416
5. Fixed Assets		10	21,484	23,170
6. Other Assets		11	4,61,779	3,56,412
<b>TOTAL</b>			<b>39,82,650</b>	<b>38,34,967</b>
<b>C. CONTINGENT LIABILITIES</b>		12	34,836	27,024

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2025

(Amount in thousand)

Particulars		Schedule No.	Year Ended 31.03.2025	Year Ended 31.03.2024
<b>I. INCOME</b>				
1. Interest Earned		13	2,84,136	2,76,069
2. Other Income		14	32,305	25,443
<b>TOTAL</b>			<b>3,16,441</b>	<b>3,01,512</b>
<b>II. EXPENDITURE</b>				
1. Interest expended		15	1,04,293	1,02,077
2. Operating expenses		16	1,40,721	1,27,213
3. Provisions and Contingencies			38,364	35,282
<b>TOTAL</b>			<b>2,83,378</b>	<b>2,64,572</b>
<b>III. PROFIT/LOSS</b>				
1. Net Profit/Loss (-) for the year			33,063	36,940
2. Profit/(loss) brought forward				
<b>TOTAL</b>			<b>33,063</b>	<b>36,940</b>
<b>IV. Appropriations</b>				
1. Transfer to Statutory Reserves			8,266	9,235
2. Transfer to Revenue Reserves			15,931	19,068
3. Dividend Payable			8,866	8,637
<b>Balance carried over to Balance Sheet</b>			<b>33,063</b>	<b>36,940</b>

Sd/-  
Mohammad Adil  
Managing Director

Sd/-  
Rajesh Gupta  
Director

Sd/-  
Rehana Mishra  
Director

Sd/-  
Chetan Sharma  
Vice-Chairman

Sd/-  
M.Q.H. Beg  
Chairman

As per our Audit Report of even date  
For **M/s Hingorani M. & Co.**  
Chartered Accountants  
FRN : 006772N

Sd/-  
Sanjay Kumar Narang  
(Partner)  
M.No. 090943  
UDIN: 25090943BMJJZT2992

Place : New Delhi  
Date : 30.06.2025



# JAMIA CO-OPERATIVE BANK LTD.

Rishta Yaqeen Ka



Schedule-1 (Amount in thousand)		
Capital	As on 31st March, 2025	As on 31st March, 2024
(i) <b>Authorised Capital</b> (Unspecified shares of Rs. 100/- each)	75,040	73,182
(ii) <b>Subscribed And Paid-up Capital</b> 750,404 shares (731,822) of Rs.100/- each, fully paid up of the (ii) above, held by	-	-
(iii) <b>Less: Calls unpaid</b>	-	-
(iv) <b>Add: Forfeited shares</b>	-	-
<b>TOTAL</b>	<b>75,040</b>	<b>73,182</b>

Schedule-2 (Amount in thousand)		
Reserves & Surplus	As on 31st March, 2025	As on 31st March, 2024
(I) <b>Statutory Reserve</b>	1,54,795	1,45,560
Opening Balance	1,45,560	1,37,782
Additions during the year	9,235	7,778
Deductions during the year	-	-
(ii) <b>Capital Reserves</b>	-	-
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
(iii) <b>Share Premium</b>	-	-
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
(iv) <b>Revenue and Other Reserves</b>	2,40,541	2,21,296
Opening Balance	2,21,296	2,12,782
Additions during the year	19,245	8,514
Deductions during the year	-	-
(v) <b>Balance in Profit and Loss Account</b>	33,063	36,940
<b>TOTAL</b>	<b>4,28,399</b>	<b>4,03,796</b>

Schedule-3 (Amount in thousand)		
Deposits	As on 31st March, 2025	As on 31st March, 2024
<b>A. I. Demand Deposits</b>	-	-
(i) From banks	-	-
(ii) From others	4,95,299	5,01,793
<b>II. Saving Bank Deposits</b>	16,72,706	16,09,071
<b>III. Term Deposits</b>	-	-
(i) From banks	-	-
(ii) From others	9,39,194	9,26,192
<b>B (i) Deposits of branches in India</b>	31,07,199	30,37,056
<b>(ii) Deposits of branches outside India</b>	-	-
<b>TOTAL</b>	<b>31,07,199</b>	<b>30,37,056</b>

**JAMIA CO-OPERATIVE BANK LTD.***Rishta Yaqeen Ka*

<b>Schedule-4</b> (Amount in thousand)		
<b>Borrowings</b>	<b>As on 31st March, 2025</b>	<b>As on 31st March, 2024</b>
<b>I. Borrowings in India</b>	-	-
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
<b>II. Borrowings outside India</b>	-	-
<b>Total (I and II)</b>	-	-
<b>Secured borrowings included in I and II above</b>	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

<b>Schedule-5</b> (Amount in thousand)		
<b>Other Liabilities and Provisions</b>	<b>As on 31st March, 2025</b>	<b>As on 31st March, 2024</b>
<b>I. Bills Payable</b>	3,04,607	2,51,146
<b>II. Inter-office adjustment (net)</b>	-	-
<b>III. Interest accrued</b>	11,707	9,777
<b>IV. Others (including provisions)</b>	55,698	60,010
<b>TOTAL</b>	<b>3,72,012</b>	<b>3,20,933</b>

