The Third Schedule of the Banking Regulation Act 1949 (Section 29)

BALANCE SHEET OF THE ASKA CO.OPERATIVE CENTRAL BANK LTD., ASKA as on 31 st March 2026 - Form A

(Amount in Rupees)

	Schedule	As on 31-03-2026 (Current year)		As on 31-03-2025 (Previous year)
Capital and Liabilities				
Capital	1	65,39,75,953.00		62,59,65,617.00
Reserves and Surplus	2	47,05,30,502.36		44,62,28,047.38
Deposits	3	4,20,76,32,678.93		4,89,76,02,752.84
Borrowings	4	4,23,06,79,446.18		4,19,66,79,446.18
Other liabilities and provisions	5	1,40,53,85,768.15		1,28,60,43,955.36
Total		**10,96,82,04,348.62**		**11,45,25,19,818.76**
Assets				
Cash and balances with Reserve Bank of India	6	2,78,98,556.00		2,54,53,812.55
Balance with banks and money at call and short notice	7	36,69,01,982.91		93,70,18,956.60
Investments	8	3,03,12,22,344.64		3,17,62,01,264.64
Advances	9	6,99,71,37,064.39		6,82,27,44,201.24
Fixed Assets	10	1,02,74,152.02		1,10,32,693.00
Other Assets	11	53,47,70,248.66		48,00,68,890.73
Total		**10,96,82,04,348.62**		**11,45,25,19,818.76**
Contingent liabilities	12	1,02,51,220.74		43,47,797.20

As per our report on the even date

Sd/-

Place- Aska
UDIN-26319092RLOGAO5755

T.K.AGARWALLA & CO.
Chartered Accountants
FRN: 325201E
CA SHASHI AGARWAL ACA
Partner, Membership No.- 319092

Sd/-	**Sd/-**	**Sd/-**	**Sd/-**	**Sd/-**
AGM (A&O)	**Chief Executive Officer**	**Director**	**Director**	**President**

PROFIT AND LOSS ACCOUNT OF THE ASKA CO.OPERATIVE CENTRAL BANK LTD., ASKA as on 31 st March 2026 - Form B

(Amount in Rupees)

		Schedule	As on 31-03-2026 (Current year)		As on 31-03-2025 (Previous year)
I.	Income				
	Interest earned	13	71,68,68,841.44		62,63,78,274.00
	Other income	14	51,43,309.81		67,39,444.88
	Total		72,20,12,151.25		63,31,17,718.88
II.	Expenditure				
	Interest expended	15	41,38,46,969.68		40,01,20,952.00
	Operating expenses	16	8,59,11,526.44		8,59,17,004.19
	Provisions and contingencies	17	19,69,23,928.81		11,98,66,913.53
	Total		69,66,82,424.93		60,59,04,869.72
III.	Profit/Loss				
	Net profit/loss(-) for the year		2,53,29,726.32		2,72,12,849.16
	Profit/loss(-) brought forward		2,72,12,849.16		2,87,47,654.97
	Total		5,25,42,575.48		5,59,60,504.13
IV.	Appropriations				
	Transfer to statutory reserves		87,08,111.73		92,12,974.97
	Transfer to other reserves		1,75,68,615.42		1,85,45,761.00
	Transfer to Government/ proposed dividend		9,36,122.01		9,88,919.00
	Balance carried over to Balance Sheet		2,53,29,726.32		2,72,12,849.16

As per our report on the even date

Sd/-

Place- Aska
UDIN-26319092RLOGAO5755

T.K.AGARWALLA & CO.
Chartered Accountants
FRN: 325201E
CA SHASHI AGARWAL ACA
Partner, Membership No.- 319092

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
AGM (A&O)	**Chief Executive Officer**	**Director**	**Director**	**President**

Chapter-III Disclosure in Financial Statements- Notes To Accounts

RBI (Rural Co-operative Banks-Financial Statements: Presentation and Disclosures) Directions, 2025

(Amount in ₹ crore)

Sl. No.	Particulars	Amount
1	Paid up share capital and reserves	100.34
2	Tier 1 capital	100.34
3	Tier 2 capital	1.9
4	Total capital (Tier 1 + Tier 2)	102.24
5	Total Risk Weighted Assets (RWAs)	779.68
6	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.87
7	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.24
8	Capital to Risk Weighted Assets Ratio (CRAR)	13.11
9	Total Investments	303.12
10	Government Securities (GSEC)	99.70
11	Shares with OSCB	22.82
12	RID with OSCB	180.60
13	Advance to Directors, their relatives	Nil
14	Total Loan Outstanding	699.71
15	Gross NPA	22.45
16	Net NPA	20.79
17	% of Gross NPA to total loan outstanding	6.95%
18	% of Net NPA to total loan outstanding	4.57%
19	Provision made for NPA	20.79
20	Total Provision made	49.40
21	Interest Income as a percentage to Working Funds	6.55
22	Non-interest income as a percentage to Working Funds	0.05
23	Cost of Deposits	4.94
24	Net Interest Margin	2.85
25	Operating Profit as a percentage to Working Funds	2.03
26	Return on Assets	0.26
27	Business (deposits plus advances) per employee	21.97
28	Profit per employee	0.04
29	Payment of DICGC Insurance Premium	0.63
30	Closing balance of amounts transferred to DEA Fund	0.37
31	Total deposits of the twenty largest depositors	7.26
32	Total advances to the twenty largest borrowers	26.32
33	Penalty imposed by RBI for any violation	Nil
34	Information of extent of arrears in reconciliation of inter-bank and inter branch Accounts	Reconciled

Sd/-
AGM (A&O)

Sd/-
Chief Executive Officer

Sd/-
Statutory Auditor