

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

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53rd Annual Report

53^{वां} वार्षिक प्रतिवेदन

2025-26



BOARD OF DIRECTORS



TAUSEEF HUSSAIN
Chairman



AFTAB GUL ATTARI
Vice-Chairman



ANEES DM



ASIF MASOOD SHAH



KHURSHID ALI



SHABBIR HUSSAIN



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 HUSSAIN PANSARI



SHEHRE BANU KHAKED



LAXMIKANT UPADHYAY

Concurrent Auditors

M/s Gaurav Jain & Associates, Udaipur
M/s S.P. Nagori & Associates
M/s Kankroliwala & Company, Udaipur
M/s Haneen Haidery & Company, Udaipur
M/s Sunil Badala & Associates, Udaipur
M/s RSAPAN & Company, Udaipur
M/s Sakshi Dharmawat & Associates
Mahima Jaroli, Udaipur
Mumtaz Hussain Kader (Retired Employee)

Statutory Auditor
M/s JLN US and Co. LLP
Udaipur



दी उदयपुर अरबन को-ऑपरेटिव बैंक लि. THE UDAIPUR URBAN CO-OPERATIVE BANK LTD.



सूचना

बैंक के माननीय सदस्यों को सूचित किया जाता है कि बैंक की 53 वीं वार्षिक आम सभा (शुक्रवार) दिनांक 12.06.2026 को फील्ड क्लब, उदयपुर में सायंकाल 7.30 बजे नीचे लिखे विषयों पर विचार विमर्श करने हेतु आयोजित की गई है। आप सादर आमंत्रित हैं।

- गत वर्ष की आम सभा दिनांक 23 मई 2025 की कार्यवाही की पुष्टि करना।
- संचालक मण्डल की ओर से बैंक के अध्यक्ष महोदय द्वारा प्रस्तुत वार्षिक रिपोर्ट 2025-26 एवं लाभ विनियोजन की पुष्टि करना।
- वर्ष 2025-26 ऑडिटर्स द्वारा अंकेषित बैलेन्स शीट, लाभ-हानि खाता, अंकेक्षण रिपोर्ट एवं अंकेक्षण रिपोर्ट के भाग 'अ' का अवलोकन एवं पूर्ति प्रतिवेदन का अनुमोदन करना।
- आम सभा द्वारा वर्ष 2025-26 के पारित बजट के विरुद्ध हुए वास्तविक आय व्यय एवं पूंजीगत व्यय का अनुमोदन करना तथा वर्ष 2026-27 व्यापार की रुपरेखा तैयार कर लक्ष्य निर्धारित करना।
- भारतीय रिजर्व बैंक के परिपत्र दिनांक 27 अप्रैल 2021 की पालना में सांविधिक अंकेक्षक की नियुक्ति करने सम्बन्धी प्रस्ताव का प्रस्तुतीकरण एवं अनुमोदन।
- संचालक मण्डल द्वारा स्वीकृत कर्मचारियों एवं अधिकारियों को दिए गए बोनस/एक्सग्रेषिया इत्यादि के भुगतान का अनुमोदन करना।
- वर्ष 2025-26 का संचालक मण्डल द्वारा प्रस्तावित लाभांश वितरण की स्वीकृति देना।
- उपनियमों में संशोधन-उपनियम सं.5(xxvi), 22(i) एवं 22(ii) को पुनः संशोधित किये जाने हेतु विचार विमर्श करना है।

Bye-Laws No.	Existing	Proposed
5(xxvi)	To carry on the insurance business as may be permitted by the RBI.	Soliciting, Procuring and Servicing of Insurance Business after registration as a corporate agent to the Insurance Regulatory and Development Authority of India (Registration of Corporate agents) Regulations 2015 and as per rules of other regulatory further.
22(i)	Notice of the Annual General Meeting together with the agenda of the meeting, audited statements of accounts including the balance sheet and profit & loss account, and the report of the Board of Directors shall be sent to the registered address of each shareholder member at least 7 days prior to the date of the meeting. Notice for the AGM can also be served by publishing in widely circulated local news paper 7 days before the AGM.	Notice of the Annual General Meeting together with the agenda of the meeting, audited statements of accounts including the balance sheet and profit & loss account, and the report of the Board of Directors may be sent to the registered address of each shareholder member at least 7 days prior to the date of the meeting. Notice for the AGM can also be served by publishing in widely circulated local news paper 7 days before the AGM.
22(ii)	A Special General Meeting shall be convened within 30 days of receipt of requisition from members or from the Registrar of Co-operative Societies. Notice calling the meeting shall disclose the business contained in the notice of requisition and shall be the only agenda for the meeting. Notice shall be sent to the registered address of each shareholder member at least 7 days prior to the date of meeting. Notice for the SGM can also be served by a widely circulated newspaper.	A Special General Meeting shall be convened within 30 days of receipt of requisition from members or from the Registrar of Co-operative Societies. Notice calling the meeting shall disclose the business contained in the notice of requisition and shall be the only agenda for the meeting. Notice may be sent to the registered address of each shareholder member at least 7 days prior to the date of meeting. Notice for the SGM can also be served by a widely circulated newspaper.

दिनांक : 03/06/2026

संचालक मण्डल की आज्ञा से
समीना बानु मेहमुदा
मुख्य कार्यकारी अधिकारी

नोट:

- निर्धारित समय के आधे घंटे 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।
- 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।
- मीटिंग में प्रवेश सुविधा हेतु कृपया अपना फोटो पहचान पत्र साथ में लावें।

BRANCHES

Pannadhay Marg
Dhanmandi
Bada Bazar
Fatehpura
Fatehnagar
Salumber
Hiran Magri

2421237, 9251638237
2422355, 9251638230
2521483, 9251638231
2451779, 9251638232
294516, 9251638233
233250, 9251638234
2460893, 9251638235

Rajsamand
Madhuban
Krishi Upaj Mandi
Sukher Industrial Area
Ambamata Scheme
Pratapnagar
Head Office

224022, 9251638236
2423542, 9251638238
2481490, 9251638239
2442708, 9251638240
2430053, 9251638241
2490127, 9251638242
2560783, 2423752

ATM's

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

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UUCB Rupay Debit Card

आज की एकता कल की शान -
सहकारिता से देश महान



FROM THE CHAIRMAN'S DESK

हमारे बैंक की 53 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 प्रतिष्ठा 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।

बैंक के निदेशक मंडल की ओर से मुझे 31 मार्च 2026 को समाप्त हुए वर्ष की वार्षिक प्रतिवेदन एवं अंकेशित तुलन पत्र एवं लाभ हानि खाता पेश करने का गौरव प्राप्त हुआ है। 31 मार्च 2026 को समाप्त हुए वर्ष की वार्षिक रिपोर्ट एवं अंकेशित तुलन पत्र एवं लाभ हानि खाता दैनिक नवज्योति में दिनांक 3 जून 2026 को प्रकाशित किए गए हैं। मुझे यकीन है कि इसने आपका ध्यान आकर्षित किया होगा।

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 53rd 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.

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 2026. The account as well as audited report for the year ended 31st March 2026 has been published in the Newspaper Dainik Navjyoti on 3rd June 2026. I am sure it has received your attention.

PERFORMANCE HIGHLIGHTS OF THE YEAR

मैं वर्ष 2025-26 के दौरान हमारे बैंक की उपलब्धियों और कुछ महत्वपूर्ण बिन्दुओं पर संक्षेप में प्रकाश डालना चाहूंगा।

मुनाफा : भारतीय रिजर्व बैंक के दिशा निर्देशों के अनुसार एन.पी.ए. एवं अन्य आकस्मिकताओं के आवश्यक प्रावधान करने के पश्चात हमारे बैंक का कर पूर्व शुद्ध लाभ वित्तीय वर्ष 2024-25 के 14.13 करोड़ रुपये से बढ़कर वित्तीय वर्ष 2025-26 में 14.16 करोड़ रुपये हो गया है, जो 0.21 प्रतिशत की वृद्धि दर्शाता है।

इस वर्ष प्रति कर्मचारी व्यवसाय 11.54 करोड़ रुपये से बढ़कर 12.73 करोड़ रुपये हो गया है एवं प्रति कर्मचारी शुद्ध लाभ 13.34 लाख रुपये से बढ़कर 14.02 लाख रुपये हो गया है।

जमाएँ : इस वर्ष बैंक की जमाएँ 7.29 प्रतिशत की वृद्धि दर्शाते हुए 851.45 करोड़ रुपये से बढ़कर 913.53 करोड़ रुपये हो गई हैं। बैंक की कम लागत वाली जमाएँ 6.70 प्रतिशत की वृद्धि दर्शाते हुए 249.32 करोड़ रुपये से बढ़कर 266.02 करोड़ रुपये हो गई हैं।

अग्रिम : इस वर्ष हमारे बैंक के ऋण एवं अग्रिम 371.45 करोड़ रुपये से बढ़कर 372.47 करोड़ रुपये हो गये हैं, जो 0.27 प्रतिशत की वृद्धि दर्शाते हैं। इस वर्ष सी.डी अनुपात 43.63 प्रतिशत से घटकर 40.77 प्रतिशत हो गया है।

I would like to briefly highlight some key performance indicators of our bank during financial year 2025-26.

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. 14.16 Crore for the financial year **2025-26** from Rs. 14.13 Crore in the financial year **2024-25**, it shows an increase of 0.21%.

The business per employee has increased from Rs. 11.54 Crore to Rs. 12.73 Crore and operating profit per employee has increased from Rs. 13.34 Lakh to Rs. 14.02 Lakh this year.

Deposits: During the current year the deposits of our bank have shown a growth of 7.29 % from Rs. 851.45 Crore of previous year to Rs.913.53 Crore. Low cost deposit (CASA) has increased by 6.70% from Rs. 249.32 Crore to Rs.266.02 Crore.

Advances: During the current year Loans & Advances of our bank has increased from Rs. 371.45 Crore to Rs. 372.47 Crore, it shows an increase of 0.27%. Current Year CD Ratio has decreased from 43.63% to 40.77%.



निवेश : हमारे बैंक का निवेश पोर्टफोलियो भारतीय रिजर्व बैंक के दिशा निर्देशों के अनुसार बना हुआ है। इस वर्ष में निवेश से औसत आय 7.57 प्रतिशत रही है। SLR & Non-SLR निवेश से कुल आय पिछले वर्ष के 29.70 करोड़ रुपये से बढ़कर 32.43 करोड़ रुपये हो गई है, जो 9.19 प्रतिशत की वृद्धि को दर्शाता है।

पूँजी पर्याप्ता अनुपात : भारतीय रिजर्व बैंक द्वारा शहरी सहकारी बैंकों के लिये 9 प्रतिशत की न्यूनतम पूँजी पर्याप्ता अनुपात की आवश्यकता रखी गई है। हमारी बैंक का पूँजी पर्याप्ता अनुपात 28.19 प्रतिशत है जो हमारी बैंक की मजबूत वित्तीय स्थिति को दर्शाता है।

एन.पी.ए. का प्रबन्धन : हमारे बैंक ने चालू वर्ष में परिसंपत्तियों की गुणवत्ता बढ़ाने एवं एन.पी.ए. खातों को कम करने को प्राथमिकता दी है। बैंक के अधिकारियों एवं वसूली विभाग द्वारा किए गए प्रयासों के कारण सकल एन.पी.ए. पिछले वर्ष के रुपये 8.31 करोड़ रुपये से घटकर 5.29 करोड़ रुपये हो गये हैं, इस वर्ष सकल एन.पी.ए. 2.43 प्रतिशत से घटकर 1.42 प्रतिशत हो गया है, बैंक का शुद्ध एन.पी.ए. 0 प्रतिशत है।

लक्ष्य एवं उपलब्धियाँ : दिनांक 23 मई 2025 की वार्षिक आम सभा में जमा, अग्रिमों एवं लाभ के लिए अनुमोदित लक्ष्य नीचे दी गई तालिका में दिखाए गए हैं :

Investments: We are maintaining the Investment portfolio of our Bank as per Reserve Bank of India guidelines. The average yield on investment is 7.57% in the current year. The total interest income from investment in SLR and Non-SLR securities is Rs. 32.43 Crore as against Rs. 29.70 Crore in the previous year, it shows an increase of 9.19%.

