# दी उदयपुर अरबन को–ऑपरेटिव बैंक लि.

# THE UDAIPUR URBAN CO-OPERATIVE BANK LTD.

**(ASSOCIATE OF PROGRESSIVE MOVEMENT)**

Registered Office: 9C-A Madhuban, 1st Floor, Udaipur - 313 004, Rajasthan

www.uucbudaipur.com

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International Year
of Cooperatives

Cooperatives Build a Better World

## 52nd Annual Report
## 52वां वार्षिक प्रतिवेदन
# 2024-25

# BOARD OF DIRECTORS

**TAUSEEF HUSSAIN**
Chairman

**AFTAB GUL ATTARI**
Vice-Chairman

**ANEES DM**

**ASIF MASOOD SHAH**

**KHURSHID ALI**

**SHABBIR HUSSAIN**

**SHIV NARAYAN AGAL**

**ZARINA IQBAL**

**SABIHA ZARI LUQMANI**

**SHANKAR LAL PANCHOLIYA**

**SHANTILAL MEENA**

**FATEMA BOHRA**

# BOARD OF MANAGEMENT

**AFTAB GUL ATTARI**
Chairman

**ANEES DM**

**ASIF MASOOD SHAH**

**ZAKIR HUSAAIN PANSARI**

**SHEHRE BANU KHAKED**

**LAXMIKANT UPADHYAY**

**Concurrent Auditors**

M/s Gaurav Jain & Associates, Udaipur
Smt. Mahima Jaroli, Udaipur
M/s S.A.P.N. & Company, Udaipur
M/s Kankroliwala & Company, Udaipur
M/s Haneen Haidery & Company, Udaipur
M/s Sunil Badala & Associates, Udaipur
M/s R. Sharma & Company, Udaipur
M/s Jain Mandowara & Associates, Udaipur
Mumtaz Hussain Kader (Retired Employee)

**Statutory Auditor**

M/s JLN US and Company,
Udaipur

# दी उदयपुर अरबन को–ऑपरेटिव बैंक लि.
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## सूचना

बैंक के माननीय सदस्यों को सूचित किया जाता है कि बैंक की 52वीं वार्षिक आम सभा (शुक्रवार) दिनांक 23.05.2025 को फील्ड क्लब, उदयपुर में सायंकाल 7.30 बजे नीचे लिखे विषयों पर विचार विमर्श करने हेतु आयोजित की गई है। आप सादर आमंत्रित है।

1. गत वर्ष की आम सभा दिनांक 24 मई 2024 की कार्यवाही की पुष्टि करना।
2. संचालक मण्डल की ओर से बैंक के अध्यक्ष महोदय द्वारा प्रस्तुत वार्षिक रिपोर्ट 2024–25 एवं लाभ विनियोजन की पुष्टि करना।
3. वर्ष 2024–25 ऑडिटर्स द्वारा अंकेक्षित बैलेन्स शीट, लाभ–हानि खाता, अंकेक्षण रिपोर्ट एवं अंकेक्षण रिपोर्ट के भाग 'अ' का अवलोकन एवं पूर्ति प्रतिवेदन का अनुमोदन करना।
4. आम सभा द्वारा वर्ष 2024–25 के पारित बजट के विरूद्ध हुए वास्तविक आय व्यय एवं पूंजीगत व्यय का अनुमोदन करना तथा वर्ष 2025–26 व्यापार की रुपरेखा तैयार कर लक्ष्य निर्धारित करना।
5. भारतीय रिज़र्व बैंक के परिपत्र दिनांक 27 अप्रेल 2021 की पालना में सांविधिक अंकेक्षक की नियुक्ति करने सम्बन्धी प्रस्ताव का प्रस्तुतीकरण एवं अनुमोदन।
6. संचालक मण्डल द्वारा स्वीकृत कर्मचारियों एवं अधिकारियों को दिए गए बोनस / एक्सग्रेशिया इत्यादि के भुगतान का अनुमोदन करना।
7. वर्ष 2024–25 का संचालक मण्डल द्वारा प्रस्तावित लाभांश वितरण की स्वीकृति देना।
8. अन्य विचार विमर्श अध्यक्ष महोदय की अनुमति से।

दिनांक : 14 / 05 / 2025

संचालक मण्डल की आज्ञा से
समीना बानु मेहमुदा
मुख्य कार्यकारी अधिकारी

नोटः
1. निर्धारित समय के आधे घण्टे तक गणपूर्ति नहीं होने अथवा अन्य अपरिहार्य कारणों से स्थगित आम सभा रात के 8.00 बजे उक्त निर्धारित स्थान पर आरम्भ होगी। एजेण्डा अपरिवर्तित रहेगा।
2. आम सभा के विचारणीय विषयों के सम्बन्ध में कोई सदस्य किसी प्रकार की सूचना चाहे तो बैंक के पंजीकृत कार्यालय में उपस्थित होकर सायं 03.00 बजे से 05.00 बजे तक संपर्क कर सकते हैं।
3. मीटिंग में प्रवेश सुविधा हेतु कृपया अपना फोटो पहचान पत्र साथ में लावें।

## BRANCHES

| | | | |
|---|---|---|---|
| Pannadhay Marg | 2421237, 9251638237 | Rajsamand | 224022, 9251638236 |
| Dhanmandi | 2422355, 9251638230 | Madhuban | 2423542, 9251638238 |
| Bada Bazar | 2521483, 9251638231 | Krishi Upaj Mandi | 2481490, 9251638239 |
| Fatehpura | 2451779, 9251638232 | Sukher Industrial Area | 2442708, 9251638240 |
| Fatehnagar | 294516, 9251638233 | Ambamata Scheme | 2430053, 9251638241 |
| Salumber | 233250, 9251638234 | Pratapnagar | 2490127, 9251638242 |
| Hiran Magri | 2460893, 9251638235 | **Head Office** | **2560783, 2423752** |

## ATM's

- **Dr. Zakir Hussain Marg, Bohrawadi, Udaipur**
- **Arvana Mall, Hathipole, Udaipur**
- **Panerion Ki Madri, Udaipur**
- **UUCB Head Office, Madhuban, Udaipur**
- **16-A, Kharol Colony, Near Shiv Mandir, Fatehpura, Udaipur**

CONTENTS


| | |
|---|---|
| Notice | 1 |
| Chairman's Report | 2 - 6 |
| Independent Auditor's Report | 8 |
| Profit & Loss Appropriation Account | 9 |
| Balance Sheet | 10 - 11 |
| Profit & Loss Account | 12 - 13 |
| Schedule 1-13 | 14 - 32 |
| Audit Report - 'Part A' | 33 - 37 |
| Cash Flow Statement | 38 |
| Budget | 39 - 40 |
| Bank Growth | 44 |


*UUCB Rupay Debit Card*




## FROM THE CHAIRMAN'S DESK

आपके बैंक की 52 वीं वार्षिक आम सभा के अवसर पर निदेशक मंडल की ओर से आप सभी का हार्दिक अभिनंदन करते हुए मुझे अत्यंत प्रसन्नता और सौभाग्य की अनुभूति हो रही है। मुझे यह घोषणा करते हुए गर्व हो रहा है कि हमारे बैंक ने एक बार फिर न केवल राजस्थान में बल्कि अखिल भारतीय स्तर पर अपनी प्रतिष्ठिता स्थापित की है। इस उपलब्धि का श्रेय आप सभी सदस्यों, बैंक के कर्मचारियों और सभी पूर्व एवं वर्तमान निदेशक मंडल को जाता है। हम सभी को अपनी संस्था पर गर्व है।

It is my pleasure and privilege to extend, on behalf of the Board of Directors, to all of you a warm welcome on the occasion of 52nd Annual General Meeting of our Bank. I feel proud to announce that our bank has once again established its prestigious position not only in Rajasthan but also at all India level. The credit of this achievement goes to you all members, staff of the bank, and all the past and present Board of Directors. We all take pride in this institution of ours.

बैंक के निदेशक मण्डल की और से मुझे 31 मार्च 2025 को समाप्त हुए वर्ष की वार्षिक प्रतिवेदन एवं अंकेक्षित तुलन पत्र एवं लाभ हानि खाता पेश करने का गौरव प्राप्त हुआ है। 31 मार्च 2025 को समाप्त हुए वर्ष की वार्षिक रिपोर्ट एवं अंकेक्षित तुलन पत्र एवं लाभ हानि खाता दैनिक नवज्योति में दिनांक 14 मई 2025 को प्रकाशित की गई है। मुझे यकीन है कि इसने आपका ध्यान आकर्षित किया होगा।

On behalf of the Board of Directors of the Bank, I have the honor to present the Annual Report along with the Audited Balance Sheet and Profit & Loss Account of our bank for the year ended 31st March 2025. The account as well as audited report for the year ended 31st March 2025 has been published in the Newspaper Dainik Navjyoti on 14th May 2025. I am sure it has received your attention.

## PERFORMANCE HIGHLIGHTS OF THE YEAR

मैं वर्ष 2024–25 के दौरान हमारे बैंक की उपलब्धियों और कुछ महत्वपूर्ण बिन्दुओं पर संक्षेप मे प्रकाश डालना चाहूँगा।

**मुनाफा:** भारतीय रिजर्व बैंक के दिशा निर्देशों के अनुसार एन.पी.ए. एवं अन्य आकस्मिकताओ के आवश्यक प्रावधान करने के पश्चात हमारे बैंक का कर पूर्व शुद्ध लाभ वित्तीय वर्ष 2023–24 के 14.02 करोड़ रुपये से बढ़कर वित्तीय वर्ष 2024–25 मे 14.13 करोड़ रुपये हो गया हैं, जो 0.78 प्रतिशत की वृद्धि दर्शाता हैं।

इस वर्ष प्रति कर्मचारी व्यवसाय 10.47 करोड रुपये से बढ़कर 11.54 करोड़ रुपये हो गया है एवं प्रति कर्मचारी शुद्ध लाभ 12.75 लाख रुपये से बढ़कर 13.34 लाख रुपये हो गया है।

**जमाएँ:** इस वर्ष बैंक की जमाएँ 7.15 प्रतिशत की वृद्धि दर्शाते हुए 794.65 करोड़ रुपये से बढ़कर 851.45 करोड़ रुपये हो गई है। बैंक की कम लागत वाली जमाएँ 9.72 प्रतिशत की वृद्धि दर्शाते हुए 227.24 करोड़ रुपये से बढ़कर 249.32 करोड़ रुपये हो गई है।

**अग्रिम:** इस वर्ष हमारे बैंक के ऋण एवं अग्रिम 356.71 करोड़ रुपये से बढ़कर 371.45 करोड़ रुपये हो गये हैं, जो 4.13 प्रतिशत की वृद्धि दर्शाते हैं। इस वर्ष सी.डी अनुपात 44.89 प्रतिशत से घटकर 43.63 प्रतिशत हो गया है।

I would like to briefly highlight some key performance indicators of our bank during financial year 2024-25.

**Profitability:** The Net profit before tax of our bank, after making necessary provisions of NPA and other contingencies as per directives of Reserve Bank of India, has increased to Rs. 14.13 Crore for the financial year **2024-25** from Rs. 14.02 Crore in the financial year **2023-24**, it shows an increase of 0.78%.

The business per employee has increased from Rs. 10.47 Crore to Rs. 11.54 Crore and operating profit per employee has increased from Rs. 12.75 Lakh to Rs. 13.34 Lakh this year.

**Deposits:** During the current year the deposits of our bank have shown a growth of 7.15 % from Rs. 794.65 Crore of previous year to Rs.851.45 Crore. Low cost deposit (CASA) has increased by 9.72% from Rs. 227.24 Crore to Rs.249.32 Crore.

**Advances:** During the current year Loans & Advances of our bank has increased from Rs. 356.71 Crore to Rs. 371.45 Crore, it shows an increase of 4.13%. Current Year CD Ratio has decreased from 44.89% to 43.63%.

**निवेशः** हमारे बैंक का निवेश पोर्टफोलियो भारतीय रिर्जव बैंक के दिशा निर्देशों के अनुसार बना हुआ है। इस वर्ष में निवेश से औसत आय 7.54 प्रतिशत रही है। SLR & Non-SLR निवेश से कुल आय पिछले वर्ष के 28.71 करोड रूपये से बढकर 29.70 करोड रुपये हो गई है, जो 3.45 प्रतिशत की वृद्धि को दर्शाता है।

**Investments:** We are maintaining the Investment portfolio of our Bank as per Reserve Bank of India guidelines. The average yield on investment is 7.54% in the current year. The total interest income from investment in SLR and Non-SLR securities is Rs. 29.70 Crore as against Rs. 28.71 Crore in the previous year, it shows an increase of 3.45%.

**पूंजी पर्याप्ता अनुपातः** भारतीय रिजर्व बैंक द्वारा शहरी सहकारी बैंको के लिये 9 प्रतिशत की न्यूनतम पूंजी पर्याप्ता अनुपात की आवश्यकता रखी गई है। हमारी बैंक का पूंजी पर्याप्ता अनुपात 27.49 प्रतिशत है जो हमारी बैंक की मजबूत वित्तीय स्थिति को दर्शाता है।

**Capital Adequacy Ratio:** The Reserve Bank of India has prescribed a minimum capital adequacy ratio requirement of 9% for Urban Co-operative Banks. Our capital adequacy ratio stands at an impressive 27.49% which indicates the sound financial health of our Bank.

**एन.पी.ए. का प्रबन्धनः** हमारे बैंक ने चालू वर्ष में परिसंपत्तियों की गुणवत्ता बढ़ाने एवं एन.पी.ए. खातों को कम करने को प्राथमिकता दी है। वसूली विभाग द्वारा किए गए प्रयासो के कारण सकल एन.पी.ए. पिछले वर्ष के 8.67 करोड रुपये से घटकर 8.31 करोड रुपये हो गये है, जो चालू और पिछले वर्ष के अग्रिमो का क्रमशः 2.43 प्रतिशत है, बैंक का शुद्ध एन.पी.ए. 0 प्रतिशत हैं।

**NPA Management:** Our bank has given utmost priority to enhance the assets quality & reducing NPA Accounts in current year. Extraordinary efforts put in by our Recovery Department, the Gross NPA decreased from Rs. 8.67 Crore to Rs. 8.31 Crore i.e. 2.43% of advances in current and previous year's respectively and Net NPA is 0%.

