

ELLAQUAI DEHATI BANK, SRINAGAR				
Balance Sheet as on 31st March 2025				
Form A		(Amt. in Rs.)		
Capital & Liabilities	Schedule	Current Year as at 31.03.2025	Previous Year as at 31.03.2024	
1 Capital				
Share Capital	1	3,98,90,92,360.00	3,98,90,92,360.00	
Share Capital Deposit	1-A	0.00	0.00	
Perpetual Bonds		4,10,93,000.00	4,10,93,000.00	
2 Reserve & Surplus	2	-5,57,32,37,591.21	-3,91,49,33,822.62	
3 Deposits	3	15,13,15,00,247.35	14,46,99,34,265.87	
4 Borrowings	4	1,74,77,33,332.00	1,41,44,00,000.00	
5 Other Liabilities & Provisions	5	1,89,07,74,369.26	72,25,78,933.24	
	TOTAL	17,22,69,55,717.40	16,72,21,64,736.49	
Assets				
1 Cash & Balances with Reserve Bank of India	6	64,29,00,594.11	69,64,66,761.11	
2 Balance with Banks & Money at Call & Short Notice	7	2,74,77,32,790.31	2,57,73,52,754.64	
3 Investments	8	5,43,46,16,188.07	5,92,80,44,939.04	
4 Advances	9	7,90,51,51,465.06	7,23,01,35,933.81	
5 Fixed Assets	10	3,52,49,790.95	3,62,78,312.00	
6 Other Assets	11	46,13,04,888.90	25,38,86,035.89	
	TOTAL	17,22,69,55,717.40	16,72,21,64,736.49	
Contingent Liabilities Bills for Collection	12	2,06,27,338.10	15,27,71,216.10	
Significant Accounting Policies	17	0.00	0.00	
	TOTAL	0.00	0.00	

In terms of our report of even date annexed

FOR M/s Gupta Gupta & Associates LLP
Chartered Accountants
FRN: 001728N/N-500321

(CA. Rakesh Kumar Gupta)
Partner
Membership Number: 093301
UDIN 25093301BMMHAE4610

Place: Srinagar
Date: 29th April 2025

(Mushtaq Ahmad Malik)
General Manager

(Balwinder Singh)
General Manager

(Fayaz Ahmad Wani)
Chairman



ELLAQUAI DEHATI BANK, SRINAGAR				
Profit & Loss for the year ending 31st March 2025				
Form B				
		Schedule	Current Year as at 31.03.2025	Previous Year as at 31.03.2024
I. INCOME				
1 Interest Earned		13	1,32,46,17,641.46	1,14,38,82,468.05
Other Income		14	10,90,89,492.47	8,22,94,967.94
		TOTAL	1,43,37,07,133.93	1,22,61,77,435.99
II. EXPENDITURE				
1 Interest Expended		15	85,22,86,589.42	71,40,82,790.04
2 Operating Expenses		16	2,20,55,03,068.51	82,34,62,094.91
3 Provisions & Contingencies			3,42,21,244.59	18,27,49,796.71
		TOTAL	3,09,20,10,902.52	1,72,02,94,681.66
III. Net Profit/ (Loss) BEFORE TAXES			-1,65,83,03,768.59	-49,41,17,245.67
Tax Expenses			0.00	0.00
Provision for income tax			0.00	0.00
Loss brought forward			-3,91,49,33,822.62	-3,42,08,16,576.95
SUB TOTAL			-3,91,49,33,822.62	-3,42,08,16,576.95
TOTAL			-5,57,32,37,591.21	-3,91,49,33,822.62
Appropriations				
Transfer to Statutory Reserves			0.00	0.00
Transfer to Capital Reserves			0.00	0.00
Transfer to Other Reserves			0.00	0.00
Transfer to Govt./ Proposed Dividend			0.00	0.00
Balance Carried Over to Balance Sheet			-5,57,32,37,591.21	-3,91,49,33,822.62
TOTAL			-5,57,32,37,591.21	-3,91,49,33,822.62
Significant Accounting Policies		17		
Notes to Accounts		18		

In terms of our report of even date annexed

FOR M/s Gupta Gupta & Associates LLP
Chartered Accountants
FRN: 001728/N-500321

(CA. Rakesh Kumar Gupta)
Partner
Membership Number: 093301
UDIN

25093301BMMHAE4610

Place: Srinagar
Date: 29th April 2025

(Mushtaq Ahmad Malik)
General Manager

(Balwinder Singh)
General Manager

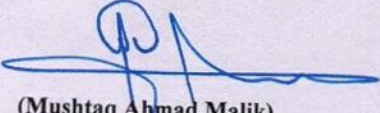
(Fazal Ahmad Wani)
Chairman

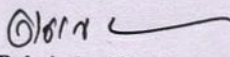



ELLAQUAI DEHATI BANK, SRINAGAR

SCHEDULE - 1 CAPITAL

		(Amt. in Rs.)	
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1	SHARE CAPITAL		
a.	AUTHORISED CAPITAL		
	2000000000 shares of ₹ 10/- each (Previous Year 2000000000 shares of ₹. 10/- each)	20,00,00,00,000.00	20,00,00,00,000.00
b.	ISSUED SUBSCRIBED AND PAID-UP CAPITAL		
	398909236 shares of ₹ 10/- each (Previous Year 398909236 shares of ₹. 10/- each)	3,98,90,92,360.00	3,98,90,92,360.00
	By Govt. of India - 199454618 shares of ₹. 10/- each (Previous Year 199454618 shares of ₹. 10/- each)	1,99,45,46,180.00	1,99,45,46,180.00
	By Govt. of Jammu & Kashmir - 59836385 shares of ₹. 10/- each (Previous Year 59836385 share of ₹. 10/- each)	59,83,63,850.00	59,83,63,850.00
	By State Bank of India - 139618233 shares of ₹. 10/- each (Previous Year 139618233 share of ₹. 10/- each)	1,39,61,82,330.00	1,39,61,82,330.00
	TOTAL	3,98,90,92,360.00	3,98,90,92,360.00
	SCHEDULE 1-A		
	SHARE CAPITAL DEPOSIT		
	By Govt. of India		
	By Govt. of Jammu & Kashmir	0.00	0.00
	By State Bank of India	0.00	0.00
	TOTAL	0.00	0.00
	PERPETUAL BONDS		
	By Govt. of India		
	By Govt. of Jammu & Kashmir	0.00	0.00
	By State Bank of India	0.00	0.00
	TOTAL	4,10,93,000.00	4,10,93,000.00
		4,10,93,000.00	4,10,93,000.00


(Mushtaq Ahmad Malik)
General Manager


(Balwinder Singh)
General Manager

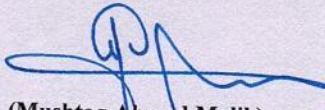

(Fayaz Ahmad Wani)
Chairman

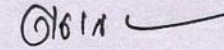
Date: 29th April 2025
Place: Srinagar

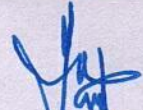


ELLAQUAI DEHATI BANK, SRINAGAR
SCHEDULE - 2 RESERVES AND SURPLUS

		(Amt. in Rs.)
	Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1 STATUTORY RESERVES		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	0.00	0.00
2 CAPITAL RESERVES		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	0.00	0.00
3 SHARE PREMIUM		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	0.00	0.00
4 REVENUE AND OTHER RESERVES		
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	0.00	0.00
Balance in Profit and Loss A/c	-5,57,32,37,591.21	-3,91,49,33,822.62
GRAND TOTAL	-5,57,32,37,591.21	-3,91,49,33,822.62


(Mushtaq Ahmad Malik)
General Manager


(Balwinder Singh)
General Manager


(Fayaz Ahmad Wani)
Chairman

Date: 29th April 2025
Place: Srinagar



ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 3 DEPOSITS			
			(Amt. in Rs.)
	Current Year as at 31.03.2025	Previous Year as at 31.03.2024	
1 DEMAND DEPOSITS			
i) From Bank			
ii) From Others	0.00	0.00	
Total (i & ii)	61,91,39,585.27	59,26,42,477.89	
2 SAVING BANK DEPOSIT	61,91,39,585.27	59,26,42,477.89	
3 TERM DEPOSITS	5,91,71,82,432.82	5,77,29,22,070.31	
i) From Bank			
ii) From Others	0.00	0.00	
Total (i & ii)	8,59,51,78,229.26	8,10,43,69,717.67	
TOTAL (1+2+3)	8,59,51,78,229.26	8,10,43,69,717.67	
Deposit of Branches in India	15,13,15,00,247.35	14,46,99,34,265.87	
Deposit of Branches outside India	15,13,15,00,247.35	14,46,99,34,265.87	
TOTAL	0.00	0.00	
	15,13,15,00,247.35	14,46,99,34,265.87	

