30th

ANNUAL REPORT

2025-26

Jamia Cooperative Banks 29th Annual General Body Meeting

JAMIA CO-OPERATIVE BANK Ltd.

Rishta Yaqeen Ka

www.jamiacoop.bank.in

Moving forward
In line with your vision

FOUNDER
JAMIA CO-OPERATIVE BANK LTD.

Janab Mirza Faridul Hasan Beg
10.01.1936 - 06.05.2015

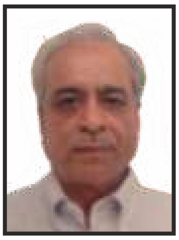
BOARD OF DIRECTORS W.E.F. 28.06.2026

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.

E-mail : chairman@jamiacoopbank.com

Vice-Chairman

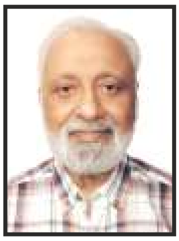


Mr. Chetan Sharma, A management graduate from Delhi with an exposure of around 50 years from Indian Tea Industry, public Relation, Banking, General Manager Multinational lubricant organisations to Global Crude oil and Petroleum Products trading. Served as Senior Advisor to Sumitomo Corporation(Japan), Petroleum Division year 2007 to 2017. Involved in various social and community service programs.

E-mail :pariacs@hotmail.com

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). 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 also lent a helping hand to students by providing them with education loans.

E-mail : rahatusmani0786@gmail.com



Mr. Irfan Ahmad Khan (Director) completed his graduation and Masters in Sciences from Aligarh Muslim University and also has a Masters 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 and Logistics. He started his career in Private Sector at GEEP Industrial Syndicate Ltd., and then joined Engineering Projects India Ltd. (E.P.I), A Government of India Enterprise. After taking VRS from EPI in 1993 he got assignment in a major Group of Companies in Saudi Arabia as Deputy General Manager. His keen interest in the field of Behavioural Science, Communication and Negotiating skill helped in formulating effective HR & IR Strategies in organizations he has been associated with.

E-mail : iakhan003@yahoo.co.in

Mr. Mirza Ahmar Beg (Director) Pursed B.Tech in Civil Engineering from Jamia Millia Islamia and has been working in the industry for more than three decades now. With a great experience in the field of Purchase he brings his expertise for the functioning of bank.

E-mail :

Ms. Safiya Rahman Jami (Women Director) holds a B.Sc. in Zoology from the University of Delhi and a MBA in Marketing. With a professional foundation in the publishing and IT industries, guided by empathy and integrity, she has quietly contributed to the community in meaningful ways . She brings corporate experience, strategic insight, and a balanced perspective with a people centric approach to the Bank.

E-mail : safiya.rahmanj@gmail.com

BOARD OF DIRECTORS W.E.F. 28.06.2026

Mr. Davander Rawat (Director) brings with him over three decades of distinguished professional experience, unwavering integrity, and a deep commitment to community service. A graduate in Civil Engineering from Jamia Millia Islamia, complemented by a Master's in Business Administration.Throughout his professional journey, Mr. Rawat has successfully delivered numerous projects and has developed a strong reputation for executing high-quality interior projects for a wide range of international clients. His extensive industry experience, strategic outlook, and practical leadership have earned him the respect of colleagues and stakeholders alike.Beyond his professional accomplishments, Mr. Rawat has remained actively involved in social initiatives and philanthropic endeavours, consistently contributing towards the welfare and development of the community. His holistic approach to leadership reflects his belief that meaningful progress is achieved through both professional excellence and social responsibility.

E-mail : mailtodev10@gmail.com

Mr. Farrukh Mustafa Siddiqi (Director) a Civil Engineer and MBA graduate. After retiring from the Municipal Corporation of Delhi (MCD), he has been actively involved in managing a school for underprivileged children in Aligarh, which has further strengthened my leadership and managerial skills. I have also had the privilege of serving as the President and Treasurer of my Residents' Welfare Association (RWA). I remain committed to serving with integrity, transparency, and dedication for the growth of Jamia Cooperative Bank and the welfare of all its members.

E-mail :

Mr. Fauzi Sayeed (Professional Director) is a Science graduate from Jamia Millia Islamia (JMI).He subsequently earned his LL.B. and MBA (Finance) from Jamia Millia Islamia.A seasoned legal practitioner since 1998.He is a certified Mediator, having been trained by the Mediation and Conciliation Project Committee (MCPC), Supreme Court of India, since 2015.In addition, he was nominated for Advance Training Skills (ATS) Programme and after that he serves as an Associate Trainer with the MCPC Supreme Court of India , New Delhi contributing to the training and development of mediation professionals.

E-mail : fauzisayeed@yahoo.co.in

Mr. Amitabh Sen (Director) MSW from Jamia Millia Islamia, Class of 1994, with 32+ years in Human Resources. I've built my career managing HR across media and manufacturing sectors, including stints at The Indian Express and Indo Rama Synthetics. From recruitment, IR to compliance to culture-building, I've handled HR at both strategic and ground level. My social work background keeps me anchored in empathy while driving organizational goals. Now looking to apply this blend of experience to advisory, consulting, or leadership roles where people and performance meet.