<b>Schedule-6</b> (Amount in thousand)		
<b>Cash and balances with Reserve Bank of India</b>	<b>As on 31st March, 2025</b>	<b>As on 31st March, 2024</b>
<b>I. Cash in hand (including foreign currency notes)</b>	45,673	92,499
<b>II. Balance with Reserve Bank of India</b>	-	-
(i) in Current Account	1,44,378	1,90,810
(ii) in Other Accounts	-	-
<b>TOTAL</b>	<b>1,90,051</b>	<b>2,83,309</b>

<b>Schedule-7</b> (Amount in thousand)		
<b>Balance with banks and money at call and short notice</b>	<b>As on 31st March, 2025</b>	<b>As on 31st March, 2024</b>
<b>I. In India</b>		
<b>(i) Balances with Bank</b>		
(a) in Current Account	1,18,654	40,082
(b) in Other Deposit Accounts	4,01,643	5,05,152
<b>(b) Money at call and short notice</b>	-	-
(a) with banks	-	-
(b) with other institutions	55,000	-
<b>TOTAL</b>	<b>5,75,297</b>	<b>5,45,234</b>
<b>II. Outside India</b>		
(i) in Current accounts	-	-
(ii) in Other deposit accounts	-	-
(iii) Money at call and short notice	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>GRAND TOTAL</b>	<b>5,75,297</b>	<b>5,45,234</b>

# JAMIA CO-OPERATIVE BANK LTD.

Rishta Yaqeen Ka



Schedule-8 (Amount in thousand)		
Investments	As at 31st March, 2025	As at 31st March, 2024
<b>I. Investments in India in</b>		
(i) Government Securities	11,46,566	11,46,469
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	3,02,972	2,72,957
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	-	-
<b>TOTAL</b>	<b>14,49,538</b>	<b>14,19,426</b>
<b>II. Investments outside India in</b>		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others investments	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>
<b>GRAND TOTAL</b>	<b>14,49,538</b>	<b>14,19,426</b>

Schedule-9 (Amount in thousand)		
Advances	As at 31st March, 2025	As at 31st March, 2024
<b>A (i) Bills purchased and discounted</b>	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	3,68,006	3,80,956
(iii) Term loans	9,16,495	8,26,460
<b>TOTAL</b>	<b>12,84,501</b>	<b>12,07,416</b>
<b>B (i) Secured by tangible assets</b>	<b>13,52,863</b>	<b>12,54,560</b>
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	85,919	82,402
Less: Provision for Non-performing Assets	(1,54,281)	(1,29,546)
<b>TOTAL</b>	<b>12,84,501</b>	<b>12,07,416</b>
<b>C.I Advances in India</b>		
(i) Priority Sectors	6,46,183	7,20,093
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	7,92,599	6,16,869
Less: Provision for Non-performing Assets	(1,54,281)	(1,29,546)
<b>TOTAL</b>	<b>12,84,501</b>	<b>12,07,416</b>
<b>C.II. Advances in India</b>		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
<b>TOTAL</b>	<b>12,84,501</b>	<b>12,07,416</b>
<b>Grand Total (C.I and II)</b>	<b>12,84,501</b>	<b>12,07,416</b>

**JAMIA CO-OPERATIVE BANK LTD.***Rishta Yaqeen Ka*

<b>Schedule-10</b> (Amount in thousand)		
<b>Fixed Assets</b>	<b>As at 31st March, 2025</b>	<b>As at 31st March, 2024</b>
<b>I. Premises At cost as on 31st March of the preceding year</b>	-	-
<b>Other Fixed Assets (including furniture and fixtures) At cost as on 31st March of the preceding year</b>	21,484	23,170
<b>TOTAL (I and II)</b>	<b>21,484</b>	<b>23,170</b>

<b>Schedule-11</b> (Amount in thousand)		
<b>Other Assets</b>	<b>As at 31st March, 2025</b>	<b>As at 31st March, 2024</b>
<b>I. Inter-office adjustments (net)</b>	16	16
<b>II. Interest accrued (Investment)</b>	49,680	58,815
<b>III. Tax paid in advance/tax deducted at source</b>	3,069	(6,194)
<b>IV. Stationery and stamps</b>	209	973
<b>V. Non-banking assets acquired in satisfaction of claims</b>	-	-
<b>VI. Others</b>	4,08,805	3,02,802
<b>TOTAL</b>	<b>4,61,779</b>	<b>3,56,412</b>

**Note:- Priority Sector Lending (PSL) shortfall deposited with SIDBI of RS. 4,43,64,500/- 31.03.2024 and Rs. 9,04,52,500/- 31.03.2025**