(Mushtaq Ahmad Malik)
General Manager

(Balwinder Singh)
General Manager

(Fayaz Ahmad Wani)
Chairman

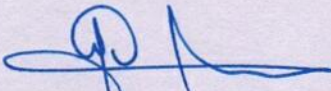
Date: 29th April 2025
Place: Srinagar

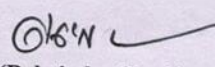


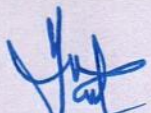
ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 4 BORROWINGS			
		(Amt. in Rs.)	
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1 BORROWINGS IN INDIA			
i) Reserve Bank of India		0.00	0.00
ii) Other Bank (Sponsor Bank)		0.00	0.00
iii) Other Institutions & Agencies (NABARD)		1,74,77,33,332.00	1,41,44,00,000.00
Total (i, ii and iii)		1,74,77,33,332.00	1,41,44,00,000.00
2 BORROWING FROM OUTSIDE INDIA		0.00	0.00
TOTAL		1,74,77,33,332.00	1,41,44,00,000.00

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS			
		(Amt. in Rs.)	
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1 Bills payable		23,49,927.80	1,19,56,213.08
2 Inter Office Adjustments (Net)		0.00	0.00
3 Interest Accrued		44,94,06,478.84	44,18,50,384.47
4 Provision Against Standard Asset		2,31,21,420.26	1,95,64,600.36
5 Others (Including other Provisions)		1,41,58,96,542.36	24,92,07,735.33
TOTAL		1,89,07,74,369.26	72,25,78,933.24

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 6 CASH & BALANCES WITH RBI			
		(Amt. in Rs.)	
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1 Cash in Hand (Including Foreign Currency Notes)		2,06,32,903.00	2,08,99,070.00
2 Balance with Reserve Bank of India			
i) In Current Accounts		62,22,67,691.11	67,55,67,691.11
ii) In Other Accounts		0.00	0.00
TOTAL		64,29,00,594.11	69,64,66,761.11


(Mushtaq Ahmad Malik)
 General Manager

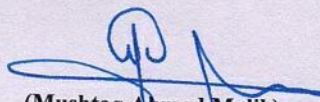

(Balwinder Singh)
 General Manager

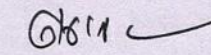

(Fayaz Ahmad Wani)
 Chairman

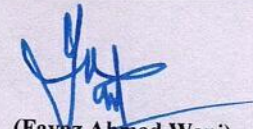
Date: 29th April 2025
 Place: Srinagar



ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE			
			(Amt. in Rs.)
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1	IN INDIA		
I.	BALANCES WITH BANKS		
A	In Current Accounts		
B	In Other Deposit Accounts	9,15,13,300.31	14,74,01,709.64
	Total (I)	2,65,62,19,490.00	2,42,99,51,045.00
		2,74,77,32,790.31	2,57,73,52,754.64
II.	Money at Call & Short Notices		
A	With Banks		
B	With Other Institutions	0.00	0.00
	Total (II)	0.00	0.00
	TOTAL (I&II)	0.00	0.00
		2,74,77,32,790.31	2,57,73,52,754.64
2	OUTSIDE INDIA		
i.	In Current Accounts		
ii.	In Other Deposit Accounts	0.00	0.00
iii.	Money at Call & Short Notices	0.00	0.00
	TOTAL 2 of (.i, ii and iii)	0.00	0.00
		0.00	0.00
	GRAND TOTAL (1&2)	2,74,77,32,790.31	2,57,73,52,754.64


 (Mushtaq Ahmad Malik)
 General Manager


 (Balwinder Singh)
 General Manager


 (Fayaz Ahmad Wani)
 Chairman

Date: 29th April 2025
 Place: Srinagar



ELLAQUAI DEHATI BANK, SRINAGAR
SCHEDULE - 8 INVESTMENTS

		(Amt. in Rs.)	
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1	INVESTMENTS IN INDIA		
	Gross	5,43,46,16,188.07	5,92,80,44,939.04
	Less: Provisions for Depreciation	0.00	0.00
	Less: Provision for Non Performing Investment (NPI)	0.00	0.00
	Net Investments	5,43,46,16,188.07	5,92,80,44,939.04
i.	Government Securities	5,43,33,16,188.07	5,92,70,44,939.04
ii.	Other approved securities	0.00	0.00
iii.	Shares	0.00	0.00
iv.	Debentures & Bonds	0.00	0.00
v.	Subsidiaries and/or joint ventures	0.00	0.00
vi.	Others (to be specified)	0.00	0.00
	Mutual Fund	0.00	0.00
	TOTAL	13,00,000.00	10,00,000.00
2	INVESTMENTS OUTSIDE INDIA	5,43,46,16,188.07	5,92,80,44,939.04
i.	Govt. Securities		
	(Including local authorities)	0.00	0.00
	Subsidiaries and/or joint ventures	0.00	0.00
	Other Investment (to be specified)	0.00	0.00
	TOTAL	0.00	0.00
	GRAND TOTAL	5,43,46,16,188.07	5,92,80,44,939.04
	(A) Held to Maturity	2,75,65,73,482.75	3,18,64,01,092.84
	(B) Held for Trading	0.00	0.00
	(C) Available for Sale	2,67,67,42,705.32	2,74,06,43,846.20
	(D) Others(MF)	13,00,000.00	10,00,000.00
	TOTAL	5,43,46,16,188.07	5,92,80,44,939.04

(Mushtaq Ahmad Malik)
General Manager

(Balwinder Singh)
General Manager

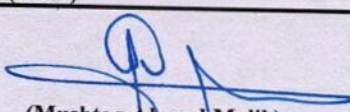
(Fayaz Ahmad Wani)
Chairman

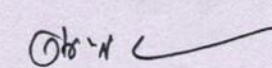
Date: 29th April 2025
Place: Srinagar

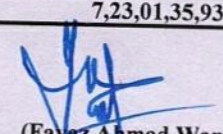


ELLAQUAI DEHATI BANK, SRINAGAR
SCHEDULE - 9 ADVANCES

		(Amt. in Rs.)	
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
1	A		
i.	Bills Purchased & Discounted	0.00	0.00
ii.	Cash Credit Overdrafts & Loans repayable on demand	3,70,34,63,438.12	3,80,94,42,338.97
iii.	Term Loans	4,20,16,88,026.94	3,42,06,93,594.85
	TOTAL	7,90,51,51,465.06	7,23,01,35,933.82
2	B		
i.	Standard	7,58,80,04,784.79	6,89,97,08,013.99
ii.	Sub-Standard	16,16,02,638.66	17,74,00,995.00
iii.	Doubtful	15,55,44,041.61	15,30,26,924.83
iv.	Loss	0.00	0.00
	TOTAL	7,90,51,51,465.06	7,23,01,35,933.82
	C		
	Advance in India		
i.	Priority Sector	5,60,25,45,132.93	5,16,48,09,939.44
ii.	Public Sector	0.00	0.00
iii.	Banks	0.00	0.00
iv.	Others	2,30,26,06,332.13	2,06,53,25,994.38
	TOTAL	7,90,51,51,465.06	7,23,01,35,933.82
	D		
	Advance Outside India		
i.	Due from Banks	0.00	0.00
ii.	Due from Others	0.00	0.00
iii.	Bills purchased & discounted	0.00	0.00
iv.	Syndicated Loans	0.00	0.00
v.	Others	0.00	0.00
	TOTAL	0.00	0.00
i.	Secured by tangible assets	5,91,21,05,319.47	5,69,11,55,773.59
ii.	Covered by Bank/ Government Guarantees	0.00	0.00
iii.	Unsecured	1,99,30,46,145.59	1,53,89,80,160.23
	GRAND TOTAL (C&D)	7,90,51,51,465.06	7,23,01,35,933.82