E-mail : senamitabh@yahoo.com

Ms. Somya Gupta (Women Director) currently serving as the Vice President in a reputed construction co. She graduated with a Bachelor's degree in Economics (Honours) from the University of Delhi and have spent the last eight to nine years in the construction industry, a field that has shaped both my professional and personal journey. I am deeply passionate about my work and believe that true leadership is about creating value, empowering people, and continuously learning. Beyond business, I strongly believe in humanity, humility, and finding meaningful ways to help others, because I feel that lasting success is built not only on excellence, but also on the positive impact we leave on people around us.

E-mail : somya.3579@gmail.com

Ms. Humaira Rehan Rehman (Women Director) worked in the luxury retail industry for over 3 decades and is currently supporting the cultural outreach and organisational work of the Muslim women 's forum and Khwaja Ahmad Abbas MemorialTrust as a Trustee .

E-mail : humairamishra@yahoo.co.in

NOTICE TO MEMBERS
JAMIA CO-OPERATIVE BANK LTD.

2/30,Sarai Jullena, New Delhi-110025
Tel: 26322236, 64558232
E-mail: info@jamiacoopbank.com
Website: www.jamiacoop.bank.in

Notice is hereby given that the Thirtieth Annual General Meeting of the members of Jamia Co-operative Bank Ltd will be held on Sunday, **the 20th September, 2026 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 21st September, 2025.
2. To adopt the Auditor's Report together with the Balance Sheet and Profit & Loss Account for the year ended 31st March, 2026. (For detailed report, please visit www.jamiacoop.bank.in)
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, 2025 to 31st March, 2026.
5. As advised by the Reserve Bank of India, the Board of Directors in its meeting held 09.06.2026 recommended to amend bye-laws of the Bank by deleting para 46(iv) pertaining to transfer of unclaimed dividend to reserve fund of the bank.
6. As advised by the Registrar of Cooperative Societies, the Board of Directors in its meeting held 10.08.2026 recommended to amend bye-laws of the Bank by deleting para 30(iii) pertaining to co-option of Directors.
7. To transact any other business with the permission of the Chair, for which prior notice should be received by the Bank latest by 13th September, 2026.

By Order of the Board of Directors

Sd/-
(Mohammad Adil)
Managing Director

Place: New Delhi
Date: 10.08.2026

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.

DIRECTOR'S REPORT 2025-2026

Dear Members,

The Directors of your bank feel immense pleasure in placing before you the **30th Annual Report** of your bank containing the audited accounts for the financial year ended **31st March 2026.**

Your Bank was established by **Late Mirza Farid ul 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 NCT 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 (Tughlaquabad), 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. As of now, more than 7,500 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 alone, more than 34.02 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 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.

On **12th February 2026**, your bank received the **"Cooperative Award – 2026"** for the **Best Cooperative Bank** of NCT of Delhi from **Mrs. Rekha Gupta, Hon'ble Chief Minister**, Government of NCT of Delhi, in the august presence of **Shri Ravinder Singh (Indraj), Hon'ble Minister of Cooperation**, Government of NCT of Delhi.

Audit - The accounts of the bank for the year ended 31st March 2026, were audited by **M/S VGHSR and Associates LLP, 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 2026.** 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.

PERFORMANCE HIGHLIGHTS

Membership – The member count of the bank increased by 139 members (0.95%) from 14,642 members as on 31.03.2025 to 14,781 members as on 31.03.2026. During the year, 318 new members joined the bank, while 179 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.17.85 lakhs (2.38%) from Rs.750.40 lakhs as on 31.03.2025 to Rs.768.25 lakhs as on 31.03.2026, whereas the reserve of the bank increased by Rs.174.53 lakhs (4.07%) from Rs.4,283.99 lakhs as on 31.03.2025 to Rs.4,458.52 lakhs as on 31.03.2026.

Capital to Risk-weighted Assets Ratio (CRAR) – For the year ended 31.03.2026, the CRAR of the Bank is 23.90% 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.18.38 crores (4.04%) from Rs.454.60 crores as on 31.03.2025 to Rs.472.98 crores as on 31.03.2026.

Deposits–Deposits of the bank increased by Rs.11.04 crores (3.55%) from Rs.310.72 crores as on 31.03.2025 to Rs.321.76 crores as on 31.03.2026. 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.7.34 crores (5.10%) from Rs.143.88 crores as on 31.03.2025 to Rs.151.22 crores as on 31.03.2026. Whereas net advance (after reducing the provision held for bad and doubtful debts) increased by Rs.5.31 crores (4.13%) from Rs.128.45 crores as on 31.03.2025 to Rs.133.76 crores as on 31.03.2026.

Non-Performing Assets (NPAs) –During the year, the gross NPA of the bank increased by Rs.117.36 lakhs from Rs.1,744.20 lakhs (12.12%) as on 31.03.2025 to Rs.1,861.56 lakhs (12.31%) as on 31.03.2026 whereas the net NPA of the bank decreased by Rs.85.43 lakhs from Rs.104.69 lakhs (0.82%) as on 31.03.2025 to Rs.19.26 lakhs (0.15%) as on 31.03.2026.

Gross & Net Profit – Despite the tremors in the global economy due to the US-Israel Iran war, the Indian economy remained resilient. The Board of Directors of your bank adopted a cautious 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.