<b>Schedule-12</b> (Amount in thousand)		
<b>Contingent Liabilities</b>	<b>As at 31st March, 2025</b>	<b>As at 31st March, 2024</b>
<b>I. Claims against the Bank not acknowledged as debts</b>		
<b>II. Liability for partly paid investments</b>		
<b>III. Liability on account of outstanding forward exchange and derivative contracts</b>	-	-
<b>IV. Guarantees given on behalf of constituents</b>	-	-
(a) In India		
(b) Outside India		
<b>V. Acceptances, endorsements and other obligations</b>		
<b>VI. Other items for which the Bank is contingently liable</b>		
Outstanding Liabilities for guarantees issued	2,336	2,599
Depositor Education and Awareness Fund (DEAF)	27,055	23,159
Disputed GST Demand	1,266	1,266
Disputes Income Tax Demand (AY 2021-2022)	4,179	
<b>TOTAL</b>	<b>34,836</b>	<b>27,024</b>

<b>Schedule-13</b> (Amount in thousand)		
<b>Interest Earned</b>	<b>Year Ended on 31.03.2025</b>	<b>Year Ended on 31.03.2024</b>
<b>I. Interest/discount on advances/bills</b>	1,40,444	1,33,012
<b>II. Income on investments (Govt Securities SLR)</b>	1,06,697	97,453
<b>III. Interest on balances with Reserve Bank of India and other inter-bank funds (Non SLR, Call Money, FDRs)</b>	36,995	45,604
<b>IV. Others</b>		
<b>TOTAL</b>	<b>2,84,136</b>	<b>2,76,069</b>



# JAMIA CO-OPERATIVE BANK LTD.

Rishta Yaqeen Ka



Schedule-14 (Amount in thousand)		
Other Income	Year Ended on 31.03.2025	Year Ended on 31.03.2024
I. Commission, exchange and brokerage	19,753	18,047
II. Profit on sale of investments	-	-
Less: Loss on sale of investments	-	(192)
III. Profit on revaluation of investments	12,546	7,327
Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets	-	-
Less: Loss on sale of land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/ in India	-	-
VII. Miscellaneous Income (Others Receipts)	6	261
<b>TOTAL</b>	<b>32,305</b>	<b>25,443</b>

Schedule-15 (Amount in thousand)		
Interest Expended	Year Ended on 31.03.2025	Year Ended on 31.03.2024
I. Interest on deposits	1,04,237	1,02,026
II. Interest on Reserve Bank of India/ Inter-bank borrowings	56	51
III. Others	-	-
<b>TOTAL</b>	<b>1,04,293</b>	<b>1,02,077</b>

Schedule-16 (Amount in thousand)		
Operating Expenses	Year Ended on 31.03.2025	Year Ended on 31.03.2024
I. Payments to and provisions for employees	65,412	62,231
II. Rent, taxes and lighting	23,720	21,807
III. Printing and stationery	609	602
IV. Advertisement and publicity	139	64
V. Depreciation on bank's property	3,541	3,784
VI. Director's fees, allowances and expenses	2,026	2,027
VII. Auditors' fees and expenses (including branch auditors)	132	132
VIII. Law charges	251	788
IX. Postages, Telegrams, Telephones, etc.	328	292
X. Repairs and maintenance	1,999	2,696
XI. Insurance	8,856	7,953
XII. Other Expenditure	33,708	24,837
<b>TOTAL</b>	<b>1,40,721</b>	<b>1,27,213</b>



**NOTICE TO CONCERNED MEMBERS OF  
JAMIA CO-OPERATIVE BANK LTD.**

2/30, Sarai Jullena, New Delhi-110025  
Tel: 26322236, 64558232  
E-mail: [info@jamiacoopbank.com](mailto:info@jamiacoopbank.com)  
Website: [www.jamiacoopbank.com](http://www.jamiacoopbank.com)

**NOTICE TO MEMBERS  
FOR SUBMISSION OF LATEST KYC DOCUMENTS**

It is to be stated that the bank is under legal obligation to obtain updated valid KYC (Know Your Customer) details from its existing members in order to maintain its "Membership Register" in compliance with Rule 39 of the Delhi Co-operative Societies Rules, 2007.

Please take notice that some members have failed to submit information to the bank about their whereabouts (latest residential address position) supported by valid KYC documents, despite the bank making sincere efforts, to the extent possible, in this regard.

Now, as an ultimate step, the bank is requesting all those members who have not submitted their latest / existing valid KYCs to the bank, to submit the same within 60 days from the date of this notice, to enable the bank to comply with the aforesaid Rule.

Consequent upon the non-submission of their latest valid KYCs, by the concerned member/s, the bank shall be compelled to cancel the membership of such member/s, following the instructions of the Competent Authority in this regard.

Your Co-operation in submission of valid KYCs immediately is solicited. You may contact on the above mentioned telephone numbers for any help/clarifications.

Place : New Delhi  
Date : 21.06.2024

Managing Director  
Jamia Co-operative Bank Ltd.