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 28.19% which indicates the sound financial health of our Bank.

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. 8.31 Crore to Rs. 5.22 Crore i.e. in Current Financial year Gross NPA decreased from 2.43% to 1.42% and Net NPA is 0%.

Targets and Achievements: The targets approved for deposits, advances & profit in the Annual General Meeting on 23rd May 2025 are as shown in the table below:

Head	Amount in Crore			
	Actual 2024-25	Target 2025-26	Actual 2025-26	% Achieved 2025-26
Deposits	851.45	875.00	913.53	4.40%
Advances	371.45	390.00	372.47	(-)4.49%
Profit Before Tax	14.14	13.00	14.16	8.92%

लाभ विनियोजन : 11,36,99,550.55 रुपये की राशि करों के प्रावधान के बाद विनियोजन के लिये उपलब्ध है। संचालक मण्डल निम्नलिखित विनियोजन की पुष्टि के लिए आम सभा को सिफारिश करता है:

Profit Appropriation: A sum of Rs. 11,36,99,550.55 is available for appropriation after provision of taxes. The Board of Directors recommends to the General Body the following appropriations for approval

Particulars	2024-25		2025-26
	Approved	Actual	Proposed
Statutory Reserve Fund	2,79,04,110.00	2,79,04,110.00	2,84,24,900.00
General Reserve Fund	1,69,54,022.45	1,69,54,022.45	1,61,21,490.55
Co-operative Education Fund	11,16,164.00	11,16,164.00	11,36,995.00
Charity Fund	11,16,164.00	11,16,164.00	11,36,995.00
Bad & Doubtful Reserve	0.00	0.00	0.00
Dividend @ 100%	3,45,25,975.00	3,45,25,975.00	3,48,79,170.00
Investment Fluctuation Reserve	2,50,00,000.00	2,50,00,000.00	2,70,00,000.00
Cyber Security Reserve	50,00,000.00	50,00,000.00	50,00,000.00
TOTAL	11,16,16,435.45	11,16,16,435.45	11,36,99,550.55

प्रस्तावित बजट एवं लक्ष्य : आपका निदेशक मण्डल वित्तीय वर्ष 2026-27 के लिये निम्नलिखित व्यावसायिक लक्ष्यों की पुष्टि के लिए आम सभा को सिफारिश करता है :

Proposed Budget & Targets: Your Board of Directors propose to approve of the following business targets for the financial year 2026-27:

Amount in Crore

Head	Approved	Actual	Proposed
	2025-26	2025-26	2026-27
Deposits	875.00	913.53	950.00
Advances	390.00	372.47	395.00
Net Profit Before Tax	13.00	14.16	13.60

अंकेक्षण : भारतीय रिजर्व 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 एवं नियम, (संशोधित) के प्रावधानों के अनुसरण में, मेसर्स जे एल एन यू एस एंड कंपनी, चार्टर्ड एकाउन्टेन्ट, उदयपुर को 31 मार्च 2026 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 खातों के साथ आम सभा की पुष्टि हेतु संलग्न है।

Audit: In pursuance of RBI Circular No. RBI/2021-22/25 Ref. No. DoS.CO.ARG/SEC.01/08.91/001/2021-22 dated 27 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 2026. Auditor's Report along with the Audited Accounts is appended for approval of the General Body.

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

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.

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

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.

- आपका बैंक ने मौजूदा 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।
- 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।
- आपका बैंक POS Machine एवं QR Code सुविधा भी अपने व्यावसायिक ग्राहकों को प्रदान कर रहा है।

- Your Bank is providing RTGS / NEFT & IMPS, ATM, Debit Cards, PMJJBY, PMSBY, UPI, BBPS and Net banking View facilities to our customers.
- 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.
- Your Bank is providing digital POS Machines and QR Code facilities to our Business Clients for seamless business transactions at customer end.

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

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

उपलब्धियां:

1. ऑल इंडिया अरबन को-ऑपरेटिव बैंकिंग समिट एण्ड अवार्ड्स 2025 – प्रथम पुरस्कार

मुझे यह बताते हुए गर्व हो रहा है कि हमारे बैंक को ऑल इंडिया अरबन को-ऑपरेटिव बैंकिंग समिट एण्ड अवार्ड्स 2025 में सम्मानित किया गया।

हमारे बैंक को वर्ष 2024-25 के लिए लोन एण्ड एडवांसेज श्रेणी में प्रथम पुरस्कार से सम्मानित कर देश का सर्वश्रेष्ठ नागरिक सहकारी बैंक घोषित किया गया।

2. फ्रंटियर्स इन को-ऑपरेटिव बैंकिंग अवार्ड 2025

मुझे यह बताते हुए गर्व हो रहा है कि हमारे बैंक को फ्रंटियर्स इन को-ऑपरेटिव बैंकिंग अवार्ड 2025 में सर्वश्रेष्ठ एचआर ट्रांसफॉर्मेशन अवार्ड से सम्मानित किया गया। हमारे बैंक को पहली बार मानव संसाधन (एचआर) श्रेणी में पुरस्कार मिला है जो बैंक के लिए एक बहुत ही बड़ी उपलब्धि की बात है।

हमारी बैंक ने हमेशा अपने कर्मचारियों के विकास और कल्याण को प्राथमिकता दी है। एचआर ट्रांसफॉर्मेशन के तहत बैंक ने नई तकनीकों और क्रियाओं को अपनाया है ताकि कर्मचारियों को बेहतर कार्य वातावरण मिल सके और वे ग्राहकों को उत्कृष्ट सेवाएं प्रदान कर सकें।

3. एन आर ओ (NRO) खाते खोलने की अनुमति

मुझे यह बताते हुए गर्व हो रहा है कि 19 मार्च 2025 को मुंबई में भारतीय रिजर्व बैंक के माननीय गवर्नर के साथ विशेष बैठक में हमारी बैंक के अध्यक्ष एवं मुख्य कार्यकारी अधिकारी की बैठक के बाद, भारतीय रिजर्व बैंक द्वारा हमारी बैंक को एन आर आई (NRI) के साथ एन आर ओ (NRO) खाते खोलने की अनुमति प्रदान की गई।

यह कदम हमें एन आर आई (NRI) ग्राहकों तक हमारी सेवाएं बढ़ाने में मदद करेगा, और यह हमारी बैंक की उन्नति के लिए एक महत्वपूर्ण उपलब्धि है।

4. दी राजस्थान अरबन को-ऑपरेटिव बैंक्स फेडरेशन लिमिटेड – बैंकिंग एक्सीलेंस अवार्ड

मुझे यह बताते हुए गर्व हो रहा है कि हमारे बैंक को दी राजस्थान अरबन को-ऑपरेटिव बैंक्स फेडरेशन लिमिटेड की वार्षिक बैठक में बैंक के अच्छे प्रदर्शन और बेहतर कार्यप्रणाली के लिए बैंकिंग एक्सीलेंस अवार्ड से सम्मानित किया गया।

Achievements:

1. All India Urban Co-operative Banking Summit & Awards 2025-First Prize

I am honored to mention that our Bank was recognized at the All India Urban Co-operative Banking Summit & Awards 2025.

Our Bank received First Prize under the Loan and Advances Category for the financial year 2024-25 as a best Urban Bank.

2. Frontiers In Cooperative Banking Awards 2025

I am proud to announce that our bank has been awarded the Best HR Transformation Award at the Frontiers in Cooperatives Banking Summit Awards 2025. This is the first time our bank has received an award in the Human Resources (HR) category, which is a significant achievement for the bank.

Our bank has always prioritized employee development and well-being. As part of HR transformation, the bank has adopted new technologies and practices to provide a better work environment for employees so that they deliver better services to customers.

3. Permission to Open NRO Accounts

I am proud to inform you that our Bank has been authorized by the Reserve Bank of India to open NRO accounts with NRIs, subsequent to a meeting between our Bank's Chairman and CEO and the Honorable Governor of the RBI in Mumbai on March 19, 2025. This step will help us expand our services to NRI customers and is a significant accomplishment for our Bank.

4. The Rajasthan Urban Co-operative Banks Federation Ltd.-Banking Excellence Award

I am proud to announce that our bank received the Banking Excellence Award at the annual general meeting of the Rajasthan Urban Cooperative Banks Federation Limited for its excellent overall performance and improved operations.



सामाजिक प्रतिबद्धता : हमारी बैंक के कार्यपद्धति में सामाजिक जिम्मेदारियाँ एक आवश्यक अंग हैं। हमारा बैंक सामाजिक उत्थान के लिये प्रतिबद्ध है और हमारे बैंक ने थियोसोफिकल सोसायटी लॉज, दाउदी बोहरा चैरीटेबल सोसायटी, लाइफ प्रोग्रेसीव सोसायटी, खांजीपीर मेमोरियल ट्रस्ट, मानव सेवा समिति एवं वागड़ सेवा समिति जैसी संस्थानों को मेडीकल रिलीफ, शिक्षा एवं कल्याणकारी कार्यों आदि के लिये योगदान दिया है। इनके अलावा आपके बैंक ने कई सामाजिक संस्थानों को उनके कार्यक्रम एवं कार्यक्रम के लिये विज्ञापन देकर प्रोत्साहित किया है।

मानव संसाधन विकास : हमारे बैंक का विश्वास है कि मानव संसाधन बैंक का अति महत्वपूर्ण अंग है और बैंक की समृद्धि हेतु इनका विकास आवश्यक है। बैंक के स्टाफ उच्च योग्यता प्राप्त समर्पित और अपने काम के प्रति ईमानदार हैं।

हमारे बैंक के प्रबंधन और कर्मचारियों के बीच बहुत सौहार्दपूर्ण संबंध है। हमने स्टाफ सदस्यों के प्रशिक्षण और कल्याणकारी गतिविधियों का आयोजन करके मानव संसाधन विकास विभाग को और अधिक मजबूत किया है।

आभार : मैं अंत में अपने और निदेशक मण्डल की ओर से सभी सदस्यों का तहे दिल से धन्यवाद देता हूँ और उपर्युक्त लक्ष्यों/परिणामों को प्राप्त करने के लिए आप सभी को धन्यवाद देता हूँ। 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 एवं हमारे ग्राहकों का उनके संरक्षण एवं सहयोग हेतु धन्यवाद देता हूँ।

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

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

जय सहकार, जय हिन्द

तौसीफ हुसैन
अध्यक्ष

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 Theosophical Society Lodge, Dawoodi Bohra Charitable Society, Life Progressive Society, Khanjipeer Memorial Trust, Manav Sewa Samiti, Wagad Sewa Samiti 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: Our bank believes that Human Resources constitute a vital pillar of the organization, and that their development is essential for the bank's continued prosperity. Our staff members are qualified, dedicated, and deeply committed to their work.