The impact of the US-Israel Iran war affected the money market very badly and due to the large outflow of foreign funds, the market value of government securities declined drastically. As a result, in the current financial year, the bank booked depreciation of Rs.56.84 lakhs on investment in government securities as against appreciation of Rs. 125.46 Lakhs in the previous year. Despite all the adverse factors, in the current financial year, your bank has earned **Net Profit (PAT) of Rs. 2,62,11,019/-** for the financial year ended 31st March 2026.

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

S.No.	Title of the Reserve	Amount in Rupees
1.	Statutory Reserve (25%)	65,52,755
2.	Bad & Doubtful Debts Reserve (25%)	65,52,755
3.	Dividend Payable for Financial Year 2024-25	91,09,674
4.	Free Reserve	30,00,000
5.	Investment Fluctuation Reserve	9,95,835
	Net Profit	**2,62,11,019**

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 2025-26, 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

Independent Auditor's Report

To,
The Members,
Jamia Co-operative Bank Limited

Report on the Audit of the Financial Statements

Opinion
We have audited the accompanying Financial Statements of **Jamia Co-operative Bank Limited** (the "Bank") as at 31 March 2026, which comprise the Balance Sheet as at 31 March 2026, and the Profit and Loss Account, for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of eight branches audited by us are incorporated in these financial statements.

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Delhi Cooperative Societies Act, 2003 and the Rules made thereunder, and the guidelines issued by the Reserve Bank of India (RBI) and the generally accepted accounting principles and, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March 31, 2026 and its profit and loss for the financial year ended on that date.

Basis for Opinion
We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the *'Auditor's Responsibilities for the Audit of the Financial Statements'* section of our report. We are independent of the Bank in accordance with the 'Code of Ethics' issued by the ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

1. It was observed that the balances under Current & Contingency Reserve and Technology Upgradation Reserve have remained unchanged for the past few years and no fresh appropriations have been made to these reserves during this period. As the bank have enough free reserves and other reserves to cover the future losses so The balances lying in Current & Contingency Reserve and Technology Upgradation Reserve should be transferred to Free Reserves after obtaining the necessary approvals and complying with applicable regulatory requirements.

2. It was observed that the Bank does not maintain a separate Memorandum Account for tracking expenses/charges recoverable from NPA accounts. In the absence of such a mechanism, it is not clear how the Bank identifies and appropriates amounts recovered from NPA accounts towards recoverable charges before adjusting the balance recovery against principal and interest. Further, no system-generated report is available for tracking such recoverable charges. Consequently, the bifurcation and calculation, if carried out manually, would be time-consuming and may increase the risk of errors and incorrect appropriation of recoveries.

3. It was observed that the Bank continues to carry a balance of ₹11.86 crore under the GL "Bad and Doubtful Debts Reserve" (classified as Tier-I reserve). As per the RBI guidelines dated 02.08.2024, NPA provisions are now being maintained through the GL "Contingent Provision for Bad & Doubtful Debts", which carries a balance of ₹17.46 crore and adequately covers the provision requirement for accounts classified under the NPA category. In view of the revised regulatory framework and the fact that the NPA provisioning requirement is being met through the new provision account, the rationale for continuing the old "Bad and Doubtful Debts Reserve" in the books could not be ascertained.

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors including other explanatory information but does not include the financial statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the 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 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.
When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those Charged with Governance.

Responsibility of Management for the financial statements

The Bank's Board of Directors is responsible for preparation of these financial statements that give a true and fair view of the financial position and the financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the Rules made thereunder, provisions of Delhi Cooperative Societies Act, 2003 and the Rules made thereunder and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the aforementioned Acts for safeguarding 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 financial statements, 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 is also responsible for overseeing Bank's Financial Reporting process.

Auditor's responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the 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 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 control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- 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 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 financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Report on Other Legal & Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and The Delhi State Co-operative Societies Act, 2003 and the rules made there-under.
2. As required by rule 80(6) of Delhi Cooperative Societies Rules, 2007, 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 purpose of our audit and have found to be satisfactory;
   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 the branches/offices;
   c) The transactions of the Bank which came to our notice have been within the powers of the Bank;

d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;

f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

g) The members have been enrolled as per the provisions of the Act and the rules made thereunder.

3. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on certain matters specified in sub-rule (7) of rule 80 of the Delhi Co-operative Societies Rules, 2007:-

a. We have not come across any transactions which appear to be contrary to the provisions of the Delhi Cooperative Societies Act, 2003, the rules or the bye-laws of the Bank.

b. We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.

c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful or recovery are detailed below:

Category	**Principal outstanding as on March 31, 2026 (Rs. In Lakhs)**
Doubtful Advances	1732.72
Loss Advances	Nil
Other Assets	Nil

d. The Bank has not given any loans to the members of the Board of Directors.

e. We have not observed any violation of guidelines, conditions etc., issued by the Reserve Bank of India.

f. The Registrar of Cooperative Societies in this regard has not specified any matters to the Bank.

We further report that:

I. the Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.

II. in our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.

III. the reports on the accounts of the branches audited by us / branch auditors have been dealt with in preparing our report in the manner considered necessary by us.

