

J.CHANDRA&CO.

CHARTERED ACCOUNTANTS

FLAT NO.302, RADIANCE TOWN,
7/119,SWAROOPNAGAR, KANPUR

MOBILE : 9336594801,8604563464

E-mail: ca_jchandra@rediffmail.com, cafirmknp@gmail.com

AUDITOR'S REPORT

**Banda Urban Co Operative Bank Ltd
Banda (U.P.)**

We have audited the attached Balance Sheet of **BANDA URBAN COOPERATIVE BANK LTD. Banda (U.P.)** as at **31 March. 2025** 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.



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- (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, 2025.
- (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.
- (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

Anuj Kumar Srivastava

Partner

J CHANDRA & Co.

CHARTERED ACCOUNTANTS

Membership No. 414480

Place : KANPUR

Date: 19-06-25

UDIN: 25414480BMJLRR2766



BANDA URBAN CO-OPERATIVE Bank LTD
BANDA (U.P.) Pin-210001

Balance Sheet on 31st March 2025 Consolidated

Amount 2024	Capital & Liabilities	Amount 2025	Amount 2025	Amount 2024	Property & Assets	page1	
						Amount 2025	Amount 2025
19140491.00	1. CAPITAL		22474905.00	34388504.30	1. CASH IN HAND	40893661.30	40893661.30
	(i) Authorised Capital				CASH IN ATM	10365700.00	10365700.00
	400000 Share of Rs. 25.00 each						
	(ii) 898971 Shares of Rs. 25.00 each				2.(i) BALANCE WITH OTHER BANK	20000000.00	75948344.85
	of (ii) Above Held By				(a) Utkarsh Small Finance Bank		
					(b) I.D.B.I. Bank	0	
19139925.00	(a) Individuals			2164125.33	(c) State Bank Of India	2164125.33	
	(b) Co-Operative Institution			2507760.47	(d) Jana Small Finance Bank	48886.65	
566.00	(c) Nominal Member	630.00		187549.00	(e) Ilici Bank	141677.00	
				233370.78	(f) Indian Bank	233370.78	
				4000000.00	(g) Au Small Finance Bank	10085104.00	
				228318.01	(h) U.P.CB. Kanpur	228318.01	
				3074873.76	(i) Punjab And Sind Bank	2574612.98	
				3828190.42	(j) H.D.F.C. Bank Lucknow	10770749.30	
99724864.74	2. RESERVE FUND AND OTHER	114019810.94		252660.03	(k) U.B.I. Banda	252352.63	
				2451837.11	(l) Yes Bank, Lucknow	3255670.27	
65253403.74	(a) Statutory Reserve	73877401.94		2540401.17	(m) Bank Of India Banda	39870.17	
34000.00	(b) Education Fund	9000.00		198340.02	(n) Aryawart Bank	198322.32	
16511236.00	(c) Bad and Doubtful Debts Reserve	7799711.00		25274981.18	(o) C B I Banda	11847398.67	
1831275.00	(d) Provision For Standard Assets	1936275.00		15041841.88	(p) Yes Bank Nfs Atm	14107886.74	
5812211.00	(e) Building Fund	5962211.00		120800000.00	(ii) Fixed Deposits	123179379.00	
5568933.00	(f) Investment Flactuation Reserve	9118933.00		0.00	(a) With Aryawart Banda		
678806.00	(g) Devidend Reserve Fund	719754.00		20500000.00	(b) With D.C.B. Banda	18079379.00	
2000000.00	(h) Reserve For Fraud	2000000.00		0.00	(c) With Punjab And Sind Bank	0.00	
533000.00	(i) Investment Depreciation Reserve	533000.00		0.00	(d) With Upcb Kanpur	0.00	
2000.00	(j) Reserve Fund For Invest Non SLR I	2000.00		0.00	(e) With Bandhan Bank	0.00	
1500000.00	(k) Prov For Income Tax	0.00		0.00	(f) With Yes Bank Lucknow	0.00	
0.00	(l) BDDR 2024	12061525.00		5000000.00	(g) With H.D.F.C. Bank Lucknow	5000000.00	
				5000000.00	(h) With I.C.I.C.I. Bank	5500000.00	
				0.00	(i) With U.B.I. Banda	0.00	
				20000000.00	(j) With Jana Small Finance Bank	41800000.00	
				40000000.00	(k) With Ujjivan Small Finance Ba	22500000.00	
				0.00	(l) With Bank Of Baroda	0.00	
				30300000.00	(m) With Utkarsh Small Finance B	30300000.00	
				725.00	(iii) With Dcb Banda Share	725.00	725.00



