



PRSN & CO.

CHARTERED ACCOUNTANTS

H.O.: Flat No. 100, AB Tower, 104A/296 Rambagh, P.Road, Kanpur -208012

B.O.: UG-8, First Floor, Baba The Mall, Shastri Chauraha, Etawah -206001

Mobile -9412284361, 9554958800

Email : fcakanpur@gmail.com . prsnetawah@gmail.com

AUDITOR'S REPORT

Banda Urban Co Operative Bank Ltd
Banda (UP.)

We have audited the attached Balance Sheet of **BANDA URBAN COOPERATIVE BANK LTD. Banda (U.P.)** as at **31 March 2024** and the Profit & Loss Account annexed there to for the year ended on that date. These financial statements are the responsibility of the bank's management. Our responsibility is to express an opinion on these financial statements based on over audit.

We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards required that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material mis-statements. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We Further report that:-

Accounting policies of certain income on cash basis is not in accordance with the accounting standard AS- 9 issued by the Institute of Chartered Accountants of India (reference of accounting Policy No. 1 of schedule 17). The quantum of such income has not been ascertained.

Subject to our observation in Pan 3 above and observation attached with this and read with Notes on Accounts and Significant Accounting Policies as per Schedule 17, we further report that:

- (a) In our opinion and to the best of our information and according to the explanation given to us and as shown by the books of the Bank.
- (i) The Balance Sheet, read with Significant Accounting Policies and Notes on Accounts forming integral part of accounts is full and fair Balance Sheet containing the necessary particulars, and is properly drawn up so as to exhibit a true and fair view of the affairs of the Bank as at 31st March, 2024.
- (ii) The Profit & Loss Account, read with Significant Accounting Policies and Notes on Accounts forming integral part of accounts shows a true balance of Profit for ear ended on that date.
- (b) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.

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- (c) The transaction of the bank which have come to our notice have within the powers of the bank
- (d) The return received from the office and branches of the Bank have been found adequate for the purpose of our audit.

For and on behalf of

FOR PRSN & Co.

CHARTERED ACCOUNTANTS

Prashant Pandey

Partner

Membership No. 400960

Place : KANPUR

Date: 24/06/2024

UDIN: 24400960BKFHC15442



OFFICE : **H.O.:** Flat No. 100, AB Tower, 104A/296 Rambagh, P.Road , Kanpur -208012
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BANDA URBAN CO-OPERATIVE Bank LTD
BANDA (U.P.) Pin-210001

Balance Sheet on 31st March 2024 Consolidated

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Amount 2023	Amount 2024	Capital & Liabilities	Amount 2024	Amount 2023	Property & Assets	Amount 2024	Amount 2024
17615319.00		1. CAPITAL			1. CASH IN HAND	34388504.30	34388504.30
		(i) Authorised Capital		19140491.00	CASH IN ATM	12839900.00	12839900.00
		400000 Share of Rs. 25.00 each					
		(ii) 765597 Shares of Rs. 25.00 each			2.(i) BALANCE WITH OTHER BANK		73708410.16
		of (ii) Above Held By			(a) Utkarsh Small Finance Bank	11724161.00	
17614725.00	19139925.00	(a) Individuals			(b) I.D.B.I. Bank	0.00	
		(b) Co-Operative Institution			(c) State Bank Of India	2164125.33	
594.00	566.00	(c) Nominal Member			(d) Jana Small Finance Bank	2507760.47	
					(e) Icici Bank	187549.00	
					(f) Indian Bank	233370.78	
					(g) Bandhan Bank	4000000.00	
					(h) U.P.CB. Kanpur	228318.01	
					(i) Punjab And Sind Bank	3074873.76	
					(j) H.D.F.C. Bank Lucknow	3828190.42	
88012437.93	99724864.74	2. RESERVE FUND AND OTHER			(k) U.B.I. Banda	252660.03	
		(a) Statuary Reserve	65253403.74		(l) Yes Bank, Lucknow	2451837.11	
58794457.93		(b) Education Fund	34000.00		(m) Bank Of India Banda	2540401.17	
29000.00		(c) Bad and Doubtful Debts Reserve	16511236.00		(n) Aryawart Bank	198340.02	
15022236.00		(d) Provision For Standard Assets	1831275.00		(o) C.B.I. Banda	25274981.18	
1026275.00		(e) Building Fund	5812211.00		(p) Yes Bank Nfs Atm	15041841.88	
5709211.00		(f) Investment Flactuation Reserve	5568933.00		(ii) Fixed Deposits	120800000.00	
4016933.00		(g) Dividend Reserve Fund	678806.00		(a) With Aryawart Banda	0.00	
636966.00		(h) Reserve For Fraud	2000000.00		(b) With D.C.B. Banda	20500000.00	
2000000.00		(i) Investment Depreciation Reserve	533000.00		(c) With Punjab And Sind Bank	0.00	
775359.00		(j) Reserve Fund For Invest Non SLR	2000.00		(d) With Upcb Kanpur	0.00	
2000.00		(k) Prov For Income Tax	1500000.00		(e) With Bandhan Bank	0.00	
0.00		SLR (DCB) and others			(f) With Yes Bank Lucknow		
					(g) With H.D.F.C. Bank Lucknow	5000000.00	
					(h) With I.C.I.C.I. Bank	5000000.00	
					(i) With U.B.I. Banda	0.00	
					(j) With Jana Small Finance Bank	20000000.00	
					(k) With Ujjivan Small Finance Bank	40000000.00	
					(l) With Bank Of Baroda	0.00	
					(m) With Utkarsh Small Finance Bank	30300000.00	
					(iii) With Dcb Banda Share	725.00	725.00