For **VGHSR & Associates LLP**
Chartered Accountants
FRN: 007915N/N500393

Sd/-
CA. Vinod Kumar Kalra
Designated Partner
DPIN: 00288415
M. No. 086690
UDIN: 26086690AD0JOU2173

PLACE : NEW DELHI
DATED : 09th June, 2026

BALANCE SHEET AS ON 31st MARCH, 2026

(Amount in thousand)

Particulars	Schedule No.	As on 31st March, 2026	As on 31st March, 2025
Capital & Liabilities			
Capital	1	76,825	75,040
Reserve & Surplus	2	4,45,852	4,28,399
Deposits	3	32,17,631	31,07,199
Borrowings	4	-	-
Other Liabilities and Provision	5	4,38,484	3,72,012
TOTAL		**41,78,792**	**39,82,650**
Assets			
Cash and Balances with Reserve Bank of India	6	2,00,514	1,90,051
Balances with Banks and Money at Call & Short Notice	7	5,99,882	5,75,297
Investments	8	15,24,737	14,49,538
Advances	9	13,37,631	12,84,501
Fixed Assets	10	24,852	21,484
Other Assets	11	4,91,176	4,61,779
TOTAL		**41,78,792**	**39,82,650**
CONTINGENT LIABILITIES	**12**	**35,700**	**34,836**

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2026

(Amount in thousand)

	Particulars	Schedule No.	Year Ended 31.03.2026	Year Ended 31.03.2025
I.	**INCOME**			
	Interest Earned	13	3,24,648	2,84,136
	Other Income	14	14,423	32,305
	TOTAL		**3,39,071**	**3,16,441**
II.	**EXPENDITURE**			
	Interest expended	15	1,03,265	1,04,293
	Operating expenses	16	1,56,309	1,40,721
	Provisions and Contingencies	17	53,286	38,364
	TOTAL		**3,12,860**	**2,83,378**
III.	**PROFIT/LOSS**		**26,211**	**33,063**
	Net Profit/Loss (-) for the year			
	Profit/(loss) brought forward		**33,063**	**36,940**
	TOTAL		**59,274**	**70,003**
IV.	**Appropriations**			
	Transfer to Statutory Reserves		8,266	9,235
	Transfer to Revenue Reserves		15,931	19,068
	Dividend Payable		8,866	8,637
	Balance carried over to Balance Sheet		**26,211**	**33,063**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Mohammad Adil	**R. Suresh Kumar**	**I.A. Khan**	**Chetan Sharma**	**M.Q.H. Beg**
Managing Director	Director	Director	Vice-Chairman	Chairman

As per our Audit Report of even date
For **VGHSR & Associates LLP**
Chartered Accountants
FRN : 07915N/N500393

Sd/-
Vinod Kumar Kalra
(Partner)
M.No. 086690

Place : New Delhi
Date : 09.06.2026

Schedule-1

(Amount in thousand)

Capital	As on 31st March, 2026	As on 31st March, 2025
(i) Authorised Capital (Unspecified shares of Rs. 100/- each)	76,825	75,040
(ii) Subscribed And Paid-up Capital 768,248 shares (750,040) of Rs.100/- each, fully paid up of the (ii) above, held by	76,825	75,040
(iii) Less: Calls unpaid	-	-
(iv) Add: Forfeited shares	-	-
TOTAL	**76,825**	**75,040**

Schedule-2

(Amount in thousand)

Reserves & Surplus	As on 31st March, 2026	As on 31st March, 2025
(I) Statutory Reserve	**1,63,060**	**1,54,795**
Opening Balance	1,54,795	1,45,560
Additions during the year	8,265	9,235
Deductions during the year	-	-
(ii) Capital Reserves		
Opening Balance	-	-
Additions during the year		
Deductions during the year		
(iii) Share Premium	-	-
Opening Balance		
Additions during the year	-	-
Deductions during the year		
(iv) Revenue and Other Reserves	**2,56,581**	**2,40,541**
Opening Balance	2,40,541	2,21,296
Additions during the year	16,040	19,245
Deductions during the year		
(v) Balance in Profit and Loss Account	**26,211**	**33,063**
TOTAL	**4,45,852**	**4,28,399**

Schedule-3

(Amount in thousand)

Deposits	As on 31st March, 2026	As on 31st March, 2025
A. I. Demand Deposits		
(i) From banks	-	-
(ii) From others	4,92,357	4,95,299
II. Saving Bank Deposits	17,60,266	16,72,706
III. Term Deposits		
(i) From banks	-	-
(ii) From others	9,65,008	9,39,194
B (i) Deposits of branches in India	32,17,631	31,07,199
(ii) Deposits of branches outside India	-	-
TOTAL	**32,17,631**	**31,07,199**

Schedule-4

(Amount in thousand)

Borrowings	As on 31st March, 2026	As on 31st March, 2025
I. Borrowings in India	-	-
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
II. Borrowings outside India	-	-
Total (I and II)	-	-
Secured borrowings included in I and II above		
TOTAL	**-**	**-**

Schedule-5

(Amount in thousand)

Other Liabilities and Provisions	As on 31st March, 2026	As on 31st March, 2025
I. Bills Payable	3,52,917	3,04,607
II. Inter-office adjustment (net)	-	-
III. Interest accrued	14,286	11,707
IV. Others (including provisions)	71,281	55,698
TOTAL	**4,38,484**	**3,72,012**

