VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

BALANCE SHEET AS AT 31ST MARCH 2026

Third Schedule Form 'A' — Banking Regulation Act, 1949, Section 29 read with Section 56 | Amounts in ₹ '000

Sno.	Sch	PARTICULARS	Current Year 31.03.2026	Previous Year 31.03.2025
CAPITAL AND LIABILITIES				
1	1	CAPITAL	14,430.00	14,354.00
2	2	RESERVES AND SURPLUS	468,529.00	444,268.00
3	3	DEPOSITS	2,440,089.00	2,270,553.00
4	4	BORROWINGS	-	-
5	5	OTHER LIABILITIES AND PROVISIONS	43,100.00	67,113.00
TOTAL — CAPITAL AND LIABILITIES			**2,966,148.00**	**2,796,288.00**

ASSETS				
6	6	CASH & BALANCE WITH RESERVE BANK OF INDIA	22,566.00	27,540.00
7	7	BALANCES WITH OTHER BANKS & CALL MONEY	574,570.00	545,255.00
8	8	INVESTMENTS	1,121,174.00	1,016,783.00
9	9	ADVANCES	1,168,159.00	1,138,661.00
10	10	FIXED ASSETS	25,464.00	27,313.00
11	11	OTHER ASSETS	54,215.00	40,736.00
TOTAL — ASSETS (Schedules 6 to 11)			**2,966,148.00**	**2,796,288.00**
CONTINGENT LIABILITIES (Off-Balance Sheet — Memorandum Items)				
I		*Claims against bank not acknowledged as debts*	-	-
II		*Liability for partly paid investments*	-	-
III		*Outstanding forward exchange contracts*	-	-
IV(a)		*Guarantees given — In India*	*3,586*	*3,676*
IV(b)		*Guarantees given — Outside India*	-	-
V		*Acceptances, endorsements & other obligations*	-	-
VI		*Income Tax Provision (Contingent)*	-	*7,500*
TOTAL CONTINGENT LIABILITIES (Schedule 12)			**3,586.00**	**11,176.00**

Significant Accounting Policies — Schedule 17 | Notes to Accounts — Schedule 18 | These form an integral part of the Balance Sheet

As per our report of even date attached hereto.

For GOLCHHA & CO.
Chartered Accountants
ICAI Firm Reg. No.: 012209C

For and on behalf of the Board of Directors
VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

BALANCE SHEET AS AT 31ST MARCH 2026

Third Schedule Form 'A' — Banking Regulation Act, 1949, Section 29 read with Section 56 | Amounts in ₹ '000

Sno.	Sch	PARTICULARS		Current Year 31.03.2026	Previous Year 31.03.2025
CAPITAL AND LIABILITIES					
1	1	**CAPITAL**		**14,430.00**	**14,354.00**
2	2	**RESERVES AND SURPLUS**		**468,529.00**	**444,268.00**

CA RAJESH GOLCHHA
Partner
Membership No. 078375

UDIN: 26078375BURUTQ4434
Place: Raipur
Date: 17.06.2026

C.A. Ajay Kumar Agrawal
Director

Mahendra Kumar Dhariwal
President

S.M. Kondapurkar
Director

Mahesh Kumar Rathi
CEO

Place: Raipur

Date: 17.06.2026

VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

Third Schedule Form 'B' — Banking Regulation Act, 1949 | Amounts in ₹ '000

Sno.	Sch	PARTICULARS		Current Year FY 2025-26	Previous Year FY 2024-25
INCOME					
1	13	**INTEREST EARNED**		**183,401.00**	**166,774.00**
2	14	**OTHER INCOME**		**30,079.00**	**21,334.00**
TOTAL INCOME				**213,480.00**	**188,108.00**

EXPENDITURE					
1	15	**INTEREST EXPENDED**		**112,649.00**	**92,007.00**
2	16	**OPERATING EXPENSES**		**73,621.00**	**71,886.00**
TOTAL EXPENDITURE				**186,270.00**	**163,893.00**

NET PROFIT FOR THE YEAR	**27,210.00**	**24,215.00**

APPROPRIATIONS				
1		Transfer to Statutory Reserve Fund (Sec.17, BR Act)	6,054	4,589
2		Transfer to Building Fund	5,000	5,000
3		Transfer to Donation Fund	242	184
4		Transfer to Bad & Doubtful Debt Reserve	-	918
5		Transfer to Staff Welfare Fund	242	184
6		Proposed Dividend	1,292	1,264
7		Staff Leave Encashment Fund	1,500	918
8		Transfer to Investment Fluctuation Reserve	-	-
9		Provision for (DTA) / DTL	-	78
10		Balance Carried Over to Balance Sheet	12,880	11,080
TOTAL APPROPRIATIONS			**27,210.00**	**24,215.00**

As per our report of even date attached hereto.