(Mushtaq Ahmad Malik)
General Manager


(Balwinder Singh)
General Manager

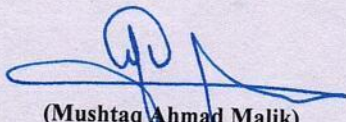

(Fayaz Ahmad Wani)
Chairman

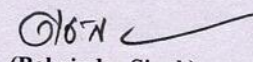
Date: 29th April 2025
Place: Srinagar

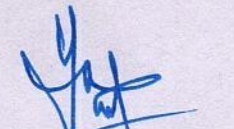


ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 10 FIXED ASSETS			
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
I	PREMISES		
i.	At cost as on 31st March of the preceding year	0.00	0.00
ii.	Additions during the year	0.00	0.00
iii.	Deductions during the year	0.00	0.00
iv.	Depreciation to date	0.00	0.00
	OTHER FIXED ASSETS		
	Including furniture & fixture		
i.	At cost as on 31st March of the preceding year	13,45,11,231.26	12,20,51,427.26
ii.	Additions during the year	84,67,045.95	1,24,59,804.00
iii.	Deductions during the year	9,05,720.70	0.00
	TOTAL	14,20,72,556.51	13,45,11,231.26
iv.	Depreciation to date	10,68,22,765.56	9,82,32,919.26
	TOTAL	3,52,49,790.95	3,62,78,312.00

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 11 OTHER ASSETS			
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
i.	Inter Office Adjustment Net	0.00	0.00
ii.	Interest Accrued (Loans and Advances)	6,81,56,848.88	3,37,71,376.98
iii.	Interest Accrued (Investment)	17,10,99,896.32	14,85,22,213.25
iv.	Tax paid on Advance/ Tax deducted at source	0.00	0.00
v.	Stationery & Stamps	4,30,336.12	11,43,576.36
vi.	Non Banking Assets required in Claims	0.00	0.00
vii.	Others	22,16,17,807.58	7,04,48,869.30
	TOTAL	46,13,04,888.90	25,38,86,035.89


(Mushtaq Ahmad Malik)
 General Manager


(Balwinder Singh)
 General Manager

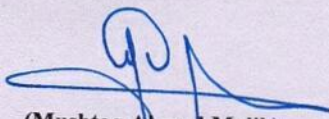

(Fayaz Ahmad Wani)
 Chairman

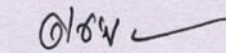
Date: 29th April 2025
 Place: Srinagar




ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 12 CONTINGENT LIABILITIES			
			(Amt. in Rs.)
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
i.	Claims against the Banks not acknowledge as debts	0.00	0.00
ii.	Liability for partly paid investments.	0.00	0.00
iii.	Liability on account of outstanding forward exchange contracts.	0.00	0.00
iv.	Guarantees given on behalf of constituents	0.00	0.00
	a) In India	0.00	0.00
	b) Outside India	0.00	0.00
v.	Acceptances endorsements and other obligations	0.00	0.00
vi.	Other items for which the bank is contingently liable	15,10,704.00	14,38,93,754.00
vii.	Liability on account of DEAF	1,91,16,634.10	88,77,462.10
	TOTAL	2,06,27,338.10	15,27,71,216.10

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 13 INTEREST EARNED			
			(Amt. in Rs.)
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
i.	Interest/ discount on advances/bills	73,90,63,993.54	61,64,80,294.45
ii.	Income on Investments	39,19,24,868.40	40,92,62,623.58
iii.	Interest on balances with Reserve Bank of India	19,36,28,779.52	11,81,39,550.02
	Other inter bank funds		
iv.	Others	0.00	0.00
	TOTAL	1,32,46,17,641.46	1,14,38,82,468.05


(Mushtaq Ahmad Malik)
 General Manager


(Balwinder Singh)
 General Manager

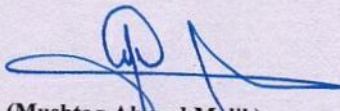

(Fayaz Ahmad Wani)
 Chairman

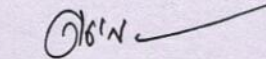
Date: 29th April 2025
 Place: Srinagar

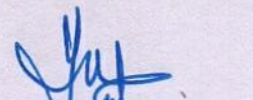


ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 14 OTHER INCOME			
			(Amt. in Rs.)
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
I.	Commission; exchange & brokerage	6,09,64,340.62	5,30,68,331.74
II.	Profit on Sale of Investments	3,39,80,800.00	0.00
	less: loss on sale of investments	0.00	0.00
III.	Profit on revaluation of Investments	0.00	1,84,74,665.20
	less: loss on revaluation of investments	6,52,347.51	0.00
IV.	Profit on sale of land, building & other assets	0.00	0.00
	less: loss on sale of land, building & other assets	0.00	0.00
V.	Profit on exchange transactions	0.00	0.00
	less: loss on exchange transactions	0.00	0.00
VI.	Income earned by way of dividends etc. from subsidiaries companies & joint ventures abroad/ in India	0.00	0.00
VII.	Miscellaneous Income		
	a) Locker Rent	1,47,96,699.36	1,07,51,971.00
	b) Recovery against written off accounts	27,82,095.40	26,74,769.00
	TOTAL	1,20,14,603.96	80,77,202.00
		10,90,89,492.47	8,22,94,967.94

ELLAQUAI DEHATI BANK, SRINAGAR			
SCHEDULE - 15 INTEREST EXPENDED			
			(Amt. in Rs.)
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
i.	Interest on deposit	74,76,17,636.42	67,20,92,307.04
ii.	Interest on Reserve Bank of India	0.00	0.00
iii.	Inter Bank Borrowings	0.00	0.00
iv.	Interest Others (NABARD)	10,46,68,953.00	4,19,90,483.00
	TOTAL	85,22,86,589.42	71,40,82,790.04


(Mushtaq Ahmad Malik)
 General Manager


(Balwinder Singh)
 General Manager


(Fayaz Ahmad Wani)
 Chairman

Date: 29th April 2025
 Place: Srinagar



ELLAQUAI DEHATI BANK, SRINAGAR
SCHEDULE - 16 OPERATING EXPENSES

			(Amt. in Rs.)
		Current Year as at 31.03.2025	Previous Year as at 31.03.2024
i.	Payment to and provisions for employees	1,97,40,92,052.50	64,58,14,253.00
ii.	Rent, Taxes & Lighting	3,70,79,531.96	3,51,74,851.40
iii.	Printing & Stationery	26,21,359.67	26,02,659.28
iv.	Advertisement & Publicity	3,37,480.00	5,15,590.00
v.	Depreciation on Bank's Property	85,89,846.30	54,25,090.00
vi.	Director's Fee allowances & Exp.	0.00	0.00
vii.	Auditor's Fee & Expenses (Including Branch auditors)	19,82,829.02	13,20,219.00
viii.	Law Charges	12,85,257.00	8,95,777.00
ix.	Postage, Telegrams, Telephone, etc.	5,75,997.86	5,62,680.33
x.	Repair & Maintenance	6,17,936.00	15,03,589.00
xi.	Insurance	2,29,00,889.79	2,52,76,994.80
xii.	Other Expenditure	15,54,19,888.41	10,43,70,391.10
	TOTAL	2,20,55,03,068.51	82,34,62,094.91
	Details of Provisions and Contingencies		
I.	Provision for Non Performing Asset	3,06,64,424.69	17,62,27,976.27
II.	Provision for Standard Asset	35,56,819.90	65,21,820.44
III.	Provision for Taxation	0	0
IV.	Provision for Non Performing Investments	0	0
	TOTAL	3,42,21,244.59	18,27,49,796.71

(Mushtaq Ahmad Malik)
General Manager

(Balwinder Singh)
General Manager

(Fayaz Ahmad Wani)
Chairman

Date: 29th April 2025
Place: Srinagar



Ellaquai Dehati Bank
Head Office: Barzulla, Srinagar

SCHEDULE-17

**SCHEDULES FORMING PART OF ACCOUNTS
FOR THE PERIOD ENDED 31ST MARCH 2025**

SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation

The financial statements have been prepared under the historical cost convention conforming to Generally Accepted Accounting Principles (GAAP) in India, which comprises statutory provisions of applicable laws including that of Banking Regulation Act and RRB Act 1976, RBI/NABARD & Sponsor Bank (SBI) guidelines, Accounting Standards/guidelines, notes issued by the Institute of Chartered Accountants of India (ICAI).