## BOARD OF MANAGEMENT W.E.F. 11.06.2023



**MR. RAJESH GUPTA**  
Chairman



**MR. RAHAT USMANI**  
Member



**MS. FIZZA BEG**  
Member



**MR. FAUZI SAYEED**  
Member



**MR. MIRZA RAHIL BEG**  
Member

## SENIOR MANAGEMENT TEAM AS ON 31.03.2025



**MR. MOHAMMAD ADIL**  
Managing Director



**MR. M. ZUBAIR AHMAD**  
AGM  
(BM - Jasola)



**MR. MAHFUZUL HAQUE**  
Chief Manager  
(Accounts & Audit)



**MRS. ATIKA ZAKIR**  
Chief Manager  
(BM - Batla House)



**MR. MOHD. YASIN**  
Sr. Manager  
(BM-Abul Fazal)



**MR. DEBOJIT PAUL**  
Sr. Manager - (IT)



**MRS. TABASSUM**  
Manager  
(BM-Sarai Jullena)



**MRS. UZMA SULTANA**  
Manager  
(BM-Madanpur Khadar)



**MR. BELAL AHMAD**  
Assistant Manager  
(ABM-Sangam Vihar-  
Tughlakabad)



**MR. SAKET KUMAR**  
Assistant Manager  
(ABM-Badarpur)



**MR. NADEEM AHMAD KHAN**  
Assistant Manager  
(ABM-Zakir Nagar)

## ADMINISTRATIVE OFFICE

**2/30, Sarai Jullena, New Delhi - 110025**

**Phone: 011-26322236, 011-40538929**

**E-mail: [info@jamiacoopbank.com](mailto:info@jamiacoopbank.com),**

**Web: [www.jamiacoopbank.com](http://www.jamiacoopbank.com)**



Prof. (Dr) Mohammad Afshar Alam, Vice-Chancellor of Jamia Hamdard University, Inaugurating the New Premises of the Sangam Vihar branch, located at RZ-142, Near Sheetla Mata Mandir, Main Jagdamba Road, Tughlaqabad Extension, New Delhi on 30th June 2025.

## BRANCHES

**Customer Care : 92104 00900**

Batla House : 011-41775324 (IFSC Code : UTIB0SJCB01)  
Abul Fazal Enclave : 011-46022336 (IFSC Code : UTIB0SJCB03)  
Zakir Nagar : 011-47360124 (IFSC Code : UTIB0SJCB05)  
Jasola Village : 011-45642786 (IFSC Code : UTIB0SJCB07)

Sarai Jullena : 011-40538942 (IFSC Code : UTIB0SJCB02)  
Madanpur Khadar : 9311421693 (IFSC Code : UTIB0SJCB04)  
Sangam Vihar : 011-71219807 (IFSC Code : UTIB0SJCB06)  
Badarpur : 011-26660209 (IFSC Code : UTIB0SJCB08)



**JAMIA COOPERATIVE BANK LTD**  
**2/30, Sarai Jullena, New Delhi-110025**

**SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNT FOR THE YEAR ENDING 31<sup>ST</sup> MARCH, 2025.**

**(A) SIGNIFICANT ACCOUNTING POLICIES:**

**1. GENERAL:**

Financial Statements have been prepared on historical cost convention and on accrual basis, except otherwise stated, based on Going Concern concept.

**2. ADVANCES:**

Advances outstanding have been classified under four categories, in accordance with the guidelines issued by the Reserve Bank of India:

- a) Standard Assets
- b) Sub-standard Assets
- c) Doubtful Assets
- d) Loss Assets

Gross advances are shown net of interest not collected/unrealized on Non-Performing Assets, whereas net advances are shown net of provisions held for Bad and Doubtful Debts. Provision for sub-standard/doubtful/loss assets have been arrived on outstanding balances, net of interest not collected/unrealized as per the guidelines of Reserve Bank of India.

**3. INVESTMENTS:**

- a) In terms of RBI guidelines, the entire investment portfolio of the Bank is classified under three categories viz 'Held to maturity', 'Available for Sale' and 'Available for Trading', which is decided at the time of acquisition of securities. Transfer of scrips, if any, from one category to another is done at the lowest of acquisition cost/book value/market value prevailing on the date of transfer and the depreciation, if any, on such transfer is fully provided for. Further, as per the Reserve Bank of India guidelines, investments in India are disclosed in the Balance Sheet under the following categories, i.e.:

- a) Government Securities
- b) Other approved securities
- c) Shares
- d) Debentures and Bonds
- e) Subsidiaries and/or joint ventures
- f) Others

The valuation of investments held in different categories are done in accordance with the guidelines issued by Reserve Bank of India, as mentioned hereunder: -

**(a) HELD TO MATURITY:**

Investments under Held to Maturity category are carried at acquisition cost. The excess of acquisition cost, if any, over the face value is amortized over the remaining period of maturity. Profit on



sale/redemption of investments in this category is first taken to Profit & Loss account and thereafter appropriated to the investment Fluctuation Reserve/Investment Depreciation Reserve Account. The Loss on sale of such securities is recognized in the Profit & Loss Account.

**(b) AVAILABLE FOR SALE:**

The individual securities in this category are marked to market.

Central Government Securities are valued at market prices or prices declared by Primary dealers Association of India, jointly with Fixed Income Money Market and Derivatives Association of India (FIMMDA).

Demand Treasury Bills are valued at purchase price/book value. Non-SLR securities such as Debentures/Bonds (other than debentures/bonds which are in the nature of advances) are valued at market price using YTM method.

