- - - - - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - - - - -

THE THIRD SCHEDULE FORM "A"

BALANCE SHEET AS AT 31.03.2025

Rs. IN '000

S.NO.		SCHEDULES	CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
	CAPITAL AND LIABILITIES			
1	CAPITAL	1	14,354	14,051
2	RESERVES AND SURPLUS	2	444,268	412,625
3	DEPOSITS	3	2,270,553	2,118,155
4	BORROWINGS	4	-	-
5	OTHER LIABILITIES AND PROVISIONS	5	67,113	67,795
	TOTAL		**2,796,288**	**2,612,626**
	ASSETS			
6	CASH & BALANCE WITH RESERVE BANK OF INDIA	6	27,540	21,821
7	BALANCES WITH OTHER BANKS & CALL MONEY	7	545,255	596,736
8	INVESTMENT	8	1,016,783	970,102
9	ADVANCES	9	1,138,661	933,429
10	FIXED ASSETS	10	27,313	29,391
11	OTHER ASSETS	11	40,736	61,147
	TOTAL		**2,796,288**	**2,612,626**
12	CONTINGENT LIABILITIES & INCOME TAX PROVISION		7,500	-
	-GUARANTEE ISSUED (AS PER CONTRA, OFF BALANCE SHEET ITEM)	12	3,676	3,090
	Significant Accounting Policies	17		
	Notes to Accounts			

The accompanying significant accounting policies and notes to accounts are an integral part of the Financial Statements.

(M.K.RATHI)
C.E.O.

(C.A.AJAY KUMAR AGRAWAL)
DIRECTOR

(S.M.KONDAPURKAR)
DIRECTOR

(M.K.DHARIWAL)
PRESIDENT

As per our report of even date attached
For, Golchha & Co.
Chartered Accountants

Date: 31.05.2025
Place: Raipur

(CA. Rajesh Golchha)
Partner
M.No.078375
FRN: 012209C
UDIN: 25078375BMOZRU5797

- - - - - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - - - - -

THE THIRD SCHEDULE FORM "A"

SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2025

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2025		PREVIOUS YEAR 31.03.2024	
SCHEDULE -01 (CAPITAL)				
1 Authorised Capital :		30,000		30,000
3,00,000 Share of Rs. 100/- each				
Issued,Subscribed,Called-Up		14,354		14,051
TOTAL		**14,354**		**14,051**
SCHEDULE -02 (RESERVES & SURPLUS)				
1 Statutory Reserve		89,345		84,755
Opening Balance	84,755		78,719	
Addition during the year	4,590		6,036	
Deduction during the year	-		-	
2 Building Fund		50,025		45,025
Opening Balance	45,025		40,025	
Addition during the year	5,000		5,000	
Deduction during the year	-		-	
3 Branch Deveplopment Fund		14,434		14,434
Opening Balance	14,434		14,434	
Addition during the year	-		-	
Deduction during the year	-		-	
4 Special General Reserve		30,881		29,031
Opening Balance	29,031		27,951	
Addition during the year	1,850		1,080	
Deduction during the year	-		-	
OTHER FUNDS & RESERVES				
5 Special BDDR Fund		36,625		33,825
Opening Balance	33,825		32,125	
Addition during the year	2,800		1,700	
Deduction during the year	-		-	
6 Investment Fluctuation Reserve		26,098		25,219
Opening Balance	25,219		24,945	
Addition during the year	879		274	
Deduction during the year	-		-	