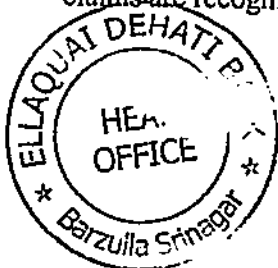
2. Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions for considering the reported assets and liabilities (including contingent liabilities) as on the date of financial statements and the income and expenses for the reporting period. The management believes that the estimates used in the preparation of the financial statements are prudent & reasonable.

3. Income Recognition

Income and expenditure are accounted for on accrual basis unless otherwise stated:

- (a) Interest and other income on advances classified as non-performing assets are recognized to the extent realized in accordance with guidelines issued by Reserve Bank of India.
- (b) Recovery in non-performing advances is appropriated first towards the interest including the derecognized interest & thereafter towards
 - i) Arrear in installments of Term loan
 - ii) Irregularities in other accounts.
- (c) Deposits on maturity are auto renewed by the system and interest is paid at applicable rates less by penal interest at the time of premature encashment.
- (d) Income from sale of Mutual Funds, fees, commission, locker rent and insurance claims are recognized on realization basis.



A handwritten signature in black ink, appearing to be "H. H. H." or similar, with a long horizontal line extending to the right.



- (e) Unforeseen expenses are accounted for in the year of payment.
- (f) Stationery issued to branches has been considered as consumed.
- (g) The expenses on account of Insurance on assets are not distinguished between pre-paid and paid, as per the consistent policy followed by the Bank. The effect of the same is not material on the financial statements as per the management.

4. Profit And Loss Account

The net profit/ loss disclosed in the profit and loss account is after providing for:

- a) Provision against advances
- b) Adjustment, if any in the value of investments in accordance to RBI directives.
- c) Other usual and necessary provisions.

5. Advances and Provisions thereon

- a) Loans and Advances are classified as performing and non-performing, based on the guidelines issued by RBI. Non Performing Assets (NPA) is classified into sub-standard, doubtful and loss assets, based on the criteria stipulated by RBI :-
 - i. In respect of term loans, interest and/ or instalment of principal remains overdue for a period of more than 90 days;
 - ii. In respect of Overdraft or Cash Credit advances, the account remains "out of order", i.e. if the outstanding balance exceeds the sanctioned limit/ drawing power continuously for a period of 90 days, or if there are no credits continuously for 90 days as on the date of balance sheet, or if the credits are not adequate to cover the interest debited during the same period;
 - iii. In respect of bills purchased/ discounted, the bill remains overdue for a period of more than 90 days;
 - iv. In respect of agricultural advances: (a) for short duration crops, where the instalment of principal or interest remains overdue for two crop seasons; and (b) for long duration crops, where the principal or interest remains overdue for one crop season.
- b) Provisions are made for NPAs as per the guidelines prescribed by the regulatory/ supervisory authorities at rates as stipulated by RBI/NABARD.
- c) NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
 - i. Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months.
 - ii. Doubtful: A loan asset that has remained in the sub-standard category for a period of 12 months.
 - iii. Loss: A loan asset where loss has been identified but the amount has not been fully written off.



[Handwritten signature]



- d) Advances are shown net of provisions and interest not collected (INC) provisions on Non-performing Assets (NPAs)
- e) In the case of loan accounts classified as NPAs, an account may be reclassified as a performing asset if it conforms to the guidelines prescribed by the regulators.
- f) A general provision of 0.40% is made on Standard Assets on Loan portfolio excluding SME and Direct Agricultural Advances, where provision of 0.25% is made.
- g) Amounts recovered against debts written off in earlier years are recognised as revenue for the year.
- h) In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions" and are not considered for arriving at the Net NPAs.
- i) Appropriation of recoveries in NPAs (not out of fresh/additional credit facilities sanctioned to the borrower concerned) towards principal or interest due as per the Bank's extant instructions is done in accordance with the following priority:
 - a. Charges,
 - b. Unrealized Interest/ Interest,
 - c. Principal.

6. Investments

- a) Keeping in view the statutory obligations of the Bank, investments have been made as per the guidelines of Reserve Bank of India, NABARD and Sponsor Bank.
- b) All Government securities are held in 'Held to Maturity' category & AFS category in conformity with the guidelines of the Reserve Bank of India for purpose of SLR. The guidelines for classifications and valuation of investments are being complied by the Bank. The Income on these investments have been computed/ provided for on the basis of accrued interest, at the applicable rate of interest.
- c) Transfer of securities from HFT / AFS category to HTM category is carried out at the lower of acquisition cost / book value / market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. However, transfer of securities from HTM category to AFS category is carried out on acquisition price / book value. After transfer, these securities are immediately re-valued and resultant depreciation, if any, is provided.
- d) Investments under AFS and HFT category: Investments under AFS and HFT category are individually re-valued at market price or fair value determined as per regulatory guidelines, and only the net depreciation of each group for each category (viz., (i) Government securities (ii) Other Approved Securities, (iii) Shares, (iv) Bonds and debentures, and (v) others) is provided for and net appreciation if any, is ignored.



[Handwritten signature]



- e) Investment classified as “HELD TO MATURITY” (HTM) category are not marked to market and carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the period remaining to maturity.
- f) Investments in Mutual Funds have been valued at NAV declared at the close of the day.

7. Fixed Assets & Depreciation

- a) Fixed assets are carried at cost less accumulated depreciation.
- b) Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future benefits from such assets or their functioning capability.
- c) In respect of assets acquired during the year depreciation is charged on proportionate basis for the number of days assets have been put to use during the year.
- d) The computer software, not forming an integral part of computers has been depreciated at the rate applicable to computers.
- e) The depreciation rates are based on useful life of the assets on the SLM are as under:

Nature of Assets	Rate	Estimated Useful Life(years)
Vehicles	20%	5
Safe Deposits lockers , fire proof data safe, Strong room, strong room doors	5%	20
Furniture and Fixtures other than Electrical fittings and fixtures	10%	10
Electrical/ Electronic Items and Equipments	20%	5
Computers	33.33%	3
Computer Software forming integral part of Hardware	33.33%	3
Other Computer Software	33.33%	3

- f) Items costing less than 1,000/- each are charged off in the year of purchase.

8. Staff Benefits

- a) Short term employee benefits are charged to revenue in the year in which the related service is rendered.







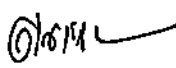
b) Long term employee benefits :


- a) **Provident Fund:** Provident fund is a defined contribution scheme as the Bank pays fixed contribution at predetermined rates. The obligation of the Bank is limited to such fixed contribution. The contributions are charged to Profit and Loss account
- b) **Gratuity:** The Bank is providing for gratuity liability in the books as per the Accounting Standard 15 - Employee Benefits, issued by the Institute of Chartered Accountants of India (ICAI), the Bank recognized in its books of accounts the liability on the basis of actuarial valuation carried out by an independent external actuarial valuer.
- c) **Leave Salary:** The Bank provides for Leave Salary on the basis of an actuarial valuation carried out by an independent external actuarial valuer.


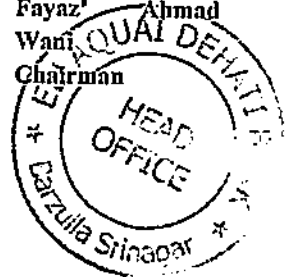
For Gupta Gupta & Associates LLP
Chartered Accountants
FRN: 001728N N-500321

(CA. Rakesh Kumar Gupta)
Partner
Membership Number: 5093301
Place: Srinagar
Date: 29th April, 2025
UDIN: 250933010mmHAE4610




Balwinder Singh
General Manager (GB/IT)


Mushtaq Ahmad Malik
General Manager (Credit)


Fayaz Ahmad Wani
Chairman


SCHEDULE-18

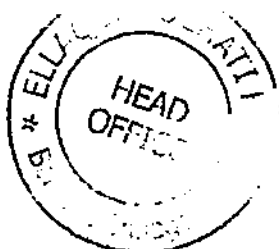
NOTES ON ACCOUNTS

- In exercise of the powers conferred by sub-section (1) of Section 23A of the Regional Rural Banks Act, 1976 (21 of 1976), the Central Government, vide Gazette Notification CG-DL-E-07042025-262329 dated 5th April 2025, has notified the amalgamation of Ellaquai Dehati Bank and J&K Grameen Bank into a single Regional Rural Bank, which shall be called Jammu and Kashmir Grameen Bank, with its Head Office at Jammu, under the sponsorship of Jammu and Kashmir Bank Ltd., with effect from 1st May 2025. Hence, Ellaquai Dehati Bank shall cease to exist w.e.f. 01st May 2025.