For GOLCHHA & CO.
Chartered Accountants
ICAI Firm Reg. No.: 012209C

For and on behalf of the Board of Directors
VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

CA RAJESH GOLCHHA
Partner
Membership No. 078375

UDIN: 26078375BURUTQ4434
Place: Raipur

C.A. Ajay Kumar Agrawal Director	Mahendra Kumar Dhariwal President
S.M. Kondapurkar	Mahesh Kumar Rathi

VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

Third Schedule Form 'B' — Banking Regulation Act, 1949 | Amounts in ₹ '000

Sno.	Sch	PARTICULARS		Current Year FY 2025-26	Previous Year FY 2024-25
INCOME					
1	13	INTEREST EARNED		183,401.00	166,774.00
2	14	OTHER INCOME		30,079.00	21,334.00

Date: 17.06.2026

Director

CEO

Place: Raipur

Date: 17.06.2026

VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

SCHEDULES 1 TO 5 — CAPITAL AND LIABILITIES

Schedules forming part of Balance Sheet as at 31.03.2026 | Amounts in ₹ '000

Sno		PARTICULARS	CY 31.03.2026	PY 31.03.2025
SCHEDULE 1 — CAPITAL				
		Authorised Capital — 3,00,000 Shares of ₹100 each	30,000	30,000
		Issued, Subscribed and Paid-up Capital	14,430	14,354
TOTAL CAPITAL (Schedule 1)			**14,430.00**	**14,354.00**
SCHEDULE 2 — RESERVES AND SURPLUS				
1		Statutory Reserve Fund	95,400	89,345
2		Building Fund	55,025	50,025
3		Branch Development Fund	14,434	14,434
4		Special General Reserve	32,881	30,881
5		Special BDDR Fund	39,685	36,625
6		Investment Fluctuation Reserve (IFR)	26,098	26,098
7		Standard Assets Provision	4,600	4,300
8		Bad & Doubtful Debt Reserve	-	-
9		Investment Depreciation Reserve	10,480	8,980
10		Donation Fund	3,630	3,388
11		Staff Welfare Fund	5,904	5,662
12		Leave Encashment Fund	2,630	1,130
13		Provision for NPA (Reclassified from P&L)	25,905	25,905
14		Profit & Loss Account (Surplus carried over)	151,857	147,495
TOTAL RESERVES & SURPLUS (Schedule 2)			**468,529.00**	**444,268.00**
SCHEDULE 3 — DEPOSITS AND OTHER ACCOUNTS				
I(i)		Demand Deposits — From Banks	-	-
I(ii)		Demand Deposits — From Others (CC/OD Credit Bala	244,702	251,889
II		Savings Bank Deposits	1,149,692	1,166,719
III(i)		Term Deposits — From Banks	-	-
III(ii)		Term Deposits — From Others (Fixed Deposits + Recu	1,045,695	851,945
TOTAL DEPOSITS (Schedule 3)			**2,440,089.00**	**2,270,553.00**
SCHEDULE 4 — BORROWINGS				
		Borrowings in India (RBI / Banks / NABARD / Others)	-	-
		Borrowings outside India	-	-
TOTAL BORROWINGS (Schedule 4)			**-**	**-**

SCHEDULE 5 — OTHER LIABILITIES AND PROVISIONS				
1		Bills Payable (Banker's Cheques, Pay Orders)	1,811	3,848
2		Interest Payable on Deposits	-	34,635
3		Legal & Audit Fees Payable	457	506
4		Other Credit Balance (Current A/c)	9	-
5		Union Contribution Payable	95	130
6		Ex-Gratia Payable	142	141
7		Unclaimed Dividend Payable	5,444	4,630
8		Income Tax Provision	6,921	-
9		Provident Fund Payable	3	579
10		Group Insurance Payable	14	5
11		Sundry Deposits	94	111
12		DICGC Premium Payable	1,400	1,304
13		LIC Group Gratuity Payable	2,000	-
14		TDS Payable	3,834	3,376
15		INCA Provision (Interest Not Collected on Advances)	8,683	2,304
16		GST Payable	189	68
17		Inter-Branch Adjustment	-	3,463
18		DEAF Account (Depositor Education & Awareness Fur	5,257	5,266
19		Provision for Fraud (Yes Bank Case — Pending Recove	6,747	6,747
TOTAL OTHER LIABILITIES (Schedule 5)			**43,100.00**	**67,113.00**

VYAVSAYIK SAHAKARI BANK LTD, RAIPUR

SCHEDULES 6 TO 11 — ASSETS

Schedules forming part of Balance Sheet as at 31.03.2026 | Amounts in ₹ '000

Sno		PARTICULARS		CY 31.03.2026	PY 31.03.2025
SCHEDULE 6 — CASH AND BALANCE WITH RESERVE BANK OF INDIA					
I		Cash in Hand (including Foreign Currency Notes)		22,566	27,540
II		Balances with Reserve Bank of India — Current Account		-	-
		Balances with Reserve Bank of India — Other Accounts (CRR)		-	-
TOTAL CASH & BALANCE WITH RBI (Schedule 6)				**22,566.00**	**27,540.00**