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2025		PREVIOUS YEAR 31.03.2024	
7 Standard Assets		4,300		3,600
Opening Balance	3,600		3,400	
Addition during the year	700		200	
Deduction during the year	-		-	
8 Bad and Doutful Reserve Fund		-		24,657
Opening Balance	24,657	-	23,450	
Addition during the year	918		1,207	
Deduction during the year	-25,575		-	
9 Investment Depreciation Reserve		8,980		8,980
Opening Balance	8,980		8,980	
Addition during the year	-		-	
Deduction during the year	-		-	
10 Donation Fund		3,388		3,205
Opening Balance	3,205		2,964	
Addition during the year	183		241	
Deduction during the year	-		-	
11 Staff Welfare Fund		5,662		5,488
Opening Balance	5,488		5,247	
Addition during the year	184		241	
Deduction during the year	-10	-	-	
12 Leave Encashment fund		1,130		1,480
Opening Balance	1,480		1,180	
Addition during the year	918		483	
Deduction during the year	-1,268		-183	
13 Provision for NPA		25,905		-
Opening Balance	-			
Addition during the year	25,905		-	
Deduction during the year	-			
13 Profit & Loss Account		147,495		132,926
Opening Balance	132,926		128,221	
Addition during the year	11,080		4,705	
MOC effect during the year	3,489		-	
TOTAL		**444,268**		**412,625**
SCHEDULE - 03.(DEPOSITS & OTHER ACCOUNTS)				
I Demand Deposit				
(i) From Banks		-		-
(ii) From Others		251,889		293,711
SUB TOTAL		**251,889**		**293,711**
II Savings Bank Deposits :		1,166,719		1,058,590
SUB TOTAL		**1,166,719**		**1,058,590**
III Term Deposits				
(i) From Banks		-		-
(ii) From Others		851,945		765,854
SUB TOTAL		**851,945**		**765,854**
TOTAL (I+II+III)		**2,270,553**		**2,118,155**

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2025		PREVIOUS YEAR 31.03.2024	
SCHEDULE - 04. (BORROWINGS)		-		-
TOTAL		-		-
SCHEDULE -05 (OTHER LIABILITIES AND PROVISIONS)				
1 Bills Payable		3,848		16,116
2 Interest Payable		34,635		28,041
3 Legal & Audit Fees Payable		506		624
4 Insurance Payable (PMSBY)		-		-
5 Union Contribution Payable		130		97
6 Exgratia Payable		141		148
7 Unclaimed Dividend Payable		4,630		3,182
8 Dividend Payable		-		1,289
9 Providend Fund Payable		579		608
10 Group Insurance Payable		5		11
11 Sundry Deposit		111		1,604
12 DICGC Premium Payable		1,304		1,300
13 LIC Group Grautity Payable		-		-
14 TDS Payable		3,376		3,014
15 INCA Provision		2,304		-
16 GST Payable		68		-
17 Inter Branch Adjustment		3,463		-
18 Bills for Collection(As per Contra)		-		-
19 DEAF Account		5,266		5,014
20 Provision for Fraud		6,747		6,747
TOTAL		**67,113**		**67,795**

- - - - - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - - - - -

THE THIRD SCHEDULE FORM "A"

SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31.03.2025

RS. IN '000

PROPERTY AND ASSETS			CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
SCHEDULE - 06. (CASH & Balance with Reserve Bank of India))				
	I	Cash In Hand	27,540	21,821
	II	Balance with RBI in Current A/C	-	-
		TOTAL	**27,540**	**21,821**
SCHEDULE-07.(BALANCES WITH OTHER BANKS & Call Money)				
	I	Balances with Banks		
		a. Current & Saving Deposits with Other Banks	263,335	261,622
		b. Fixed Deposits with Other Banks	281,920	335,114
	II	Money At Call and Short Notice	-	-
	III	Outside India	-	-
		TOTAL	**545,255**	**596,736**
SCHEDULE 08. (INVESTMENTS)				
1	I	In Central Govt. Securitites	808,270	786,601
	II	Other Trustee securities	-	-
	III	Shares In Co.Operative Institution	1	1
	IV	Debenture and Bonds	-	-
	V	Fixed Maturity Plan Investment	-	-
	VI	Others (Liquid Fund In All india Financial Institution)	208,512	183,500
2		Investment outiside India		
		TOTAL	**1,016,783**	**970,102**
SCHEDULE 9. (ADVANCES)				
A	1	Bill Purchase and Discount	-	-
	2	Cash Credit, Overdraft & Loan Repayment on demand	575,944	484,758
	3	Term Loan	562,717	451,422
	4	Less: INCA Interest	-	-2,751
		TOTAL	**1,138,661**	**933,429**
B		(i) Secured By Tangible Assets	1,138,661	933,429
		(ii) Covered by Bank/ Government Guarantee	-	-
		(iii) Unsecured	-	-
		TOTAL	**1,138,661**	**933,429**
C.I.		Advances In India		
		(i) Priority Sectors	737,585	650,510
		(ii) Public Sector	-	-
		(iii) Banks	-	-
		(iv) Others	401,076	285,670
		Less: INCA Interest	-	-2,751
C.II		Advances Outside India	-	-
		TOTAL (C I & C.II)	**1,138,661**	**933,429**