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.

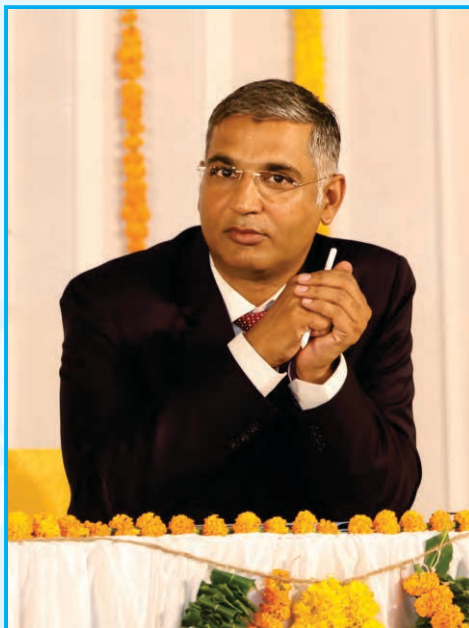
Vote of Thanks: I would like to express my deep thanks to all the members of our Bank on behalf of the Board of Directors for the love, affection and timely cooperation which encourages us to achieve the above targets/results. The Board of Directors puts on record appreciation and thanks to Reserve Bank 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





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, 2026.

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

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, 2026 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: 20.05.2026
UDIN: 26400828JBYAVZ5937

M/s JLN US and Co. LLP
Chartered Accountants
(FRN 101543W/W101190)

CA Mahesh Menaria
(Partner)
M. No. 400828

Personalized Cheque Book



**53^{वां} वार्षिक
प्रतिवेदन**

PROFIT & LOSS APPROPRIATION FOR THE YEAR 2025-26

BALANCE & RECEIPTS	2025-26	2024-25
Balance of Profit & Loss Account before tax	14,13,76,885.45	14,02,21,110.46
Less Provision for Tax	2,60,00,000.00	3,00,00,000.00
Less Provision for Deferred Tax	6,25,450.00	6,38,230.00
TOTAL	11,47,51,435.45	10,95,82,880.46
EXPENDITURE & RESERVES		
General Reserve Fund	1,69,54,022.45	2,98,29,987.46
Statutory Reserve	2,79,04,110.00	2,70,95,720.00
Co-operative Education Fund	11,16,164.00	10,83,828.00
Charity Fund	11,16,164.00	10,83,828.00
Building Fund	-	-
Bad & Doubtful Debt Reserve	-	-
Dividend Equalization Fund	-	-
Common Benefit Fund	-	-
Dividend @100%	3,45,25,975.00	3,42,89,517.00
Investment Fluctuation Reserve	2,81,35,000.00	1,12,00,000.00
IT/Cyber Reserve Fund	50,00,000.00	50,00,000.00
TOTAL	11,47,51,435.45	10,95,82,880.46

As per our report of even date attached

M/s JLN US and Co. LLP

Chartered Accountants

(FRN 101543W/W101190)

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 : **20.05.2026**

BALANCE SHEET

(Amount in ₹)

CAPITAL AND LIABILITIES	Schedule	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
(1) CAPITAL	1	3,51,04,600.00	3,49,43,500.00
(2) RESERVE FUND & OTHER RESERVES	2	1,37,32,78,742.21	1,32,25,89,195.97
(3) DEPOSITS & OTHER ACCOUNTS	3	9,13,53,28,498.23	8,51,45,22,632.21
(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		10,87,14,911.91	10,89,96,856.25
(7) INTEREST PAYABLE		37,09,88,805.97	31,80,65,182.65
(8) OTHER LIABILITIES	4	8,46,82,688.74	9,98,30,053.51
(9) PROFIT & LOSS5	5	11,36,99,550.55	11,47,51,435.45
TOTAL		11,22,17,97,797.61	10,51,36,98,856.04
Contingent Liabilities:	12	3,81,03,196.53	3,77,16,822.43

Place : Udaipur
Date : **20.05.2026**

Samina Banu Mehmuda
Chief Executive Officer

Anees D.M.
Director

AS AT MARCH 31, 2026

(Amount in ₹)

PROPERTY AND ASSETS	Schedule	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
(1) CASH	6	35,67,84,062.65	34,87,59,459.32
(2) BALANCES WITH OTHER BANKS	7	1,64,45,17,167.60	1,43,02,37,213.64
(3) INVESTMENTS	8	5,09,85,91,951.00	4,64,63,17,597.00
(4) ADVANCES		3,72,47,04,120.55	3,71,44,92,762.42
(5) INTEREST RECEIVABLE ON LOANS & ADVANCES AS PER CONTRA	9	10,87,14,911.91	10,89,96,856.25
(6) BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		0.00	0.00
(7) FIXED ASSETS	10	8,50,11,750.35	7,85,41,764.81
(8) OTHER ASSETS	11	20,34,73,833.55	18,63,53,202.60
TOTAL		11,22,17,97,797.61	10,51,36,98,856.04

As per our report of even date attached
M/s JLN US and Co. LLP
Chartered Accountants
(FRN 101543W/W101190)

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 31.03.2026	PREVIOUS YEAR 31.03.2025
1. Interest on Deposits & Borrowings, etc.		55,29,39,564.82	49,68,94,429.69
2. Salaries, Allowances & Provident Fund etc.		8,30,82,787.09	8,97,65,000.84
3. Directors' Sitting Fees		0.00	0.00
4. Rent, Taxes, Insurance, Lighting, etc.		2,38,16,630.33	1,87,67,649.51
5. Law Charges		4,89,615.00	2,66,467.24
6. Postage, Telegram and Telephone charges		9,31,477.09	7,07,091.48
7. Audit fees (Statutory, Internal and Concurrent Auditors)		23,25,210.92	23,55,029.63
8. Depreciation on Fixed Assets		36,03,638.91	34,33,453.68
9. Printing and Stationery		9,91,782.02	8,16,347.20
10. Advertisements		1,80,543.30	1,36,229.00
11. Other Expenditure:			
i) Repairs and Maintenance of assets	62,45,247.31		67,81,300.77
ii) Subscription	7,08,529.60		4,74,175.00
iii) Business Development Expenses	98,09,485.45		92,07,788.60
iv) General Meeting Expenses	15,43,776.96		12,60,529.80
v) Cheque Processing Charges	2,67,314.50		1,17,671.50
vi) Travelling and Conveyance	7,88,023.00		6,76,649.00
vii) Bank Charges	5,46,530.05		13,823.10
viii) ATM Card/ IMPS/UPI Expenses (Net)	17,22,122.35		0.00
ix) Ammortisaton on Investments	79,849.00		32,41,266.00
x) Loss on sale of Assets (Net)	26,739.00		16,050.00
xi) Miscellaneous Expenditure	52,33,730.64	2,69,71,347.86	50,47,809.58
12. Provisions:			
i) Provision for Depreciation on Investments (Net)	0.00		0.00
ii) NPA Provision	0.00		0.00
iii) Provision for Bad & Doubtful Debt Reserve	0.00		0.00
iv) Special Reserve	12,00,000.00		14,50,000.00
v) Contingent Provision against Standard Assets	5,80,307.01	17,80,307.01	11,44,083.00
13. Income-Tax Expenses:			
I) Current Tax	2,75,00,000.00		2,60,00,000.00
ii) Deferred Tax	4,10,900.00		6,25,450.00
iii) Excess Provision for Tax of earlier years (Net)	0.00		0.00
iv) Short Provision for Tax of earlier years (Net)	0.00	2,79,10,900.00	0.00
14. Total Expenses		72,50,23,804.35	66,91,98,294.62
15. Net Profit after Tax & before Exceptional items		11,36,99,550.55	11,47,51,435.45
16. Exceptional items		0.00	0.00
17. Net Profit after Tax & Exceptional items		11,36,99,550.55	11,47,51,435.45
TOTAL		83,87,23,354.90	78,39,49,730.07

Place: Udaipur
Date: 20.05.2026

Samina Banu Mehmuda
Chief Executive Officer

Anees D.M.
Director

THE YEAR ENDED MARCH 31, 2026

(Amount in ₹)

INCOME		CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
1.	Interest & Discount	79,03,20,265.63	74,77,06,847.70
2.	Commission & Exchange	7,75,172.10	8,97,375.50
3.	Profit on Sale/Maturity of Securities(Net)	0.00	31,35,000.00
4.	Other Receipts :		
	i) Incidental & Inspection charges	21,89,272.64	21,38,906.79
	ii) Rent of Locker	33,37,718.18	32,82,951.97
	iii) Share Transfer Fee	0.00	0.00
	iv) Processing Charges	51,81,535.00	51,05,550.54
	v) Recovery of Law Charges	0.00	0.00
	vi) Profit on sale of Assets(Net)	0.00	0.00
	vii) Miscellaneous Income	3,89,650.05	3,06,124.98
	viii) ATM Card/IMPS/UPI Income (Net)	0.00	1,02,584.76
5.	Excess NPA Provision of earlier year written back (Net)	3,01,67,825.46	48,11,869.85
6.	Excess Provision for Investments of earlier year written back (Net)	63,61,915.84	1,64,62,517.98
TOTAL		83,87,23,354.90	78,39,49,730.07

As per our report of even date attached

M/s JLN US and Co. LLP

Chartered Accountants

(FRN 101543W/W101190)

Aftab Gul Attari
Vice Chairman

Tauseef Hussain
Chairman

CA Mahesh Menaria
Partner
Membership No. 400828



	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
SCHEDULE 1- CAPITAL:		
Authorised Capital:		
4,00,000 Shares of Rs. 100/- each (Previous year 4,00,000 shares)	4,00,00,000.00	4,00,00,000.00
Subscribed and Paid up Capital:		
3,51,046 Shares of Rs. 100/- each (Previous year 3,49,435 shares)	3,51,04,600.00	3,49,43,500.00
Total	3,51,04,600.00	3,49,43,500.00

SCHEDULE 2-RESERVE FUND & OTHER RESERVES:

i) Statutory Reserve	44,66,36,515.00	41,87,32,405.00
ii) Building Fund	9,75,00,000.00	9,75,00,000.00
iii) Bad & Doubtful Debts Reserve	-	-
iv) Dividend Equalization Fund	-	4,40,00,000.00
v) Investment Fluctuation Reserve	14,47,74,000.00	11,66,39,000.00
vi) Admission Fees	64,577.00	62,127.00
vii) Contingent provision against Standard Assets	2,09,62,538.26	2,03,82,231.25
viii) Common Benefit Fund	30,00,000.00	30,00,000.00
ix) Charity Fund	48,28,378.00	48,17,214.00
x) Nominal Membership Fees	11,11,000.00	10,72,100.00
xi) General Reserve	43,41,85,644.79	37,32,31,622.34
xii) Revaluation Reserve	5,24,00,000.00	5,24,00,000.00
xiii) Special Reserve	1,63,49,800.00	1,51,49,800.00
xiv) IT/Cyber Reserve Fund	2,00,00,000.00	1,50,00,000.00
xv) NPA Provision	12,29,37,890.92	15,31,05,716.38
xvi) Co-operative Education Fund	85,28,398.24	74,96,980.00
Total	1,37,32,78,742.21	1,32,25,89,195.97