Sno		PARTICULARS		CY 31.03.2026	PY 31.03.2025
SCHEDULE 7 — BALANCES WITH OTHER BANKS AND CALL MONEY					
I-a		Current & Savings Deposits with Other Banks		261,750	263,335
I-b		Fixed Deposits with Other Banks		312,820	281,920
II		Money at Call and Short Notice		-	-
III		Outside India		-	-
TOTAL BALANCES WITH BANKS (Schedule 7)				**574,570.00**	**545,255.00**

Sno		PARTICULARS		CY 31.03.2026	PY 31.03.2025
SCHEDULE 8 — INVESTMENTS					
In India					
I		Central Government Securities (SLR Eligible)		895,173	808,270
II		Other Approved / Trustee Securities		-	-
III		Shares in Co-operative Institutions		1	1
IV		Debentures and Bonds		-	-
V		Fixed Maturity Plan Investments		-	-
VI		Others — Liquid Funds / All India Financial Institutions		226,000	208,512
New Investments FY 2025-26					
		Memo: Additional Investments during FY (Net) — not added to total		104,391	-
Outside India					
		Investments outside India		-	-
		Memo: Provision for Investment Depreciation made during FY (held in IDF		(1,500)	
TOTAL INVESTMENTS — Net (Schedule 8)				**1,121,174.00**	**1,016,783.00**

Sno		PARTICULARS		CY 31.03.2026	PY 31.03.2025
SCHEDULE 9 — ADVANCES					
A. Composition by Type					
A1		Bills Purchased and Discounted		-	-
A2		Cash Credits, Overdrafts and Loans Repayable on Demand		601,535	575,944
A3		Term Loans		566,624	562,717
A4		Less: INCA (Interest Not Collected on Advances — Suspense)		-	-
				1,168,159	1,138,661
B. Security Classification					
B(i)		Secured by Tangible Assets		1,168,159	1,138,661
B(ii)		Covered by Bank / Government Guarantee		-	-
B(iii)		Unsecured		-	-
C. Sector Classification					
C-I(i)		Priority Sector Advances		802,637	737,585

C-I(ii)	Public Sector	-	-
C-I(iii)	Banks	-	-
C-I(iv)	Others (Non-Priority Sector)	365,522	401,076
	Net Addition FY 2025-26	29,498	-
C-II	Advances outside India	-	-
TOTAL ADVANCES — Net (Schedule 9)		**1,168,159.00**	**1,138,661.00**

SCHEDULE 10 — FIXED ASSETS				
I-a		Land & Premises — Gross WDV as at 01.04.2025	19,528	20,703
I-b		Less: Depreciation on Premises for the year	(1,038)	(1,175)
		Net Block — Premises	**18,490**	**19,528**
II-a		Other Fixed Assets (Furniture, Equipment, Vehicles) — Gross	7,904	8,775
II-b		Less: Depreciation on Other Fixed Assets	(859)	(990)
		Net Block — Other Fixed Assets	**6,974**	**7,785**
		Additions during the year — Other Fixed Assets		
III		Capital Work-in-Progress	-	-
TOTAL FIXED ASSETS — Net Block (Schedule 10)			**25,464.00**	**27,313.00**
SCHEDULE 11 — OTHER ASSETS				
I		Stationery Stock	-	115
II		Telephone Security Deposit	16	16
III		Electricity Board Security Deposit	47	47
IV		Rent Deposit	-	-
V		Mediclaim Insurance Receivable	272	255
VI		Outward Clearing Uncleared Balance	-	4,268
VII		NEFT Inward Uncredit Balance	-	-
VIII		NACH / DBTL Uncredit Balance	-	36
IX		Interest Receivable on Investments	23,959	21,017
X		Interest Receivable on Loans & Advances (INCA)	8,683	-
XI		Deferred Tax Asset (DTA)	1,037	1,037
XII		GST Receivable	-	-
XIII		Inter-Branch Adjustment (Debit)	-	-
XIV		Deposit with RBI against DEAF Account	5,257	5,266
XV		Claim against Yes Bank (Fraud Case — Pending Recovery)	6,747	6,747
XVI		Deposit with SIDBI	-	-
XVII		Income Tax Refundable (A.Y. 2023-24)	8,000	1,794
XVIII		Other Receivables — Suspense	197	135
XIX		Claim for LORO	-	3
TOTAL OTHER ASSETS (Schedule 11)			**54,215.00**	**40,736.00**
CONTINGENT LIABILITIES (Off-Balance Sheet — Memorandum)				
I	12	*Claims against bank not acknowledged as debts*	-	-
II	12	*Liability on partly paid investments*	-	-
III	12	*Outstanding forward exchange contracts*	-	-
IV-a	12	*Guarantees given on behalf of constituents — In India*	*3,586*	*3,676*
IV-b	12	*Guarantees given — Outside India*	-	-
V	12	*Acceptances, endorsements & other obligations*	-	-
VI	12	*Income Tax Provision (Contingent)*	-	*7,500*
TOTAL CONTINGENT LIABILITIES (Schedule 12)			**3,586.00**	**11,176.00**