Amount	Capital & Liabilities	Amount	Amount	Amount	Property & Assets	Amount	Amount
	3. PRINCIPAL SUBSIDIARY STATE						
1003455893.59	4. DEPOSITE AND OTHER ACCOUNTS			1061685471.05	3. SUBSIDIARY STATE PARTNERSHIP FUND		
	(i) Fixed Deposit				4. (A) INVESTMENT WITH GOVERNMENT	603570723.11	603570723.11
310843675.80	(a) Individuals	325633645.40			4. (B) CALL MONEY		
829392.00	(ii) Saving Bank Deposit	910453.00			5. ADVANCES		375169313.30
580628708.51	(a) Individuals	603433487.02			Short Term Loans Cash Credit Overdraft	124188395.30	
					(a) Government & Other Approved Securities		
4059277.14	(b) S.H	4958286.86			(b) Other Tangible Securities		
94542474.14	(iii) Current Deposits	115609447.77			Of The Advance Amount Overdraft		
	(a) Individuals			181822338.00	(ii) Medium Term Loan	236636512.00	
	(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		
12552366.00	Recurring Deposit Individual	11140151.00		14147464.08	(c) Fixed Deposit Loan	14344406.00	
	5. BORROWING				(iii) Long Term Loans		
	(i) From The Reserve Bank Of India			2327519.00	6. INTEREST RECEIVABLE		
	Cooperative Banks H.D.F.C.				Of Which From Bank's Investment *		1065189.00
				2327519.00	Of Which From Loan & Advances	1065189.00	



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Amount	Capital & Liabilities	Amount	Amount	Property & Assets	Amount	Amount
19503752.20	11. PROFIT & LOSS		27735025.72			
19503752.20	Profit for current year Balance Sheet	27735025.72				
	Less: Appropriations					
	Add: Profit for the year Brought from the 2021 Profit & Loss Account Profit after Provision					
	TOTAL					
6524012.97	CONTINGENT LIABILITIES AS AND NOTES ON ACCOUNTS		6939911.60			
6524012.97	(ANNEXURE "A")	6939911.60				
	DEAF PAYBLE					
	(i) Outstandin Liabilites for Guarantess Issued					
	(ii) Other					
1152517576.49	TOTAL		1239977882.71		1239977882.71	1239977882.71

(SURESH KUMAR)
SECRETARY

(DINESH KUMAR DIXIT)
GM

(JAGDISH PRASAI)
DIRECTOR

(SUREET KUMAR)
CHAIRMAN



BANDA (U.P.) Pin-210001

Prfit & Loss Account on 31st March 2025 (CONSOLIDATED)