**लक्ष्य एवं उपलब्धियाँः** दिनांक 24 मई 2024 की वार्षिक आम सभा में जमा, अग्रिमों एवं लाभ के लिए अनुमोदित लक्ष्य नीचे दी गई तालिका में दिखाए गए है :

**Targets and Achievements:** The targets approved for deposits, advances & profit in the Annual General Meeting on 24th May 2024 are as shown in the table below:

**Amount in Lakh**

| Head | Actual | Target | Actual | % Increase/(Decrease) |
|---|---|---|---|---|
| | **2023-24** | **2024-25** | **2024-25** | **2024-25** |
| Deposits | 794.65 | 840.00 | 851.45 | 1.36% |
| Advances | 356.71 | 380.00 | 371.45 | (-)2.25% |
| Profit before Tax | 14.02 | 12.75 | 14.14 | 10.90% |

**लाभ विनियोजन** : रुपया 31,35,000/– इन्वेस्टमेंट फलक्चुएशन रिज़र्व में अन्तरित करने के पश्चात, 11,16,16,435.45 रुपये की राशि करों के प्रावधान के बाद विनियोजन के लिये उपलब्ध है। संचालक मण्डल निम्नलिखित विनियोजन के अनुमोदन के लिए साधारण सभा से पुष्टि चाहता हैः

**Profit Appropriation:** A sum of Rs. 11,16,16,435.45 after transferring Rs. 31,35,000/- to investment fluctuation reserve, is available for appropriation after provision of taxes. The Board of Directors recommends to the General Body the following appropriations for approval.

| Particulars | 2023-24 | | 2024-25 |
|---|---|---|---|
| | Approved | Actual | Proposed |
| Statutory Reserve Fund | 2,70,95,720.00 | 2,70,95,720.00 | 2,79,04,110.00 |
| General Reserve Fund | 2,98,29,987.46 | 2,98,29,987.46 | 1,69,54,022.45 |
| Co-operative Education Fund | 10,83,828.00 | 10,83,828.00 | 11,16,164.00 |
| Charity Fund | 10,83,828.00 | 10,83,828.00 | 11,16,164.00 |
| Bad & Doubtful Reserve | 0.00 | 0.00 | 0.00 |
| Dividend @ 100% | 3,42,89,517.00 | 3,42,89,517.00 | 3,45,25,975.00 |
| Investment Fluctuation Reserve | 1,00,00,000.00 | 1,00,00,000.00 | 2,50,00,000.00 |
| Cyber Security Reserve | 50,00,000.00 | 50,00,000.00 | 50,00000.00 |
| **TOTAL** | **10,83,82,880.46** | **10,83,82,880.46** | **11,16,16,435.45** |

**प्रस्तावित बजट एवं लक्ष्य** : आपका निदेशक मण्डल वित्तीय वर्ष 2025–26 के लिये निम्नलिखित व्यावसायिक लक्ष्यों को अनुमोदित करने का प्रस्ताव करता है:

**Proposed Budget & Targets:** Your Board of Directors propose to approve of the following business targets for the financial year 2025-26:

**Amount in Lakh**

| Head | Approved 2024-25 | Actual 2024-25 | Proposed 2025-26 |
|---|---|---|---|
| Deposits | 840.00 | 851.45 | 875.00 |
| Advances | 380.00 | 371.45 | 390.00 |
| Net Profit before Tax | 12.75 | 14.14 | 13.00 |

**अंकेक्षण** : भारतीय रिज़र्व बैंक परिपत्र सं. RBI/2021-22/25 Ref. No. DoS.CO.ARG/SEC.01/08.91/001/2021-22 दिनांक 27 April 2021 के अनुसरण में एवं राजस्थान राज्य सहकारी समिति अधिनियम एंव नियम, (संशोधित) के प्रावधानो के अनुसरण में, मेसर्स जेएलएन यूएस एंड कंपनी, चार्टड एकाउन्टेन्ट, उदयपुर को 31 मार्च 2025 को समाप्त हुए वर्ष के लिए बैंक के खातों की लेखा परीक्षा के लिए वैधानिक लेखा परीक्षक के रूप में नियुक्त किया गया था। लेखा परीक्षक की रिपोर्ट अंकेक्षित खातो के साथ आम सभा की पुष्टि हेतु संलग्न है।

हमारी बैंक की सभी शाखाओं में समवर्ती लेखा परीक्षण चार्टड एकाउन्टेन्ट फर्म्स और हमारे बैंक के पूर्व कर्मचारियों द्वारा एवं आंतरिक लेखा परिक्षण बैंक के कर्मचारियों द्वारा किया जा रहा है जो RBI परिपत्र और समय – समय पर जारी दिशा निर्देशो के अनुसरण में सभी आंतरिक नियंत्रणों की पर्याप्ता का स्वतंत्र मूल्यांकन करने के लिये जिम्मेदार है।

**ग्राहक सेवा** : हमारे बैंक का उद्देश्य है कि हम ग्राहकों को आधुनिक तकनीक के माध्यम से त्वरित, शिष्टतापूर्ण एवं संतोषजनक सेवा प्रदान करें।

i) आपका बैंक ने मौजुदा डिजिटल सुविधाओं जैसे NEFT/RTGS/IMPS, ATM, Debit Card, PMJJBY, PMSBY, UPI, BBPS और नेट बैंकिंग व्यू सुविधा अपने ग्राहकों को प्रदान कर रहा है।

ii) आपका बैंक अपने ATM Card धारकों के लिए Sarvatra Card Safe Application, जिसका उपयोग Card को ब्लॉक करने के लिए और ATM निकासी और e-commerce लेनदेन पर वित्तीय सीमा को संशोधित करने के लिए अपने ग्राहकों को प्रदान कर रहा है।

iii) आपका बैंक POS Machine एवं QR Code सुविधा भी अपने व्यावसायिक ग्राहकों को प्रदान कर रहा है।

iv) आपका बैंक IMPS, UPI, Cheque Book (SB Account), SMS जैसी सुविधाओं के लिए कोई शुल्क नहीं लेता है।

**उपलब्धियाँ**

1. **सहकारी बैंक विकास के लिए सर्वश्रेष्ठ अध्यक्ष कार्यनिष्पादन पुरस्कार**
   हमारे चेयरमैन श्री तौसीफ हुसैन को अखिल भारतीय व्यापार विकास संघ द्वारा सर्वश्रेष्ठ चेयरमैन के तौर पर सम्मानित किया गया।
2. **मल्टी–स्टेट को–ऑपरेटिव बैंकिंग समिट एवं अवार्डस 2024 में सम्मान**
   मुझे यह बताते हुए गर्व हो रहा है कि हमारे बैंक को मल्टी–स्टेट को–ऑपरेटिव बैंकिंग समिट एवं अवार्डस 2024 में सम्मानित किया गया।

**Audit:** In pursuance of RBI Circular No. RBI/2021-22/25 Ref. No. DoS.CO.ARG/SEC.01/08.91/001/2021-22 dated 27th April 2021, provisions of Rajasthan State Co-operative Societies Act & Rules (Amended), M/s JLN US & Co., Chartered Accountants, Udaipur was appointed as Statutory Auditors for the audit of the Bank's accounts for the year ended 31st March 2025. Auditor's Report along with the Audited Accounts is appended for approval of the General Body.

Concurrent Audits are carried out in our all branches by independent Chartered Accountants firms/ex-employees of our Bank and Internal Audit by our Bank staff, who are responsible for independently evaluating the adequacy of all internal controls in pursuance of RBI circular and guidelines issued from time to time.

**Customer Services:** The vision of our bank envisages to provide satisfaction to our customers through prompt, courteous, and up to date technology at minimal inconvenience and cost.

I) Your Bank is providing RTGS / NEFT & IMPS, ATM, Debit Cards, PMJJBY, PMSBY, UPI, BBPS and Net banking View facilities to our customers.

ii) Your Bank is providing Sarvatra Card Safe Application for our ATM Card holders which can be used to block the card in exigencies and also to modify the financial limits for the ATM withdrawals and e-commerce transactions through Mobile.

iii) Your Bank is providing digital POS Machines and QR Code facilities to our Business Clients for seamless business transactions at customer end.

iv) Your Bank is not charging any fees towards IMPS, UPI, Cheque Book (SB Account) and SMS facilities.

**Achievements:**

1. **Best Chairman Performance Award for Co-operative Bank Development:**
   Our Chairman Mr. Tauseef Hussain has been awarded by All India Business Development Association as a best Chairman.
2. **Recognition at Multi-state Co-operative Banking Summit & Awards 2024**
   I am honored to mention that our Bank was recognized at the Multi-state Co-operative Banking Summit & Awards 2024.
   Our Bank received an award for consistently achieving a business turnover exceeding Rs. 500 Crore and distributing a 50% dividend over the past five financial years. This

*NACH Facility*

हमारे बैंक को लगातार पिछले पांच वित्तीय वर्षों में रु. 500 करोड़ से अधिक के व्यापार कारोबार और 50 प्रतिशत लाभांश वितरण के लिए यह पुरस्कार प्राप्त हुआ। यह सम्मान हमारे वित्तीय उत्कृष्टता और शेयरधारकों के मूल्य में वृद्धि के प्रति हमारी प्रतिबद्धता को रेखांकित करता है।

3. **वित्तीय वर्ष 2023–24 के लिए 100 प्रतिशत लाभांश वितरण की अनुमति**
मुझे यह बताते हुए अत्यंत हर्ष हो रहा है कि आपके द्वारा अनुमोदित डिविडेंड को हमारे बैंक के साथ साथ अखिल भारतीय स्तर पर अरबन को–ऑपरेटिव बैंकिंग इतिहास में पहली बार, आपकी बैंक को वित्तीय वर्ष 2023–24 के लिए 100 प्रतिशत लाभांश वितरण की स्वीकृति राजस्थान सहकारिता विभाग (RCS), जयपुर से प्राप्त हुई है। इसके लिए हम संपूर्ण सहकारिता विभाग के आभारी है। यह उपलब्धि हमारे बैंक की मजबूत वित्तीय स्थिति और शेयरधारकों को अधिकतम लाभ प्रदान करने की हमारी प्रतिबद्धता का प्रतीक है।
यह ऐतिहासिक डिविडेंड न केवल हमारे बैंक की वित्तीय सुदृढ़ता को दर्शाता है, बल्कि उत्कृष्टता और शेयरधारक संतुष्टि की दिशा में एक नया मानदंड भी स्थापित करता है।

4. **भारतीय रिज़र्व बैंक गवर्नर के साथ विशेष बैठक**
मुझे यह बताते हुए गर्व हो रहा है कि 19 मार्च 2025 को मुंबई स्थित भारतीय रिज़र्व बैंक के मुख्यालय में आयोजित शहरी सहकारी बैंकों के अध्यक्ष और मुख्य कार्यकारी अधिकारी की विशेष बैठक में हमारी बैंक के मुख्य कार्यकारी अधिकारी एवं अध्यक्ष को भी आमंत्रित किया गया था। देशभर से चुनिंदा बैंकों को एवं राजस्थान से केवल हमारी बैंक को आमंत्रण मिला था। हमने न केवल सहभागिता की, बल्कि हमारे साथ साथ अन्य सहकारी बैंको के समक्ष आ रही चुनौतियों को भी गवर्नर महोदय के समक्ष प्रभावी रूप से प्रस्तुत किया।

5. **बैंको ब्लू रिबन अवार्ड 2024 – प्रथम पुरस्कार**
पिछले सात वर्षों से लगातार हमारे बैंक को ऑल इंडिया स्तर पर प्रतिष्ठित बैंको ब्लू रिबन अवार्ड से स्म्मानित किया जा रहा है। इस वर्ष बैंको ब्लू रिबन अवार्ड 2024 के तहत रु. 750 से रु. 850 करोड़ जमा राशि श्रेणी में हमारे बैंक ने ऑल इंडिया प्रथम पुरस्कार प्राप्त किया है, जो हमारी निरंतर उत्कृष्टता और प्रतिबद्धता का प्रतीक है।

**सामाजिक प्रतिबद्धताः** हमारी बैंक के कार्यपद्धति में सामाजिक जिम्मेदारियां एक आवश्यक अंग है। हमारा बैंक सामाजिक उत्थान के लिये प्रतिबद्ध है और हमारे बैंक ने तारा संस्थान, दाउदी बोहरा चैरीटेबल सोसायटी, लाइफ प्रोग्रेसीव सोसायटी एवं खांजीपीर मेमोरियल ट्रस्ट जैसी संस्थानों को मेडीकल रिलीफ, शिक्षा एंव कल्याणकारी कार्यो आदि के लिये योगदान दिया है। इनके अलावा आपके बैंक ने कई सामाजिक संस्थानों को उनके प्रकाशन एवं कार्यक्रम के लिये विज्ञापन देकर प्रोत्साहित किया है।

**मानव संसाधन विकासः** बैंक का विश्वास है कि मानव संसाधन अति महत्त्वपूर्ण अंग है और बैंक की संवृद्धि हेतु इनका विकास आवश्यक है। बैंक के स्टाफ उच्च योग्यता प्राप्त समर्पित और अपने काम के प्रति ईमानदार है।

recognition underscores our commitment to financial excellence and shareholder value.

3. **Permission for distribution of 100% dividend for Financial Year 2023-24**
I am pleased to share that, for the first time in the history of Urban Co-operative Banking at the National level, our bank has received approval from the Rajasthan Co-operative Department (RCS), Jaipur, to distribute a 100% dividend for the financial year 2023-24. We are grateful to the entire Co-operative Department for this approval. This achievement reflects our bank's strong financial position and our commitment to maximizing shareholder value.
This historic dividend distribution not only demonstrate our bank's financial strength but also sets a new benchmark in our pursuit of excellence and shareholder satisfaction.

4. **Special Meeting with Governor of Reserve Bank of India**
I am proud to share that on March 19, 2025, the Chairman and Chief Executive Officer of our Bank were invited to a special meeting held at Reserve Bank of India's Headquarters in Mumbai, which brought together Chairpersons and CEOs of Urban Co-operative Banks from across the country. Notably, our bank was the sole representative from Rajasthan to receive this invitation. During the meeting, we actively participated and effectively presented the challenges faced by our bank and the Urban Co-operative Banking Sector as a whole to the RBI Governor.

5. **Banco Blue Ribbon Award 2024 – First Prize**
For the past seven consecutive years, our bank has proudly received the prestigious Banco Blue Ribbon Award at the All-India Level. This year, under the Banco Blue Ribbon Award 2024 in the Rs. 750 to Rs. 850 Crore deposit category, our bank has secured the First Prize at the national level, further reaffirming our consistent excellence and commitment to banking excellence.

**Social Commitments:** Social responsibility is an essential element of our bank's functioning. Our Bank is committed for social development and has donated money to institutions like Tara Sansthan, Dawoodi Bohra Charitable Society, Life Progressive Society, Khanjipeer Memorial Trust, etc. towards education, medical relief and welfare activities etc. Further the bank encourages many social institutions by issuing advertisement in their publications and program.

**Human Resources Development**: Human resources of our bank are the most valuable assets of the bank. Our staff members are highly qualified, dedicated and honest to their work.

हमने स्टाफ सदस्यों के प्रशिक्षण और कल्याणकारी गतिविधियों की देखभाल के लिए मानव संसाधन विकास विभाग को मजबूत किया है। प्रबंधन और कर्मचारियों के बीच बहुत सौहार्दपूर्ण संबंध है।

**आभार:** मैं अंत मे अपने और निदेशक मण्डल की और से सभी सदस्यों का तहे दिल से धन्यवाद देता हूं और उपर्युक्त लक्ष्यों/परिणामों को प्राप्त करने के लिए आप सभी को धन्यवाद देता हूं। आपका निदेशक मण्डल भारतीय रिजर्व बैंक, सहकारिता विभाग, राजस्थान सरकार, राजस्थान अरबन को–ऑपरेटिव बैंक फेडरेशन लिमिटेड, नेशनल फेडरेशन ऑफ अरबन को–ऑपरेटिव बैंक्स एण्ड क्रेडिट सोसायटीस लिमिटेड, ऑडिटर्स और बैंकिंग क्षेत्र से सम्बन्धित संस्थाओं एंव हमारे ग्राहकों का उनके संरक्षण एंव सहयोग हेतु धन्यवाद देता हूं।

निदेशकगण अपने अधिकारीगण एवं कर्मचारियों का बैंक के कार्य में बेहतर प्रदर्शन और उल्लेखनीय योगदान के लिए सराहना करते है।

बेहतर परिणाम प्राप्त करने के लिए मैं अपने निदेशक मण्डल के सदस्यों का उनके मार्गदर्शन एवं सहयोग के लिए तहेदिल से धन्यवाद देता हूं।

जय सहकार, जय हिन्द
**तौसीफ हुसैन**
अध्यक्ष

There is a very cordial relation between management and staff members of our Bank. We have strengthened HRD Department by organizing trainings and other welfare activities of the staff members.

**Vote of Thanks:** I would like to express my deep thanks to all the members of our Bank on behalf of the Board of Directors for the love, affection and timely cooperation which encourages us to achieve the above targets/results. The Board of Directors puts on record appreciation and thanks to Reserve Bank of India, Co-operative Department, Government of Rajasthan, Rajasthan Urban Co-operative Banks Federation Ltd., National Federation for Urban Co-operative Banks and Credit Societies, Auditors and Associate Institutions in banking sector and all our constituents for their patronage and support.

The Directors also wish to place on record the dedication of executives and staff members for contributing their might to facilitate improved performance and achievement for better results.

I also sincerely thank my colleagues on the Board for their contribution, guidance and co-operation which has given me strength to work to achieve better results.