Securities are valued scrip wise and the depreciation/appreciation under each category is aggregated based on the above valuation. Net appreciation, if any, on the above acquisition price in each sub-category is ignored, while the net depreciation is fully provided for.

**(c) HELD FOR TRADING:**

- (i) The individual securities are valued periodically, as per RBI guidelines, at market price, as available from the trades/quotes or as per price declared by FIMMDA in respect of each category under this classification. Depreciation, if any, is charged to revenue and net appreciation above acquisition price, if any, is ignored.
- (i) Cost such as brokerage, commission etc. relating to securities at the time of purchase is charged to revenue.
- (ii) Broken period interest on Debt Instruments/Government Securities up to the date of acquisition/disposal is treated as revenue item.
- (iii) Non-performing Investments are identified as stated below, as per the guidelines issued by Reserve Bank of India: -
  - (a) Securities/ preference share where interest/fixed dividends/installment (including maturity proceeds) is due and remains unpaid for more than 90 days.
  - (b) In case any credit facility availed by the issuer from the Bank is non-performing advance, investment in any of the securities issued by the same issuer is also treated as NPI.

4. **FIXED ASSETS:** Fixed assets are stated at their historical cost (inclusive of incidental expenses incurred on acquisition of assets) *less accumulated depreciation*.

**5. DEPRECIATION ON FIXED ASSETS:**

- (a) Fixed Assets are depreciated on written down value method at the rates consider appropriate by the management, as mentioned here under:
  - 1) Cupboards & Cabinet/Counters/Tables and other furniture etc. 10.00%
  - 2) Electrical Fittings & Office Equipment's 20.00%
  - 3) Strong Room 10.00%
  - 4) Computers/ATM Machines and software 33.33%



Depreciation on assets purchased during the year is charged for the entire year if the asset is purchased and retained for 180 days or more, otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

**6. REVENUE RECOGNITION:**

Income/Expenditure is generally accounted for on accrual basis, except the following:

- (a) **Income:** Interest income on non-performing assets, commission received/paid and locker rent are accounted for on cash basis.
- (b) **Expenditure:** Arbitration Charges, Legal Charges and Ex-Gratia payments are accounted for on cash basis.

**7. RETIREMENT BENEFITS:**

- (a) Payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed under the Employees Provident Fund and Miscellaneous Provisions Act 1952 and is accounted for on accrual basis.
- (b) Necessary provision for Leave Encashment is being made and is accounted for on accrual basis.
- (c) The Employees' Gratuity Fund Scheme is funded by the Bank and managed by a separate trust '**Jamia Co-operative Employees Gratuity Trust,**' which in turn manages their fund through approved schemes of LIC of India. The Contribution made by the Bank to LIC/Gratuity Trust is recognized in the Profit and Loss Account in the year in which the same is paid.

**8. ACCOUNTING FOR TAXES:**

Income Tax comprises Current tax and Deferred tax charge or credit (reflecting the tax effects of timing difference between accounting and taxable income for the period as determined in accordance with the AS-22 of the Institute of Chartered Accountants of India). The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantially enacted on the Balance Sheet date.

**9. IMPAIRMENT OF ASSETS:**

An assessment is made at each Balance Sheet whether there is any indication that an asset is impaired. If any such indication exists, an estimate of the recoverable amount is made and impairment loss, if any is provided.

**10. CONTINGENT LIABILITIES AND PROVISIONS:**

Past events leading to possible or present obligation is treated as contingent liabilities. Provision is recognized in the case of present obligation, where a reliable estimate can be made and where there are probable outflow of resources embodying forgoing of economic benefits to settle the obligation.

**11. EARNING PER SHARE:**

Basic earnings per share (EPS) reported is computed by dividing net profit after tax by the weighted average number of equities shares outstanding at the end of the year.

**12. APPROPRIATION OF PROFIT:**

Appropriation of Profit is made by the General Body on the recommendation of the Board of Directors, as prescribed under Bye-Law no. 44 of the Bank.



## NOTES ON ACCOUNTS

### 1. REGULATORY CAPITAL

#### a) Composition of Regulatory Capital

(Amount in Crore)

Sr. No.	Particulars	CurrentYear	PreviousYear
i)	Paid up share capital and reserves (net of deductions, if any)	40.68	32.15
ii)	Other Tier 1 capital	---	---
iii)	Tier 1 capital (i + ii)	40.68	32.15
iv)	Tier 2 capital	8.71	2.91
v)	Total capital (Tier 1+Tier 2)	49.39	35.06
vi)	Total Risk Weighted Assets (RWAs)	171.67	163.13
vii)	CET 1 Ratio (Paid-up share capital and reserves as percentage of RWAs)	23.70	19.71
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	23.70	19.71
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	5.06	1.78
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	24.95	20.96
xi)	Leverage Ratio*	---	---
xii)	Percentage of the shareholding of Government of India State Government (specify name) \$ Sponsor Bank\$	---	---
xiii)	Amount of paid-up equity capital raised during the year	---	---
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	---	---
(xv)	Amount of Tier 2 capital raised during the year, of which Give list8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	---	---



**b) Draw down from Reserves:**

There is no draw down from reversing during the current year.