Schedule-6

(Amount in thousand)

Cash and balances with Reserve Bank of India	As on 31st March, 2026	As on 31st March, 2025
I. Cash in hand (including foreign currency notes)	33,004	45,673
II. Balance with Reserve Bank of India		-
(i) in Current Account	1,67,510	1,44,378
(ii) in Other Accounts	-	-
TOTAL	**2,00,514**	**1,90,051**

Schedule-7

(Amount in thousand)

Balance with banks and money at call and short notice	As on 31st March, 2026	As on 31st March, 2025
I. In India		
(i) Balances with Bank		
(a) in Current Account	1,15,795	1,18,654
(b) in Other Deposit Accounts	4,64,087	4,01,643
(b) Money at call and short notice	-	-
(a) with banks	-	
(b) with other institutions	20,000	55,000
TOTAL	**5,99,882**	**5,75,297**
II. Outside India		
(i) in Current accounts	-	-
(ii) in Other deposit accounts	-	-
(iii) Money at call and short notice	-	-
TOTAL	**-**	**-**
GRAND TOTAL	**5,99,882**	**5,75,297**

Schedule-8

(Amount in thousand)

Investments	As at 31st March, 2026	As at 31st March, 2025
I. Investments in India in		
(i) Government Securities	11,42,861	11,46,566
(ii) Other approved securities	-	-
(iii) Shares-Equity of NUCFDC	4,556	-
(iv) Debentures and Bonds	3,77,320	3,02,972
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others	-	-
TOTAL	**15,24,737**	**14,49,538**
II. Investments outside India in		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others investments	-	-
TOTAL	**-**	**-**
GRAND TOTAL	**15,24,737**	**14,49,538**

Schedule-9

(Amount in thousand)

Advances	As at 31st March, 2026	As at 31st March, 2025
A (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	4,72,386	3,92,720
(iii) Term loans	10,39,806	10,46,062
Less: Provision for Non-performing Assets	(1,74,561)	(1,54,281)
TOTAL	**13,37,631**	**12,84,501**
B (i) Secured by tangible assets	**14,29,610**	**13,52,863**
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	82,583	85,919
Less: Provision for Non-performing Assets	(1,74,561)	(1,54,281)
TOTAL	**13,37,631**	**12,84,501**
C.I Advances in India		
(i) Priority Sectors	6,94,690	6,46,183
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	8,17,502	7,92,599
Less: Provision for Non-performing Assets	(1,74,561)	(1,54,281)
TOTAL	**13,37,631**	**12,84,501**
C.II. Advances in India		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
TOTAL	**13,37,631**	**12,84,501**
Grand Total (C.I and II)	**13,37,631**	**12,84,501**

Schedule-10

(Amount in thousand)

Fixed Assets	As at 31st March, 2026	As at 31st March, 2025
I. Premises At cost as on 31st March of the preceding year	-	-
Other Fixed Assets (including furniture and fixtures) At cost as on 31st March of the preceding year	24,852	21,484
TOTAL (I and II)	**24,852**	**21,484**

Schedule-11

(Amount in thousand)

Other Assets	As at 31st March, 2026	As at 31st March, 2025
I. Inter-office adjustments (net)	-	16
II. Interest accrued (Investment)	56,756	49,680
III. Tax paid in advance/tax deducted at source	5,010	3,069
IV. Stationery and stamps	586	209
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others	4,28,824	4,08,805
TOTAL	**4,91,176**	**4,61,779**

Note:- Priority Sector Lending (PSL) shortfall deposited with SIDBI of Rs. 9,04,52,500/- 31.03.2025 and Rs 9,21,76,000/- 31.03.2026

Schedule-12

(Amount in thousand)

Contingent Liabilities	As at 31st March, 2026	As at 31st March, 2025
I. Claims against the Bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange and derivative contracts	-	-
IV. Guarantees given on behalf of constituents	-	-
(a) In India	-	-
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the Bank is contingently liable	-	-
Outstanding Liabilities for guarantees issued	112	2,336
Depositor Education and Awareness Fund (DEAF)	29,423	27,055
Disputed GST Demand	1,266	1,266
Disputes Income Tax Demand (AY 2021-2022)	4,899	4,179
TOTAL	**35,700**	**34,836**

Schedule-13

(Amount in thousand)

Interest Earned	Year Ended on 31.03.2026	Year Ended on 31.03.2025
I. Interest/discount on advances/bills	1,72,593	1,40,444
II. Income on investments (Govt Securities SLR)	1,05,278	1,06,697
III. Interest on balances with Reserve Bank of India and other inter-bank funds (Non SLR, Call Money, FDRs)	46,777	36,995
IV. Others	-	-
TOTAL	**3,24,648**	**2,84,136**

Schedule-14

(Amount in thousand)

Other Income	Year Ended on 31.03.2026	Year Ended on 31.03.2025
I. Commission, exchange and brokerage	21,348	19,753
II. Profit on sale of investments	-	-
Less: Loss on sale of investments	(1,300)	-
III. Profit on revaluation of investments	-	12,546
Less: Loss on revaluation of investments	(5,684)	-
IV. Profit on sale of land, buildings and other assets	-	-
	-	-
V. Profit 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)	59	6
TOTAL	**14,423**	**32,305**