RS. IN '000

PROPERTY AND ASSETS		CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
SCHEDULE 10. (FIXED ASSETS)			
I	Land & Premises (Freehold own purchased)		
	Land & Premises as on 01.04.2024	9,144	9,144
	Building WDV as on 01.04.2024	11,537	1,465
	Add: Trf. from CWIP	-	11,042
	Add : Addition During the year	22	295
	Total (I)	**20,703**	**21,946**
II	Capital Work-in- Progress as on 01.04.2024	-	14,502
	Add : Addition During the year	-	-
	Less: Transfer to Bank premises		-11,042
	Less: Transfer to Other Assets	-	-3,460
	Total (II)	**-**	**-**
	Total (I+II)	**20,703**	**21,946**
	Less : Depreciation for current year	-1,175	-1,265
	SUB TOTAL	**19,528**	**20,681**
III	Other Fixed Assets (Including Furniture & Fixture)		
	Book Value as on 01.04.2023	8,710	6,056
	Add: Trf. from CWIP	-	3,460
	Add: Addition during the year	65	282
	Total	**8,775**	**9,798**
	Less. : Sales / Adjustment	-	-
	Less : Depreciation for current year	-990	-1,088
	SUB TOTAL	**7,785**	**8,710**
	TOTAL	**27,313**	**29,391**

SCHEDULE 11. (OTHER ASSETS)		CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
I	Stationery Stock	115	182
II	Telephone Security Deposit	16	16
III	Electricity Board Security Deposit	47	47
IV	Rent Deposit	-	-
V	Debit Balance In Mediclaim Insurance Receivable	255	308
VI	Outward Clearing Uncleared Balance	4,268	26,618
VII	Neft Inward Uncredit Balance	-	-
VIII	NACH/DBTL Uncredit Balance	36	41
IX	Interest Receivable on Loans Advances & Investment	21,017	18,831
X	Bills Receivable As per contra	-	-
XI	Deffered Tax Assets	1,037	1,116
XII	GST Receivable	-	48
XIII	Inter Branch Adjustment	-	-
XIV	Deposit With RBI against DEAF Account	5,266	5,021
XV	Claim with Yes Bank Against Fraud Case	6,747	6,747
XVI	Deposit with SIDBI	-	-
XVII	Gratuity Fund Balance with LIC	-	-
XVIII	Income Tax Refundable (A.Y. 2023-24)	1,794	1,642
XIX	Other Receivables- Bal. in ATM Clearing, POS & C/A	-	374
XX	Other Receivables- Suspense	135	131
XXI	Claim for LORO	3	25
	TOTAL	**40,736**	**61,147**

SCHEDULE 12. (CONTINGENT LIABILITIES)		CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
I	Claims against the bank not acknowleged as debt	-	-
II	Liability for partly paid investment	-	-
III	Liability on account of outstanding forward exchange contract	-	-
IV	Guarantee given on account of constituents	-	-
a	In India	3,676	3,090
b	Outside India	-	-
V	Acceptance,endorsement and other obligations	-	-
VI	Other items for which bank is (Income tax provision)	7,500	-
	TOTAL	**11,176**	**3,090**

VYAVSAYIK SAHKARI BANK LTD RAIPUR.
THE THIRD SCHEDULE FORM "B"
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31.03.2025