**2. ASSET LIABILITY MANAGEMENT**

- a) **Maturity pattern of certain items of assets and liabilities – As per ANNEXURE -I**  
b) **Liquidity coverage ratio (LCR):** Not applicable to UCBs  
c) **Net Stable Funding ratio (NSFR):** Not applicable to UCBs

**3. INVESTMENTS**

- a) **Composition of Investment Portfolio (As at 31.03.2025) – As per ANNEXURE -II**  
**Composition of Investment Portfolio (As at 31.03.2024) – As per ANNEXURE-III.**

**(b) Movement of Provisions for Depreciation on Investments and Investment Fluctuation Reserve**  
**(Amount in Crore)**

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) Opening balance	2.52	3.25
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provision during the year	1.25	0.73
d) Closing balance	1.27	2.52
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening balance	2.91	2.84
b) Add: Amount transferred during the year	0.73	0.07
c) Less: Drawdown	0.00	0.00
d) Closing balance	3.64	2.91
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.18%	6.36%

- (c) Sale and transfers to/from HTM category:** No such transfer held during the year under audit.

**(d) Non-SLR investment portfolio**

- i) **Non-performing non-SLR investments**

**(Amount in Crore)**

Sr.	Particulars	Current Year	Previous Year
a)	Opening balance	--	--
b)	Additions during the year since 1st April	--	--
c)	Reductions during the above period	--	--
d)	Closing balance	--	--
e)	Total provisions held	--	--





ii) **Issuer composition of Non-SLR investment: As per ANNEXURE-IV.**

(e) **Repo transactions (in face value terms):** No such transaction during the current / previous year

#### **4. ASSET QUALITY**

(a) **Classification of advances and provisions held – As per ANNEXURE – V.**

<b>Ratios (in per cent)</b>	<b>Current Year</b>	<b>Previous Year</b>
Gross NPA to Gross Advances	12.12%	14.41%
Net NPA to Net Advances	0.82%	NIL
Provision Coverage Ratio	88.42%	67.24%

(b) **Sector-wise Advances and Gross NPAs – As per ANNEXURE – VI.**

(c) **Overseas assets, NPAs and revenue:** No such Assets/revenue in the current / previous year.

(d) **Particulars of resolution plan and restructuring:**

a. Particulars of resolution plan: Not applicable to UCBs.

b. Details of accounts subjected to restructuring: No account restructured during the year.

(e) **Divergence in asset classification and provisioning:** Not applicable to UCBs.

(f) **Details of financial assets sold to Asset Reconstruction Companies (ARCs):** No Asset sold to any ARC in the current / previous year.

(g) **Details of non-performing financial assets purchased/sold from/to other bank / Financial Institution / NBFCs (excluding ARCs):** No Asset purchased / sold to any other bank / Financial Institution / NBFC in the current / previous year.

(h) **Fraud accounts:** No fraudulent transaction occurred / reported in the current / previous year.

(i) **Disclosure under Resolution Framework for COVID-19 related stress:** No sub-standard account classified as standard asset under resolution framework for COVID-19 related stress in the current / previous year.



## 5. EXPOSURES

### (a) Exposure to real estate sector

(Amount in Crores)

Category	Current Year	Previous Year
<b>Direct Exposure</b>		
(a) Residential mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposures would also include non-fund based (NFB) limits	20.81	12.69
(b) Commercial Real Estate Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposures would also include non-fund based (NFB) limits	0.57	5.94
(c) Investments in mortgaged-backed securities (MBS)	---	---
(d) and other securitized exposures: Residential Commercial Real Estate	---	---
<b>Indirect Exposure:</b> Fund based and non-fund base exposures on National Housing Bank and Housing Finance companies.	---	---
<b>Total Exposure to Real Estate Sector</b>	<b>21.38</b>	<b>18.63</b>

(b) Exposure to capital market: No such exposure in the current / previous year.

(c) Risk category-wise country exposure: No exposure to country risk in the current / previous year.

(d) Unsecured Advances:

(Amount in Crores)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	8.59	8.10
Out of the above, amounts of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	---	---



Estimated value of such intangible securities	---	---
---	-----	-----

(e) **Factoring exposures:** No such exposure in the current / previous year.

(f) **Intra-group exposure:** No such exposure in the current / previous year.

(g) **Unhedged foreign currency exposure:** No such exposure in the current / previous year.