2. Regulatory Capital

(Amount in ₹ Lakhs)

Sr. No.	Particulars	31.03.2025	31.03.2024
	Common Equity Tier I Capital	-15838.60	741.58
a)	Paid up Capital	39890.92	39890.92
b)	Additional Tier-1 capital	0.00	0.00
c)	Total (a) + (b)	39890.92	39890.92
d)	Less Accumulated Losses	55729.52	39149.34
	Total Tier I Capital	-15838.60	741.58
e)	General Provisions	231.21	195.65
f)	Perpetual Bonds	410.93	410.93
	Total Tier II Capital	642.14	606.58
g)	Risk Weighted Assets	86939.48	79135.88
a)	Tier 1 Ratio	-18.21	0.94
b)	Tier 2 Ratio	-	0.76
c)	Capital Adequacy Ratio	-18.21	1.70
xii)	Percentage of the shareholding of		
	Government of India	50%	50%
	Government of Jammu and Kashmir	15%	15%
	State Bank of India	35%	35%
xiii)	Amount of additional capital received from the stake holders during the year	NIL	NIL
xiv)	Amount of non-equity Tier I capital raised during the year	NIL	NIL
xv)	Amount of Tier 2 capital raised during the year	NIL	NIL



[Handwritten signature]



3. Investments:

(In Lakh)				
Sr. No.	Particulars	Financial year (2024-25)	Financial year (2023-24)	Financial year (2022-23)
1	Value of Investments (including SLR, Term Deposits and Mutual Fund)	80908	83580	76209
i)	Gross Value of Investments	80908	83850	76209
ii)	Provisions for Depreciation	0	333	1762
iii)	Net Value of Investments	80908	83517	74447
2.	Movement of provision held towards depreciations on investments			
i)	Opening Balance	333	1762	0.00
ii)	Add : Provisions made during the year	0.00	0.00	1762
iii)	Less : Write off/ write back of excess provision during the Year	333	1429	0.00
iv)	Closing Balance	0.00	333	1762

a) Shifting of securities from Held to Maturity (HTM) Category to Available for Sale (AFS) Category:

In conformity with the Reserve Bank of India guidelines, the bank has shifted securities amounting to ₹ 18631.25 Lakhs (face value) from Held to Maturity (HTM) to Available from sale (AFS) and ₹ 13500.00 Lakhs (face value) from Available from sale (AFS) to Held to Maturity (HTM) on 28th June 2024. The shifting of securities has been done in accordance with the approval of Investment Committee. The decision of investment committee has been ratified in board in 3rd Board Meeting held on 13th August 2024.

b) Maintenance of S.L.R. under "Held To Maturity" Category at the end of Year:

(In Lakh)		
Sr. No.	Particulars	Amount
1.	NDTL as on 31.03.2025	156932.84
2.	Required SLR (18.00% of NDTL)	28247.91
3.	Investment under Held to Maturity as on 31.03.2025	27565.73
4.	Percentage to NDTL held in HTM Category	17.57*
5.	Investment under AFS as on 31.03.2025	26767.43

*within prescribed limits



[Handwritten signature]



c) Repo Transactions:

NIL

NIL

d) Non SLR Investment Portfolio:

(i) Issuer composition of Non SLR Investment:

(In Lakh)

No.	Issuer	Amount	Extent of Private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	2	3	4	5	6	7
i)	PSUs	-	-	-	-	-
ii)	FI,S	-	-	-	-	-
iii)	Banks	-	-	-	-	-
iv)	Private Corporate	-	-	-	-	-
v)	NABARD	0.00	-	-	-	-
	SBI Mutual Fund (Dividend Yield Fund)	5.00				
	SBI Mutual Fund (Magnum Low Duration Fund)	8.00				
	Gratuity Trust Fund (SBI)	0.00				
vi)	Provisions held towards depreciation	0.00	-	-	-	-
	Total	13.00	-	-	-	-

(ii) Non-performing Non-SLR Investments:

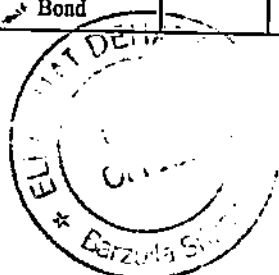
NIL

NIL

e) The value of investment under three categories viz., Held for Trading, Available for sale and Held to maturity (Net of amortisation) are as under:

(Amount in ₹. Lakh)

Particulars	As on 31.03.2025				As on 31.03.2024			
	HFT	AFS	HTM	Total	HFT	AFS	HTM	Total
Govt. Securities Including SDL	NIL	26767.43	27565.73	54333.16	NIL	27406.44	31864.01	59270.45
Other approved securities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Shares (Equity & Pref.)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Debentures & Bond	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL



[Handwritten signature]



Subsidiaries	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Others (MF Units etc.)	NIL	13.00	NIL	13.00	NIL	10.00	NIL	NIL
Total	NIL	26780.43	27565.73	54346.16	NIL	27416.44	31864.01	59270.45

f) Sale from Held to Maturity(HTM)Category

Bank has not sold any security directly from HTM category.

4. ASSETS QUALITY:

4.1. Classification of advances and provisions held

(Amount in Lakhs)

		STD ASSETS	SUB STD SSETS	D1 Assets	D2 Assets	D3 Assets	Loss Assets	Total
A1	Gross Advances including INCA	75880.05	1904.35	1187.17	2061.13	3013.67	71.19	84117.56
A2	Subsidy Reserve Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	Interest Not Collected	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	Gross advances Minus INC	75880.05	1904.35	1187.17	2061.13	3013.67	71.19	84117.56
B1	Secured by CGTSME/CRGFTLIH in A4 above	0	0	0	0	0	0	0
B2	Secured by DICGC/ECGC in A4above	0	0	0	0	0	0	0
B3	Unsecured Portion in A4 above	0	26.72	273.38	610.97	1255.67	71.19	2237.93
C	Provisions held as per audited BS of RRB	231.21	288.33	501.83	1191.03	3013.67	71.19	5066.05
D	Net Advances A4 minus C	75880.05	1616.03	685.34	870.10	0	0	79051.51

4.2. Non-Performing Assets:

(InLakh)

Sr. No.	Particulars	Financial Year (2024-25)	Financial Year (2023-24)	Financial Year (2022-23)
i)	Net NPAs to Net Advances (%)	4.01	4.57	5.87
ii)	Movement of NPAs (Gross)			
(a)	Opening balance	8961	8128	8221
(b)	Additions during the year	3013	2111	3345
(c)	Reductions during the year	3736	1278	3438
(d)	Closing balance	8238	8961	8128
(iii)	Movements of Net NPAs			
(a)	Opening balance	3304	3313	3971
(b)	Additions during the year	2712	1900	3011
(c)	Reductions during the year	2845	2209	3369
(d)	Closing balance	3171	3304	3613
iv)	Movement of provisions for NPAs			



[Handwritten Signature]



	(excluding provisions on standard assets)			
(a)	Opening balance	5656	4515	4251
(b)	Provisions made during the year	307	1762	1097
(c)	Write-off/ Write-back of excess provisions	-897	-621	-833
(d)	Closing balance	5066	5656	4515

4.3. Unsecured Advances

(In Lakh)		
Particulars	As on 31-03-2025	As on 31-03-2024
Total unsecured advances of the bank	19930.46	17518.84
Out of the above , out of the advances for which the intangible securities such as charge over the rights, licenses, authority etc have been taken	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

4.4. Details of Loan Assets subject to Restructuring upto 31.03.2025: NIL

4.5. Details of financial assets sold Securitization (SC)/ Reconstruction Company (RC): Nil

4.6. Details of non-performing financial assets purchased/ Sold:

- Details on non performing financial assets purchased : Nil
- Details of non-performing financial assets sold : Nil

4.7. Provision on Standard Asset :

		(In Lakh)	
Sr. No.	Particulars	Current year (2024-25)	Current year (2023-24)
1.	Provisions towards Standard Assets	231.21	195.65