SCHEDULE 3-DEPOSITS & OTHER ACCOUNTS:

i) Fixed Deposits:		
a) Individuals & Others	6,26,66,14,059.09	5,82,09,31,443.00
b) Non-Resident	14,97,34,595.00	14,38,92,795.00
Sub Total	6,41,63,48,654.09	5,96,48,24,238.00
ii) Saving Bank Deposits:		
a) Individuals & Others	2,09,73,61,072.56	2,09,22,93,351.43
b) Non-Resident	4,35,63,423.30	2,40,89,462.80
Sub Total	2,14,09,24,495.86	2,11,63,82,814.23
iii) Current Deposits:		
a) Individuals & Others	51,93,07,880.28	37,68,50,249.98
Sub Total	51,93,07,880.28	37,68,50,249.98



	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
iv) Recurring Deposits:		
a) Individuals & Others	5,87,47,468.00	5,64,65,330.00
Sub Total	5,87,47,468.00	5,64,65,330.00
Total	9,13,53,28,498.23	8,51,45,22,632.21

SCHEDULE 4-OTHER LIABILITIES:

i) Payorder Payable	24,41,225.79	97,89,352.45
ii) Unclaimed Dividend	83,64,889.00	65,57,295.00
iii) Suspense	13,740.00	13,740.00
iv) Sundry Creditors	19,20,766.59	18,48,487.34
v) TDS Payable	1,13,78,060.00	1,15,36,035.00
vi) GST Payable	5,55,224.64	5,66,487.00
vii) Drafts Payable	9,68,140.00	22,94,920.00
viii) Other Provision	27,57,799.00	29,83,247.00
ix) Provision For Tax	3,09,61,424.72	3,37,13,608.72
x) Deferred Tax Liability	54,74,446.00	50,63,546.00
xi) Provision for Depreciation in Investments	1,98,46,973.00	2,54,63,335.00
Total	8,46,82,688.74	9,98,30,053.51

SCHEDULE 5-PROFIT & LOSS:

Profit as per last Balance Sheet	11,47,51,435.45	10,95,82,880.46
Less: Investment Fluctuation Reserve	0.00	0.00
Available Profit for Appropriations (a)	11,47,51,435.45	10,95,82,880.46
Less:		
General Reserve Fund	1,69,54,022.45	2,98,29,987.46
Statutory Reserve	2,79,04,110.00	2,70,95,720.00
Co-operative Education Fund	11,16,164.00	10,83,828.00
Charity Fund	11,16,164.00	10,83,828.00
Bad & Doubtful Debt Reserve	-	-
Dividend @ 100%	3,45,25,975.00	3,42,89,517.00
Investment Fluctuation Reserve	2,81,35,000.00	1,12,00,000.00
IT/Cyber Reserve Fund	50,00,000.00	50,00,000.00
(b)	11,47,51,435.45	10,95,82,880.46
Sub Total(a)-(b)	0.00	0.00
Add: Profit for the year as per Profit & Loss Account	11,36,99,550.55	11,47,51,435.45
Total	11,36,99,550.55	11,47,51,435.45

SCHEDULE 6 -CASH & CASH EQUIVALENT

i) Cash in hand	8,98,29,059.04	6,48,76,959.73
ii) Balance with RBI in Current A/c	20,95,12,517.23	18,06,67,081.23
iii) Balance with SBI & SBI Associates, Nationalised Banks in Current A/c	5,47,16,458.48	9,83,83,111.46
iv) Balance with State Co-operative Banks	7,93,940.41	7,93,938.41
v) Balance with District Central Co-operative Banks	19,32,087.49	40,38,368.49
Total	35,67,84,062.65	34,87,59,459.32

	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
SCHEDULE 7 -BALANCE WITH OTHER BANKS:		
i) Current Deposits	9,85,21,537.60	10,04,37,213.64
ii) Fixed Deposits	1,54,59,95,630.00	1,32,98,00,000.00
Total	1,64,45,17,167.60	1,43,02,37,213.64
SCHEDULE 8 -INVESTMENTS :		
(i) In Central & State Government Securities	4,25,03,09,451.00	3,87,92,95,097.00
(ii) Other approved Securities & Bonds of PSU	25,13,75,500.00	26,01,15,500.00
(iii) Shares in Co-operative Institutions	7,000.00	7,000.00
(iv) Others(Investment in Mutual Fund)	59,69,00,000.00	50,69,00,000.00
Total	5,09,85,91,951.00	4,64,63,17,597.00
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	1,80,21,02,683.09	1,93,12,86,525.38
c) Unsecured	0.00	0.00
Sub Total	1,80,21,02,683.09	1,93,12,86,525.38
of the advance amount NPA considered Bad & doubtful of recovery	2,66,70,893.77	5,25,21,644.65
ii) Medium Term Loans of which secured against:		
a) Govt. & Other approved Securities	0.00	0.00
b) Other Tangible Securities	9,23,97,244.35	12,41,40,583.91
c) Unsecured	19,15,111.62	27,99,158.88
Sub Total	9,43,12,355.97	12,69,39,742.79
of the advance amount NPA considered Bad & doubtful of recovery	83,926.00	4,97,326.32
iii) Long Term Loans of which secured against:		
a) Other Tangible Securities	1,82,82,89,081.49	1,65,62,66,494.25
Sub Total	1,82,82,89,081.49	1,65,62,66,494.25
of the advance amount NPA considered Bad & doubtful of recovery	2,61,82,571.15	3,00,86,245.28
Total	3,72,47,04,120.55	3,71,44,92,762.42
SCHEDULE 10 -FIXED ASSETS:		
1. LAND		
Book Value as on 01.04.2025	6,25,99,559.00	6,25,99,559.00
Total	6,25,99,559.00	6,25,99,559.00

	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
2. PREMISES		
Book Value as on 01.04.2025	50,52,330.12	40,13,741.57
Add: Additions during the year	62,65,691.84	15,15,750.00
Sub Total	1,13,18,021.96	55,29,491.57
Less : Depreciation for Current Year	11,31,802.48	4,77,161.45
Total	1,01,86,219.48	50,52,330.12
3. PLANT AND MACHINERY		
Book Value as on 01.04.2025	35,96,637.54	39,25,867.09
Add: Additions during the year	26,47,412.92	3,23,923.96
Sub Total	62,44,050.46	42,49,791.05
Less: Deletions during the year	1,27,205.13	18,945.00
Sub Total	61,16,845.33	42,30,846.05
Less : Depreciation for Current Year	7,80,382.13	6,34,208.51
Total	53,36,463.20	35,96,637.54
4. FURNITURE AND FIXTURE		
Book Value as on 01.04.2025	46,19,945.47	50,88,358.27
Add: Additions during the year	6,77,790.32	36,760.00
Sub Total	52,97,735.79	51,25,118.27
Less: Deletions during the year	3,217.00	0.00
Sub Total	52,94,518.79	51,25,118.27
Less : Depreciation for Current Year	4,89,030.52	5,05,172.80
Total	48,05,488.27	46,19,945.47
5. COMPUTERS		
Book Value as on 01.04.2025	26,73,292.68	42,64,310.04
Add: Additions during the year	7,67,079.00	2,57,343.56
Sub Total	34,40,371.68	45,21,653.60
Less: Deletions during the year	1,53,927.00	31,450.00
Sub Total	32,86,444.68	44,90,203.60
Less : Depreciation for Current Year	12,02,424.28	18,16,910.92
Total	20,84,020.40	26,73,292.68
Grand Total	8,50,11,750.35	7,85,41,764.81

SCHEDULE 11 -OTHER ASSETS:

i) Interest Accrued on Bank Deposits and Investments	13,95,30,955.37	13,35,61,968.96
ii) TDS on Investments	82,35,359.00	49,62,924.00
iii) TCS on Expenses	8,828.00	8,828.00
iv) Advance Income Tax	2,30,00,000.00	1,90,00,000.00
v) Income Tax Refund due	86,17,735.00	91,69,558.00
vi) DEAF Claims with Reserve Bank of India	1,19,45,503.02	1,10,09,892.59
vii) Stationery in Stock	18,89,170.48	16,70,377.60
viii) Other Debtors	1,02,46,282.68	69,69,653.45
Total	20,34,73,833.55	18,63,53,202.60

SCHEDULE 12 -CONTINGENT LIABILITIES:

i) Bank Guarantees	3,50,000.00	19,00,000.00
ii) Unclaimed Liabilities under Depositor Education and Awareness Fund(DEAF) Scheme	3,77,53,196.53	3,58,16,822.43
Total	3,81,03,196.53	3,77,16,822.43



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)	110.98	101.78
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	0.00	0.00
iii)	Tier 1 capital (i + ii)	110.98	101.78
iv)	Tier 2 capital	17.83	19.87
v)	Total capital (Tier 1+Tier 2)	128.81	121.65
vi)	Total Risk Weighted Assets (RWAs)	456.97	442.55
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	24.29%	23.00%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	24.29%	23.00%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.90%	4.49%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	28.19%	27.49%
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:	31-03-2026	31-03-2025
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	0.99	9.18	11.81	20.06	31.42	26.61	105.38	489.89	205.70	7.08	5.41	913.53
Advances	15.84	1.33	3.50	8.41	19.57	16.81	51.21	97.36	77.52	50.64	30.28	372.47
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 31.03.2026

(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	166.71	0.00	0.00	0.00	0.00	0.00	166.71
Less: Provision for Non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	166.71	0.00	0.00	0.00	0.00	0.00	166.71
Available for Sale							
Gross	258.32	0.00	0.00	25.14	0.00	59.69	343.15
Less: Provision for depreciation and NPI	1.98	0.00	0.00	0.00	0.00	0.00	1.98
Net	256.34	0.00	0.00	25.14	0.00	59.69	341.17

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							
Gross	425.03	0.00	0.00	25.14	0.00	59.69	509.86
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	1.98	0.00	0.00	0.00	0.00	0.00	1.98
Net	423.05	0.00	0.00	25.14	0.00	59.69	507.88

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							
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	0.0	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

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	2.55	3.75
b) Add: Provision made during the year	0.00	0.00
c) Less: Write off/write back of excess provisions during the year	(0.57)	(1.20)
d) Closing Balance	1.98	2.55
ii) Movement of Investment Fluctuation Reserve:		
a) Opening Balance	11.66	10.54
b) Add: Provision made during the year	2.82	1.12
c) Less: Write off/write back of excess provisions during the year	0.00	0.00
d) Closing Balance	14.48	11.66
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.61%	5.51%

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 1 st 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		Extent of Private Placement		Extent of below Investment grade securities.		Extent of unrated securities		Extent of unlisted securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		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	15.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FI's	9.41	10.28	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	59.69	50.69	0.00	0.00	0.00	0.00	0.00	0.00	59.69	50.69
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	84.83	76.70	0.00	0.00	0.00	0.00	0.00	0.00	59.69	50.69