JAI SAHAKAR, JAI HIND
**Tauseef Hussain**
Chairman



**Launching of Gold Loan Scheme at Madhuban Branch on 7th Feb. 2025**

# INDEPENDENT AUDITOR'S REPORT

**To,**
**The Members of The Udaipur Urban Co-Operative Bank Ltd,**
**Udaipur (Rajasthan)**

1. **Report on Financial Statements**
   We have audited the accompanying financial statement of **The Udaipur Urban Co-Operative Bank Ltd, Udaipur** which comprises Balance sheet, Profit and Loss Account, Cash Flow Statement and a summary of significant accounting policies and other explanatory information for the year ended March 31, 2025.

2. **Management's Responsibility for the Financial Statements**
   Management of the Bank is responsible for the preparation of these financial statements that give true and fair view of the financial position and performance of the bank in accordance with Banking Regulation Act, 1949 complying with RBI guidelines from time to time. This responsibility includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company 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.

**Auditor's Responsibility**

3. Our responsibility is to express an opinion on these financial statements based on our Audit. We conducted our Audit in accordance with Standards of Auditing issued by the Institute of Chartered Accountants of India. Those standards require that we comply with ethical requirements and plan and Perform the Audit to obtain reasonable Assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amount and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud and error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

6. In our opinion, and to the best of our information and according to the explanation given to us, the said financial statement read with Notes On Accounts thereon subject to our comments and observation Contained in Part A and Part B give the information required by Rajasthan Co Operative Societies Act, 2001 and rules made there under in the manner so required exhibit a true and fair view in conformity with the accounting principles generally accepted in India;

(i) In the case of Balance Sheet, of the state of affairs of the Bank as at March 31,2025 and
(ii) In the case of Profit & Loss Account, of the **Profit** for the year ended on that date;
(iii) In the case of cash flow statement, of the cash flows for the year ended on that date;

**Report of other legal and regulatory Requirements**

7. Subject to the limitations of the Audit indicated in Paragraphs 3 to 5 above 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 them to be satisfactory.
b) The transactions of the Bank which have come to our notice have been within the Powers of the Bank.
c) 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;
d) The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and returns;
e) In our opinion and according to information given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

Place: Udaipur
Date: 09.05.2025
UDIN: 25400828BMICYK2697

For M/s JLN US & Co
Chartered Accountants
(FRN 101543W)

CA Mahesh Menaria
(Partner)
M. No. 400828

# PROFIT & LOSS APPROPRIATION FOR THE YEAR 2024-25

| BALANCE & RECEIPTS | 2024-25 | 2023-24 |
|---|---|---|
| | | |
| **Balance of Profit & Loss Account before tax** | **14,02,21,110.46** | **11,16,87,578.31** |
| Less Provision for Tax | 3,00,00,000.00 | 2,50,00,000.00 |
| Less Provision for Deferred Tax | 6,38,230.00 | 1,92,000.00 |
| **TOTAL** | **10,95,82,880.46** | **8,64,95,578.31** |
| | | |
| **EXPENDITURE & RESERVES** | | |
| General Reserve Fund | 2,98,29,987.46 | 2,05,68,971.31 |
| Statutory Reserve | 2,70,95,720.00 | 2,12,71,395.00 |
| Co-operative Education Fund | 10,83,828.00 | 8,50,856.00 |
| Charity Fund | 10,83,828.00 | 8,50,856.00 |
| Building Fund | - | - |
| Bad & Doubtful Debt Reserve | - | 1,00,00,000.00 |
| Dividend Equalization Fund | - | - |
| Common Benefit Fund | | - |
| Dividend @100% (@50% FY.2023-24) | 3,42,89,517.00 | 1,68,43,500.00 |
| Investment Fluctuation Reserve | 1,12,00,000.00 | 1,14,10,000.00 |
| IT/Cyber Reserve Fund | 50,00,000.00 | 47,00,000.00 |
| **TOTAL** | **10,95,82,880.46** | **8,64,95,578.31** |

As per our report of even date attached
For JLN US and Company
Chartered Accountants
Firm Registration No. 101543W

**Samina Banu Mehmuda**
Chief Executive Officer

**Anees D.M.**
Director

**Aftab Gul Attari**
Vice Chairman

**Tauseef Hussain**
Chairman

**CA Mahesh Menaria**
(Partner)
Membership No. 400828

**Place : Udaipur**
**Date : 09.05.2025**

# BALANCE SHEET

(Amount in ₹)

| CAPITAL AND LIABILITIES | Schedule | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|---|
| (1) CAPITAL | 1 | 3,49,43,500.00 | 3,45,57,000.00 |
| (2) RESERVE FUND & OTHER RESERVES | 2 | 1,32,25,89,195.97 | 1,24,95,99,989.36 |
| (3) DEPOSITS & OTHER ACCOUNTS | 3 | 8,51,45,22,632.21 | 7,94,65,45,367.93 |
| (4) BORROWINGS | | 0.00 | 0.00 |
| (5) BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA | | 0.00 | 0.00 |
| (6) OVERDUE INTEREST RESERVE ON LOANS AND ADVANCES AS PER CONTRA | | 10,89,96,856.25 | 10,03,40,201.27 |
| (7) INTEREST PAYABLE | | 31,80,65,182.65 | 27,61,72,847.46 |
| (8) OTHER LIABILITIES | 4 | 9,98,30,053.51 | 11,94,20,843.04 |
| (9) PROFIT & LOSS | 5 | 11,47,51,435.45 | 10,95,82,880.46 |
| **TOTAL** | | **10,51,36,98,856.04** | **9,83,62,19,129.52** |
| Contingent Liabilities: | 12 | **3,77,16,822.43** | **3,75,01,034.19** |

**Place: Udaipur**

**Date: 09.05.2025**

**Samina Banu Mehmuda**
Chief Executive Officer

**Anees D.M.**
Director

# AS AT MARCH 31, 2025

(Amount in ₹)

| PROPERTY AND ASSETS | Schedule | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|---|
| (1) CASH | 6 | 34,87,59,459.32 | 41,18,24,464.91 |
| (2) BALANCES WITH OTHER BANKS | 7 | 1,43,02,37,213.64 | 1,44,08,44,429.81 |
| (3) INVESTMENTS | 8 | 4,64,63,17,597.00 | 4,05,55,00,426.00 |
| (4) ADVANCES | 9 | 3,71,44,92,762.42 | 3,56,71,07,955.55 |
| (5) INTEREST RECEIVABLE ON LOANS & ADVANCES AS PER CONTRA | | 10,89,96,856.25 | 10,03,40,201.27 |
| (6) BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA | | 0.00 | 0.00 |
| (7) FIXED ASSETS | 10 | 7,85,41,764.81 | 7,98,91,835.97 |
| (8) OTHER ASSETS | 11 | 18,63,53,202.60 | 18,07,09,816.01 |
| **TOTAL** | | **10,51,36,98,856.04** | **9,83,62,19,129.52** |

As per our report of even date attached
**For JLN US and Company**
Chartered Accountants
Firm Registration No. 101543W

**Aftab Gul Attari**
Vice Chairman

**Tauseef Hussain**
Chairman

**CA Mahesh Menaria**
Partner
Membership No.400828

# PROFIT AND LOSS ACCOUNT FOR

(Amount in ₹)

| EXPENDITURE | | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|---|
| 1. Interest on Deposits & Borrowings, etc. | | 49,68,94,429.69 | 44,46,06,020.32 |
| 2. Salaries, Allowances & Provident Fund etc. | | 8,97,65,000.84 | 8,51,30,400.32 |
| 3. Directors' Sitting Fees | | 0.00 | 0.00 |
| 4. Rent, Taxes, Insurance, Lighting, etc. | | 1,87,67,649.51 | 1,90,41,568.20 |
| 5. Law Charges | | 2,66,467.24 | 2,82,415.00 |
| 6. Postage, Telegram and Telephone charges | | 7,07,091.48 | 8,70,170.28 |
| 7. Audit fees | | | |
| (Statutory, Internal and Concurrent Auditors) | | 23,55,029.63 | 20,86,811.05 |
| 8. Depreciation on Fixed Assets | | 34,33,453.68 | 46,16,735.88 |
| 9. Printing and Stationery | | 8,16,347.20 | 8,05,922.11 |
| 10. Advertisements | | 1,36,229.00 | 1,69,572.00 |
| 11. Other Expenditure: | | | |
| i) Repairs and Maintenance of assets | 67,81,300.77 | | 59,84,506.74 |
| ii) Subscription | 4,74,175.00 | | 4,32,404.28 |
| iii) Business Development Expenses | 92,07,788.60 | | 1,29,28,028.05 |
| iv) General Meeting Expenses | 12,60,529.80 | | 12,63,981.42 |
| v) Cheque Processing Charges | 1,17,671.50 | | 1,27,250.00 |
| vi) Travelling and Conveyance | 6,76,649.00 | | 7,55,086.00 |
| vii) Bank Charges | 13,823.10 | | -19,525.68 |
| viii) Card Issue and Operating Expenses | 0.00 | | 32,81,536.24 |
| ix) Amortization on Investments | 32,41,266.00 | | 33,694.00 |
| x) Loss on sale of Assets (Net) | 16,050.00 | | -1,75,174.36 |
| xi) Miscellaneous Expenditure | 50,47,809.58 | 2,68,37,063.35 | 4,95,555.17 |
| 12. Provisions: | | | |
| i) Provision for Depreciation on Investments (Net) | 0.00 | | 1,01,85,560.93 |
| ii) NPA Provision | 0.00 | | 0.00 |
| iii) Provision for Bad & Doubtful Debt Reserve | 0.00 | | 50,00,000.00 |
| iv) Special Reserve | 14,50,000.00 | | 13,36,600.00 |
| v) Contingent Provision against Standard Assets | 11,44,083.00 | 25,94,083.00 | 12,17,659.93 |
| 13. Income-Tax Expenses: | | | |
| i) Current Tax | 2,60,00,000.00 | | 3,00,00,000.00 |
| ii) Deferred Tax | 6,25,450.00 | | 6,38,230.00 |
| iii) Excess Provision for Tax of earlier years (Net) | 0.00 | | 0.00 |
| iv) Short Provision for Tax of earlier years (Net) | 0.00 | 2,66,25,450.00 | 0.00 |
| 14. Total Expenses | | **66,91,98,294.62** | **63,10,95,007.88** |
| 15. Net Profit after Tax & before Exceptional items | | 11,47,51,435.45 | 10,95,82,880.46 |
| 16. Exceptional items | | 0.00 | 0.00 |
| 17. Net Profit after Tax & Exceptional items | | **11,47,51,435.45** | **10,95,82,880.46** |
| **TOTAL** | | **78,39,49,730.07** | **74,06,77,888.34** |

**Place: Udaipur**
**Date: 09.05.2025**

**Samina Banu Mehmuda**
Chief Executive Officer

**Anees D.M.**
Director

# THE YEAR ENDED MARCH 31, 2025

(Amount in ₹)

| INCOME | | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|---|
| 1. Interest & Discount | | 74,77,06,847.70 | 72,51,45,659.05 |
| 2. Commission & Exchange | | 8,97,375.50 | 9,71,000.99 |
| 3. Profit on Sale / Maturity of Securities (Net) | | 31,35,000.00 | 12,00,000.00 |
| 4. Other Receipts: | | | |
| i) Incidental & Inspection charges | 21,38,906.79 | | 24,33,237.89 |
| ii) Rent of Locker | 32,82,951.97 | | 32,63,769.92 |
| iii) Share Transfer Fee | 0.00 | | 450.00 |
| iv) Processing Charges | 51,05,550.54 | | 52,81,969.00 |
| v) Recovery of Law Charges | 0.00 | | 0.00 |
| vi) Profit on sale of Assets (Net) | 0.00 | | 0.00 |
| vii) Miscellaneous Income | 3,06,124.98 | | 3,63,530.67 |
| viii) Interest on Income Tax Refund | 1,02,584.76 | 1,09,36,119.04 | 0.00 |
| 5. Excess NPA Provision of earlier year written back (Net) | | 48,11,869.85 | 20,18,270.82 |
| 6. Excess Provision for Depreciation on Investments of earlier year written back (Net) | | 1,64,62,517.98 | 0.00 |
| **TOTAL** | | **78,39,49,730.07** | **74,06,77,888.34** |

As per our report of even date attached
**For JLN US and Company**
Chartered Accountants
Firm Registration No. 101543W

**Aftab Gul Attari**
Vice Chairman

**Tauseef Hussain**
Chairman

**CA Mahesh Menaria**
Partner
Membership No. 400828

| | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|
| **SCHEDULE 1- CAPITAL:** | | |
| **Authorised Capital:** | | |
| 4,00,000 Shares of Rs. 100/- each | 4,00,00,000.00 | 4,00,00,000.00 |
| (Previous year 4,00,000 shares) | | |
| **Subscribed and Paid up Capital:** | | |
| 3,49,435 Shares of Rs. 100/- each | 3,49,43,500.00 | 3,45,57,000.00 |
| (Previous year 3,45,570 shares) | | |
| **Total** | **3,49,43,500.00** | **3,45,57,000.00** |
| **SCHEDULE 2-RESERVE FUND & OTHER RESERVES:** | | |
| i) Statutory Reserve | 41,87,32,405.00 | 39,07,47,725.00 |
| ii) Building Fund | 9,75,00,000.00 | 9,75,00,000.00 |
| iii) Bad & Doubtful Debts Reserve | 0.00 | 9,93,00,000.00 |
| iv) Dividend Equalization Fund | 4,40,00,000.00 | 4,40,00,000.00 |
| v) Investment Fluctuation Reserve | 11,66,39,000.00 | 10,54,39,000.00 |
| vi) Admission Fees | 62,127.00 | 59,357.00 |
| vii) Contingent provision against Standard Assets | 2,03,82,231.25 | 1,92,38,148.25 |
| viii) Common Benefit Fund | 30,00,000.00 | 30,00,000.00 |
| ix) Charity Fund | 48,17,214.00 | 47,43,386.00 |
| x) Nominal Membership Fees | 10,72,100.00 | 10,40,200.00 |
| xi) General Reserve | 37,32,31,622.34 | 31,41,01,634.88 |
| xii) Revaluation Reserve | 5,24,00,000.00 | 5,24,00,000.00 |
| xiii) Special Reserve | 1,51,49,800.00 | 1,36,99,800.00 |
| xiv) IT/Cyber Reserve Fund | 1,50,00,000.00 | 1,00,00,000.00 |
| xv) NPA Provision | 15,31,05,716.38 | 8,79,17,586.23 |
| xvi) Co-operative Education Fund | 74,96,980.00 | 64,13,152.00 |
| **Total** | **1,32,25,89,195.97** | **1,24,95,99,989.36** |
| **SCHEDULE 3-DEPOSITS & OTHER ACCOUNTS:** | | |
| i) Fixed Deposits: | | |
| a) Individuals & Others | 5,82,09,31,443.00 | 5,47,62,96,605.00 |
| b) Non-Resident | 14,38,92,795.00 | 14,01,91,787.00 |
| **Sub Total** | 5,96,48,24,238.00 | 5,61,64,88,392.00 |
| ii) Saving Bank Deposits: | | |
| a) Individuals & Others | 2,09,22,93,351.43 | 1,91,21,42,713.96 |
| b) Non-Resident | 2,40,89,462.80 | 1,98,71,020.87 |
| **Sub Total** | 2,11,63,82,814.23 | 1,93,20,13,734.83 |
| iii) Current Deposits: | | |
| a) Individuals & Others | 37,68,50,249.98 | 34,03,66,141.10 |
| **Sub Total** | 37,68,50,249.98 | 34,03,66,141.10 |
| iv) Recurring Deposits: | | |
| a) Individuals & Others | 5,64,65,330.00 | 5,76,77,100.00 |
| **Sub Total** | 5,64,65,330.00 | 5,76,77,100.00 |
| **Total** | **8,51,45,22,632.21** | **7,94,65,45,367.93** |

| | | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|---|
| **SCHEDULE 4-OTHER LIABILITIES:** | | | |
| i) Payorder Payable | | 97,89,352.45 | 1,71,67,679.17 |
| ii) Unclaimed Dividend | | 65,57,295.00 | 45,71,551.00 |
| iii) Suspense | | 13,740.00 | 13,740.00 |
| iv) Sundry Creditors | | 18,48,487.34 | 21,28,695.93 |
| v) TDS Payable | | 1,15,36,035.00 | 1,05,47,447.52 |
| vi) GST Payable | | 5,66,487.00 | 5,56,151.50 |
| vii) Drafts Payable | | 22,94,920.00 | 10,20,421.20 |
| viii) Other Provision | | 29,83,247.00 | 26,63,342.00 |
| ix) Provision For Tax | | 3,37,13,608.72 | 3,88,05,383.72 |
| x) Deferred Tax Liability | | 50,63,546.00 | 44,38,096.00 |
| xi) Provision for Depreciation in Investments | | 2,54,63,335.00 | 3,75,08,335.00 |
| | **Total** | **9,98,30,053.51** | **11,94,20,843.04** |

| | | | |
|---|---|---|---|
| **SCHEDULE 5-PROFIT & LOSS:** | | | |
| Profit as per last Balance Sheet | | 10,95,82,880.46 | 8,64,95,578.31 |
| Less: Investment Fluctuation Reserve | | 0.00 | 0.00 |
| **Available Profit for Appropriations** | **(a)** | **10,95,82,880.46** | **8,64,95,578.31** |
| Less: | | | |
| General Reserve Fund | | 2,98,29,987.46 | 2,05,68,971.31 |
| Statutory Reserve | | 2,70,95,720.00 | 2,12,71,395.00 |
| Co-operative Education Fund | | 10,83,828.00 | 8,50,856.00 |
| Charity Fund | | 10,83,828.00 | 8,50,856.00 |
| Bad & Doubtful Debt Reserve | | - | 1,00,00,000.00 |
| Dividend @ 100% | | 3,42,89,517.00 | 1,68,43,500.00 |
| Investment Fluctuation Reserve | | 1,12,00,000.00 | 1,14,10,000.00 |
| IT/Cyber Reserve Fund | | 50,00,000.00 | 47,00,000.00 |
| | **(b)** | 10,95,82,880.46 | 8,64,95,578.31 |
| | **Sub Total (a)-(b)** | 0.00 | 0.00 |
| Add : Profit for the year as per Profit & Loss Account | | 11,47,51,435.45 | 10,95,82,880.46 |
| | **Total** | 11,47,51,435.45 | 10,95,82,880.46 |

| | | | |
|---|---|---|---|
| **SCHEDULE 6 -CASH & CASH EQUIVALENT** | | | |
| i) Cash in hand | | 6,48,76,959.73 | 8,44,21,705.71 |
| ii) Balance with RBI in Current A/c | | 18,06,67,081.23 | 23,88,85,865.79 |
| iii) Balance with SBI & SBI Associates, Nationalized Banks in Current A/c | | 9,83,83,111.46 | 8,73,69,586.51 |
| iv) Balance with State Co-operative Banks | | 7,93,938.41 | 7,93,938.41 |
| v) Balance with District Central Co-operative Banks | | 40,38,368.49 | 3,53,368.49 |
| | **Total** | **34,87,59,459.32** | **41,18,24,464.91** |

| | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|
| **SCHEDULE 7 -BALANCE WITH OTHER BANKS:** | | |
| i) Current Deposits | 10,04,37,213.64 | 6,50,44,429.81 |
| ii) Fixed Deposits | 1,32,98,00,000.00 | 1,37,58,00,000.00 |
| **Total** | **1,43,02,37,213.64** | **1,44,08,44,429.81** |
| **SCHEDULE 8 -INVESTMENTS:** | | |
| (i) In Central & State Government Securities | 3,87,92,95,097.00 | 3,42,33,22,926.00 |
| (ii) Other approved Securities & Bonds of PSU | 26,01,15,500.00 | 22,27,70,500.00 |
| (iii) Shares in Co-operative Institutions | 7,000.00 | 7,000.00 |
| (iv) Others (Investment in Mutual Fund) | 50,69,00,000.00 | 40,94,00,000.00 |
| **Total** | **4,64,63,17,597.00** | **4,05,55,00,426.00** |
| **SCHEDULE 9 -ADVANCES:** | | |
| **i) Short Term Loans, Cash Credit, Overdraft and Bill Discounted of which secured against:** | | |
| a) Govt. & Other approved Securities | 0.00 | 0.00 |
| b) Other Tangible Securities | 1,93,12,86,525.38 | 1,80,70,96,623.41 |
| c) Unsecured | 0.00 | 23,641.00 |
| **Sub Total** | **1,93,12,86,525.38** | **1,80,71,20,264.41** |
| of the advance amount NPA considered Bad & doubtful of recovery | 5,25,21,644.65 | 5,35,56,356.47 |
| **ii) Medium Term Loans of which secured against:** | | |
| a) Govt. & Other approved Securities | 0.00 | 0.00 |
| b) Other Tangible Securities | 12,41,40,583.91 | 12,06,60,476.68 |
| c) Unsecured | 27,99,158.88 | 32,03,625.28 |
| **Sub Total** | **12,69,39,742.79** | **12,38,64,101.96** |
| of the advance amount NPA considered Bad & doubtful of recovery | 4,97,326.32 | 7,97,195.22 |
| **iii) Long Term Loans of which secured against:** | | |
| a) Other Tangible Securities | 1,65,62,66,494.25 | 1,63,61,23,589.18 |
| **Sub Total** | **1,65,62,66,494.25** | **1,63,61,23,589.18** |
| of the advance amount NPA considered Bad & doubtful of recovery | 3,00,86,245.28 | 3,23,12,967.78 |
| **Total** | **3,71,44,92,762.42** | **3,56,71,07,955.55** |
| **SCHEDULE 10 -FIXED ASSETS:** | | |
| **1. LAND** | | |
| Book Value as on 01.04.2024 | 6,25,99,559.00 | 6,25,99,559.00 |
| **Total** | **6,25,99,559.00** | **6,25,99,559.00** |
| **2. PREMISES** | | |
| Book Value as on 01.04.2024 | 40,13,741.57 | 44,59,713.57 |
| Add: Additions during the year | 15,15,750.00 | 0.00 |
| **Sub Total** | **55,29,491.57** | **44,59,713.57** |
| Less : Depreciation for Current Year | 4,77,161.45 | 4,45,972.00 |
| **Total** | **50,52,330.12** | **40,13,741.57** |

| | | CURRENT YEAR 31.03.2025 | PREVIOUS YEAR 31.03.2024 |
|---|---|---|---|
| **3. PLANT AND MACHINERY** | | | |
| Book Value as on 01.04.2024 | | 39,25,867.09 | 42,46,466.91 |
| Add: Additions during the year | | 3,23,923.96 | 3,76,212.20 |
| | **Sub Total** | 42,49,791.05 | 46,22,679.11 |
| Less: Deletions during the year | | 18,945.00 | 812.88 |
| | **Sub Total** | 42,30,846.05 | 46,21,866.23 |
| Less : Depreciation for Current Year | | 6,34,208.51 | 6,95,999.14 |
| | **Total** | **35,96,637.54** | **39,25,867.09** |
| **4. FURNITURE AND FIXTURE** | | | |
| Book Value as on 01.04.2024 | | 50,88,358.27 | 53,91,551.25 |
| Add: Additions during the year | | 36,760.00 | 2,58,575.56 |
| | **Sub Total** | 51,25,118.27 | 56,50,126.81 |
| Less: Deletions during the year | | 0.00 | 4,559.00 |
| | **Sub Total** | 51,25,118.27 | 56,45,567.81 |
| Less : Depreciation for Current Year | | 5,05,172.80 | 5,57,209.54 |
| | **Total** | **46,19,945.47** | **50,88,358.27** |
| **5. COMPUTERS** | | | |
| Book Value as on 01.04.2024 | | 42,64,310.04 | 27,38,531.66 |
| Add: Additions during the year | | 2,57,343.56 | 44,52,184.34 |
| | **Sub Total** | 45,21,653.60 | 71,90,716.00 |
| Less: Deletions during the year | | 31,450.00 | 8,849.76 |
| | **Sub Total** | 44,90,203.60 | 71,81,866.24 |
| Less : Depreciation for Current Year | | 18,16,910.92 | 29,17,556.20 |
| | **Total** | **26,73,292.68** | **42,64,310.04** |
| | **Grand Total** | **7,85,41,764.81** | **7,98,91,835.97** |

## SCHEDULE 11 -OTHER ASSETS:

| | | | |
|---|---|---|---|
| i) Interest Accrued on Bank Deposits and Investments | | 13,35,61,968.96 | 12,34,17,493.75 |
| ii) TDS on Investments | | 49,62,924.00 | 64,17,405.00 |
| iii) TCS on Expenses | | 8,828.00 | 0.00 |
| iv) Advance Income Tax | | 1,90,00,000.00 | 2,60,00,000.00 |
| v) Income Tax Refund due | | 91,69,558.00 | 78,43,928.00 |
| vi) DEAF Claims with Reserve Bank of India | | 1,10,09,892.59 | 99,32,709.36 |
| vii) Stationery in Stock | | 16,70,377.60 | 19,59,770.16 |
| viii) Other Debtors | | 69,69,653.45 | 51,38,509.74 |
| | **Total** | **18,63,53,202.60** | **18,07,09,816.01** |

## SCHEDULE 12 -CONTINGENT LIABILITIES:

| | | | |
|---|---|---|---|
| i) Bank Guarantees | | 19,00,000.00 | 47,45,611.00 |
| ii) Unclaimed Liabilities under Depositor Education and Awareness Fund (DEAF) Scheme | | 3,58,16,822.43 | 3,27,55,423.19 |
| | **Total** | **3,77,16,822.43** | **3,75,01,034.19** |

# SCHEDULE -13
# SIGNIFICANT ACCOUNTING POLICIES

1. **Basis of Preparation:**

The financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act 1949 (AACS), circulars and guidelines issued by the Reserve Bank of India from time to time, the Accounting Standards issued by The Institute of Chartered Accountants of India and current practices prevailing within the banking industry in India.

2. **Use of Estimates:**

The preparation of the Financial Statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported accounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates are recognised prospectively.

3. **Revenue Recognition:**

3.1 The financial statements have been prepared by following Going Concern concept on historical cost basis and conform to the statutory provisions & practices prevailing in the country. Revenue and expenses have generally been accounted for on accrual basis.

3.2 Income from non-performing assets is recognised to the extent realised. Partial Recoveries in NPA accounts are first appropriated towards interest and thereafter towards principal outstanding.

3.3 Interest on Government securities, debentures and other fixed income securities is recognised on accrual basis.

3.4 Commission received/paid, Commission on Bank Guarantee, Insurance claims, Locker Rent, Interest on refund of taxes, dividend and income of units of Mutual funds & Deep discount Bonds are accounted for on cash basis.

3.5 Income from distribution of insurance products is recognized on accrual basis.

4. **Investments:**

**A. Categorisation of Investment:**

In accordance with RBI guidelines investment portfolio of the bank has been classified in **two** categories i.e.

(i) Held to Maturity (ii) Available for Sale

**B. Classification of Investment:**

For the purpose of disclosure in the balance sheet, investments have been classified under **five** groups as required under RBI guidelines i.e. Government Securities, Other Approved Securities, Shares, Bonds of PSU and Other Investments.

**C. Valuation of Investments:**

(i) Held to Maturity securities are carried at acquisition cost or face value, whichever is lower. Any premium on acquisition is amortised over the balance period to maturity, with a debit to Profit and Loss Account and remaining premium amount is kept as “Amortization on Investment” in the Balance Sheet.

(ii) Available for Sale Securities are 'Marked to Market' script wise based on market quotation put up by FIMMDA/PDAI/FBIL or on appropriate yield to maturity basis and net resultant depreciation in each classification as per extant RBI directives is recognised in profit and loss account. Net appreciation, if any is ignored.

(iii) Broken period interest on debt instruments is treated as a revenue item.

(iv) Profits in respect of investments sold/ redeemed from HTM category is included in Profit on Sale of Investments and equal amount is transferred to investment fluctuation reserve by way of appropriation, or loss if any is charged to profit and loss account.

(v) Shifting of any security from one category to another category is 'Marked to Market' at price on the date of shifting and depreciation, if any, is provided. Appreciation, if any, is ignored.

(vi) Depreciation provided at the time of shifting of any security from Available for Sale Category to Held to Maturity is maintained till its Maturity/Redemption/Further shifting.

5. **Advances:**

(i) Classification & Provisioning in respect of loans & advances have been made as per the extant prudential norms prescribed by the Reserve Bank of India.

(ii) Provisions in respect of loans & advances have been accounted through NPA Reserve account.

(iii) Unrealised Interest on Advances classified as NPA during the year have been deducted from the advances.

6. **Fixed Assets:**

(i) Fixed Assets are accounted for at their historical costs and depreciation is provided on WDV method.

(ii) Depreciation on fixed assets other than Electrical Appliances (Desert & Water Coolers including water filter, Generators, Air Conditioner, Inverter, etc.) purchased during the year, is charged for the entire year. No depreciation is charged on fixed assets sold during the year. All fixed assets individually costing less than Rs. 5000/- are fully w/off in the year of installation.

(iii) During the year, depreciation of Furniture & Fixtures (all types of electrical fans) was charged @15% p.a

7. **Net Profit:**

The Net Profit disclosed in the P&L A/c is after:

( i) Provision for taxes & deferred taxes

(ii) Provision for NPA & Other contingencies

(iii) Depreciation on Investments and

(iv) Other Usual, Necessary & Statutory Provisions.

8. **Staff Benefits:**

The bank has obtained policy from LIC for Gratuity Fund & Leave Encashment Fund of the Staff & amount / contribution are paid to LIC on actuarial valuation as recommended by LIC. Such contribution is charged to profit and loss account.

9. **Income Tax:**

(i) Provision for current tax is made on the basis of estimated taxable income for the year.

(ii) Deferred tax is recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date.

10. **Impairment of Assets:**

Since the bank has ascertained that there is no material impairment of any of its assets, no provision on account of impairment of assets is required to be made.