Schedule-15

(Amount in thousand)

Interest Expended	Year Ended on 31.03.2026	Year Ended on 31.03.2025
I. Interest on deposits	1,02,958	1,04,237
II. Interest on Reserve Bank of India/ Inter-bank borrowings	307	56
III. Others	-	-
TOTAL	**1,03,265**	**1,04,293**

Schedule-16

(Amount in thousand)

Operating Expenses	Year Ended on 31.03.2026	Year Ended on 31.03.2025
I. Payments to and provisions for employees	80,422	65,412
II. Rent, taxes and lighting	21,602	23,720
III. Printing and stationery	709	609
IV. Advertisement and publicity	162	139
V. Depreciation on bank's property	4,013	3,541
VI. Director's fees, allowances and expenses	1,997	2,026
VII. Auditors' fees and expenses (including branch auditors)	235	132
VIII. Law charges	992	251
IX. Postages, Telegrams, Telephones, etc.	260	328
X. Repairs and maintenance	2,908	1,999
XI. Insurance	9,736	8,856
XII. Other Expenditure	33,273	33,708
TOTAL	**1,56,309**	**1,40,721**

Schedule-17

(Amount in thousand)

Provision and Contingencies	Year Ended on 31.03.2026	Year Ended on 31.03.2025
Contingent Prov On Bad & Doubtfull Debts	22,060	25,396
Income Tax Paid (Current Year)	18,575	17,099
Income Tax Related To Previous Year	-	699
Deferred Tax Exp/Income	12,651	(4,829)
TOTAL	**53,286**	**38,364**

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
Website: www.jamiacoop.bank.in

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 : 10.08.2026

Managing Director
Jamia Co-operative Bank Ltd.

BOARD OF MANAGEMENT W.E.F. 29.06.2026

MR. RAJESH GUPTA
Chairman

MR. RAHAT USMANI
Member

MS. FIZZA BEG
Member

MR. FAUZI SAYEED
Member

MR. MIRZA RAHIL BEG
Member

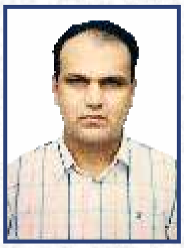
SENIOR MANAGEMENT TEAM AS ON 31.03.2026

MR. MOHAMMAD ADIL
Managing Director

MR. M. ZUBAIR AHMAD
AGM
(BM - Batla House)

MR. MAHFUZUL HAQUE
Chief Manager
(Accounts & Audit)

MRS. ATIKA ZAKIR
Chief Manager
(Assurance)



MR. MOHD. YASIN
Sr. Manager
(BM-Sarai Jullena)

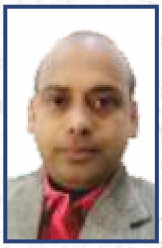
MR. DEBOJIT PAUL
Sr. Manager - (IT)

MRS. TABASSUM
Manager
(BM-Zakir Nagar)

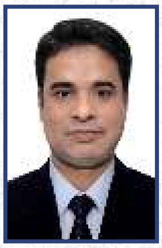
MRS.UZMA SULTANA
Manager
(BM-Abul Fazal)

MRS. SAMREEN FATIMA
Assistant Manager
(ABM- Jasola)

MR. HASAN KAMAL
Officer
(Branch Incharge
- Badarpur)



MR. SAKET KUMAR
Assistant Manager
(ABM-Sangam Vihar-
Tughlakabad)



MR. NADEEM AHMAD KHAN
Assistant Manager
(ABM-Madanpur
Khadar)

ADMINISTRATIVE OFFICE

2/30, Sarai Jullena, New Delhi - 110025
Phone: 011-26322236, 011-40538929
E-mail: info@jamiacoopbank.com,
Web: www.jamiacoop.bank.in

REGISTRAR CO-OPERATIVE SOCIETIES
GOVERNMENT OF NCT OF DELHI COOPERATIVE DEPARTMENT

Cooperative Award 2026

Certificate

This is to certify that Jamia Cooprative Bank Ltd. is hereby conferred the Best Cooperative Bank Award in recognition of its meritorious services rendered towards the promotion and strengthening of the Cooperative Movement in the National Capital Territory of Delhi.

New Delhi
12. 02. 2026

Krishna Kumar Singh, IAS
Registrar Cooperative Societies, Delhi

Jamia Co-operative Bank received the Best Cooperative Bank award by the Registrar Cooperative Society

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 : 011-45026694 (IFSC Code : UTIB0SJCB06)
Badarpur : 011-47501336 (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 31ST MARCH, 2026.

(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.