S.N.	AMOUNT 2024	EXPENDITURE	AMOUNT 2025	AMOUNT 2024	INCOME	AMOUNT 2025
1	49654384.00	Interest on Deposit, Borrowing etc	48302222.60	75314121.71	1. Interest and discount	85399739.00
2	5944370.60	Salaries and local committee member fees and allowances	6641392.85	10371935.18	2. Commission incidental charge exchange and brokrage	7079630.59
3	2795778.00	Rent, Taxes insurance, Lighting, Conveence entertainment etc	1441312.74		3. Subsidies and donation	
4	17700.00	Law charges	0.00		4. Income from non-banking assets profit from	
5	104603.00	Postage, Telegramms and Telephone Charges etc.	97826.00		5. Sale of or dealing with such assets	
6	33512.00	Auditors Fees	49512.00	60155.00	6. Other receipts	50000.00
7	653514.00	Depriceation on dead stock and advertisement etc	613118.00		7. Loss for the year	
8	3582104.67	Stationary Printing and Advertisement etc	3371347.28			
9	1039000.00	Provision Bad And Doubtful Reserve and Standard asset	2000000.00			
10	689591.42	Other Expenditure(miscellaneous)	456741.40			
11	1388693.00	D.I.C.G.C. Premium	1481662.00			
12	339209.00	Write of Premium of G.O.I. Security	339209.00			
13	19503752.20	profit before tax	27735025.72			
14	5000000.00	advance tax	7000000.00			
15	14503752.20	Balance of Profit	20735025.72			
	85746211.89		92529369.59	85746211.89		92529369.59



(SURESH KUMAR)
SECRETARY

(DINESH KUMAR DIXIT)
GM

(JAGDISH PRASAD)
DIRECTOR

(SUJEET KUMAR)
CHAIRMAN



BANDA URBAN CO-OPERATIVE BANK LTD.BANDA

AD STOCK CONSOLIDAT

POSITION AS 31.03.2025

SR	PARTICULER	OPENING	ADDITION	DEPRICIATION	BALANCE	ADDITION DATE
1	FAN AND A.C.	66952.00	43589.00	30700.00	79841.00	17-03-2025
2	IRON RAC	1200.00	10803.15	2700.00	9303.15	09-12-2024
3	GLASS CASH CABIN	80364.00	0.00	40500.00	39864.00	
4	WOODEN COUNTER	475920.00	0.00	119000.00	356920.00	
5	SAFE	1.00	0.00	1.00	0.00	
6	LOCKER	1.00	0.00	1.00	0.00	
7	FIRE EXTINGUISER	93485.00	0.00	10390.00	83095.00	
8	COMPUTER	173239.00	169650.00	118076.00	224813.00	12-06-2024
9	NOTE COUNTING	32760.00	0.00	8190.00	24570.00	
10	IRON CHAIR	37700.00	0.00	5000.00	32700.00	
11	C.C.T.V.CAMERA	26790.00	0.00	8800.00	17990.00	
12	U.P.S.	52200.00	40120.00	74160.00	18160.00	07-12-2024
13	ATM	201681.00	0.00	195600.00	6081.00	
	TOTAL	1242293.00	264162.15	613118.00	893337.15	



BANDA URBAN CO-OPERATIVE BANK LTD.BANDA

STATIONERY IN STOCK

POSITION AS 31.03.2025

SR. NO.	HEAD	OPENING	ADDITION	USED	CLOSING	PAGE NO.
1	SAVING PASS BOOK	4065.00	0.00	3500.00	565.00	14
2	SAVING BANK CHEQUE BOOK	49703.00	0.00	21600.00	28103.00	17
3	CA-CHEQUE BOOK	20440.00	0.00	9500.00	10940.00	33
4	FDR RECIEPT	1500.00	0.00	250.00	1250.00	46
5	PRINTED LEDGER	4324.00	0.00	4200.00	124.00	65
6	BANKER CHEQUES	9122.00	0.00	4000.00	5122.00	26
7	TOKEN BOOK	100.00	0.00	50.00	50.00	83
8	CASH BOOK	100.00	0.00	50.00	50.00	86
9	ALL KIND OF FORMS	100.00	0.00	50.00	50.00	109
10	CC CHEQUE	20443.00	0.00	4750.00	15693.00	102
11	FUTURETEK QR	47613.00	0.00	27310.00	20303.00	110
12	ONE STACK QR	23576.40	0.00	23576.40	0.00	111
		181086.40	0.00	98836.40	82250.00	