**Notes to Accounts :**

**1. Regulatory Capital**

***a) Composition of Regulatory Capital***

(Amount in ₹ crore)

| S.No. | Particulars | Current Year | Previous Year |
|---|---|---|---|
| i) | Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any) | 101.78 | 90.73 |
| ii) | Additional Tier 1 capital*/ Other Tier 1 capital@ | 0.00 | 0.00 |
| iii) | Tier 1 capital (i + ii) | 101.78 | 90.73 |
| iv) | Tier 2 capital | 19.87 | 19.18 |
| v) | Total capital (Tier 1+Tier 2) | 121.65 | 109.91 |
| vi) | Total Risk Weighted Assets (RWAs) | 442.55 | 412.42 |
| vii) | CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs @ | 23.00% | 22.00% |
| viii) | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) | 23.00% | 22.00% |
| ix) | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) | 4.49% | 4.65% |
| x) | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 27.49% | 26.65% |
| xi) | Percentage of the shareholding of a) Government of India | NIL | NIL |
| xii) | Amount of paid-up equity capital raised during the year | 0.00 | 0.00 |
| xiii) | Amount of non-equity Tier 1 capital raised during the year, of which: | 0.00 | 0.00 |
| xiv) | Amount of Tier 2 capital raised during the year, of which | 0.00 | 0.00 |

| | Current Year | Previous Year |
|---|---|---|
| Amount of Tier 2 capital raised during the year of which: | **31-03-2025** | **31-03-2024** |
| a) Perpetual Cumulative Preference Shares | 0.00 | 0.00 |
| b) Redeemable Non-Cumulative Preference Shares | 0.00 | 0.00 |

**b) Draw down from Reserves-NIL**

**2. Asset liability management**

***a) Maturity pattern of certain items of assets and liabilities***

(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 upto 3 months | Over 3 months and upto 6 Months | Over 6 months and upto 1 year | Over 1 year and upto 3 years | Over 3 years and upto 5 years | Over 5 years | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Deposits | 2.95 | 8.55 | 38.48 | 16.77 | 28.31 | 34.50 | 96.44 | 170.81 | 433.36 | 15.79 | 5.49 | 851.45 |
| Advances | 14.71 | 1.54 | 0.85 | 12.88 | 18.41 | 11.19 | 51.82 | 104.98 | 73.70 | 50.72 | 30.65 | 371.45 |
| Investments | 0.00 | 8.01 | 8.00 | 3.00 | 10.01 | 13.01 | 45.00 | 61.10 | 62.37 | 40.66 | 346.45 | 597.61 |
| Borrowings | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign Currency Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign Currency Liabilities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

**3. Investments**

***a) Composition of Investment Portfolio as at 31.03.2025***

(Amount in ₹ crore)

| | Investment in India | | | | | | |
|---|---|---|---|---|---|---|---|
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total Investments |
| **Held to Maturity** | | | | | | | |
| Gross | 176.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 176.18 |
| Less: Provision for Non-performing investments (NPI) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net | 176.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 176.18 |
| | | | | | | | |
| **Available for Sale** | | | | | | | |
| Gross | 211.75 | 0.00 | 0.00 | 26.01 | 0.00 | 50.69 | 288.45 |
| Less: Provision for depreciation and NPI | 2.55 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.55 |
| Net | 209.20 | 0.00 | 0.00 | 26.01 | 0.00 | 50.69 | 285.90 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Held for Trading** | | | | | | | |
| Gross | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Provision for depreciation and NPI | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Total Investments** | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross | 387.93 | 0.00 | 0.00 | 26.01 | 0.00 | 50.69 | 464.63 |
| Less: Provision for Non-performing investments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Provision for depreciation and NPI | 2.55 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.55 |
| Net | 385.38 | 0.00 | 0.00 | 26.01 | 0.00 | 50.69 | 462.08 |

**As at 31.03.2024** **(Amount in ₹ crore)**

| | Investment in India | | | | | | |
|---|---|---|---|---|---|---|---|
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total Investments |
| **Held to Maturity** | | | | | | | |
| Gross | 135.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 135.27 |
| Less: Provision for Non-performing investments (NPI) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net | 135.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 135.27 |
| **Available for Sale** | | | | | | | |
| Gross | 207.06 | 0.00 | 0.00 | 22.28 | 0.00 | 40.94 | 270.28 |
| Less: Provision for depreciation and NPI | 3.75 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.75 |
| *Net* | 203.31 | 0.00 | 0.00 | 22.28 | 0.00 | 40.94 | 266.53 |
| **Held for Trading** | | | | | | | |
| Gross | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Provision for depreciation and NPI | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Total Investments** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross | 342.33 | 0.00 | 0.00 | 22.28 | 0.00 | 40.94 | 405.55 |
| Less: Provision for Non-performing investments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Provision for depreciation and NPI | 3.75 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.75 |
| Net | 338.58 | 0.00 | 0.00 | 22.28 | 0.00 | 40.94 | 401.80 |

***b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve-***

(Amount in ₹ Crore)

| Particulars | Current Year | Previous Year |
|---|---|---|
| i) Movement of provisions held towards depreciation on Investments: | | |
| a) Opening Balance | 3.75 | 2.12 |
| b) Add: Provision made during the year | 0.00 | 1.63 |
| c) Less: Write off/write back of excess provisions during the year | (1.20) | 0.00 |
| d) Closing Balance | 2.55 | 3.75 |
| ii) Movement of Investment Fluctuation Reserve: | | |
| a) Opening Balance | 10.54 | 9.40 |
| b) Add: Provision made during the year | 1.12 | 1.14 |
| c) Less: Write off/write back of excess provisions during the year | 0.00 | 0.00 |
| d) Closing Balance | 11.66 | 10.54 |
| iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category | 5.51% | 5.09% |

***c) Sale and transfers to/from HTM category-NIL***

***d) Non-SLR investment portfolio***

***i) Non-performing non-SLR investments***

(Amount in ₹ Crore)

| S.No. | Particulars | Current Year | Previous Year |
|---|---|---|---|
| a) | Opening balance | 0.00 | 0.00 |
| b) | Additions during the year since 1st April | 0.00 | 0.00 |
| c) | Reductions / write off during the above period | 0.00 | 0.00 |
| d) | Closing Balance | 0.00 | 0.00 |
| e) | Total provisions held | 0.00 | 0.00 |

***ii) Issuer composition of non-SLR investments-***

(Amount in ₹ Crore)

| Sr. No. | Issuer | Amount | | Extant of Private Placement | | Extent of below Investment grade securities. | | 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) | PSU's | 15.73 | 6.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) | FI's | 10.28 | 16.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| c) | Banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| d) | Private Corporates | 50.69 | 40.94 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 50.69 | 40.94 |
| e) | Subsidiaries/ Joint Ventures | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| f) | Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| g) | Provision held towards depreciation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Total | 76.70 | 63.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 50.69 | 40.94 |

***e) Repo transactions (in face value terms)-NA***

4. **Asset quality**

*a) Classification of advances and provisions held*

(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 | 348.044 | 0.76 | 7.90 | 0.001 | 8.667 | 356.711 |
| Add: Additions during the year | 85.55 | 0.45 | 1.07 | 0.000 | 1.52 | 87.07 |
| Less: Reductions during the year | 70.462 | 0.76 | 1.10 | 0.000 | 1.86 | 72.332 |
| Closing Balance | 363.132 | 0.45 | 7.866 | 0.001 | 8.317 | 371.449 |
| Reductions in Gross NPAs due to: | | | | | | |
| Upgradation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Recoveries (excluding recoveries from upgraded accounts) | 70.462 | 0.06 | 1.10 | 0.00 | 1.16 | 72.322 |
| Write-offs | 0.00 | 0.00 | 0.01 | 0.00 | 0.01 | 0.00 |
| | | | | | | |
| **Provisions (excluding Floating Provisions)** | | | | | | |
| Opening balance of provisions held | 1.92 | 0.89 | 7.90 | 0.001 | 8.791 | 10.711 |
| Add: Fresh provisions made during the year | 0.12 | 0.45 | 0.36 | 7.00 | 7.81 | 7.93 |
| Less: Excess provision reversed/write –off loans | 0.00 | 0.89 | 0.40 | 0.00 | 1.29 | 1.29 |
| Closing balance of provisions held | 2.04 | 0.45 | 7.86 | 0.001 | 15.311 | 17.351 |
| | | | | | | |
| **Net NPAs** | | | | | | |
| Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Add: Fresh addition during the year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Reductions during the year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Closing Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Floating Provision | | | | | | |
|---|---|---|---|---|---|---|
| Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Add: Additional provisions made during the year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less: Amount drawn down during the year | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Closing balance of floating provisions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| Ratios (in percent) | Current Year | Previous Year |
|---|---|---|
| Gross NPA to Gross Advances | 2.24% | 2.43% |
| Net NPA to Net Advances | 0.00% | 0.00% |
| Provision coverage ratio | 184.23% | 101.44% |

***b) Sector-wise Advances and Gross NPAs***

(Amount in ₹ Crore)

| Sr. 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 |
| i) | Priority Sector | | | | | | |
| a) | Agriculture and allied activities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) | Advances to industries sector eligible as priority sector lending | 231.58 | 2.02 | 0.87% | 232.38 | 1.50 | 0.65% |
| c) | Services | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| d) | Personal loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Subtotal(i) | 231.58 | 2.02 | 0.87% | 232.38 | 1.50 | 0.65% |
| | | | | | | | |
| ii) | Non-priority Sector | | | | | | |
| a) | Agriculture and allied activities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) | Industry & Other Loans | 139.87 | 6.29 | 4.50% | 124.33 | 7.16 | 5.77% |
| c) | Services | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| d) | Personal loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Subtotal(ii) | 139.87 | 6.29 | 4.50% | 124.33 | 7.16 | 5.77% |
| | | | | | | | |
| | Total (i+ii) | 371.45 | 8.31 | 2.24% | 356.71 | 8.66 | 2.43% |

*c) Particulars of resolution plan and restructuring-*

(Amount in ₹ Crore)

| | | Agriculture and allied activities | | Corporate (excluding MSME) | | Micro, Small and Medium Enterprises (MSME) | | Retail (excluding agriculture and MSME) | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year |
| Standard | Number of borrowers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Gross Amount (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Provision held (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Sub-Standard | Number of borrowers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Gross Amount (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Provision held (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Doubtful | Number of borrowers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Gross Amount (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Provision held (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | Number of borrowers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Gross Amount (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Provision held (Rs.Crore) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

***d)*** ***Fraud accounts***

| | Current Year | Previous Year |
|---|---|---|
| Number of frauds reported | 1 | NIL |
| Amount involved in fraud (Rs. in Crore) | 4.84* | 0.00 |
| Amount of provision made for such frauds (Rs. in Crore) | 1.84 | 0.00 |
| Amount of Unamortised provision debited from other reserves as at the end of the year (Rs. in Crore) | 0.00 | 0.00 |

* Inclusive undebited interest on such NPA account

***e)*** ***Disclosure under Resolution Framework for COVID-19 related Stress-***

*Format for disclosures to be made half yearly starting September 30, 2024*

(Amount in ₹ Crore)

| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year | Of (A), aggregate debt that slipped into NPA during the half-year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year |
|---|---|---|---|---|---|
| Personal Loans | 11.59 | 0.09 | 0.00 | 0.00 | 12.50 |
| Corporate persons | 24.37 | 0.00 | 0.00 | 0.00 | 19.59 |
| Of which MSME | 24.37 | 0.00 | 0.00 | 0.00 | 19.59 |
| Others | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 36.02 | 0.09 | 0.00 | 0.00 | 32.09 |

*Format for disclosures to be made half yearly starting March 31, 2025*

(Amount in ₹ Crore)

| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half-year | Of (A), aggregate debt that slipped into NPA during the half-year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year |
|---|---|---|---|---|---|
| Personal Loans | 12.50 | 0.00 | 0.00 | 0.00 | 9.81 |
| Corporate persons | 19.59 | 0.45 | 0.00 | 0.00 | 18.20 |
| Of which MSME | 19.59 | 0.45 | 0.00 | 0.00 | 18.20 |
| Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 32.09 | 0.45 | 0.00 | 0.00 | 28.01 |

5. **Exposures**

a) *Exposure to real estate sector-*

(Amount in ₹ Crore)

| Particulars | Current year | Previous year |
|---|---|---|
| i) Direct exposure | | |
| a) Residential Mortgages- | 0.00 | 0.00 |
| 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. Exposure would also include non-fund based (NFB) limits. | | |
| 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, dev elopment and construction, etc.).Exposure would also include non-fund based(NFB) limits; | 5.39 | 7.07 |
| c) Investments in Mortgage-Backed Securities(MBS) and other securitized exposures- | | |
| i. Residential | 0.00 | 0.00 |
| ii Commercial Real Estate | 0.00 | 0.00 |
| ii) Indirect Exposure | | |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies. | 0.00 | 0.00 |
| Total Exposure to Real Estate Sector | 5.39 | 7.07 |

b) *Unsecured advances*

(Amount in ₹ Crore)

| | Current Year | Previous Year |
|---|---|---|
| Total unsecured advances of the bank | 0.28 | 0.32 |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | 0.00 | 0.00 |
| Estimated value of such intangible securities | 0.00 | 0.00 |

c) *Factoring exposures-NA*

6. **Concentration 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 | 45.71 | 42.64 |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 5.37% | 5.37% |

b) ***Concentration of advances***

(Amount in ₹ Crore)

| Particulars | Current Year | Previous Year |
|---|---|---|
| Total advances to the twenty largest borrowers | 79.55 | 85.89 |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 21.42% | 24.07% |

*NACH Facility*

c) *Concentration of exposures*

(Amount in ₹ Crore)

| Particulars | Current Year | Previous Year |
|---|---|---|
| Total exposure to the twenty largest borrowers/customers | 81.74 | 87.65 |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers | 22.01% | 24.57% |

d) *Concentration of NPAs*

(Amount in ₹ Crore)

| Particulars | Current Year | Previous Year |
|---|---|---|
| Total exposure to the top twenty NPA accounts | 7.59 | 7.73 |
| Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs. | 91.34% | 89.20% |

**7. 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 | 4.14 | 3.79 |
| ii) | Add :- Amounts transferred to DEA Fund during the year | 0.41 | 0.35 |
| iii) | Less :- Amounts reimbursed by DEA Fund towards claims | 0.00 | 0.00 |
| iv) | Closing balance of amounts transferred to DEA Fund | 4.55 | 4.14 |

**8. 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 customer | | | |
| 1. | | Number of complaints pending at beginning of the year | 0 | 0 |
| 2. | | Number of complaints received during the year | 2 | 0 |
| 3. | | Number of complaints disposed during the year | 2 | 0 |
| | 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 OBOs | | | |
| 5. | | Number of maintainable complaints received by the bank from OBOs | 0 | 1 |
| | 5.1 | Of 5, number of complaints resolved in favour of the bank by BOs | 0 | 1 |
| | 5.2 | Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by BOs | 0 | 0 |
| | 5.3 | Of 5, number of complaints resolved after passing of Awards by BOs against the bank | 0 | 0 |
| 6. | | Number of Awards unimplemented within the stipulated time (other than those appealed) | 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 the beginning of the year | Number of complaints received during the year | % increase/ decrease in the 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 | 0 | 0 | 0 | 0 | 0 |
| Ground-2 | 0 | 0 | 0 | 0 | 0 |
| Ground-3 | 0 | 0 | 0 | 0 | 0 |
| Ground-4 | 0 | 0 | 0 | 0 | 0 |
| Ground-5 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |
| Previous Year | | | | | |
| Ground-1 | 0 | 0 | 0 | 0 | 0 |
| Ground-2 | 0 | 0 | 0 | 0 | 0 |
| Ground-3 | 0 | 0 | 0 | 0 | 0 |
| Ground-4 | 0 | 0 | 0 | 0 | 0 |
| Ground-5 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |

**9. Disclosure of penalties imposed by the Reserve Bank of India-NIL**

**10. Disclosure on remuneration- No remuneration has been paid to The Board of Directors of the bank. The Chief Executive Officer is a full time employee of the bank .**

**11. Other Disclosures**

*a) Business ratios-*

| Sr.No. | Particulars | Current Year | Previous Year |
|---|---|---|---|
| i) | Interest Income as a percentage to Working Funds | 7.66% | 7.72% |
| ii) | Non-Interest Income as percentage to Work ing Funds | 0.37% | 0.17% |
| iii) | Cost of Deposits | 6.17% | 5.68% |
| iv) | Net Interest Margin | 2.73% | 3.18% |
| v) | Operating Profit as a percentage to Working Funds | 1.45% | 1.49% |
| vi) | Return on Assets | 1.14% | 1.14% |
| vii) | Business (deposits plus advances) per employee (Rs. in Crore) | 11.54 | 10.47 |
| viii) | Profit per employee (Rs.in Crore) | 0.13 | 0.13 |

*b) Bancassurance business - FY-2024-25 & 2023-24 - Rs.0.05 Crore each.*

*c) Marketing and distribution-NA*

*d) Disclosure regarding Priority Sector Lending Certificates (PSLCs)*

| Sr.No | Particulars | Current Year | Previous year |
|---|---|---|---|
| i) | PSLC – General | 17.50 | 0.00 |
| ii) | PSLC – Micro Enterprises | 0.00 | 0.00 |
| iii) | PSLC – Small/ Marginal Farmer | 0.00 | 0.00 |
| | Total | 17.50 | 0.00 |

*e) Provisions and contingencies*

(Amount in ₹ Crore)

| Sr.No. | Provision debited to Profit and Loss Account | Current Year | Previous Year |
|---|---|---|---|
| i) | Provision for NPI | 0.00 | 0.00 |
| ii) | Provision towards NPA | -0.48 | -0.20 |
| iii) | Provision made towards Income tax | 2.60 | 3.00 |
| iv) | Other Provisions and Contingencies(with details) | | |
| | Provision for Bad & Doubtful Debt Reserve | 0.00 | 0.50 |
| v) | Contingent Provisions against Standard Assets | 0.11 | 0.12 |
| vi) | Provision for Depreciation on Investments | -1.65 | 1.02 |
| vii) | Provisions for Deferred Tax | 0.06 | 0.06 |