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	363.14	0.45	7.86	0.001	8.311	371.451
Add: Additions during the year	250.67	1.09	0.00	0.000	1.09	251.76
Less: Reductions during the year	246.63	0.48	3.63	0.00	4.11	250.74
Closing Balance	367.18	1.06	4.23	0.001	5.291	372.471
Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)	246.63	0.48	3.63	0.00	4.11	250.74
Write-offs	0.00	0.00	0.00	0.00	0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	2.04	0.45	7.86	7.001	15.311	17.351
Add: Fresh provisions made during the year	0.06	1.06	0.00	0.00	1.06	1.12
Less: Excess provision reversed/write –off loans	0.00	0.45	3.63	0.00	4.08	4.08
Closing balance of provisions held	2.10	1.06	4.23	7.001	12.291	14.391
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	1.42%	2.24%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	232.33%	184.23%

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	240.56	1.36	0.56%	231.58	2.02	0.87%
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)	240.56	1.36	0.56%	231.58	2.02	0.87%
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	131.91	3.93	2.98%	139.87	6.29	4.50%
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)	131.91	3.93	2.98%	139.87	6.29	4.50%
	Total (i+ii)	372.47	5.29	1.42%	371.45	8.31	2.24%



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	NIL	1
Amount involved in fraud (Rs. in Crore)	0.00	4.84*
Amount of provision made for such frauds (Rs. in Crore)	0.00	1.84
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, 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	9.81	0.00	0.00	1.21	7.34
Corporate persons	18.20	0.00	0.00	0.00	15.55
Of which MSME	18.20	0.00	0.00	0.00	15.55
Others	0.00	0.00	0.00	0.00	0.00
Total	28.01	0.00	0.00	1.21	22.89

Format for disclosures to be made half yearly starting March 31, 2026

(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	7.34	0.00	0.00	1.36	5.83
Corporate persons	15.55	0.00	0.00	2.90	13.35
Of which MSME	15.55	0.00	0.00	2.90	13.35
Others	0.00	0.00	0.00	0.00	0.00
Total	22.89	0.00	0.00	4.26	19.18

5. Exposures
a) Exposure to real estate sector-

(Amount in ₹ Crore)

Particulars	Current year	Previous year
i) Direct exposure		
a) Residential Mortgages- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	0.00	0.00
b) Commercial Real Estate- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	6.83	5.39
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	6.83	5.39

b) Unsecured advances

(Amount in ₹ Crore)

	Current Year	Previous Year
Total unsecured advances of the bank	0.19	0.28
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
d) Details of loans extended against eligible Gold and Silver collateral

Particulars	Loan Outstanding		Average Ticket size (Crores)	Average LTV Ratio	Gross NPA(%)
	Amount (Rs.Crore)	As % of total Loans			
Opening Balance (a+b)	0.06	0.02%	0.01	52.12%	--
(a) Consumption Loan	0.06	0.02%	--	--	--
Of which bullet Repayment Loans	0.05	0.01%	--	--	--
(b) Income Generating Loans	0.00	0.00	--	--	--
New Loans sanctioned and disbursed during the F.Y (c+d)	0.92	0.25%	0.03	47.27%	--
(c) Consumption Loan	0.92	0.25%	--	--	--

Of which bullet Repayment Loans	0.88	0.24%	--	--	--
(d) Income Generating Loans	0.00	0.00	--	--	--
Renewals sanctioned and disbursed during the F.Y	0.00	0.00	--	--	--
Top - up loans sanctioned and disbursed during the F.Y	0.00	0.00	--	--	--
Loans repaid during the F.Y(e+f)	0.10	0.03%	--	--	--
(e) Consumption Loan	0.10	0.03%	--	--	--
Of which bullet Repayment Loans	0.06	0.02%	--	--	--
(f) Income Generating Loans	0.00	0.00	--	--	--
Non - performing Loans recovered during the F.Y (g+f)	0.00	0.00	--	--	--
(g) Consumption Loan	0.00	0.00	--	--	--
Of which bullet Repayment Loans	0.00	0.00	--	--	--
(h) Income Generating Loans	0.00	0.00	--	--	--
Loans written off during the F.Y.(i +j)	0.00	0.00	--	--	--
(i) Consumption Loan	0.00	0.00	--	--	--
Of which bullet Repayment Loans	0.00	0.00	--	--	--
(j) Income Generating Loans	0.00	0.00	--	--	--
Closing Balance at the end of F.Y (k +l)	0.88	0.24%	0.03	45.35%	--
(k) Consumption Loan	0.88	0.24%	--	--	--
Of which bullet Repayment Loans	0.87	0.23%	--	--	--
(l) Income Generating Loans	0.00	0.00	--	--	--

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	42.06	45.71
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.60%	5.37%

b) Concentration of advances

(Amount in ₹ Crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	74.18	79.55
Percentage of advances to twenty largest borrowers to total advances of the bank	19.92%	21.42%



c) Concentration of exposures

(Amount in ₹ Crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	76.82	81.74
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	20.62%	22.01%

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	4.83	7.59
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	91.30%	91.34%

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	4.55	4.14
ii)	Add :- Amounts transferred to DEA Fund during the year	0.28	0.41
iii)	Less :- Amounts reimbursed by DEA Fund towards claims	0.00	0.00
iv)	Closing balance of amounts transferred to DEA Fund	4.83	4.55

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	1	0
3.	Number of complaints disposed during the year	1	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	5	1
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	4	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	4	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	7.49%	7.66%
ii)	Non-Interest Income as percentage to Working Funds	0.46%	0.37%
iii)	Cost of Deposits	6.32%	6.17%
iv)	Net Interest Margin	2.39%	2.73%
v)	Operating Profit as a percentage to Working Funds	1.34%	1.45%
vi)	Return on Assets	1.06%	1.14%
vii)	Business (deposits plus advances) per employee (Rs. in Crore)	12.73	11.54
viii)	Profit per employee (Rs.in Crore)	0.14	0.13

b) Bancassurance business - FY-2025-26 and FY-2024-25 - Rs.0.05 Crore each.

c) Marketing and distribution-NA

d) Disclosure regarding Priority Sector Lending Certificates (PSLCs)

(Amount in ₹ Crore)

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



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	-3.02	-0.48
iii)	Provision made towards Income tax	2.75	2.60
iv)	Other Provisions and Contingencies(with details)		
v)	Contingent Provisions against Standard Assets	0.06	0.11
vi)	Provision for Depreciation on Investments	-0.64	-1.65
vii)	Provisions for Deferred Tax	0.04	0.06

f) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr.No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.04	0.96
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	6.83	5.39
	b) Construction Business	0.00	0.00
	c) Housing	62.58	62.08
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	0.04	0.19
(iv) Depositor Education and Awareness Fund(DEAF)	3.78	3.58



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.440 lakh was transferred to General Reserve from Dividend Equalisation Reserve vide RBI Master Direction 2025 No.RBI/DOR/2025-26/275 DOR.CAP.REC.194/09-18-201/2025 -26 dated 28.11.2025 on Prudential Norms on Capital Adequacy
21. Intangible Assets-Details of Computer Software-other than internally generated:

(Amount in ₹ Crore)

Particulars	31-03-2026	31-03-2025
Opening Balance (at cost) as on April 1	2.34	2.32
Add: Addition during the year	0.06	0.02
Sub Total (A)	2.40	2.34
Less: Amortisation made:		
Opening Balance	2.07	1.89
Add: Amortisation during the year	0.12	0.18
Sub Total (B)	2.19	2.07
Net Carrying amount as on March, 31(A-B)	0.21	0.27

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

(Amount in ₹ Crore)

S.No.	Particulars	31-03-2026	31-03-2025
1.	Deferred Tax Liability		
	Difference in written down value of assets	0.01	0.03
	Special Reserve u/s 36(1) (viii)	0.03	0.03
	Sub Total (A)	0.04	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)	0.04	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 Co. LLP
Chartered Accountants
(FRN 101543W/W101190)

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

Place: Udaipur
Date: 20.05.2026

THE UDAIPUR URBAN CO-OPERATIVE BANK LTD,

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

ऑडिट रिपोर्ट पूर्ति वर्ष 2025-26

भाग-अ

नाम बैंक	दी उदयपुर अरबन को-ऑपरेटिव बैंक लिमिटेड, उदयपुर (राज.)
पंजीयन संख्या	1557 वाई
पंजीयन दिनांक	03.08.1972
ऑडिट अवधि	2025-2026 (01.04.2025 से 31.03.2026)
नाम ऑडिटर	जे एल एन यु एस एण्ड कम्पनी चार्टर्ड एकाउंटेंट्स, उदयपुर
पूर्ति अनुमोदित	आम सभा दिनांक 12 जून 2026 द्वारा