## 6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAs

### (a) Concentration of deposits

(Amount in Crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	25.08	21.78
Percentage of deposits of twenty largest depositors to total Deposits of the bank	8.07%	7.17%

### (b) Concentration of Advances

(Amount in Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	31.53	36.77
Percentage of advances to twenty largest borrowers to total Advances of the bank	21.91%	27.50%

### (c) Concentration of exposures

(Amount in Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	31.53	36.77
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	21.91%	27.50%

### (d) Concentration of NPAs

(Amount in Crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	8.28	10.52
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	47.47%	54.59%



7. **DERIVATIVES:** Not entered into any transaction in derivatives in the current and previous years.
8. **DISCLOSURE RELATING TO SECURITIZATION:** Not applicable to UCBs
9. **OFF BALANCE SHEET SPV SPONSORED (which are required to be consolidated as per accounting norms):** Not applicable to UCBs
10. **TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA Fund)**

(Amount in Crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	2.31	1.91
ii)	Add: Amounts transferred to DEA Fund during the year	0.40	0.41
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.01	0.01
iv)	Closing balance of amounts transferred to DEA Fund	2.70	2.31

**11. DISCLOSURE OF COMPLAINTS**

- (a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No		Particulars	Current Year	Previous Year
<b>Complaints received by the bank from its customers</b>				
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	2	3
3.		Number of complaints disposed during the year	1	3
	3.1	Of which, number of complaints rejected by the bank	0	0
4.		Number of complaints pending at the end of the year	0	0
<b>Maintainable complaints received by the bank from Office of Ombudsman</b>				
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	1	0
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0



	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

**(b) Top five grounds of complaints received by the bank from customers**

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year</b>					
Ground - 1 6. Recovery	-	1	--	-	--
Ground - 2 9. Levy of charges	--	1	-	1	--
Ground - 3	--	--	--	--	--
Ground - 4	--	--	--	--	--
Ground - 5	--	--	--	--	--
Others	--	--	--	--	--
<b>Total</b>					
<b>Previous Year</b>					
Ground - 1	--	--	--	--	--
Ground - 2	--	--	--	--	--
Ground - 3	--	--	--	--	--
Ground - 4	--	--	--	--	--
Ground - 5	--	--	--	--	--
Others	--	--	--	--	--
<b>Total</b>	--	--	--	--	--





## 12. DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA

No penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) in both current and previous year.

## 13. DISCLOSURE OF REMUNERATION

Particulars	Current Year	Previous Year
Remuneration to Managing Director	Amount in Rupees	
Gross Salary	19,99,058	18,39,138
<b>Total</b>	<b>19,99,058</b>	<b>18,39,138</b>

## 14. OTHER DISCLOSURE

### (a) Business ratios

Particulars		Current Year	Previous Year
(i)	Interest Income as a percentage to Working Funds	7.13%	7.48%
(ii)	Non-interest income as a percentage to Working Funds	0.81%	0.49%
(iii)	Cost of Deposits	3.35%	3.36%
(iv)	Net Interest Margin	4.52%	4.73%
(v)	Operating Profit as a percentage to Working Funds	1.16%	1.35%
(vi)	Return on Assets	0.83%	0.99%
(vii)	Business (deposits plus advances) per employee (in ₹ crore)	4.68	4.28
(viii)	Profit per employee (in ₹ crore)	0.03	0.03

### (b) Bancassurance business:

(Amount in Lakhs)

Particulars	Current Year	Previous Year
Income from IFFCO TOKIO General Insurance Company Ltd.	1.84	0.61



(c) **Marketing and Distribution:** No marketing and distribution business undertaken in the current / previous year.

(d) **Disclosures regarding Priority Sector Lending Certificates (PSLCs):** No PSLCs purchased / sold in the current / previous year.

**(e) Provisions and contingencies**

(Amount in Crore)

Particulars		Current Year	Previous Year
(i)	Provisions for NPI	---	---
(ii)	Provisions towards NPA	2.54	2.20
(iii)	Provision made towards Income Tax	1.71	1.68
(iv)	Other Provisions and Contingencies (with Details)	---	---

(f) **Implementation of IFRS converged Indian Accounting Standards (Ind AS):** Not applicable to UCBs

**(g) Payment of DICGC Insurance Premium**

Particulars	Current Year	Previous Year
Payment of DICGC Insurance Premium	0.36	0.34
Arrears in payment of DICGC premium	---	---

**(h) Disclosure of facilities granted to directors and their relatives – NIL**

(i) **Appropriation of Profit**—The Board of Directors proposed appropriation of profit as under, subject to approval by the Annual General Body of the Bank.

Sr No	Title of the Reserve	Amount in Rupees
1.	Statutory Reserve (25%)	82,65,776
2.	Bad & Doubtful Debts Reserve (25%)	82,65,776
3.	Dividend Payable for Financial Year 2024-25	88,66,043
4.	Free Reserve	70,00,000
5.	Investment Fluctuation Reserve	6,65,509
	<b>Net Profit</b>	<b>3,30,63,104</b>

The appropriation proposed is in accordance with the provisions of the Delhi State Cooperative Societies Act 2003.