New Delhi
007915
N5003
VGHSR AND ASSOCIATES
Chartered Accountants

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%

VGHSR AND ASSOCIATES LLP New Delhi 007915N/ N500393 Chartered Accountants

Office Equipment's include vehicle i.e ambulance owned by the bank. 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)	41.77	40.68
ii)	Other Tier 1 capital	---	---
iii)	Tier 1 capital (i + ii)	41.77	40.68
iv)	Tier 2 capital	9.48	8.71
v)	Total capital (Tier 1+Tier 2)	51.26	49.39
vi)	Total Risk Weighted Assets (RWAs)	184.43	171.67
vii)	CET 1 Ratio (Paid-up share capital and reserves as percentage of RWAs)	22.65	23.70
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	22.65	23.70
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	5.14	5.06
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	23.90	24.95
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-cumulat 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-cumulat preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	---	---

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b) Draw down from Reserves:

There is no draw down form 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
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.27	2.52
b) Add: Provisions made during the year	0.71	0.00
c) Less :Write off / write back of excess provision during the year	0.00	1.25
d) Closing balance	1.98	1.27
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	3.64	2.91
b) Add: Amount transferred during the year	0.07	0.73
c) Less: Draw down	0.00	0.00
d) Closing balance	3.71	3.64
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	6.44%	8.18%

(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.No	Particulars	CurrentYear	PreviousYear
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.

Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	12.31%	12.12%
Net NPA to Net Advances	0.15%	0.82%
Provision Coverage Ratio	93.77%	88.42%

(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.

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5. **EXPOSURES**

(a) Exposure to real estate sector

(Amount in Crores)

Category	Current Year	Previous Year
Direct Exposure		
(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	22.09	20.81
(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	0.26	0.57
(c) Investments in mortgaged-backed securities (MBS)	---	---
(d) and other securitized exposures: Residential Commercial Real Estate	---	---
Indirect Exposure: Fund based and non-fund base exposures on National Housing Bank and Housing Finance companies.	---	---
Total Exposure to Real Estate Sector	**22.35**	**21.38**

(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	8.25	8.59

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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. CONCENRATION 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	21.59	25.08
Percentage of deposits of twenty largest depositors to total Deposits of the bank	6.71%	8.07%

(b) Concentration of Advances

(Amount in Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	26.91	31.53
Percentage of advances to twenty largest borrowers to total Advances of the bank	17.80%	21.91%

(c) Concentration of exposures

(Amount in Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	32.59	31.53
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	21.55%	21.91%

(d) Concentration of NPAs

(Amount in Crore)

Particulars	Current Year	Previous Year

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Total Exposure to the top twenty NPA accounts	9.81	8.28
Percentage of exposures to the twenty largest NPA exposure To total Gross NPAs.	52.71%	47.47%

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	2.70	2.31
ii)	Add: Amounts transferred to DEA Fund during the year	0.27	0.40
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.03	0.01
iv)	Closing balance of amounts transferred to DEA Fund	2.94	2.70

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
Complaints received by the bank from its customers				
1.		Number of complaints pending at beginning of the year	0	0
2.		Number of complaints received during the year	1	2
3.		Number of complaints disposed during the year	1	2
	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
Maintainable complaints received by the bank from Office of Ombudsman				

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5.		Number of maintainable complaints received by the bank from Office of Ombudsman	0	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.		NumberofAwardsunimplementedwithinthestipulatedtime(otherthanthoseappealed)	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 thebeginning of the year	Number of complaints received during the year	% increase/ decreaseinthe 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
Current Year					
Ground - 1 14.staff behaviour	-	1	--	-	--
Ground –2	--	--	-	--	--
Ground - 3	--	--	--	--	--
Ground - 4	--	--	--	--	--
Ground - 5	--	--	--	--	--
Others	--	--	--	--	--
Total					
PreviousYear					
Ground - 1	--	--	--	--	--
Ground - 2	--	--	--	--	--
Ground - 3	--	--	--	--	--
Ground - 4	--	--	--	--	--

Ground - 5	--	--	--	--	--
Others	--	--	--	--	--
Total	--	--	--	--	--

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	23,77,844	19,99,058
Total	23,77,844	**19,99,058**

14. OTHER DISCLOSURE

(a) **Business ratios**

	Particulars	Current Year	Previous Year
(i)	Interest Income as a percentage to Working Funds	7.77%	7.13%
(ii)	Non-interest income as a percentage to Working Funds	0.35%	0.81%
(iii)	Cost of Deposits	3.21%	3.35%
(iv)	Net Interest Margin	5.30%	4.52%
(v)	Operating Profit as a percentage to Working Funds	1.37%	1.16%
(vi)	Return on Assets	0.63%	0.83%
(vii)	Business (deposits plus advances) per employee (in ₹ crore)	5.08	4.68
(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.	0.74	1.84

(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	2.21	2.54
(iii)	Provision made towards Income Tax	1.86	1.71
(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	0.37	0.36
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%)	65,52,755
2.	Bad & Doubtful Debts Reserve (25%)	65,52,755

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3.	Dividend Payable for Financial Year 2025-26	**91,09,674**
4.	Free Reserve	30,00,000
5.	Investment Fluctuation Reserve	9,95,835
	Net Profit	**2,62,11,019**

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

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ASSET LIABILITY MANAGEMENT

MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES

ANNEXURE I

(As at 31.03.2026)

(Amount in ₹crore)

	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	Over 5 years	Total
Deposits	13.77	5.52	6.68	6.61	9.75	6.05	28.32	38.80	60.79	50.52	94.95	**321.76**
Advances	0.11	0.38	3.05	1.6	5.02	4.45	19.62	26.49	19.9	13.88	56.71	**151.21**
Investments			2	3.18	21.88	3.01	13.69	16.51	17.63	51.62	71.36	**200.88**
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