	आक्षेप	बैंक द्वारा पूर्ति	आडिटर द्वारा टिप्पणी																																																												
1 (अ)	हिस्सा पूंजी : 31.03.2026 को बैंक की अधिकृत हिस्सा पूंजी 4.00 करोड़ रुपये है, जो प्रति शेयर 100/- रुपये के 4 लाख शेयर में विभक्त है। व्यक्तिगत एवं फर्म सदस्यों की हिस्सा पूंजी में गत तीन वर्षों में निम्नानुसार वृद्धि हुई है। <table><tr><td>विवरण</td><td>31.03.2024</td><td>31.03.2025</td><td>31.03.2026</td><td>गत वर्ष से वृद्धि</td></tr><tr><td>हिस्सा राशि</td><td>345.57</td><td>349.44</td><td>351.05</td><td>1.61</td></tr></table> आलोच्य वर्ष में हिस्सा पूंजी में 1.61 लाख रुपये की वृद्धि हुई है। ऑडिट अवधि में 245 नये सदस्य बने हैं और 241 सदस्यों की सदस्यता समाप्त की गई हैं। 31.03.2026 को 35104600/- रुपये हिस्सा राशि जमा है। बैंक के उपनियम संख्या 9 (अ) के अनुसार वर्ष में बैंक द्वारा 245 नये सदस्य बनाकर हिस्सा राशि जमा की गई। प्रवेश शुल्क 10/- रुपये प्रति सदस्य प्राप्त की गई।	विवरण	31.03.2024	31.03.2025	31.03.2026	गत वर्ष से वृद्धि	हिस्सा राशि	345.57	349.44	351.05	1.61	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																																																		
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1 (ब)	कोष का उपनियमानुसार विनियोजन किया गया है। बैंक की गत तीन वर्षों के कोष एवं निधियों की तुलनात्मक स्थिति निम्नानुसार है:- <table><tr><td>क्र.सं.</td><td>विवरण</td><td>31.03.24</td><td>31.03.25</td><td>31.03.26</td><td>वृद्धि/कमी</td></tr><tr><td>1</td><td>सुरक्षित कोष</td><td>3907.48</td><td>4187.32</td><td>4466.37</td><td>279.05</td></tr><tr><td>2</td><td>भवन निर्माण कोष</td><td>975.00</td><td>975.00</td><td>975.00</td><td>0</td></tr><tr><td>3</td><td>अशोध्य एवं संदिग्ध ऋण</td><td>993.00</td><td>0.00</td><td>0.00</td><td>0.00</td></tr><tr><td>4</td><td>लाभांश समानीकरण कोष</td><td>440.00</td><td>440.00</td><td>0.00</td><td>(440)</td></tr><tr><td>5</td><td>प्रवेश शुल्क कोष</td><td>0.59</td><td>0.62</td><td>0.65</td><td>0.03</td></tr><tr><td>6</td><td>नोमीनल सदस्यता</td><td>10.40</td><td>10.72</td><td>11.11</td><td>0.39</td></tr><tr><td>7</td><td>सामान्य कोष</td><td>3141.02</td><td>3732.32</td><td>4341.86</td><td>609.54</td></tr><tr><td>8</td><td>चैरिटी कोष</td><td>47.43</td><td>48.17</td><td>48.28</td><td>0.11</td></tr><tr><td>9</td><td>जनहितकारी कोष</td><td>30.00</td><td>30.00</td><td>30.00</td><td>0</td></tr></table>	क्र.सं.	विवरण	31.03.24	31.03.25	31.03.26	वृद्धि/कमी	1	सुरक्षित कोष	3907.48	4187.32	4466.37	279.05	2	भवन निर्माण कोष	975.00	975.00	975.00	0	3	अशोध्य एवं संदिग्ध ऋण	993.00	0.00	0.00	0.00	4	लाभांश समानीकरण कोष	440.00	440.00	0.00	(440)	5	प्रवेश शुल्क कोष	0.59	0.62	0.65	0.03	6	नोमीनल सदस्यता	10.40	10.72	11.11	0.39	7	सामान्य कोष	3141.02	3732.32	4341.86	609.54	8	चैरिटी कोष	47.43	48.17	48.28	0.11	9	जनहितकारी कोष	30.00	30.00	30.00	0	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।
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1 (स)	अमानतें: बैंक में सदस्यों एवं गैर सदस्यों द्वारा जमा कराई गई अमानतों की तीन वर्षों की तुलनात्मक स्थिति निम्नानुसार है: <table><tr><td>क्र.सं.</td><td>अमानतों का प्रकार</td><td>31.03.24</td><td>31.03.25</td><td>31.03.26</td><td>वृद्धि/कमी</td></tr><tr><td>1</td><td>घरेलु मियादी जमा</td><td>54762.96</td><td>58209.32</td><td>62666.14</td><td>4456.82</td></tr><tr><td>2</td><td>एन.आर आई.मियादी जमा</td><td>1401.92</td><td>1438.93</td><td>1497.35</td><td>58.42</td></tr><tr><td>3</td><td>घरेलु बचत जमा</td><td>19121.43</td><td>20922.93</td><td>20973.61</td><td>50.68</td></tr><tr><td>4</td><td>एन.आर आई बचत जमा</td><td>198.71</td><td>240.90</td><td>435.63</td><td>194.73</td></tr><tr><td>5</td><td>चालू जमा</td><td>3403.66</td><td>3768.50</td><td>5193.08</td><td>1424.58</td></tr><tr><td>6</td><td>आवर्ती जमा</td><td>576.77</td><td>564.65</td><td>587.47</td><td>22.82</td></tr><tr><td></td><td>योग</td><td>79465.45</td><td>85145.23</td><td>91353.28</td><td>6208.05</td></tr></table> आलोच्य अवधि में जमा अमानतों में गत वर्ष की तुलना में 7.29 प्रतिशत की वृद्धि हुई है। कम दर की अमानतें कुल जमाओं की 29.12 प्रतिशत है। इनमें और वृद्धि किया जाना बैंक हित में अपेक्षित है। बैंक द्वारा निर्धारित लक्ष्य 87500.00 लाख रुपये की तुलना में पूर्ति 91353.28 लाख रुपये रही है जो 104.40 प्रतिशत है।	क्र.सं.	अमानतों का प्रकार	31.03.24	31.03.25	31.03.26	वृद्धि/कमी	1	घरेलु मियादी जमा	54762.96	58209.32	62666.14	4456.82	2	एन.आर आई.मियादी जमा	1401.92	1438.93	1497.35	58.42	3	घरेलु बचत जमा	19121.43	20922.93	20973.61	50.68	4	एन.आर आई बचत जमा	198.71	240.90	435.63	194.73	5	चालू जमा	3403.66	3768.50	5193.08	1424.58	6	आवर्ती जमा	576.77	564.65	587.47	22.82		योग	79465.45	85145.23	91353.28	6208.05	कम दर की अमानतों में गत वर्ष की तुलना में 1669.99 लाख रुपये की वृद्धि हुई है। कम दर की अमानतों में वृद्धि के प्रयास किये जा रहे हैं।	कम दर की अमानतों में वृद्धि के प्रयास जारी रखे।												
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1 (द)	विनियोग: दिनांक 31.03.2026 को बैंक द्वारा सरकारी प्रतिभूतियों, अन्य बैंकों और अन्य अनुमोदित सिक्युरिटी 66445.88 लाख रुपये का विनियोग किया गया है। विनियोग पर 4415.07 लाख रुपये ब्याज अर्जित किया है।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																																																												
2	बाह्य ऋण(बोरोईंग): 31.03.2026 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: <table><tr><td>क्र.सं.</td><td>किस ऋण</td><td>31.03.24</td><td>31.03.25</td><td>31.03.26</td><td>वृद्धि/कमी</td></tr><tr><td>1</td><td>अनसिक्योर्ड</td><td>32.04</td><td>27.99</td><td>19.15</td><td>(8.84)</td></tr><tr><td>2</td><td>सिक्योर्ड</td><td>17568.07</td><td>17804.07</td><td>19206.86</td><td>1402.79</td></tr><tr><td>3</td><td>क्रेडिट/बिल</td><td>109.49</td><td>95.65</td><td>83.44</td><td>(12.21)</td></tr><tr><td>4</td><td>ओवरड्राफ्ट</td><td>17222.59</td><td>18313.60</td><td>16921.79</td><td>(1391.81)</td></tr><tr><td>5</td><td>मियादी जमा ऋण</td><td>738.89</td><td>903.62</td><td>1015.80</td><td>112.18</td></tr><tr><td></td><td>योग</td><td>35671.08</td><td>37144.93</td><td>37247.04</td><td>102.11</td></tr></table>	क्र.सं.	किस ऋण	31.03.24	31.03.25	31.03.26	वृद्धि/कमी	1	अनसिक्योर्ड	32.04	27.99	19.15	(8.84)	2	सिक्योर्ड	17568.07	17804.07	19206.86	1402.79	3	क्रेडिट/बिल	109.49	95.65	83.44	(12.21)	4	ओवरड्राफ्ट	17222.59	18313.60	16921.79	(1391.81)	5	मियादी जमा ऋण	738.89	903.62	1015.80	112.18		योग	35671.08	37144.93	37247.04	102.11	ऋणों में वृद्धि के प्रयास किये जा रहे हैं।	ऋणों में वृद्धि के निरन्तर प्रयास किये जाये।																		
क्र.सं.	किस ऋण	31.03.24	31.03.25	31.03.26	वृद्धि/कमी																																																										
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53^{वां} वार्षिक प्रतिवेदन

	आलोच्य अवधि में ऋणों में गत वर्ष की तुलना में 0.27 प्रतिशत की वृद्धि हुई है। जमा अमानतें 91353.28 लाख रुपये की तुलना में बकाया ऋण 37247.04 लाख रुपये है, जो अमानतों का 40.77 प्रतिशत है, गत वर्ष 43.63 प्रतिशत था। जबकि बैंक लाभ प्रदत्ता 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 39000.00 लाख रुपये की तुलना में ऋण बकाया 37247.04 लाख रुपये हैं जो 95.51 प्रतिशत है। शाखाओं में ऋणों की पत्रावलियों 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: 31.03.2026 को बैंक की कुल बकाया ऋण 37247.04 लाख रुपये है, जिसमें से अवधिपार ऋण , एन.पी.ए. 529.37 लाख रुपये है जो 1.42 प्रतिशत हैं। गत तीन वर्षों की बकाया अवधिपार (एन.पी.ए.) ऋण की स्थिति निम्नानुसार है: (राशि लाखों में) <table><tr><th>क्र.सं.</th><th>वर्ष</th><th>कुल बकाया</th><th>अवधिपार (एन.पी.ए.)</th><th>प्रतिशत बकाया ऋण से</th></tr><tr><td>1</td><td>31.03.2024</td><td>35671.08</td><td>866.66</td><td>2.43</td></tr><tr><td>2</td><td>31.03.2025</td><td>37144.92</td><td>831.05</td><td>2.24</td></tr><tr><td>3</td><td>31.03.2026</td><td>37247.04</td><td>529.37</td><td>1.42</td></tr></table> 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।	क्र.सं.	वर्ष	कुल बकाया	अवधिपार (एन.पी.ए.)	प्रतिशत बकाया ऋण से	1	31.03.2024	35671.08	866.66	2.43	2	31.03.2025	37144.92	831.05	2.24	3	31.03.2026	37247.04	529.37	1.42	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।															
क्र.सं.	वर्ष	कुल बकाया	अवधिपार (एन.पी.ए.)	प्रतिशत बकाया ऋण से																																		
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3	31.03.2026	37247.04	529.37	1.42																																		
4 (अ)	बड़ा खाता एवं संदेहात्मक ऋण: बैंक द्वारा सहकारी विभाग के परिपत्र दिनांक 24.04.1976 के अनुसार बड़ा खाता एवं संदेहात्मक ऋणों का वर्गीकरण नहीं किया जाकर भारतीय रिजर्व बैंक के परिपत्र क्रमांक RBI/DOR/2025-26/286 DOR.STR.REC.205./21.04.048/2025-26 दिनांक 28.11.2025 के अनुसार सम्पत्तियों का वर्गीकरण नोन परफोर्मिंग के लिये निर्धारित मापदण्डों के अनुसार किये हैं।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																																			
4 (ब)	प्रुडेन्सियल नोर्मस के अन्तर्गत प्रावधान की स्थिति : रिजर्व बैंक के परिपत्र क्रमांक RBI/DOR/2025-26/286 DOR.STR.REC.205./21.04.048/2025-26 दिनांक 28.11.2025 के निर्देशानुसार प्रावधान किये गये हैं। एन.पी.ए. के लिये वांछित 372.78 लाख रुपये की तुलना में 1229.38 लाख रुपये का प्रावधान किया गया है। <table><tr><th>विवरण</th><th>खातों की संख्या</th><th>राशि बकाया (लाखों में)</th><th>कुल बकाया ऋण का %</th><th>प्रावधान जो होना चाहिये</th><th>कुल प्रावधान</th><th>कमी/वृद्धि</th></tr><tr><td>स्टेण्डर्ड एसेट्</td><td>2531</td><td>36717.67</td><td>98.58</td><td>122.53</td><td>209.63</td><td>87.10</td></tr><tr><td>एन.पी.ए.</td><td>103</td><td>529.37</td><td>1.42</td><td>372.78</td><td>1229.38</td><td>856.60</td></tr><tr><td>कुल ऋण</td><td>2634</td><td>37247.04</td><td>100.00</td><td>495.31</td><td>1439.01</td><td>943.70</td></tr><tr><td>NPA ब्याज</td><td>103</td><td>699.67</td><td>0.00</td><td>0.00</td><td>699.67</td><td>0.00</td></tr></table> वर्ष के अन्त में एन.पी.ए. प्रोवीजन 1229.38 लाख रुपये उपलब्ध है।	विवरण	खातों की संख्या	राशि बकाया (लाखों में)	कुल बकाया ऋण का %	प्रावधान जो होना चाहिये	कुल प्रावधान	कमी/वृद्धि	स्टेण्डर्ड एसेट्	2531	36717.67	98.58	122.53	209.63	87.10	एन.पी.ए.	103	529.37	1.42	372.78	1229.38	856.60	कुल ऋण	2634	37247.04	100.00	495.31	1439.01	943.70	NPA ब्याज	103	699.67	0.00	0.00	699.67	0.00	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।
विवरण	खातों की संख्या	राशि बकाया (लाखों में)	कुल बकाया ऋण का %	प्रावधान जो होना चाहिये	कुल प्रावधान	कमी/वृद्धि																																
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NPA ब्याज	103	699.67	0.00	0.00	699.67	0.00																																
5	बजट: बैंक का बजट दिनांक 23.05.2025 की आम सभा से स्वीकृत कराया गया है, जिसके अनुसार कुल प्राप्तियां 8301.00 लाख रुपये एवं ब्याज और खर्ची 7001.00 लाख रुपये तथा प्रस्तावित कर पूर्व लाभ 1300.00 लाख रुपये अनुमानित आंकलन किया गया था। जिसकी तुलना में आय 8317.84 लाख रुपये एवं ब्याज और व्यय 6901.74 लाख रुपये एवं कर पूर्व लाभ 1413.77 लाख रुपये रहा है।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																																			