4.8. Fraud Accounts

(in Lakhs)		
Particulars	Current Year	Previous Year
Number of Fraud reported	NIL	01
Amount involved in Frauds	NIL	79
Amount of provisional made for such frauds	NIL	79
Amount of provision made for such frauds during the Year	NIL	--



[Handwritten signature]



Amount of Unamortized provision debited from other Reserves as at the end of the year	NIL	NIL
---	-----	-----

**All the frauds have been reported to NABARD on Ensure portal vide FMS returns. Further bank has recovered an amount of ₹ 40.00 Lakhs during the current year in fraud occurred during financial year 2023-24.*

5. Business Ratio:

Sr. No.	Particulars	Current year (2024-25)	Previous year (2023-24)
(i)	Interest Income as a percentage to working Funds.	7.82	6.04
(ii)	Non-interest income as a percentage of working funds.	0.64	0.29
(iii)	Operating Profit as a percentage of working funds	-9.59	-0.08
(iv)	Returns on Assets	-9.79	-2.61
(v)	Business (Deposits plus advances) per employee (in lakhs)	690	742
(vi)	Profit per employee (in lakhs)	-48.63	-16.47
(vii)	Gross NPA	9.79	11.49
(viii)	Net NPA	4.01	4.57
(ix)	Provision Coverage Ratio	61.50	63.12
(x)	Capital Adequacy Ratio	-18.24	1.70
(xi)	Cost of Deposits	5.04	3.76
(xii)	Yield on Advances	8.97	8.44
(xiii)	Yield on Assets	7.82	6.04
(xiv)	Yield on SLR Investment	6.91	6.78
(xv)	Yield on Term Deposits with other banks	8.20	7.85
(xvi)	Yield on Investment	7.29	7.06
(xvii)	Net Interest Margin	2.79	2.28
(xviii)	Credit to Deposit Ratio	55.59	53.88
(xix)	Investment to Deposit Ratio	53.47	57.76

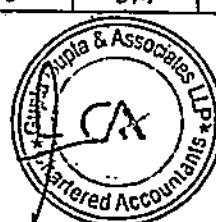
6. Asset Liability Management – Maturity pattern of certain items of asset and liabilities

(In Lakh)

Particulars	1 to 14 days	15 to 28 days	29 to 3 months	3-6 months	Over 6 month and upto 1 year	Over 1 year and upto 3 years	Over 3 year and upto 5 years	Over 5 year	Total
Deposits	8221.15	2019.72	17427.93	17501.62	27133.17	16238.36	61355.11	1417.94	151315.00
Gross Advances	10134.59	611.64	6613.93	9487.49	16452.87	5958.26	12287.93	22570.85	84117.56
Investments (SLR + Non SLR)	513	0	0	0	26039.88	5300.15	49055.32	0	80908.35
Borrowings	0	0	666.67	666.67	15769.99	0	374	0	17477.33



Handwritten signature



Foreign Currency assets	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Foreign currency liabilities	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

7. Exposures – Exposure to Real Estate Sector:

Sn.	Particulars	As on	
		31.03.2025	31.03.2024
1.	Direct Exposure		
	(i) Residential Mortgages**		
	Lending's fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented; (**includes Individual housing loans eligible for inclusion in priority sector)	4464.14	3381.05
	(ii) Commercial Real Estate	NIL	NIL
	Lending's secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development, and construction, etc.).		
	(iii) Investment in Mortgage-Backed Securities and other securities exposures	NIL	NIL
	(a) Residential	NIL	NIL
	(b) Commercial real estate	NIL	NIL
2.	Indirect Exposure (Fund based & non-fund based exposure on National Housing Bank and housing finance companies)	NIL	Nil
Total Exposure to Real Estate			

8. Details of Single Borrower (SGL) Group Limit (GBL) exceeded by the bank: Nil

9. Miscellaneous – Amount of provisions made for Income-tax during the year.

Sr. No.	Particulars	Current year (2023-24)	Previous year (2022-23)
	Provision for Income Tax	NIL	NIL

10. Disclosure of Penalties imposed by RBI: Nil

11. Draw Down from Reserve: Nil



[Handwritten signature]



12. Disclosure of Complaints:

13. Customer Complaints

Sr.	Particulars	Details
A	No. of complaints pending at the beginning of the year	01
B	No. of complaints received during the year.	31
C	No. of complaints redressed during the year.	31
D	No. of complaints pending at the end of the year.	01

a) Award passed by the Banking Ombudsman

Sr.	Particulars	Details
A	No. of unimplemented Awards at the beginning of the year.	NIL
B	No. of Awards passed by the Banking Ombudsman during the year.	NIL
C	No. of Awards implemented during the year.	NIL
D	No. of unimplemented Awards at the end of the year.	NIL

14. Disclosure of DEAF Accounts: Quarter ended up to 31.03.2025

With reference to Reserve Bank of India Circular RBI/2013-14/614 DBOD.No.DEAFCell.BC114/30.01.002/2013-14 dated 27.05.2014 banks have been calculating the cumulative balance of all eligible unclaimed deposit accounts along with earliest accrued and remitting the same under Portal facility of the E-Kuber through State Bank of India (Sponsor Bank) to a designated account "DEAF Account" maintained with Reserve Bank of India.

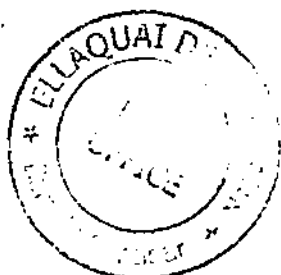
The amounts transferred to DEAF Accounts are as under:

Particulars	(In Lakh)	
	Current year (2024-25)	Previous year (2023-24)
Opening Balance and transferred to DEAF	88.77	27.51
Add : Amount transferred to DEAF during the year	104.50	61.67
Less Amount reimbursed by DEAF towards claim during the year	2.10	0.41
Closing Balance of Amounts transferred to DEAF as on	191.17	88.77

15. Concentration of Deposits

(In Lakh)

Total Deposits of Fifty largest depositors	4518.14
Percentage of Deposits of twenty largest depositors to Total Deposits of the bank	2.99%



[Handwritten signature]



16. Concentration of Advances

(In Lakh)

Total Advances to twenty largest borrowers	963.07
Percentage of Advances to twenty largest borrowers to Total Advances of the bank	1.14

17. Concentration of Exposures

(In Lakh)

Total Exposures of twenty largest borrowers/customers	963.07
Percentage of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	1.14

18. Concentration of NPAs

(In Lakh)

Total Exposure to top four NPA accounts	291.68
---	--------

19. Sector-wise N P A

(In Lakh)

Sl No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
A	Priority Sector						
1	Agriculture and allied activities	25434	3555	13.98	24845	3760	15.13
2	Advances to industries sector eligible as priority sector lending	30480	4334	14.22	29198	4839	16.57
3	Services	0	0	0.00	0	0	0.00
4	Personal loans	4993	139	2.79	3490	68	1.93
	Sub-total (A)	60907	8028	13.18	57533	8667	15.06



[Handwritten signature]

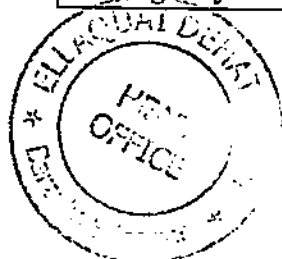


B	Non-Priority Sector						
1	Agriculture and allied activities	0	0	0	0	0	0
2	Industry	0	0	0	0	0	0
3	Services	0	0	0	0	0	0
4	Personal loans	23211	209	0.90	20425	294	1.44
	Sub-total (B)	23211	209	0.90	20425	294	1.44
	Total (A+B)	84118	8237	9.79	77958	8961	11.49

20. Inter office account: Inter Office Accounts between branches and Head Office is being reconciled on an ongoing basis and no material effect is expected on the profit and loss account of the current year.
21. Inter Bank Participation Certificate (IBPC)/ PSLC Bank hasn't issued/ participated in IBPC/PSLC this year.
22. Other assets in Schedule -11 to the Balance Sheet include unsecured staff festival advance of ₹ 52.32 Lakh and Dacoity & theft claims of ₹ 36.51 Lakh at various branches as on 31.03.2025.