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INVESTMENTS

COMPOSITION OF INVESTMENT PORTFOLIO

ANNEXURE II

(As at 31.03.2026)

(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	64.55	-	-	-	-	48.41	112.96
Less: Provision for non-performing investments (NPI)	0	-	-	-	-	-	-
Net	**64.55**	-	-	-	-	**48.41**	**112.96**
Available for Sale							
Gross	59.6	-	0.45	27.87	-	-	87.92
Less: Provision for depreciation and NPI	1.98	-	-	0.18	-	-	2.16
Net	**57.62**	-	**0.45**	27.69	-	-	**85.76**
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	124.15	-	0.45	27.87	-	48.41	200.88
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	1.98	-	-	0.18	-	-	2.16
Net	**122.17**	-	**0.45**	**27.69**	-	**48.41**	**198.72**

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INVESTMENTS

COMPOSITION OF INVESTMENT PORTFOLIO

ANNEXURE III

(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	-	-	-	-	45.67	114.56
Less: Provision for non-performing investments (NPI)	0	-	-	-	-	-	-
Net	**68.89**	**-**	**-**	**-**	**-**	**45.67**	**114.56**
Available for Sale							
Gross	45.76	-	-	30.29	-	-	76.05
Less: Provision for depreciation and NPI	1.27	-	-	0.32	-	-	1.59
Net	**44.49**	**-**	**-**	**29.97**	**-**	**-**	**74.46**
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	114.65	-	-	30.29	-	45.67	190.61
Less: Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	1.27	-	-	0.32	-	-	1.59
Net	**113.38**	**-**	**-**	**29.97**	**-**	**45.67**	**189.02**

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ISSUER COMPOSITION OF NON-SLR INVESTMENTS

ANNEXURE IV

(As at 31.03.2026)

(Amount in ₹crore)

Sr. No.	Issuer	Book Value		Extent of Private Placement		Extent of 'Below Investment Grade'		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	9.51	21.63	-	-	-	-	-	-	-	-
b)	FIs	9.72	6.64	-	-	-	-	-	-	-	-
c)	Banks	6.62	-	-	-	-	-	-	-	-	-
d)	Private Corporates	2.02	2.02	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	0.45	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	0.18	0 .32	-	-	-	-	-	-	-	-
	Total *	**28.14**	**29.97**	-	-	-	-	-	-	-	-

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ASSET QUALITY

CLASSIFICATION OF ADVANCES AND PROVISIONS HELD

ANNEXURE V

(As at 31.03.2026)
(Amount in ₹crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	126.44	4.11	13.33	-	17.44	143.88
Add: Additions during the year	[redacted]				1.17	7.34
Less: Reductions during the year					-	-
Closing balance	132.61	1.29	17.32	-	18.61	151.22
*Reductions in Gross NPAs due to:	[redacted]				-	-
Upgradation					-	-
Recoveries (excluding recoveries from upgraded accounts)					-	-
Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.96	0.13	15.29	-	15.42	16.38
Add: Fresh provisions made during the year	[redacted]				-	-
Less: Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	0.96	0.14	17.32	-	17.46	18.42
Net NPAs	-	-	-	-	-	-
Opening Balance	[redacted]				1.04	1.04
Add: Fresh additions during the year					-	-
Less: Reductions during the year					0.85	0.85
Closing Balance					0.19	0.19
Floating Provisions	-	-	-	-	-	-
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down18 during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-

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Sectoral distribution of total advances and NPAs

ANNEXURE VI

(As at 31.03.2026)

(Amount in ₹crore)

Category	31-Mar-26			31-Mar-25		
	Outstanding total Advances	Gross NPAs	% of Gross NPAs to total Advances in that sector	Outstanding total Advances	Gross NPAs	% of Gross NPAs to total Advances in that sector
A. Priority Sector						
1. Agriculture and allied activities	0	0	0	0	0	0
2. Advances to industries sector eligible as priority sector lending	16.05	3.45	4.97%	9.41	2.52	3.90%
3. Services	47.19	8.03	11.56%	43.56	5.5	8.51%
4. Personal Loans	0	0	0	0	0	0
5. Education Loans	2.09	0.07	0.10%	2.32	0.07	0.11%
6. Housing Loans	3.81	0.02	0.03%	3.47	0.08	0.12%
7. All Others	0.32	0.24	0.35%	5.86	3	4.64%
Subtotal(i)	**69.46**	**11.81**		**64.62**	**11.17**	
B. Non-Priority Sector						
8. Agriculture and allied activities						
9. Industry						
10. Services	0.38	0	0	0.43	0	0
11. Personal Loans	7.33	1.65	2.02%	6.92	2.07	2.61%
12. Education Loans	2.41	0.45	0.55%	2.53	0.47	0.59%
13. Housing Loans	15.64	0.6	0.73%	13.74	0.6	0.76%
14. Other NPS	55.99	4.1	5.02%	55.64	3.13	3.95%
Subtotal(ii)	81.75	6.8		79.26	6.27	
Total (i+ii)	**151.21**	**18.61**	12.31%	**143.88**	**17.44**	**12.12%**

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