RS. IN ;000

S.NO.	INCOME	SCHEDULE	CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
1	**INCOME**			
	1. INTEREST EARNED	13	166,774	149,755
	2. OTHER INCOME	14	21,334	20,789
		TOTAL	**188,108**	**170,544**
2	**EXPENDITURE**			
	1. INTEREST EXPANDED	15	92,007	85,573
	2.OPERATING EXPENSES	16	71,886	66,614
		TOTAL	**163,893**	**152,187**
3	**PROFIT/(LOSS)**		**24,215**	**18,357**
	Net Profit/ loss (-) brought forward		-	-
		TOTAL	**24,215**	**18,357**
4	**APPROPRIATIONS**			
	1. Transfer to Statutory Reserves		4,589	6,035
	2. Transfer to Building Fund		5,000	5,000
	3. Transfer to Donation Fund		184	241
	4. Transfer to Bad and Doubtful Fund		918	1,207
	5. Transfer to Staff Welfare Fund		184	241
	6. Transfer to Proposed Dividend		1,264	1,289
	7. Staff Leave Encashment Fund		918	482
	8. Transfer to Investment Fluctuation Reserve		-	273
	9. Provision for (DTA)/DTL		78	-1,116
	10. Balance Carried Over to Balance Sheet		**11,080**	**4,705**
	Significant Accounting Policies	17		
	Notes to Accounts			

(M.K.RATHI)
C.E.O.

(C.A.AJAY KUMAR AGRAWAL)
DIRECTOR

(S.M.KONDAPURKAR)
DIRECTOR

(M.K.DHARIWAL)
PRESIDENT

Date: 31.05.2025
Place: Raipur

As per our report of even date attached
For, Golchha & Co.
Chartered Accountants

(CA. Rajesh Golchha)
Partner
M.No.078375
FRN: 012209C
UDIN: 25078375BMOZRU5797

- - - - - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - - - - -

THE THIRD SCHEDULE FORM "B"

SCHEDULE FORMING PART OF PROFIT AND LOSS

FOR THE YEAR ENDED 31.03.2025

S.NO	INCOME	CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
1	**SCHEDULE 13. (Interest Earned)**		
	1 Interest / Discount on advances	90,226	80,258
	2 Income on Investments	76,500	69,433
	3 Interest on Balances with Reserve Bank	-	-
	4 Others- Interest Recd. on IT Refund	48	64
	TOTAL	**166,774**	**149,755**
2	**SCHEDULE 14.(Other Income)**		
	1 Commission & Exchange & Brokerage	131	194
	2 Profit on sale of Investment	14,441	14,448
	Less : Loss on sale of investment	-	`
	3 Profit on revaluation of investment	-	-
	Less : Loss on revaluation of investment	-	-
	4 Profit on sale of Land & building	-	-
	Less : Loss on sale of land & building	-	-
	5 Profit on exchange transaction	-	-
	Less : Loss on exchange transaction	-	-
	6 Income earned by way of dividend etc.	-	-
	7 Miscellaneous Income	6,762	6,147
	TOTAL	**21,334**	**20,789**
	GRAND TOTAL	**188,108**	**170,544**

- - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - -

THE THIRD SCHEDULE FORM "B"

SCHEDULE FORMING PART OF PROFIT AND LOSS

FOR THE YEAR ENDED 31.03.2025

S.NO	SCHEDULES		CURRENT YEAR AS AT 31.03.2025	PREVIOUS YEAR AS AT 31.03.2024
1	**SCHEDULE 15. (Interest Expended)**			
	1	Interest on Deposits	92,007	85,573
	2	Interest on Reserve Bank of india	-	-
	3	Others	-	-
		TOTAL	**92,007**	**85,573**
2	**SCHEDULE 16.(Operating Expenses)**			
	1	Payment to and provision for employees	36,084	35,514
	2	Rent, Taxes and Lighting	2,266	2,272
	3	Printing & Stationery	328	277
	4	Advertisement and Publicity	283	734
	5	Depreciation on Bank's Property	2,136	2,354
	6	Director's fee, allownce and Expenses	87	108
	7	Auditor's Fee and Other Legal Expenses	650	988
	8	Law Charges	-	49
	9	Postage, Telegrams, Telephone etc.	179	148
	10	Repairs and Maintainance	435	616
	11	Insurance	2,658	2,716
	12	Group Gratuity Premium Paid (incl adj. of relating to earlier	5,083	3,588
	13	Other Expenses (incl adj. of relating to earlier year)	21,697	17,250
		TOTAL	**71,886**	**66,614**
		GRAND TOTAL	**163,893**	**152,187**