23. Contingent Liabilities

Claims against the Bank not acknowledged as debts	The Bank is a party to various proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows.
Guarantees given on behalf of constituents, acceptances, endorsements and other obligations	As a part of its commercial Banking the Bank issues endorsements and other documentary credits and guarantees obligations on behalf of its customer's on the basis of credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations.
Other items for which the Bank is contingently liable	The Bank is a party to various taxation matters in respect of which appeals are



[Handwritten signature]



	pending. These are contested by the Bank and not provided for due to uncertainty of the amount involved. The Bank has provided for an amount of ₹. 15.11 Lakh towards the employee benefits of the retired employee.
The Depositors Education and Awareness Fund Scheme 2014-Selection 26A of B.R. Act 1949	Bank has calculated the cumulative balances in all eligible accounts and transferred the amounts as per guidelines issued by RBI. As on 31.03.2025 and amount of Rs 191.17 Lakh is outstanding in this account
Secured Bank Guarantee	Bank has not issued any Bank Guarantees.

24. Depreciation of ₹ 94.96 Lakh on fixed assets has been made in the year 2024-25. The amount of depreciation has been arrived at in line with the accounting policies followed by the State Bank of India.

- An amount of ₹9.06 Lakh has been adjusted against FIF from NABARD
- An amount of ₹ 85.90 Lakh has been debited from profit and loss account

25. As per the schedule-7 and Schedule 8 Bank has invested the new investments in TDR's with other Bank's under Non-SLR category, which is provided for in the investment policy.

(Amount in Lakhs)

Particulars	FY 2024-25	FY 2023-24	FY 2022-23
TDR with Banks	26,562.19	24,299.51	15,535.58
Govt. Securities (after amortisation)	54,333.16	59,270.45	60,668.29
Liquid Mutual Fund	13.00	10.00	5.00

- The interest income from investments in Govt. Securities and State Development Loans is 3919.25 Lakhs as 31.03.2025.
- Accordingly the interest income from term deposits is 1936.29 Lakh as 31.03.2025.

26. Other Disclosures:

- The Bank has incurred a loss of ₹ 16583.03 Lakhs during the financial year 2024-25 and total accumulated losses of the Bank stands at ₹ 55732.38 Lakhs as on 31st March 2025. As at 31st March 2025, CRAR of the bank was (-)18.24% (FY 2023-24: 1.70%) against the minimum stipulated regulatory requirement of 9%..
- The Provision Coverage Ratio (PCR) of the Bank as on 31st March 2025 stands at 61.50%, compared to 63.12% as on 31st March 2024. The PCR is lower than the minimum benchmark of 70% as per RBI/ NABARD guidelines.



[Handwritten signature]



27. Additional Disclosures in respect of accounting standards issued by Institute of Chartered Accountants of India (ICAI)

a) Accounting Standard -1 Disclosure of Accounting Policies

The same are disclosed as per Schedule -17

b) Accounting Standard-5, Prior Period Items and changes

There are no material prior period expenses included in profit & loss account.

c) Accounting Standard – 6

Depreciation on assets and additions therein, is charged off after applying SLM rates and depreciation is charged on proportionate basis for the number of days assets have been put to use during the year. The computer software, not forming an integral part of computers has been depreciated at the normal rate applicable to computers.

d) Accounting Standard-9 Revenue Recognition

Revenue have been accounted for on accrual basis except income on non-performing assets comprising of advances which is recognized upon realization as per the prudential norms prescribed by RBI and income on investments purchased on discounted value, which is accounted for in the year of maturity of investment.

e) Accounting Standard-12 Government Grants

During the year, grant to the tune of ₹ 21.36 Lakhs have been received from National Bank for Agriculture and Rural Department for acquisition of two Mobile Vans.

f) Accounting Standard-15, Employee Benefits

The disclosures required under the Accounting Standard 15-"Employee Benefits" in line with the Accounting Policy are under:

Table Showing Changes in Present Value of Obligations:

	Gratuity (Rs.)	Leave Salary (Rs.)
Present value of the obligation at the beginning of the period	14,11,37,580	7,27,59,123
Interest cost	1,02,32,475	52,75,036
Current service cost	97,41,867	86,41,642
Past Service Cost	0	0
Benefits paid (if any)	(3,21,74,420)	(1,62,10,838)
Actuarial (gain)/loss	29,11,272	1,67,79,497
Present value of the obligation at the end of the period	13,18,48,774	8,72,44,460



[Handwritten signature]



Key results (The amount to be recognized in the Balance Sheet):

	Gratuity (Rs)	Leave Salary (Rs.)
Present value of the obligation at the end of the period	13,18,48,774	8,72,44,460
Fair value of plan assets at end of period	0	0
Net liability/(asset) recognized in Balance Sheet and related analysis	13,18,48,774	8,72,44,460
Funded Status	(13,18,48,774)	(8,72,44,460)

Expense recognized in the statement of Profit and Loss:

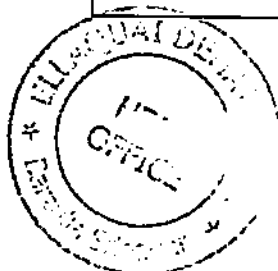
	Gratuity (Rs)	Leave Salary (Rs.)
Interest cost	1,02,32,475	52,75,036
Current service cost	97,41,867	86,41,642
Past Service Cost	0	0
Expected return on plan asset	(0)	(0)
Net actuarial (gain)/ loss recognized in the period	29,11,272	1,67,79,497
Expenses to be recognized in the statement of profit and loss accounts	2,28,85,614	3,06,96,175

The assumptions employed for the calculations are tabulated:

Discount rate	7.00% per annum
Salary Growth Rate	6.00% per annum
Mortality	IALM 2012-14
Expected rate of return	0
Attrition/ Withdrawal Rate (per annum)	5.00% per annum

Assumptions made for Benefits valued: (For Gratuity Valuation and Leave Salary Valuation)

	Gratuity	Leave Salary
Normal Retirement Age	60 Years	60 Years
Salary	Last drawn qualifying salary	As per rule of the bank
Vesting Period	5 years of service	-----
Benefits on Normal Retirement	15/26*salary*past service (year)	1/30*Salary*Number of leaves
Benefit on early exit due to death and disability	As above except that no vesting conditions apply	As above, subject to rule of the bank
Limit	Without Limit	As above, subject to rule of the bank



[Handwritten signature]



Current liability:

Period	Gratuity(Rs)	Leave Salary(Rs)
Current Liability (Short term)	3,04,92,422	1,70,00,748
Non Current Liability (Long term)	10,13,56,352	7,02,43,712
Total Liability	13,18,48,774	8,72,44,460

Projections for next Period:

Best estimate for contribution during next year	1,17,96,794	-
---	-------------	---

- a. **Computer Increment:** The benefit of Computer Increment has been granted to eligible officers and employees of Regional Rural Banks w.e.f. 01.11.1993, in line with Nationalized Commercial Banks, vide Letter No. 8/1/2023-RRB dated 18.09.2024 issued by the Department of Financial Services, Ministry of Finance, and Government of India. Accordingly, the Bank has paid an amount of ₹7,91,47,245/- to the eligible officers and employees during the financial year.
- b. **Implementation of Pension wef 01.11.1993:**
- a) In view of the Hon'ble Supreme Court judgment, the Department of Financial Services, Ministry of Finance, the Government of India vide F.No. 8/4/2024-RRB dated 3rd October 2024 directed the RRBs to implement the pension scheme in RRBs w.e.f. 01.11.1993 (currently under implementation w.e.f. 01.04.2018), along with payment of consequential arrears to eligible pensioners and family pensioners. The bank has paid an amount of ₹18,69,77,490/- during the financial year to the pensioners on account of pension arrears in accordance with directives of Govt. of India.
- b) **Amortisation of Pension Liability:** NABARD, Mumbai, vide their Letter No. NB.HO.IDD.RRB/172918/(316-RRB Policy)/2024-25 dated 26.03.2025, has advised that RBI, vide Circular No. RBI/2024-25/127 DOR.ACC.REC.No. 67/21.04.018/2024-25 dated 20th March 2025, has permitted RRBs to amortize the expenditure on account of pension revision over a period of five years, beginning with the financial year ending 31st March 2025, subject to a minimum of 20% of the total pension liability being expensed each year. The details of the amount amortized by the Bank are as under:



S. No.	Particulars	Amount (in ₹ Crore)
1	Total Pension liability to be amortized over five years beginning with FY ending 31st March 2025	18.70
2	Pension liability amortized for FY ended March 2025 (being 1/5th of total pension liability)	3.74
3	Pension liability to be amortized in the next 4 years	14.96

Had the bank not opted for amortization of the pension arrears amounting to ₹ 18.70 crores, it would have resulted into increase in loss by ₹ 14.96 Crore.