*f) Payment of DICGC Insurance Premium*

(Amount in ₹ Crore)

| Sr.No. | Particulars | Current Year | Previous Year |
|---|---|---|---|
| i) | Payment of DICGC Insurance Premium | 0.96 | 0.94 |
| ii) | Arrears in payment of DICGC premium | 0.00 | 0.00 |

*g) Disclosure of facilities granted to directors and their relatives-NIL*

**12. In terms of RBI directives, following additional disclosures are made:**

(Amount in ₹ Crore)

| S.No. | Particulars | Current Year | Previous year |
|---|---|---|---|
| i) | Advances against: | | |
| | a) Real Estate | 5.39 | 7.07 |
| | b) Construction Business | 0.00 | 0.00 |
| | c) Housing | 62.08 | 58.70 |
| ii) | Advances against Shares & Debentures | NIL | NIL |
| iii) | Advances to directors, their relatives, companies/firms in which they are interested:: | | |
| | a) Fund based | NIL | NIL |
| | b) Non-Fund based | NIL | NIL |
| iv) | a) Foreign currency assets | NIL | NIL |
| | b) Foreign currency liabilities | NIL | NIL |
| v) | Details of Fixed Assets- Valuation/Restructured: | | |
| | Cost of Land | | |
| | Original Cost | 1.02 | 1.02 |
| | Add:- Revaluation | 5.24 | 5.24 |
| | Closing Balance | 6.26 | 6.26 |

**13. Contingent Liabilities:**

(Amount in ₹ Crore)

| Contingent Liabilities | Current Year | Previous Year |
|---|---|---|
| (i) Claims against Banks | NIL | NIL |
| (ii) Letter of Credit Issued | NIL | NIL |
| (iii) Guarantees Issued | 0.19 | 0.47 |
| (iv) Depositor Education and Awareness Fund(DEAF) | 3.58 | 3.28 |

14. Land & Building owned by the bank was re-valued during the financial year 2011-12 and Revaluation Reserve of Rs.524 Lac was created. Written down Value of depreciable asset and depreciation not affected by such revaluation.
15. As reported by the Management, during the year there are no transactions with related parties.
16. Fixed Deposits with nationalised banks of Rs. 0.50 Crore are under bank's lien towards bank guarantees issued on behalf of constituents of the bank.
17. In few accounts recoveries till the date of audit has been considered for classification of advances.
18. During the year, provision has been made on secured & unsecured NPA @100% on outstanding amount.
19. No Suppliers/service providers covered under Micro, Small and Medium Enterprises Development Act, 2006 as per information and explanation given to us.
20. During the year, amount of Rs.700 lakh was transferred to NPA provision and Rs.293 Lakh was transferred to General Reserve from Bad and Doubtful Debt Reserve vide RBI circular No.RBI/2024-25/58 DOR.CAP.REC.No.27/09.18.201/2024-25 dated 02.08.2024

**21. Intangible Assets-Details of Computer Software-other than internally generated:**

(Amount in ₹ Crore)

| **Particulars** | **31-03-2025** | **31-03-2024** |
|---|---|---|
| Opening Balance (at cost) as on April 1 | 2.32 | 1.87 |
| Add: Addition during the year | 0.02 | 0.45 |
| **Sub Total (A)** | **2.34** | **2.32** |
| Less: Amortisation made: | | |
| Opening Balance | 1.89 | 1.60 |
| Add: Amortisation during the year | 0.18 | 0.29 |
| **Sub Total (B)** | **2.07** | **1.89** |
| **Net Carrying amount as on March, 31(A-B)** | **0.27** | **0.43** |

**22. Major Components of Deferred Tax (AS 22):**

(Amount in ₹ Crore)

| **S.No.** | **Particulars** | **31-03-2025** | **31-03-2024** |
|---|---|---|---|
| 1. | **Deferred Tax Liability** | | |
| | Difference in written down value of assets | 0.03 | 0.03 |
| | Special Reserve u/s 36(1) (viii) | 0.03 | 0.03 |
| | **Sub Total (A)** | **0.06** | **0.06** |
| | **Deferred Tax Asset** | | |
| 2. | Difference in written down value of assets | 0.00 | 0.00 |
| | **Sub Total (B)** | **0.00** | **0.00** |
| | **Net Deferred Tax Provision made (A-B)** | **0.06** | **0.06** |

**23. Previous year's figures have been regrouped / reclassified / re-arranged, wherever necessary, to make them comparable with the current year's figures.**

**M/s JLN US and Company**
Chartered Accountants
FR No. 101543W

| | | | | |
|---|---|---|---|---|
| **Samina Banu Mehmuda** | **Anees D.M.** | **Aftab Gul Attari** | **Tauseef Hussain** | **CA Mahesh Menaria** |
| Chief Executive Officer | Director | Vice Chairman | Chairman | Partner<br>M No.400828 |

**Place: Udaipur**
**Date: 09.05.2025**

# THE UDAIPUR URBAN CO-OPERATIVE BANK LTD,

**Regd. Office: 9C-A, Madhuban, Udaipur**

## ऑडिट रिपोर्ट पूर्ति वर्ष 2024-25

### भाग-अ

| | |
|---|---|
| नाम बैंक | दी उदयपुर अरबन को-ऑपरेटिव बैंक लिमिटेड, उदयपुर ( राज. ) |
| पंजीयन संख्या | 1557 वाई |
| पंजीयन दिनांक | 03.08.1972 |
| ऑडिट अवधि | 2024-2025 ( 01.04.2024 से 31.03.2025 ) |
| नाम ऑडिटर | जे एल एन यु एस एण्ड कम्पनी चार्टर्ड एकाउंटेंट्स, उदयपुर |
| पूर्ति अनुमोदित | आम सभा दिनांक 23 मई 2025 द्वारा |

| | आक्षेप | बैंक द्वारा पूर्ति | आडिटर द्वारा टिप्पणी |
|---|---|---|---|
| 1 ( अ ) | हिस्सा पूंजी : 31.03.2025 को बैंक की अधिकृत हिस्सा पूंजी 4.00 करोड़ रूपये है, जो प्रति शेयर 100/- रूपये के 4 लाख शेयर में विभक्त है। व्यक्तिगत एवं फर्म सदस्यों की हिस्सा पूंजी में गत तीन वर्षों में निम्नानुसार वृद्धि हुई है। (तालिका नीचे) | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |

( राशि लाखों में )

| विवरण | 31.03.2023 | 31.03.2024 | 31.03.2025 | गत वर्ष से वृद्धि |
|---|---|---|---|---|
| हिस्सा राशि | 342.84 | 345.57 | 349.44 | 3.87 |

आलोच्य वर्ष में हिस्सा पूंजी में 3.87 लाख रुपये की वृद्धि हुई है।
ऑडिट अवधि में 277 नये सदस्य बने हैं और 212 सदस्यों की सदस्यता समाप्त की गई हैं। 31.03.2025 को 3,49,43,500/-रूपये हिस्सा राशि जमा है। बैंक के उपनियम संख्या 9 ( अ ) के अनुसार वर्ष में बैंक द्वारा 277 नये सदस्य बनाकर हिस्सा राशि जमा की गई। प्रवेश शुल्क 10/- रुपये प्रति सदस्य प्राप्त की गई।

| | आक्षेप | बैंक द्वारा पूर्ति | आडिटर द्वारा टिप्पणी |
|---|---|---|---|
| 1 ( ब ) | कोष का उपनियमानुसार विनियोजन किया गया है। बैंक की गत तीन वर्षों के कोष एवं निधियों की तुलनात्मक स्थिति निम्नानुसार है:- | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |

( राशि लाखों में )

| क्र.सं. | विवरण | 31.03.23 | 31.03.24 | 31.03.25 | वृद्धि/कमी |
|---|---|---|---|---|---|
| 1 | सुरक्षित कोष | 3685.99 | 3907.48 | 4187.32 | 279.84 |
| 2 | भवन निर्माण कोष | 975.00 | 975.00 | 975.00 | 0.00 |
| 3 | अशोध्य एवं संदिग्ध ऋण | 843.00 | 993.00 | 0.00 | ( 993.00 ) |
| 4 | लाभांश समानीकरण कोष | 440.00 | 440.00 | 440.00 | 0.00 |
| 5 | प्रवेश शुल्क कोष | 0.55 | 0.59 | 0.62 | 0.03 |
| 6 | नोमीनल सदस्यता | 9.78 | 10.40 | 10.72 | 0.32 |
| 7 | सामान्य कोष | 2935.33 | 3141.02 | 3732.32 | 591.30 |
| 8 | चैरिटी कोष | 47.43 | 47.43 | 48.17 | 0.74 |
| 9 | जनहितकारी कोष | 30.00 | 30.00 | 30.00 | 0.00 |

| | | | | |
|---|---|---|---|---|
| 10 | स्पेशल रिजर्व | 123.63 | 137.00 | 151.50 | 14.50 |
| 11 | पुनः मुल्यांकन रिजर्व | 524.00 | 524.00 | 524.00 | 0.00 |
| | योग | 9614.71 | 10205.92 | 10099.65 | ( 106.27 ) |

| | | | | | |
|---|---|---|---|---|---|
| 1 | एन. पी. ए. प्रोवीजन | 899.36 | 879.17 | 1531.06 | 651.89 |
| 2 | अवधिपार ब्याज प्रावधान | 885.65 | 1003.40 | 1089.97 | 86.57 |
| 3 | सहकारी शिक्षा कोष | 55.62 | 64.13 | 74.97 | 10.84 |
| 4 | स्टेण्डर्ड एसेट्स रिजर्व | 180.20 | 192.38 | 203.82 | 11.44 |
| 5 | इन्वेस्टमेंट फल्कच्युएशन रिजर्व | 940.29 | 1054.39 | 1166.39 | 112.00 |
| 6 | आई.टी./साईबर रिजर्वकोष | 53.00 | 100.00 | 150.00 | 50.00 |
| | योग | 3014.12 | 3293.47 | 4216.21 | 922.74 |

**1 ( स )** अमानतें:

बैंक में सदस्यों एवं गैर सदस्यों द्वारा जमा कराई गई अमानतों की तीन वर्षों की तुलनात्मक स्थिति निम्नानुसार है: ( राशि लाखों में )

| क्र.सं. | अमानतों का प्रकार | 31.03.23 | 31.03.24 | 31.03.25 | वृद्धि/कमी |
|---|---|---|---|---|---|
| 1 | घरेलु मियादी जमा | 53285.31 | 54762.96 | 58209.32 | 3446.36 |
| 2 | एन.आर आई.मियादी जमा | 1382.08 | 1401.92 | 1438.93 | 37.01 |
| 3 | घरेलु बचत जमा | 19466.57 | 19121.43 | 20922.93 | 1801.50 |
| 4 | एन.आर आई बचत जमा | 222.55 | 198.71 | 240.90 | 42.19 |
| 5 | चालू जमा | 3251.38 | 3403.66 | 3768.50 | 364.84 |
| 6 | आवर्ती जमा | 556.74 | 576.77 | 564.65 | ( 12.12 ) |
| | योग | 78164.63 | 79465.45 | 85145.23 | 5679.78 |

आलोच्य अवधि में जमा अमानतों में गत वर्ष की तुलना में 7.15 प्रतिशत की वृद्धि हुई है। कम दर की अमानते कुल जमाओं की 29.28 प्रतिशत है। इनमें और वृद्धि किया जाना बैंक हित में अपेक्षित है। बैंक द्वारा निर्धारित लक्ष्य 84000.00 लाख रूपये की तुलना में पूर्ति 85145.23 लाख रूपये रही है जो 101.36 प्रतिशत है।

कम दर की अमानतों में गत वर्ष की तुलना में 2208.53 लाख रुपये की वृद्धि हुई है। कम दर की अमानतों में वृद्धि के प्रयास किये जा रहे है।

कम दर की अमानतों में वृद्धि के प्रयास जारी रखे।

**1 ( द )** विनियोग:

दिनांक 31.03.2025 को बैंक द्वारा सरकारी प्रतिभूतियों, अन्य बैंको और अन्य अनुमोदित सिक्युरिटी 59761.18 लाख रूपये का विनियोग किया गया है। विनियोग पर 4415.07 लाख रूपये ब्याज अर्जित किया है।

पूर्ति की आवश्यकता नहीं।

टिप्पणी की आवश्यकता नहीं।

**2** बाह्य ऋण ( बोरोईंग ):

31.03.2025 को कोई बाह्य ऋण बकाया नहीं है। आलोच्य अवधि में बैंक ने राज्य सरकार, शीर्ष संस्था से ऋण प्राप्त नहीं किया है।

पूर्ति की आवश्यकता नहीं।

टिप्पणी की आवश्यकता नहीं।

**3 ( अ )** ऋण वितरण:

आलोच्य अवधि में बैंक द्वारा वितरित किये गये ऋण एवं अग्रिम की बकाया स्थिति का गत तीन वर्षों का तुलनात्मक विवरण निम्नानुसार है: ( राशि लाखों में )

| क्र.सं. | किस्म ऋण | 31.03.23 | 31.03.24 | 31.03.25 | वृद्धि/कमी |
|---|---|---|---|---|---|
| 1 | अनसिक्योर्ड | 39.73 | 32.04 | 27.99 | ( 4.05 ) |
| 2 | सिक्योर्ड | 13681.06 | 17568.07 | 17804.07 | 236.00 |
| 3 | केश क्रेडिट/बिल | 140.13 | 109.49 | 95.65 | ( 13.84 ) |
| 4 | ओवरड्राफ्ट | 16590.70 | 17222.59 | 18313.60 | 1091.01 |
| 5 | मियादी जमा ऋण | 855.39 | 738.89 | 903.62 | 164.73 |
| | योग | 31307.01 | 35671.08 | 37144.93 | 1473.85 |

ऋणों में वृद्धि के प्रयास किये जा रहे हैं।

ऋणों में वृद्धि के निरन्तर प्रयास किये जाये।

| | | | |
|---|---|---|---|
| | आलोच्य अवधि में ऋणों में गत वर्ष की तुलना में 4.13 प्रतिशत की वृद्धि हुई है। जमा अमानते 85145.23 लाख रुपये की तुलना में बकाया ऋण 37144.93 लाख रूपये है, जो अमानतों का 43.63 प्रतिशत है, गत वर्ष 44.89 प्रतिशत था। जबकि बैंक लाभ प्रदता में वृद्धि हेतु जमा अमानतों का 60 प्रतिशत तक ऋण वितरण किया जाना अपेक्षित है। बैंक को ऋणों में वृद्धि हेतु विभागीय लक्ष्य प्राप्त नहीं हुए हैं। बैंक द्वारा निर्धारित लक्ष्य 38000.00 लाख रूपये की तुलना में ऋण बकाया 37144.93 लाख रूपये हैं जो 97.75 प्रतिशत है।<br>शाखाओं में ऋणों की पत्रावलियो में पायी गयी कमियाँ शाखा के आक्षेप पत्र में संलग्न हैं। | पूर्ति कर दी गयी है। | पूर्ति मान ली गयी है। |
| 3 (ब) | अवधिपार ऋण:<br>31.03.2025 को बैंक की कुल बकाया ऋण 37144.93 लाख रूपये है, जिसमें से अवधिपार ऋण एन.पी.ए. 831.05 लाख रूपये है जो 2.43 प्रतिशत हैं। गत तीन वर्षों की बकाया अवधिपार (एन.पी.ए.) ऋण की स्थिति निम्नानुसार है: (राशि लाखों में) | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |

| क्र.सं. | वर्ष | कुल बकाया | अवधिपार (एन.पी.ए.) | प्रतिशत बकाया ऋण से |
|---|---|---|---|---|
| 1 | 31.03.2023 | 31307.01 | 1004.71 | 3.21 |
| 2 | 31.03.2024 | 35671.08 | 866.66 | 2.43 |
| 3 | 31.03.2025 | 37144.92 | 831.05 | 2.43 |