Amount	Capital & Liabilities	Amount	Amount	Amount	Property & Assets	Amount	Amount
	3. PRINCIPAL SUBSIDIARY STATE						
954605470.25	4. DEPOSITE AND OTHER ACCOUNTS		1003455893.59		3. SUBSIDIARY STATE PARTNERSHIP FUND		
	(i) Fixed Deposit			548817363.33	4. INVESTMENT WITH GOVERN	590083866.00	590083866.00
303962340.80	(a) Individuals	310843675.80			4(B)CALL MONEY		
676041.00	(II) Saving Bank Deposit	829392.00		271680536.35	5. ADVANCES		310236902.63
553647752.58	(a) Individuals	580628708.51		215965998.47	Short Term Loans Cash Credit Ov	114267100.55	
					(a) Government & Other Approved Securities		
3314788.45	(b) S.H	4059277.14			(b) Other Tangible Securities		
80252519.42	(iii) Current Deposits	94542474.14			Of The Advance Amount Overdraft		
	(a) Individuals			46530463.00	(ii) Medium Term Loan	181822338.00	
	(b) Central Co-operative Bank				(a) Government & Other Approved Securities		
	(c) Other Societies				(b) Other Tangible Securities		
	(iv) Money At Call And Short Notice				Of The Advance Amount Due From Individuals		
12752028.00	Recurring Deposit Individual	12552366.00		9184074.88	(c) Fixed Deposit Loan	14147464.08	
	5. BORROWING				(iii) Long Term Loans		
	(i) From The Reserve Bank Of India			2050867.00	6. INTEREST RECEIVABLE		2327519.00
	Cooperative Banks H.D.F.C.				Of Which From Bank's Investment *		
				2050867.00	Of Which From Loan & Advances	2327519.00	



BANDA URBAN CO-OPERATIVE BANK LTD

BANDA (U.P.) Pin-210001

Profit & Loss Account on 31st March 2024 (CONSOLIDATED)

S.N.	AMOUNT 2023	EXPENDITURE	AMOUNT 2024	AMOUNT 2023	INCOME	AMOUNT 2024
1	42115877.64	Interest on Deposit, Borrowing etc	49654384.00	61642801.33	1. Interest and discount	75314121.71
2	4535453.00	Salaries and local committee member fees and allowances	5944370.60	5836425.82	2. Commission incidental charge exchange and bokrage	10371935.18
3	968626.35	Rent, Taxes insurance, Lighting, Convince entertainment etc	2795778.00	0.00	3. Subsidies and donation	
4	18000.00	Law charges	17700.00	0.00	4. Income from non-banking assets profit from	
5	119402.00	Postage, Telegramms and Telephone Charges etc.	104603.00	0.00	5. Sale of or dealing with such assets	
6	33512.00	Auditors Fees	33512.00	63300.00	6. Other receipts	60155.00
7	582367.48	Depreciation on dead stock and advertisement etc	653514.00	0.00	7. Loss for the year	
8	2789524.87	Stationary Printing and Advertisement etc	3582104.67			
9	0.00	Provision Bad And Doubtful Reserve and Standard asset	1039000.00			
10	585618.00	Other Expenditure (miscellaneous)	689591.42			
11	1396951.00	D.I.C.G.C. Premium	1388693.00			
12	569084.00	Write of Premium of G.O.I. Security	339209.00			
13	775359.00	Investment Depreciation Reserve	0.00			
14	13052751.81	profit before tax	19503752.20			
15	3000000.00	advance tax	5000000.00			
16	10052751.81	Balance of Profit	14503752.20			
	67542527.15		85746211.89	67542527.15		85746211.89

(Signature)
G.M/PO

(Suresh Kumar)
Secretary



(Signature)
(Sujeet Kumar)
Chairman
(Signature)
(Director)

(Signature)
(Director)