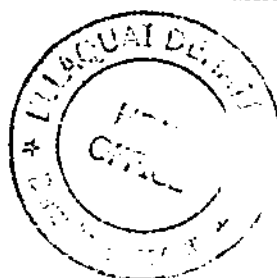
- c. **Pension Liability:** During current financial year bank has engaged M/s R Kannan Consulting Actuary (Formerly Bhudev Chatterjee International Consultant), Thiruvannamiyur, Chennai – 600 041 to calculate the Pension Liability of the bank as on 31.03.2025. The liability of ₹ 136.10 crore has been provided for in the profit and loss account. The details of pension liability is as under:

S. No.	Particulars	Amount (in ₹ Crore)
1	Total Actuary Liability (A)	223.75
2	Pension Provision available as on 31032024	104.51
3	Pension paid during the year	16.86
4	Net Pension Liability	136.10
5	Bank has made a provision of Pension during FY	136.10

Since this pension liability of ₹136.10 Crore is not in respect of pension arrears, as such, it has been debited to Profit and Loss account and not been amortized as per the recent Circular No. RBI/2024-25/127 DOR.ACC.REC.No. 67/21.04.018/2024-25 dated March 20, 2025.

Total impact of Pension including amortised portion of additional Pension Liability on Profit and Loss account is ₹ 139.84 Crore.

- d. **Provisioning for revision in employer contribution towards NPS:** In line with the Department of Financial Services, Ministry of Finance, Government of India, Letter No. F.No. 8/1/2022-RRB dated 01st March 2025, the Bank has made a provision of ₹3.00 Crore for revision in employer's contribution towards the National Pension Scheme (NPS) from 10% to 14% of Pay and Dearness Allowance w.e.f. 11.11.2020 during the current financial year.



[Handwritten signature]



- e. The Bank has not adopted or implemented the practice of paying Fixed Personal Pay (FPP) to its officers and employees who had joined the bank prior to 01.11.1993. In this regard, the Bank has sought clarification from NABARD vide Letter No. EDB/HO/HRD/83/2024-25 dated 13th March 2025. The liability on account of towards payment of FPP has not been assessed by the Bank.

g) Accounting Standard -17 Segment Reporting

Part A – Business Segment

The Bank has not classified any business segments in which it operates.

Part B – Geographical Segment

As the bank does not have any overseas branch, there is no requirement as to reporting of geographical segment.

h) Accounting Standard -18 Related party Disclosure

Related Party	State Bank of India (₹ in Lakh)	NABARD (₹ in Lakh)
Total Deposits with	1238.92	--
Current A/c	631.84	--
Fixed Deposit	607.08	--
Refinance from NABARD	--	17477.33

i) Accounting Standard 19- Leases

The Bank has taken premises only on rental basis and are on cancellable lease only having no impact on the future years.

j) Accounting Standard -22 Accounting for taxes on Income.

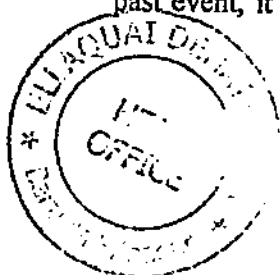
In view of the accumulated losses, the management does not see any reasonable certainty that sufficient future taxable income will be available against which deferred tax assets can be realized. Hence, deferred tax is not provided in the books of accounts.

k) Accounting Standard-28- Impairments of Assets

The bank's asset substantially comprises of financial assets, which are not covered by AS 28 – Impairment of Assets. In the opinion of Bank's Management, there is no material impairment in the Cash generating assets of the Bank and hence, no provision is required.

l) Accounting Standard-29 -Provisions, Contingent Liabilities and Contingent Assets

The Bank recognises provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits



[Handwritten Signature]



will be required to settle the obligation, and when a reliable estimate of the amount of the obligation can be made.

28. The Principal Accounting Policies (Schedule 17) and Notes on Accounts (Schedule 18) form an integral part of these Accounts.
29. Previous year's figures have been re-grouped and reclassified, wherever necessary and determinable, to make them comparable with current year's figures.

For Gupta Gupta & Associates LLP

Chartered Accountants

FRN: 001728M N-500321

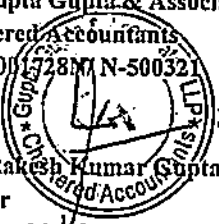
(CA. Rakesh Kumar Gupta)
Partner

Membership Number: 093301

Place: Srinagar

Date: 29th April, 2025

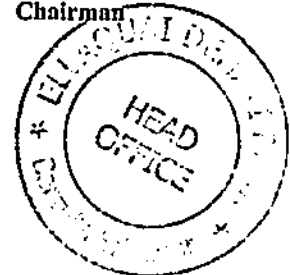
UDIN: ____



Balwinder Singh
General Manager (GB/IT)

Mushtaq Ahmad Malik
General Manager (Credit)

Fayaz Ahmad Wani
Chairman



ELLAQUAI DEHATI BANK

Audited

CAPITAL AGAINST RISK WEIGHTED ASSETS RATIO CALCULATION

PARTICULARS		Book Value as on		31-03-2025	
Part A CAPITAL FUNDS				Amt. In lakhs	
Tier-I	Capital elements				
a.	Paid Up Capital				
b.	Share Capital Deposit				
	Total (a+b)				
	Less intangible Assets and accumulated losses				
	Total Tier I Capital				
Tier - II	Capital elements				
a.	General provisions(Prov on STD Assets)				
b.	perpetual bonds				
c.					
	Total (a+b+c)				
	Total Capital Funds 1+2				
Part- B Risk Weightage Assets (On balance sheet items)					
Description of Assets		Risk Weight %	Book value of Assets	Total Risk weighted Assets(Adjusted Value)	
Cash in hand		0	206.33	0.00	0.00
Balance with		0	0.00	0.00	0.00
a, Reserve bank of india		0	6222.68	0.00	0.00
b, Banks Current account		20	915.13	0.00	183.03
Money at call and short notice		0	0.00	0.00	0.00
c, All claims on banks(FDs, CDs, Bonds etc.)		20	26562.19	0.00	5312.44
d, Investments: a, Investment in Govt. Securities		2.5	54333.16	0.00	1358.33
e, Investments in bonds/Debentures/ claims on		22.5	0.00	0.00	0.00
f, All other Investments issued by PSB		102.5	0.00	0.00	0.00
g, All other Investments including MF		127.5	13.00	0.00	16.58
ADVANCES					
a, Advances to staff		20	813.15	16.19	159.39
b, Advances against deposits/LIC/KVP/NSC etc.		0	3006.96	1.64	0.00
c, Education Loans		100	99.03	5.02	94.01
d, Advances Covered by DICGC		50	0.00	0.00	0.00
e, Housing Loans to individual against		50	4949.07	3.82	2472.63
f, Loans guaranteed by GOI gold loans		50	513.30	1.04	256.13
g, Loans guaranteed by State Govts		0	0.00	0.00	0.00
consumer loans including personal loans		125	18003.07	11.80	22489.09
f, All other advances		100	56732.98	5026.54	51706.44
FIXED ASSETS (Net of depreciation)		100	352.50	0.00	352.50
OTHER ASSETS					
a, Interest accrued on RBI/Bank balance etc.		0	2392.57	0.00	0.00
b, Interest accrued on investments in bonds.		100	0.00	0.00	0.00
c, Tax deducted at source		0	0.00	0.00	0.00
d, Inter office adjustments		100	0.00	0.00	0.00
e, Others		100	2220.48	0.00	2220.48
Total Part-B			177335.60	5066.05	86621.05
Contingent Liability		100	206.27	0.00	206.27
Total Risk Weighted Assets			177541.87	5066.05	86827.32
Part-C Capital Adequacy Ratio (CRAR)					-18.24

Total Capital Funds/ Total Risk weighted assets(Adj. Value)*100

CHAIRMAN

STATUTORY AUDITOR

UDIN 25093801Bm14610