ऋणों की वसूली हेतु बैंक द्वारा प्रभावी प्रयास किये जाकर वसूली की जा रही हैं। अवधिपार ऋणों में गत वर्ष की तुलना में कमी हुई है।

| | | | |
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| 4 (अ) | बट्टा खाता एवं संदेहात्मक ऋण:<br>बैंक द्वारा सहकारी विभाग के परिपत्र दिनांक 24.04.1976 के अनुसार बट्टा खाता एवं संदेहात्मक ऋणों का वर्गीकरण नहीं किया जाकर भारतीय रिजर्व बैंक के परिपत्र क्रमांक आर.बी.आई. 2024-25/13 डीओ.आर. एसटीआर.आरईसी. 9/21.04.048/2024-25 दिनांक 02.04.2024 के अनुसार सम्पत्तियों का वर्गीकरण नोन परफोर्मिंग के लिये निर्धारित मापदण्डों के अनुसार किये हैं।<br>भारतीय रिजर्व बैंक के परिपत्र क्रमांक आर.बी.आई. 2024-25 58 DOR.CAP. REC. No. 27/09. 18.201/2024-25 Dated 02.08.2024 के अनुसार बेड डेब्ट्स रिजर्व कि कुल राशि 993.00 लाख रुपये मे से एन.पी.ए प्रावधान मे 700.00 लाख रुपये एवं 293.00 लाख सामान्य रिजर्व कोष में स्थानान्तरण किया गया है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 4 (ब) | प्रुडेन्सियल नोर्म्स के अन्तर्गत प्रावधान की स्थिति:<br>रिजर्व बैंक के परिपत्र क्रमांक आर.बी.आई. 2024-25/13 डी ओ.आर. एस टी आर.आर ई सी. 9/21.04. 048/2024-25 दिनांक 02.04.2022 के निर्देशानुसार प्रावधान किये गये हैं। एन.पी.ए. के लिये वांछित 647.68 लाख रूपये की तुलना में 1872.18 लाख रूपये का प्रावधान किया गया है, जिसमें रु. 993.00 लाख बेड डेब्ट्स रिजर्व भी सम्मिलित है, 879.18 लाख रूपये एन.पी.ए. रिजर्व है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |

| विवरण | खातो की संख्या | राशि बकाया (लाखो में) | कुल बकाया ऋण का % | प्रावधान जो होना चाहिये | कुल प्रावधान | कमी/वृद्धि |
|---|---|---|---|---|---|---|
| स्टेण्डर्ड एसेट् | 2513 | 36313.88 | 97.76 | 94.83 | 203.82 | 108.99 |
| एन.पी.ए. | 109 | 831.05 | 2.24 | 653.03 | 1531.06 | 878.03 |
| कुल ऋण | 2622 | 37144.93 | 100.00 | 747.86 | 1734.88 | 987.02 |
| NPA ब्याज | 109 | 702.49 | 0.00 | 0.00 | 702.49 | 0.00 |

वर्ष के अन्त में एन.पी.ए. प्रोवीजन 1531.06 लाख रुपये उपलब्ध है।

| | | | |
|---|---|---|---|
| 5 | बजट:<br>बैंक का बजट दिनांक 24.05.2024 की आम सभा से स्वीकृत कराया गया है, जिसके अनुसार कुल प्राप्तियां 7445.00 लाख रूपये एवं ब्याज और खर्चा 6170.00 लाख रूपये तथा प्रस्तावित कर पूर्व लाभ 1275.00 लाख रूपये अनुमानित आंकलन किया गया था। जिसकी तुलना में आय 7662.40 लाख रूपये एवं ब्याज और व्यय 6248.63 लाख रूपये एवं कर पूर्व लाभ 1413.77 लाख रूपये रहा है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |

<table>
<tr><td>6</td><td>लाभ हानि खाताः<br>बैंक में गत तीन वर्षों के हानि लाभ खातों की स्थिति निम्न है :-<br>
<table>
<tr><th>क्रमांक</th><th>वर्ष</th><th>लाभ कर से पूर्व (लाखों में)</th><th>वृद्धि/कमी (लाखों में)</th></tr>
<tr><td>1</td><td>2020-23</td><td>1116.88</td><td>- 36.67</td></tr>
<tr><td>2</td><td>2021-24</td><td>1402.21</td><td>+ 285.33</td></tr>
<tr><td>3</td><td>2022-25</td><td>1413.77</td><td>-11.56</td></tr>
</table></td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
<tr><th colspan="4">प्रबन्ध व्यवस्था</th></tr>
<tr><td>1</td><td>कार्यशील पूंजी से व्यय की तुलनाः<br>आलोच्य अवधि में कार्यशील पूंजी एवं उसके अनुपात में किये गये व्ययों की गत वर्ष से तुलनात्मक स्थिति निम्नानुसार है :- (राशि लाखों में)<br>
<table>
<tr><th>क्र.सं.</th><th>वर्ष</th><th>कार्यशील पूंजी</th><th>परिचालन व्यय</th><th>कार्यशील पूंजी का %</th><th>संस्थापन व्यय</th><th>कार्यशील पूंजी का %</th></tr>
<tr><td>1</td><td>2022-23</td><td>94052.03</td><td>457.47</td><td>0.49</td><td>858.27</td><td>0.91</td></tr>
<tr><td>2</td><td>2023-24</td><td>96834.79</td><td>545.12</td><td>0.56</td><td>851.30</td><td>0.88</td></tr>
<tr><td>3</td><td>2024-25</td><td>103523.02</td><td>547.69</td><td>0.34</td><td>897.65</td><td>0.87</td></tr>
</table>
संस्थापन व्यय में गत वर्ष की तुलना मे 46.35 लाख रूपये की वृद्धि एवं परिचालन व्यय में 2.57 लाख रूपये की वृद्धि हुई हैं।</td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
<tr><td>2</td><td>आंतरिक जांच व्यवस्थाः<br>बैंक में कार्य संचालन में आन्तरिक जाँच व्यवस्था एवं समवर्ती अंकेक्षण की व्यवस्था भी है। रिजर्व बैंक के परिपत्र क्रमांक आर.बी.आई./2020.21/88 डी.ओं.एस.सीं.ओं.पीं.पीं.जीं.एस.ई.सी. 05/11.01.005/2020.21 दिनांक 03.02.2021 के अनुसार वर्ष 2023-24 में आन्तरिक अंकेक्षण के लिये बैंक के अधिकारी को आन्तरिक अंकेक्षक नियुक्त किया गया हैं। पंकज पुर्बिया एण्ड एसोसियेटस, अरूण रत्णावत एण्ड एसोसियेटस, आर शर्मा एण्ड कम्पनी, मेहता एण्ड मेहता, जैन मण्डोवरा एण्ड एसोसियेटस, कुदाल एण्ड एसोसियेटस, गौरव जैन एण्ड एसोसियेटस, श्रीमती महिमा जारोली, एस.ए.पी.एन. एण्ड कम्पनी, कांकरोलीवाला एण्ड कम्पनी, मुमताज हुसैन को समवर्ती अंकेक्षण नियुक्त किये गये हैं। एस.पी. नागौरी एण्ड एसोसियेटस को EDP Auditor नियुक्त किया गया हैं।</td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
<tr><td>3</td><td>बैंक शाखाओं में खाता मिलान की स्थितिः<br>आलोच्य अवधि में बैंक में 13 शाखायें कार्यरत हैं। सभी ब्रांच के समस्त जमा एवं ऋण खातों का मिलान 31.03.2025 तक है इनमे कोई अन्तर नही है।</td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
<tr><td>4</td><td>ऋण नीतिः<br>बैंक द्वारा ऋण नीति दिनांक 27 सितम्बर 2024 को संचालक मण्ड्ल द्वारा समीक्षा की गई हैं। रिजर्व बैंक द्वारा समय समय पर जारी दिशा निर्देशों की पालना ऋण वितरण में की गई हैं।</td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
<tr><td>5</td><td>ऋणों का भौतिक सत्यापनः<br>ऋण वितरण से पूर्व एवं पश्चात बडे ऋणों का भौतिक सत्यापन किया जाकर रिपोर्ट पत्रावली में संलग्न की जाती है, जिससे ऋण के सही एवं उद्देश्य के अनुरूप उपयोग को सुनिश्चित किया जाता है। ऋण वितरण से पूर्व एप्राईजल रिपोर्ट तैयार की जाती है। ऋण वितरण से पूर्व समस्त दस्तावेज पूर्ण कराये जाते हैं।</td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
<tr><td>6</td><td>सेवा नियमः<br>सहकारी विभाग राजस्थान जयपुर के पत्र क्रमांक 15(43)सविरा/बैंक-1/97 पार्ट-02 दिनांक 21.02.06 के आदेश की पालना की जाकर आदेश में संलग्न प्रारूपानुसार सेवा नियम बैंक में कार्यरत अधिकारियों एवं कर्मचारियों पर लागु कर दिये गये है। बैंक द्वारा आदेश में निर्धारित समस्त मापदण्ड पूर्ण कर लिये गये हैं।</td><td>पूर्ति की आवश्यकता नहीं।</td><td>टिप्पणी की आवश्यकता नहीं।</td></tr>
</table>

| | | | |
|---|---|---|---|
| 7 | सहकारी विभाग, राजस्थान के पत्रांक प.15( 5 ) सविरा/बैंक/ 99 दिनांक 08.08.2001 की पालना में बैंक नें 13 शाखाओं में सिक्युरिटीज हेतु गनमेन( सिक्युरिटी गार्ड )नियुक्त किये गये है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 8 | बैंक के सरप्लस फण्ड्स अन्य बैंकों में जमा रखने के बजाय रिजर्व बैंक की नीति के अनुसार अधिक से अधिक ऋण एवं एडवान्सेज में उपयोग किया जाना अपेक्षित है। | ऋणों में वृद्धि के प्रयास किये जा रहे हैं। | ऋणों में वृद्धि के निरंतर प्रयास किये जाए। |
| 9 | आलोच्य अवधि में सिक्युरिटीज में रिजर्व बैंक के निर्देशानुसार निवेश/विनिवेश किया गया है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 10 | बैंक द्वारा किये गये ऋण वितरण पर राजस्थान स्टाम्प डयूटी अधिनियम के एवं उसके अन्तर्गत जारी किये गये नियमों के अनुसार स्टाम्प ड्यूटी ली गई है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 11 | अन्य बैंकों से खाता मिलान की स्थिति :<br>बैंक के बैंकों में खाते हैं जिनका मिलान 31.03.2025 को बैंक स्टेटमेन्ट से होता है। एक्सिस बैंक, आई.डी.बी.आई, एच.डी.एफ.सी., एस बी आई, कोटक बैंक, यस बैंक, बैंक ऑफ बड़ौदा, एपेक्स बैंक, पी एन बी, उदयपुरं सी.सी. बैंक, आई.सी.आई.सी.आई. बैंक, यू.को बैंक एवं रिजर्व बैंक के खातों का रिकन्सीलेशन किया जाकर मिलान एवं जांच किया गया है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 12 | फर्निचर फिक्चर्स :<br>फर्निचर फिक्चर्स खरीद में निविदायें लेकर खरीद की जाती हैं। स्टेशनरी प्रिन्टिंग एवं बीमा में भी निविदायें मंगवाकर जिसकी रेट कम होती है उनसे ही काम करवाया जाता हैं। फर्निचर फिक्चर्स का भौतिक सत्यापन शाखा प्रबन्धक द्वारा किया गया है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 13 | सहकारी विभाग, राजस्थान, जयपुर के परिपत्र संख्या 7/2000 क्रमांक प.15 ( 18 ) सविरा/ऑडिट/परिपत्र/96 दिनांक 24.06.2000 के पेरा संख्या 9 के अनुसार वार्षिक अन्तिम लेखों के साथ लेनदारियों देनदारियों की पुष्टि, बैंक खातों का मिलान एवं ऋणों के भौतिक सत्यापन सम्बन्धी प्रमाण पत्र मुख्य कार्यकारी अधिकारी द्वारा दिया गया है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |
| 14 | राजस्थान सहकारी सोसाईटी अधिनियम 2001 की धारा 55 एवं 57 के अनुसार वित्तीय वर्ष में कोई भी प्रकरण नहीं है। | पूर्ति की आवश्यकता नहीं। | टिप्पणी की आवश्यकता नहीं। |

वास्ते जे एल एन यु एस एण्ड कम्पनी उदयपुर
सनदी लेखाकार
एफ.आर.एन. 101543W

महेश मेनारिया
भागीदार
मेम्बरशिप नं. 400828

# CASH FLOW STATEMENT

(Amount in Lac)

| Particular | 2024-25 | 2023-24 |
|---|---|---|
| Net Profit Before Tax as per Profit & Loss account | **1413.77** | **1402.21** |
| **Adjustments for:** | | |
| Provisions and Contingencies | -185.59 | -18.88 |
| Provisions for Depreciation on Asset | 34.33 | 46.17 |
| **Operating Profit Before Working Capital Changes** | 1262.51 | 1429.50 |
| **Increase/Decrease in Operating Assets** | -1668.46 | -3733.23 |
| Increase in Investment | -5,908.17 | -438.27 |
| Increase in Advances | -1,473.85 | -4,364.07 |
| Increase in Deposits | 5,679.77 | 1,300.83 |
| Increase / decrease in Other Assets / Liabilities | 43.88 | -223.22 |
| Payment to Charity fund | -10.1 | -8.5 |
| **Net Cash Generated From Operations (A)** | -405.95 | -2303.73 |
| **CASH FLOW FROM INVESTING ACTIVITIES** | | |
| Purchase of Fixed Assets | -21.34 | -50.87 |
| Sale of Fixed Assets | 0.50 | 0.14 |
| **Net Cash Used in Investing Activities (B)** | -20.83 | -50.73 |
| **CASH FLOW FROM FINANCING ACTIVITIES** | | |
| Issue of Share Capital | 3.87 | 2.726 |
| Admission Fees | 0.03 | 0.04 |
| Nominal Membership Fees | 0.32 | 0.62 |
| Payment of Dividend | -314.15 | -164.93 |
| **Net Cash Used in Financing Activities (C)** | -309.94 | -161.55 |
| Cash Flow from Operating Activities (A) | -405.95 | -2303.73 |
| Cash Flow from Investing Activities (B) | -20.83 | -50.73 |
| Cash Flow from Financing Activities (C) | -309.94 | -161.55 |
| **Increase/ Decrease in Cash/Cash Equivalents A+B+C** | -736.72 | -2516.01 |
| **Cash and Cash Equivalents at the beginning of the year** | **18526.68** | **21042.69** |
| **Cash and Cash Equivalents at the end of the year** | **17789.96** | **18526.68** |

**Place: Udaipur**
**Date: 09.05.2025**

As per our report of even date attached
For JLN US and Company
Chartered Accountants
Firm Registration No. 101543W

**Samina Banu Mehmuda** — Chief Executive Officer
**Anees D.M.** — Director
**Aftab Gul Attari** — Vice Chairman
**Tauseef Hussain** — Chairman