6	लाभ हानि खाता: बैंक में गत तीन वर्षों के हानि लाभ खातों की स्थिति निम्न है :- <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>2023-24</td><td>1402.21</td><td>+ 285.33</td></tr><tr><td>2</td><td>2024-25</td><td>1413.77</td><td>+11.56</td></tr><tr><td>3</td><td>2025-26</td><td>1427.24</td><td>+13.47</td></tr></table>	क्रमांक	वर्ष	लाभ कर से पूर्व (लाखों में)	वृद्धि/कमी (लाखों में)	1	2023-24	1402.21	+ 285.33	2	2024-25	1413.77	+11.56	3	2025-26	1427.24	+13.47	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।												
क्रमांक	वर्ष	लाभ कर से पूर्व (लाखों में)	वृद्धि/कमी (लाखों में)																												
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प्रबन्ध व्यवस्था																															
1	कार्यशील पूंजी से व्यय की तुलना: आलोच्य अवधि में कार्यशील पूंजी एवं उसके अनुपात में किये गये व्ययों की गत वर्ष से तुलनात्मक स्थिति निम्नानुसार है :- (राशि लाखों में) <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>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>2</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><tr><td>3</td><td>2025-26</td><td>110606.83</td><td>605.14</td><td>0.55</td><td>830.82</td><td>0.75</td></tr></table> संस्थापन व्यय में गत वर्ष की तुलना मे 66.83 लाख रूपये की कमी एव परिचालन व्यय में 57.45 लाख रूपये की वृद्धि हुई हैं।	क्र.सं.	वर्ष	कार्यशील पूंजी	परिचालन व्यय	कार्यशील पूंजी का %	संस्थापन व्यय	कार्यशील पूंजी का %	1	2023-24	96834.79	545.12	0.56	851.30	0.88	2	2024-25	103523.02	547.69	0.34	897.65	0.87	3	2025-26	110606.83	605.14	0.55	830.82	0.75	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।
क्र.सं.	वर्ष	कार्यशील पूंजी	परिचालन व्यय	कार्यशील पूंजी का %	संस्थापन व्यय	कार्यशील पूंजी का %																									
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3	2025-26	110606.83	605.14	0.55	830.82	0.75																									
2	आंतरिक जांच व्यवस्था: बैंक में कार्य संचालन में आन्तरिक जाँच व्यवस्था एवं समवर्ती अंकक्षण की व्यवस्था भी है। रिजर्व बैंक के परिपत्र क्रमांक आर.बी.आई./2020.21/88 डी.ओ.एस.सी.ओ.पी.पी.जी.एस.ई.सी. 05/11.01.005/2020.21 दिनांक 03.02.2021 के अनुसार वर्ष 2025-26 में आन्तरिक अंकक्षण के लिये बैंक के अधिकारी को आन्तरिक अंकक्षक नियुक्त किया गया हैं।, एस.पी. नागोरी एण्ड एसोसियेट्स, आर.एस.ए.पी.एन.एण्ड एसोसियेट्स,गौरव जैन एण्ड एसोसियेट्स, साक्षी धरमावत एण्ड एसोसियेट्स, श्री मुमजात हुसैन, मेसर्स कांकरोलीवाला एण्ड कम्पनी, श्रीमति महिमा जालोरी, सुनील बडाला एण्ड एसोसियेट्स, हनीन हैदरी एण्ड कम्पनी को समवर्ती अंकक्षण नियुक्त किये गये हैं। मेसर्स दिविता आचार्य एण्ड एसोसियेट्स, को EDP Auditor व VAPT मेसर्स फिनिक्स टेकनो साइबर को नियुक्त किया गया हैं।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																												
3	बैंक शाखाओं में खाता मिलान की स्थिति: आलोच्य अवधि में बैंक में 13 शाखायें कार्यरत हैं। सभी ब्रांच के समस्त जमा एवं ऋण खातों का मिलान 31.03.2026 तक है इनमें कोई अन्तर नहीं है।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																												
4	ऋण नीति: बैंक द्वारा ऋण नीति दिनांक 23 सितम्बर 2025 को संचालक मण्डल द्वारा समीक्षा की गई हैं। रिजर्व बैंक द्वारा समय समय पर जारी दिशा निर्देशों की पालना ऋण वितरण में की गई हैं।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																												
5	ऋणों का भौतिक सत्यापन: 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 एग्राईजल रिपोर्ट तैयार की जाती है। ऋण वितरण से पूर्व समस्त दस्तावेज पूर्ण कराये जाते हैं।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																												
6	सेवा नियम: सहकारी विभाग राजस्थान जयपुर के पत्र क्रमांक फ.15 (43) सविरा/बैंक-1/97 पार्ट-03 दिनांक 20.06.2025 के आदेश की पालना की जाकर आदेश में संलग्न प्रारूपानुसार सेवा नियम बैंक में कार्यरत अधिकारियों एवं कर्मचारियों पर लागू कर दिये गये हैं। बैंक द्वारा आदेश में निर्धारित समस्त मापदण्ड पूर्ण कर लिये गये हैं।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।																												



53^{वां} वार्षिक प्रतिवेदन

7	सहकारी विभाग, राजस्थान के पत्रांक प.15(5) सविरा /बैंक/99 दिनांक 08.08.2001 की पालना में बैंक ने 13 शाखाओं में सिक्युरिटीज हेतु गनमेन (सिक्युरिटी गार्ड) नियुक्त किये गये हैं।	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 ड्यूटी 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: बैंक के बैंकों में खाते हैं जिनका मिलान 31.03.2026 को बैंक स्टेटमेंट से होता है। आई.डी.बी. आई, एच.डी.एफ.सी., एस बी आई, कोटक बैंक, यस बैंक, बैंक ऑफ बड़ौदा, एपेक्स बैंक, एक्सिस बैंक, पी एन बी, उदयपुर सी.सी. बैंक, आई.सी.आई.सी.आई. बैंक, यू.को बैंक एवं रिजर्व बैंक के खातों का रिकन्सिलेशन किया जाकर मिलान एवं जांच किया गया है।	पूर्ति की आवश्यकता नहीं।	टिप्पणी की आवश्यकता नहीं।
12	फर्निचर फिक्चर्स: फर्निचर फिक्चर्स खरीद में निविदायें लेकर खरीद की जाती हैं। स्टेशनरी प्रिंटिंग एवं बीमा में भी निविदायें मंगवाकर जिसकी रेट कम होती है उनसे ही काम करवाया जाता है। 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 पत्रा 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 सोसाइटी 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 एल एल पी उदयपुर
सनदी लेखाकार
एफ.आर.एन. 101543W/W101190

महेश मेनारिया
भागीदार
मेम्बरशिप नं. 400828



CASH FLOW STATEMENT

(Amount in Lac)

Particular	2025-26	2024-25
Net Profit Before Tax as per Profit & Loss account	1416.10	1413.77
Adjustments for:		
Provisions and Contingencies	(346.33)	(185.59)
Provisions for Depreciation on Asset	36.04	34.33
Operating Profit Before Working Capital Changes	1105.81	1262.51
Increase/Decrease in Operating Assets	1543.14	(1,668.47)
Increase in Investment	(4,522.74)	(5,908.17)
Increase in Advances	(102.11)	(1,473.85)
Increase in Deposits	6,208.06	5,679.77
Increase / decrease in Other Assets / Liabilities	(28.96)	43.88
Payment to Charity fund	(11.10)	(10.10)
Net Cash Generated From Operations (A)	2648.94	(405.95)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets	(103.58)	(21.34)
Sale of Fixed Assets	2.84	0.50
Net Cash Used in Investing Activities (B)	(100.74)	(20.83)
CASH FLOW FROM FINANCING ACTIVITIES		
Issue of Share Capital	1.61	3.87
Admission Fees	0.02	0.03
Nominal Membership Fees	0.39	0.32
Payment of Dividend	(327.18)	(314.15)
Net Cash Used in Financing Activities (C)	(325.16)	(309.94)
Cash Flow from Operating Activities (A)	2648.94	(405.95)
Cash Flow from Investing Activities (B)	(100.74)	(20.83)
Cash Flow from Financing Activities (C)	(325.16)	(309.94)
Increase/ Decrease in Cash/Cash Equivalents A+B+C	2223.05	(736.72)
Cash and Cash Equivalents at the beginning of the year	17789.96	18526.68
Cash and Cash Equivalents at the end of the year	20013.01	17789.96

Place: Udaipur
Date: 20.05.2026

As per our report of even date attached
M/s JLN US and Co. LLP
Chartered Accountants
(FRN 101543W/W101190)

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 2025-26 & BUDGET FOR 2026-27

(Amount in Lac)

