J. CHANDRA & Co.

CHARTERED ACCOUNTANT

FLAT NO.302,RADIANCE TOWN,
7/119, SWAROOP NAGAR ,KANPUR
☎ 8604563464
E-mail: cafirmknp@gmail.com; **ca_jchandra@rediffmail.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. 2026** 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:

CHANDRA & CO. KANPUR Chartered Accountants

(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, 2026.

(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 year 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
J CHANDRA & Co.
CHARTERED ACCOUNTANTS

CA Anuj Kumar Srivastava
(Partner)
Membership No. 414480
UDIN: 26414480EBSWJN9801

Place: KANPUR
Date: 12/06/2026

BANDA URBAN CO-OPERATIVE Bank LTD

BANDA (U.P.) Pin-210001

Balance Sheet on 31st March 2026 Consalidated

Amount 2025	Capital & Liabilities	Amount 2026	Amount 2026	Amount 2025	Property & Assets	Amount 2026	Amount 2026
22474905.00	**1. CAPITAL**		**25227553.00**	**40893661.30**	1. **CASH IN HAND**	37098156.00	**42260356.00**
22474275.00	(I) Authorised Capital	25227025.00		**10365700.00**	**CASH IN ATM**	5162200.00	
	400000 Share of Rs. 25.00 each			**75948344.85**	**2.(i) BALANCE WITH OTHER BANK**		**93408756.55**
	(ii) 1009081 Shares of Rs. 25.00			20000000.00	(a) Utkarsh Small Finance Bank	37762.00	
	each of (ii) Above Held By			0.00	(b) Bandhan Bank	10000000.00	
	(a) Individuals			48886.65	(c) Jana Small Finance Bank	0.00	
	(b) Co-Operative Institution			141677.00	(d) Icici Bank	2154820.00	
630.00	(c) Nominal Member	528.00		10085104.00	(e) Au Small Finance Bank	50000.00	
				10770749.30	(f) H.D.F.C. Bank Lucknow	425451.54	
				3255670.27	(g) Yes Bank,Lucknow	45408779.18	
				14107886.74	(h) Yes Bank Nfs Atm	8023524.66	
				0.00	(i) Hdfc Imps Fund	6873070.19	
				228318.01	(j) U.P.CB. Kanpur	228318.01	
114019810.94	**2. RESERVE FUND AND OTHER**		**158931082.66**	2574612.98	(k) Punjab And Sind Bank	10074444.24	
73877401.94	(a) Statuary Reserve	88667170.66		252352.63	(l) U.B.I. Banda	99996.46	
9000.00	(b) Education Fund	14000.00		39870.17	(m) Bank Of India Banda	37805.17	
7799711.00	(c) Bad and Doubtful Debts Reserve	10773711.00		198322.32	(n) Aryawart Bank	198263.32	
1936275.00	(d) Provision For Standard Assets	1936275.00		11847398.67	(o) C B I Banda	9347398.67	
5962211.00	(e) Building Fund	6152211.00		2164125.33	(p) State Bank Of India	215752.33	
9118933.00	(f) Investment Flactuation Reserve	14077933.00		233370.78	(q) Indian Bank	233370.78	
719754.00	(g) Devidend Reserve Fund	791257.00		**123179379.00**	**(ii) Fixed Deposits**		**135819664.00**
2000000.00	(h) Reserve For Fraud	2000000.00		18079379.00	(a) D.C.B. Banda	20419664.00	
533000.00	(i) Investment Depreciation Reserve	22455000.00		0.00	(b) With Bandhan Bank	20000000.00	
2000.00	(j) Investment Non SLR Depreciation	2000.00		5000000.00	(c) H.D.F.C. Bank Lucknow	7500000.00	
12061525.00	(k) BDDR 2024	12061525.00		5500000.00	(d) I.C.I.C.I. Bank	6000000.00	
				41800000.00	(e) Jana Small Finance Bank	52000000.00	
				22500000.00	(f) Ujjivan Small Finance Bank	29900000.00	
				30300000.00	(g)Utkarsh Small Finance Bank	0.00	
				725.00	**(iii)** Dcb Banda Share	725.00	**725.00**
				0.00	**(iv)** NUCFDC Share	530000.00	**530000.00**

BANDA URBAN CO. BANK LTD.

J. CHANDRA & CO. KANPUR Chartered Accountants

Amount	Capital & Liabilities	Amount	Amount	Amount	Property & Assets	Amount	Amount
	3. PRINCIPAL SUBSIDIARY STATE						
1061685471.05	**4. DEPOSITE AND OTHER ACCOUNTS**		**1142031330.62**		**3. SUBSIDIARY STATE PARTNERSHIP FUND**		
	(i) Fixed Deposite			**603570723.11**	**4.(A) INVESTMENT WITH**	636730618.64	**636730618.64**
325633645.40	(a) Individuals	366030480.40			**GOVERNMENT SECURTIES**		
910453.00	(b) Staff Security	1077370.00			**4.(B)CALL MONEY**		
	(II) Saving Bank Deposite			**375169313.30**	**5. ADVANCES**		**435497661.31**
603433487.02	(a) Individuals	603598264.49		124188395.30	Short Term Loans Cash Credit Over	162861188.01	
4958286.86	(b) S.H	5436548.24			Draft Bill Discount Of Which Secured		
	(iii) Current Deposites				(a) Government & Other Approved		
115609447.77	(a) Individuals	152555114.49			Securuties		
	(b) Central Co-operative Bank				(b) Other Tangible Securities		
	(c) Other Societies				Of The Advance Amount Overdraft		
	(iv) Money At Call And Short Notice			236636512.00	(ii) Medium Term Loan	258632298.30	
11140151.00	Recurring Deposit Individual	13333553.00			(a) Government & Other Approved		
	5. BORROWING				Securuties		
	(i) From Banks and Others				(b) Other Tangible Securities		
					Of The Advance Amount Due From		
					Individuals		
				14344406.00	(c) Fixed Deposit Loan	14004175.00	
					(iii) Long Term Loans		
				1065189.00	**6. INTEREST RECEIVABLE**		**1033970.00**
					Of Which From Bank's Investment *		
				1065189.00	Of Which From Loan & Advances	1033970.00	