**CA Mahesh Menaria**
Partner
M.No. 400828

## BUDGETED & ACTUAL FOR THE YEAR 2024-25 & BUDGET FOR 2025-26

(Amount in Lac)

| Head | 2023-24 | 2024-25 | | 2025-26 |
|---|---|---|---|---|
| | Actual | Budget | Actual | Budget |
| **INTEREST PAID ON:** | | | | |
| Savings Bank | 686.15 | 710.00 | 684.54 | 750.00 |
| Fixed Deposits | 3722.16 | 3850.00 | 4242.94 | 4450.00 |
| Recurring Deposits | 37.74 | 40.00 | 41.46 | 43.00 |
| | | | | |
| **Sub-Total** | **4446.05** | **4600.00** | **4968.94** | **5243.00** |
| | | | | |
| **Gross Profit** | **2950.30** | **2845.00** | **2693.46** | **3058.00** |
| **ESTABLISHMENT:** | | | | |
| Salary - Officers | 362.14 | 370.00 | 362.94 | 410.00 |
| Salary - Clerks | 126.49 | 130.00 | 125.24 | 135.00 |
| Salary - Subordinates | 151.28 | 155.00 | 153.74 | 170.00 |
| Provident Fund | 67.73 | 70.00 | 69.54 | 90.00 |
| Medical Aid | 18.49 | 20.00 | 16.07 | 20.00 |
| Uniform to Subordinate Staff | 1.51 | 1.50 | 2.01 | 2.00 |
| Leave Encashment to Staff | 16.75 | 20.00 | 18.87 | 20.00 |
| Leave Encashment to LIC | 21.54 | 25.00 | 15.83 | 25.00 |
| Gratuity | 20.46 | 20.00 | 49.84 | 50.00 |
| Training | 2.05 | 5.00 | 0.37 | 15.00 |
| Ex-gratia/ Bonus to Staff | 13.74 | 14.50 | 13.45 | 15.00 |
| Leave Fare Allowance | 16.31 | 25.00 | 32.06 | 35.00 |
| Conveyance to Staff/TA/DA | 29.54 | 31.00 | 34.14 | 35.00 |
| Staff Welfare fund | 2.74 | 3.00 | 3.00 | 3.00 |
| Newspapers and Journals | 0.55 | 1.00 | 0.55 | 1.00 |
| **Sub Total** | **851.32** | **891.00** | **897.65** | **1026.00** |
| **OTHER EXPENSES** | | | | |
| Business Development Expenses | 129.28 | 150.00 | 92.08 | 150.00 |
| Commission Paid / CTS Charges | 1.07 | 3.50 | 1.32 | 3.50 |
| Water & Electricty | 18.20 | 20.00 | 20.59 | 22.50 |
| Local Conveyance | 7.55 | 8.00 | 6.77 | 10.00 |
| Advertisement | 1.70 | 2.50 | 1.36 | 3.00 |
| Audit Fee/Internal Audit Fee | 20.87 | 24.00 | 23.55 | 26.00 |
| Postage, Telegram & Telephone | 8.70 | 9.00 | 7.07 | 9.00 |
| Printing & Stationery | 8.06 | 9.00 | 8.16 | 9.00 |
| Rent, Rates & Taxes | 43.82 | 50.00 | 45.65 | 50.00 |
| Depreciation | 46.17 | 40.00 | 34.33 | 40.00 |
| Repairs & Maintenance | 59.85 | 65.00 | 67.81 | 70.00 |
| Newspaper, Journals & Subscription | 4.31 | 4.00 | 4.74 | 5.00 |
| Legal charges | 2.82 | 4.00 | 2.67 | 4.00 |
| General Insurance | 3.56 | 4.00 | 2.56 | 4.00 |
| Deposit Insurance | 93.56 | 94.00 | 95.77 | 100.00 |
| Annual General Meeting Exp. | 12.64 | 15.00 | 12.61 | 15.00 |
| Prov. for Dep. on Investment | 101.86 | 25.00 | -164.63 | 25.00 |
| Amortisation of Investment | 0.34 | 1.00 | 32.41 | 25.00 |
| Miscellaneous Expenses | 4.96 | 51.00 | 50.49 | 60.00 |
| ATM Charges/IMPS Charges | 32.81 | 5.00 | -1.03 | 5.00 |
| GST Reversal | 31.28 | 35.00 | 23.10 | 30.00 |
| Provision for Special Reserve | 13.37 | 10.00 | 14.50 | 15.00 |
| Provision for BDDR/NPA | 50.00 | 50.00 | 0.00 | 50.00 |
| Loss on Sale of Assets | 0.00 | 0.00 | 0.16 | 1.00 |
| **Sub-Total** | **696.78** | **679.00** | **382.04** | **732.00** |
| **Total** | **1548.10** | **1570.00** | **1279.69** | **1758.00** |
| **Net Profit Before Tax** | **1402.20** | **1275.00** | **1413.77** | **1300.00** |

Amount In Lac

| Head | 2023-24 | 2024-25 | | 2025-26 |
|---|---|---|---|---|
| | Actual | Budget | Actual | Budget |
| **INTEREST ON ADVANCES:** | | | | |
| Cash Credit, BP | 17.15 | 20.00 | 5.8 | 10.00 |
| Overdraft | 1584.73 | 1620.00 | 1554.55 | 1700.00 |
| Loans | 1438.89 | 1675.00 | 1538.33 | 1750.00 |
| **Sub - Total** | **3040.77** | **3315.00** | **3098.68** | **3460.00** |

| | | | | |
|---|---|---|---|---|
| **INTEREST ON INVESTMENTS & DEPOSITS WITH:** | | | | |
| | | | | |
| Commercial Bank | 982.25 | 1000.00 | 1073.12 | 1200.00 |
| Other Investments | 3236.45 | 3000.00 | 3341.95 | 3500.00 |
| **Sub - Total** | **4218.70** | **4000.00** | **4415.07** | **4700.00** |

| | | | | |
|---|---|---|---|---|
| **COMMISSION & EXCHANGE:** | | | | |
| | | | | |
| Insurance Premium | 5.27 | 6.00 | 4.74 | 6.50 |
| Inward / Outward Bills for Collection | 0.00 | 0.00 | 0.00 | 0.00 |
| Exchange on Drafts / Guarantee | 4.44 | 4.00 | 4.23 | 4.50 |
| **Sub - Total** | **9.71** | **10.00** | **8.97** | **11.00** |

| | | | | |
|---|---|---|---|---|
| **OTHER INCOME:** | | | | |
| Miscellaneous Income, Incidental, Processing, Locker Rent, Inspection Charges, Share Transfer Fee & Cash Transaction Charges | 115.17 | 120.00 | 108.33 | 130.00 |
| Profit on Sale / Maturity of Securities | 12.00 | 0.00 | 31.35 | 0.00 |
| **Sub - Total** | **127.17** | **120.00** | **139.68** | **130.00** |
| | | | | |
| **TOTAL** | **7396.35** | **7445.00** | **7662.40** | **8301.00** |

## CAPITAL BUDGET

| Particulars | 2024-25 | | 2025-26 |
|---|---|---|---|
| | Approved | Actual | Proposed |
| Furniture & Fixtures | 50 | 0.37 | 100 |
| Up-gradation of Technology | 50 | 5.80 | 50 |
| Land & Building | 50 | 15.15 | 100 |


दी उदयपुर अरबन कॉ–ऑपरेटिव बैंक लि.
Udaipur Urban Co-Operative Bank Ltd.


ATM/एटीएम


**Best Chairman Performance Award for Co-operative Bank Development**


**Recognition at Multi-state Co-Operative Banking Summit & Awards 2024**

For the first time in the history of Urban Co-operative Banking at the National level, our bank has received approval from the Rajasthan Co-operative Department (RCS), Jaipur, to distribute a 100% dividend for the financial year 2023-24.

**Permission for distribution of 100% dividend for Financial Year 2023-24**

*NACH Facility*


**Banco Blue Ribbon Award 2024 – First Prize**

*Chairman Tauseef Hussain and CEO Samina Banu Mehmuda of The Udaipur Urban Co-operative Bank Ltd attend a meeting of select UCBs called by RBI Governor Sanjay Malhotra at RBI HQ in Mumbai.*

# BANK GROWTH FROM 1972 TO 2025

Rs. In Lac

| Period | Membership | Share Capital | Reserves | Deposits | Advances | Net Profits |
|---|---|---|---|---|---|---|
| 1972-73 | 455 | 2.95 | NIL | 0.18 | 2.64 | 0.09 |
| 1975-76 | 564 | 3.43 | 0.05 | 2.56 | 3.93 | 0.30 |
| 1980-81 | 559 | 4.86 | 1.97 | 65.84 | 25.45 | 1.81 |
| 1985-86 | 1588 | 16.21 | 21.60 | 342.17 | 159.15 | 12.69 |
| 1990-91 | 2612 | 39.63 | 125.03 | 1114.88 | 629.68 | 48.34 |
| 1995-96 | 3453 | 99.99 | 465.09 | 2872.20 | 2033.45 | 146.40 |
| 2000-01 | 3441 | 99.99 | 1253.49 | 8804.71 | 4432.22 | 252.48 |
| 2006-07 | 4155 | 156.60 | 3410.63 | 16238.16 | 6323.69 | 420.71 |
| 2007-08 | 4229 | 180.61 | 3526.87 | 19869.43 | 8003.07 | 441.95 |
| 2008-09 | 4305 | 182.12 | 3647.69 | 22401.44 | 10480.93 | 534.56 |
| 2009-10 | 4434 | 184.87 | 3854.49 | 27346.18 | 12696.38 | 434.89 |
| 2010-11 | 4472 | 185.71 | 4161.32 | 29477.15 | 16102.28 | 556.82 |
| 2011-12 | 5042 | 226.21 | 5177.18 | 34656.12 | 17856.38 | 517.58 |
| 2012-13 | 5803 | 256.27 | 5571.38 | 38011.70 | 17813.36 | 601.82 |
| 2013-14 | 5921 | 257.71 | 5982.69 | 41487.58 | 19093.03 | 610.38 |
| 2014-15 | 6090 | 258.11 | 6306.74 | 45979.35 | 23968.25 | 731.54 |
| 2015-16 | 6358 | 261.84 | 6630.08 | 52459.89 | 25410.45 | 761.64 |
| 2016-17 | 6542 | 264.11 | 7113.78 | 60280.91 | 28540.81 | 892.48 |
| 2017-18 | 6605 | 266.02 | 7779.43 | 62360.43 | 28971.50 | 1117.34 |
| 2018-19 | 6658 | 321.26 | 8581.49 | 66020.56 | 31416.53 | 1281.93 |
| 2019-20 | 6716 | 330.54 | 9506.45 | 68276.50 | 32937.70 | 1295.52 |
| 2020-21 | 6771 | 332.58 | 10486.98 | 74808.48 | 32136.04 | 1145.52 |
| 2021-22 | 6873 | 336.71 | 11131.47 | 76971.83 | 31633.55 | 1153.55 |
| 2022-23 | 6854 | 342.84 | 11743.19 | 78164.63 | 31307.01 | 1116.88 |
| 2023-24 | 7017 | 345.57 | 12496.00 | 79465.45 | 35671.08 | 1402.21 |
| 2024-25 | 7080 | 349.44 | 13226.00 | 85145.23 | 37144.93 | 1413.77 |

# BANK'S EXECUTIVES

**SAMINA BANU MEHMUDA**
Chief Executive Officer

**VAJID ALI**
Senior Br. Manager
Advance Cell

**ANEES R.V.**
Senior Br. Manager (Officiating)
Pannadhay Marg

**MAHESH KUMAR JAIN**
Senior Br. Manager (Officiating)
Madhuban

**FARHAT MEHMUDA**
Branch Manager
Krishi Mandi

**MUBINA KHAKED**
Branch Manager
Advance Cell

**SALMA SADRIWALA**
Branch Manager
Ambamata

**NAZIMA ALI**
Branch Manager
Salumbar

**ANWAR HITAWALA**
Branch Manager
Hiran Magri

**NASEEM RASSAWALA**
I.T. Manager

**ZEENAT MOIWALA**
Branch Manager
Fatehnagar

**SHAHEEN RANGWALA**
Recovery Manager

**FIROZ BOHRA**
Branch Manager
Rajsamand

**MASARRAT RAJ**
Branch Manager
Dhan Mandi

**SHAHNAAZ JAVED HUSSAIN**
Audit Manager

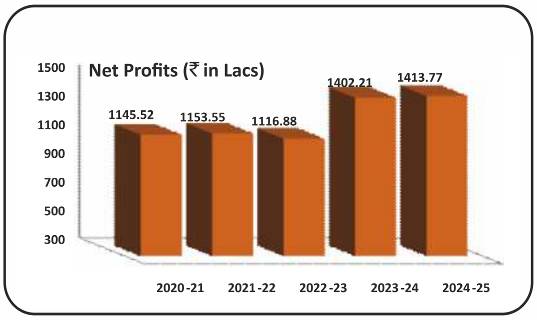
**TABASSUM FLEXWALA**
Branch Manager
Fatehpura

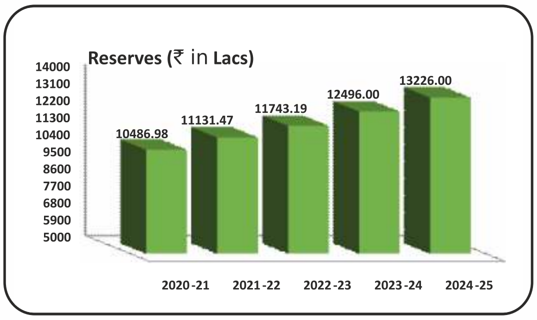
**NASREEN SAYRAWALA**
Branch Manager
Pratapnagar

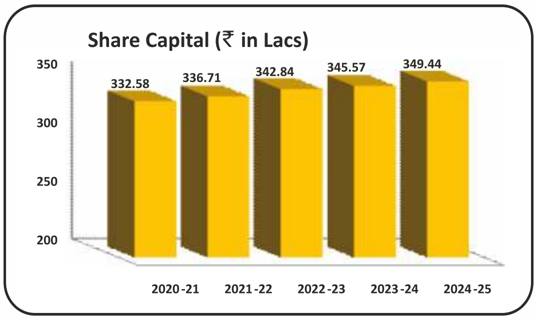
**HEMENDRA MENARIYA**
Branch Manager (Officiating)
Sukher

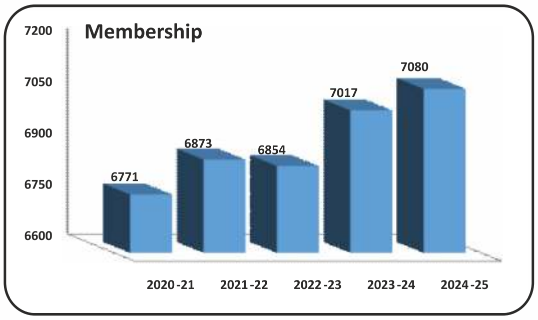
**NAZIMA AYAZ HUSSAIN**
Branch Manager (Officiating)
Bada Bazar

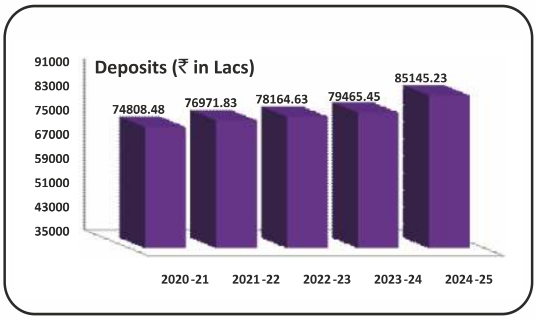
# ASSOCIATE OF PROGRESSIVE MOVEMENT

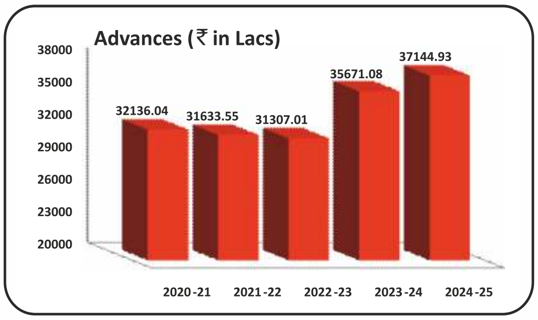


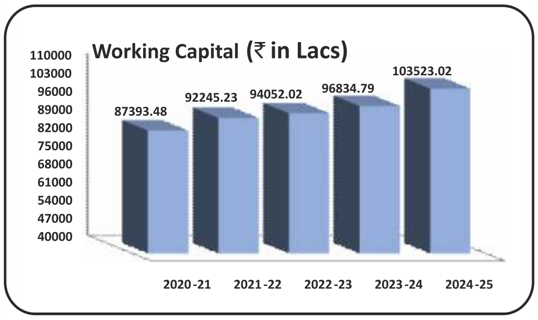



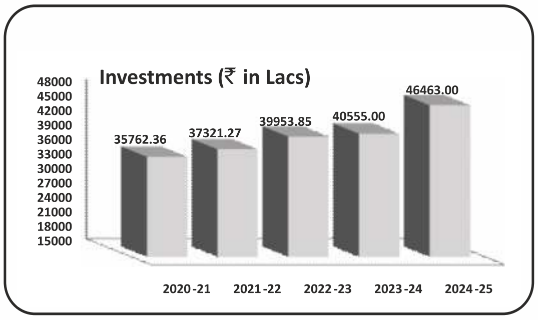




UPKAR # 9414234504

# ONE STOP SOLUTION TO ALL YOUR BANKING NEEDS