Head	2023-24 Actual	2024-25 Budget	2024-25 Actual	2025-26 Budget	2025-26 Actual	2026-27 Budget
INTEREST PAID ON:						
Savings Bank	686.15	710.00	684.54	750.00	721.41	750.00
Fixed Deposits	3722.16	3850.00	4242.94	4450.00	4764.82	5100.00
Recurring Deposits	37.74	40.00	41.46	43.00	43.20	50.00
Sub-Total	4446.05	4600.00	4968.94	5243.00	5529.43	5900.00
Gross Profit	2950.30	2845.00	2693.46	3058.00	2788.43	3095.00
ESTABLISHMENT:						
Salary - Officers	362.14	370.00	362.94	410.00	333.31	375.00
Salary - Clerks	126.49	130.00	125.24	135.00	119.56	150.00
Salary - Subordinates	151.28	155.00	153.74	170.00	157.54	210.00
Provident Fund	67.73	70.00	69.54	90.00	65.92	100.00
Medical Aid	18.49	20.00	16.07	20.00	18.41	20.00
Uniform to Subordinate Staff	1.51	1.50	2.01	2.00	1.91	2.00
Leave Encashment to Staff	16.75	20.00	18.87	20.00	15.58	20.00
Leave Encashment to LIC	21.54	25.00	15.83	25.00	2.48	5.00
Gratuity	20.46	20.00	49.84	50.00	51.39	50.00
Training	2.05	5.00	0.37	15.00	0.61	5.00
Ex-gratia/ Bonus to Staff	13.74	14.50	13.45	15.00	12.82	15.00
Leave Fare Allowance	16.31	25.00	32.06	35.00	11.76	30.00
Conveyance to Staff/TA/DA	29.54	31.00	34.14	35.00	36.11	40.00
Staff Welfare Fund	2.74	3.00	3.00	3.00	2.99	3.50
Newspapers and Journals	0.55	1.00	0.55	1.00	0.44	1.00
Sub Total	851.32	891.00	897.65	1026.00	830.83	1026.50
OTHER EXPENSES						
Business Development Expenses	129.28	150.00	92.08	150.00	98.09	100.00
Commission Paid / CTS Charges	1.07	3.50	1.32	3.50	8.14	6.00
Water & Electricity	18.20	20.00	20.59	22.50	20.88	25.00
Local Conveyance	7.55	8.00	6.77	10.00	7.88	10.00
Advertisement	1.70	2.50	1.36	3.00	1.81	2.50
Audit Fee/Internal Audit Fee	20.87	24.00	23.55	26.00	23.25	25.00
Postage, Telegram & Telephone	8.70	9.00	7.07	9.00	9.31	11.00
Printing & Stationery	8.06	9.00	8.16	9.00	9.95	12.00
Rent, Rates & Taxes	43.82	50.00	45.65	50.00	50.44	55.00
Depreciation	46.17	40.00	34.34	40.00	36.03	40.00
Repairs & Maintenance	59.85	65.00	67.81	70.00	62.45	70.00
Subscription	4.31	4.00	4.74	5.00	7.09	8.00
Legal charges	2.82	4.00	2.67	4.00	4.90	6.00
General Insurance	3.56	4.00	2.56	4.00	1.75	2.00
Deposit Insurance	93.56	94.00	95.77	100.00	104.32	115.00
Annual General Meeting Exp.	12.64	15.00	12.61	15.00	15.44	17.50
Prov. for Dep. on Investment	101.86	25.00	-164.63	25.00	-63.62	25.00
Amortisation of Investment	0.34	1.00	32.41	25.00	0.80	2.50
Miscellaneous Expenses	4.96	51.00	50.48	60.00	52.34	55.00
ATM Charges/IMPS Charges	32.81	5.00	-1.03	5.00	17.22	5.00
GST Reversal	31.28	35.00	23.10	30.00	60.79	50.00
Provision for Special Reserve	13.37	10.00	14.50	15.00	12.00	15.00
Provision for BDDR/NPA	50.00	50.00	0.00	50.00	0.00	50.00
Loss on sale of asset	0.00	0.00	0.16	1.00	0.24	1.00
Sub-Total	696.78	679.00	382.04	732.00	541.50	708.50
Total	1548.10	1570.00	1279.69	1758.00	1372.33	1735.00
Net Profit Before Tax	1402.20	1275.00	1413.77	1300.00	1416.10	1360.00

(Amount in Lakh)

Head	2023-24	2024-25	2025-26	2026-27
	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	1148.97
Other Investments	3236.45	3000.00	3341.95	3500.00	3705.76
Sub - Total	4218.70	4000.00	4415.07	4700.00	4854.73

COMMISSION & EXCHANGE:					
Insurance Premium	5.27	6.00	4.74	6.50	3.26
Inward / Outward Bills for Collection	0.00	0.00	0.00	0.00	0.00
Exchange on Drafts / Guarantee	4.44	4.00	4.23	4.50	4.50
Sub - Total	9.71	10.00	8.97	11.00	10.00

OTHER INCOME:					
Miscellaneous Income, Incidental, Processing , Locker Rent ,Inspector Charges Share Transfer Fee & Cash Transaction Charges,profit on sale of assets	115.17	120.00	108.33	130.00	111.03
Profit on Sale/Maturity of Securities	12.00	0.00	31.35	0.00	0.00
Sub - Total	127.17	120.00	139.68	130.00	111.03
TOTAL	7396.35	7445.00	7662.40	8301.00	8317.86



Banking Excellence Award at AGM of RAFCUB



Recognition at All India Urban Co-Operative Banking Summit & Awards 2025 in Loans & Advances Category

NACH Facility



Best HR Transformation Award in Small UCB Category at Frontiers in Co-Operative Banking Summit Awards 2025

A Proud Milestone Achieved

*RBI approval to our bank to open NRO Accounts,
which is a strategic leap enhancing our reach to
our valued NRI clientele.*



BANK GROWTH FROM 1972 TO 2026

(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
2025-26	7084	351.05	13732.79	91353.28	37247.04	1416.10

BANK'S EXECUTIVES



SAMINA BANU MEHMUDA
Chief Executive Officer



VAJID ALI
Senior Manager
Head Office



ANEES R.V.
Senior Br. Manager
Pannadhay Marg



MAHESH KUMAR JAIN
Senior Br. Manager
Madhuban



FARHAT MEHMUDA
Branch Manager
Krishi Mandi



MUBINA KHAKED
Branch Manager
Advance Cell



SALMA SADRIWALA
Branch Manager
Ambamata



NAZIMA ALI
Branch Manager
Pratap Nagar



ANWAR HITAWALA
Branch Manager
Hiran Magri



ZEENAT MOIWALA
Branch Manager
Fatehnagar



SHAHEEN RANGWALA
Recovery Manager



FEROZ BOHRA
Branch Manager
Rajsamand



MASARRAT RAJ
I.T. Manager



NASREEN SAYRAWALA
Branch Manager
Salumber



TABASSUM FLEXWALA
Branch Manager
Fatehpura



SHAHNAAZ JAVED HUSSAIN
Audit Manager



HEMENDRA MENARIYA
Branch Manager (Officiating)
Sukher



NAZIMA AYAZ HUSSAIN
Branch Manager (Officiating)
Bada Bazar

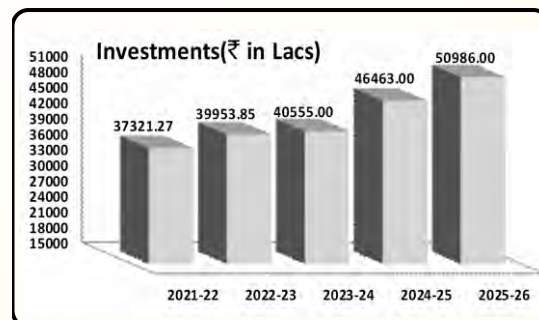
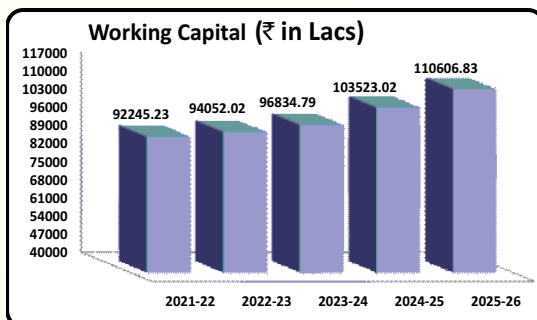
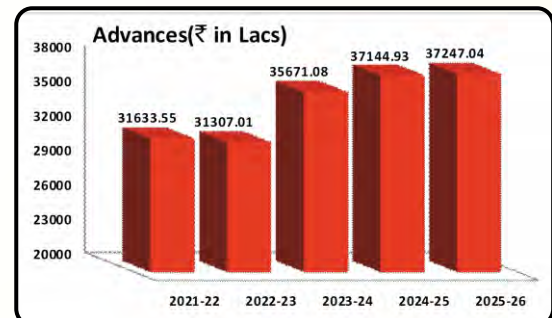
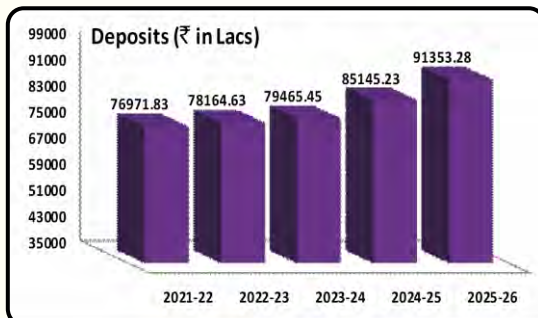
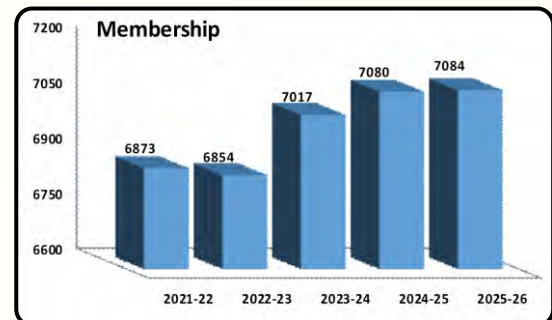
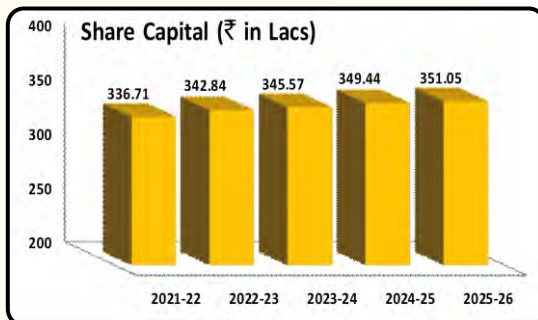
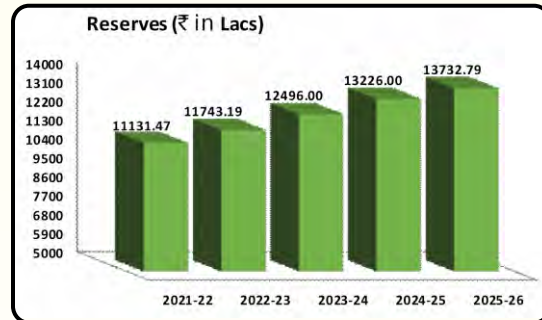
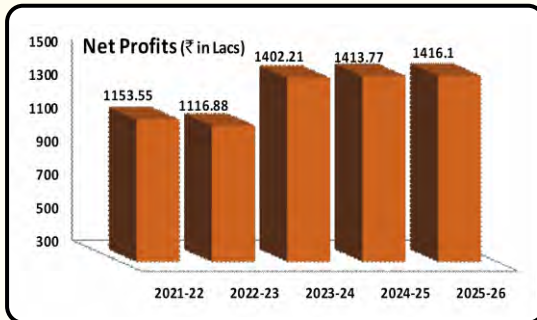


FARZANA ANIS PALANAWALA
HRD Manager
(Officiating)



ARIF ALI HABIB
Branch Manager (Officiating)
Dhan Mandi

ASSOCIATE OF PROGRESSIVE MOVEMENT



**ONE STOP SOLUTION TO ALL
YOUR BANKING NEEDS**