ASSET LIABILITY MANAGEMENT											
MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES											
ANNEXURE I											
	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	(As at 31.03.2025) (Amount in ₹crore)
											Total
Deposits	13.63	5.53	5.88	5.78	8.41	3.86	24.82	39.51	61.79	49.95	310.72
Advances	14.28	0.03	0.08	0.15	1.91	3.23	4.65	23.85	13.95	31.13	143.88
Investments	0	11	0	3.09	3.13	7.03	7.01	26.32	18.84	42.47	190.61
Borrowings	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-



INVESTMENTS							
COMPOSITION OF INVESTMENT PORTFOLIO							
ANNEXURE II							
							(As at 31.03.2025)
							(Amount in ₹crore)
	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	68.89	-	-	-	-	-	68.89
Less: Provision for non-performing investments (NPI)	0	-	-	-	-	-	-
<b>Net</b>	<b>68.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68.89</b>
Available for Sale							
Gross	45.76	-	-	30.29	-	-	76.05
Less: Provision for depreciation and NPI	1.27	-	-	-	-	-	1.27
<b>Net</b>	<b>44.49</b>	<b>-</b>	<b>-</b>	<b>30.29</b>	<b>-</b>	<b>-</b>	<b>74.78</b>
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total Investments	114.65	-	-	30.29	-	-	144.94
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	1.27	-	-	-	-	-	1.27
<b>Net</b>	<b>113.38</b>	<b>-</b>	<b>-</b>	<b>30.29</b>	<b>-</b>	<b>-</b>	<b>143.67</b>



INVESTMENTS							
Composition of Investment Portfolio							
ANNEXURE III							
							(As at 31.03.2024)
							(Amount in ₹crore)
	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	68.89	-	-	-	-	-	68.89
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	68.89	-	-	-	-	-	68.89
Available for Sale							
Gross	45.76	-	-	27.3	-	-	73.06
Less: Provision for depreciation and NPI	2.52	-	-	-	-	-	2.52
Net	43.24	-	-	27.3	-	-	70.54
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	114.65	-	-	27.3	-	-	141.95
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	2.52	-	-	-	-	-	2.52
Net	112.13	-	-	27.3	-	-	139.43





**ISSUER COMPOSITION OF NON-SLR INVESTMENTS**

**ANNEXURE IV**

<b>(As at 31.03.2025)</b>											
<b>(Amount in ₹crore)</b>											
<b>Sr. No.</b>	<b>Issuer</b>	<b>Book Value</b>		<b>Extent of Private Placement</b>		<b>Extent of 'Below Investment Grade'</b>		<b>Extent of 'Unrated' Securities</b>		<b>Extent of 'Unlisted' Securities</b>	
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>		<b>(4)</b>		<b>(5)</b>		<b>(6)</b>		<b>(7)</b>	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	21.63	16.63	-	-	-	-	-	-	-	-
b)	FIs	6.64	8.64	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	2.02	2.02	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	0.32	0.32	-	-	-	-	-	-	-	-
	<b>Total *</b>	<b>29.97</b>	<b>26.97</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



ASSET QUALITY						
CLASSIFICATION OF ADVANCES AND PROVISIONS HELD						
ANNEXURE V						
						(As at 31.03.2025)
						(Amount in ₹ crore)
	Standard	Non-Performing			Total	
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	114.43	2.73	16.53	-	19.26	133.69
Add: Additions during the year	-	1.38	-	-	-	-
Less: Reductions during the year	-	-	3.2	-	-	-
Closing balance	126.44	4.11	13.33	-	17.44	143.88
*Reductions in Gross NPAs due to:	-	-	-	-	-	-
Upgradation	-	-	-	-	-	-
Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	-	-
Write-offs other than those under (iii) above	-	-	-	-	-	-
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	-	0.27	12.68	-	-	12.95
Add: Fresh provisions made during the year	-	-	-	-	-	-
Less: Excess provision reversed/ Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	-	0.13	15.59	-	-	15.42
<b>Net NPAs</b>	<b>0.82</b>	-	-	-	-	<b>0.82</b>
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	<b>0.82</b>	-	-	-	-	<b>0.82</b>
<b>Floating Provisions</b>						
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down <sup>18</sup> during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-



Sectoral distribution of total advances and NPAs						
ANNEXURE VI						
						(As at 31.03.2025)
						(Amount in ₹crore)
Category	31-Mar-25			31-Mar-24		
	Gross Advances	Gross NPAs	NPAs as % of Sectoral Advances	Gross Advances	Gross NPAs	NPAs as % of Sectoral Advances
<b>A. Priority Sector</b>						
1. Agriculture and allied activities						
2. Advances to industries sector eligible as priority sector lending	9.41	2.52	26.78%	6.31	2.44	38.67%
3. Services	43.56	5.5	12.63%	52.37	5.77	11.02%
4. Personal Loans						
5. Education Loans	2.32	0.07	3.02%	2.68	0.07	2.61%
6. Housing Loans	3.47	0.08	2.31%	3.41	0.09	2.64%
7. All Others	5.86	3	51.19%	7.24	2.97	41.02%
<b>B. Non-Priority Sector</b>						
8. Agriculture and allied activities						
9. Industry						
10. Services						
11. Personal Loans	6.92	2.07	29.91%	6.85	2.2	32.11%
12. Education Loans	2.53	0.47	18.58%	3.11	0.49	15.75%
13. Housing Loans	13.74	0.6	4.37%	9.29	0	0%
14. Other NPS	56.07	3.13	5.58%	42.44	5.23	12.32%
<b>Total</b>	<b>143.88</b>	<b>17.44</b>	<b>12.12%</b>	<b>133.7</b>	<b>19.26</b>	<b>14.41%</b>