BANDA URBAN CO. BANK LTD. H.O.

J. CHANDRA & CO KANPUR Chartered Accountants

Amount	Capital & Liabilities	Amount	Amount	Amount	Property & Assets	Amount	Amount
	(a) Short Term Loans, Cash Credits						
	and Fixed deposit Lone						
	(b) Medium Term Loans				**7. BILLS RECEIVABLE BEING BILLS FOR**		
	(c) Long Term Loans				**COLLECTION AS PER CONTRA**		
	(ii) From the State Bank of India				**8. BRANCH ADJUSTMENTS**		
	(b) Medium Term Loans				**9. PERMISES LESS DEPRICIATION**		
	(c) Long Terms Loans				**10. FURNITURE & FIXTURES LESS DEPRICIATION**		
	(iii) From the state Government						
	(a) Short Term Loans, Cash Credits			**9784847.15**	**11. OTHER ASSETS**		**11244893.00**
	and overdrafts			1653847.00	(a) DEBIT NOT RECIEVABLE	1653847.00	
	(b) Medium Term Loans			82250.00	(b) Stationary In Stock	49889.00	
	(c) Long Terms Loans			8531.00	(c) Security Deposite	8531.00	
	6. BILL FOR COLLECTION BEING BILL			893337.15	(d) Dead Stock	1017290.00	
	RECEIVABLE AS PER CONTRA			7000000.00	(e)Advance Tax And Income Tax Paid	8500000.00	
2995221.00	**7. BRANCH ADJUSTMENT**		**2486606.22**	146882.00	(f)Tds	15336.00	
	(i) Clearing House				**12. NON-BankING ASSETS**		
2995221.00	**(ii) Bankers cheque**	2486606.22			**ACQUIRED IN SAT OF CLAIMS**		
1065189.00	**8. OVERDUE INTEREST RESERVES**	1033970.00	**1033970.00**		**(STATING MODE OF VALUATION)**		
8207929.00	**9. INTEREST PAYABLE**	4051539.00	**4051539.00**				
1794331.00	**10. OTHER LIABILETIES**		**1440512.00**				
49512.00	(I) Audit and other Fees Payble	49512.00					
353819.00	(ii) Sundry Creditors	0.00					
1391000.00	(iii) Recivable fund for income tax	1391000.00					

BANDA URBAN CO. BANK LTD. H.O.

J. CHANDRA & CO. KANPUR Chartered Accountants

Amount	Capital & Liabilities	Amount	Amount	Amount	Property & Assets	Amount	Amount
27735025.72	**11. PROFIT & LOSS**		**21324051.00**				
27735025.72	Profit for current year Balance Sheet	21324051.00					
	Less: Appropriations						
	Add: Profit for the year Brought from the 2021 Profit & Loss Account Profit after Provision						
	TOTAL						
6939911.60	CONTINGENT LIABLILITIES AS AND NOTES ON ACCOUNTS		**7266673.13**				
6939911.60	(ANNEXURE "A")	7266673.13					
	DEAF PAYBLE						
	(i) Outstandin Liabilites for Guarantess Issued						
	(ii) Other						
1239977882.71	**TOTAL**	**1356526644.50**	**1356526644.50**	**1239977882.71**		**1356526644.50**	**1356526644.50**

D Kumar
(DINESH KUMAR DIXIT)
SECRETARY

(MAHESH KUMAR GUPTA)
Sr. MANAGER (H.O.)

जगदीश प्रसाद
(JAGDISH PRASAD)
DIRECTOR

Sujeet
(SUJEET KUMAR)
CHAIRMAN

BANDA URBAN CO. BANK LTD. H.O.

J. CHANDRA & CO. KANPUR Chartered Accountants

BANDA URBAN CO-OPERATIVE BANK LTD
BANDA (U.P.) Pin-210001
Prfit & Loss Account on 31st March 2026 (CONSALIDATED)

S.N.	AMOUNT 2025	EXPENDITURE	AMOUNT 2026	AMOUNT 2025	INCOME	AMOUNT 2026
1	48302222.60	Interest on Deposite, Borrowing etc	41973671.00	85399739.00	1. Interest and discount	93366578.08
2	6641392.85	Salaries and allowances	8395501.00	7079630.59	2. Commission incidental charge exchange and brokrage	11174840.76
3	1441312.74	Rent, Taxes insurance, Lighting, Convence entertainment etc	1631610.70		3. Subsidies and donation	
4	97826.00	Postage, Telegramms and Telephone Charges etc.	73923.00		4. Income from non-banking assets profit from	
5	49512.00	Auditors Fees	444582.21		5.Sale of or dealing with such assets	
6	613118.00	Depriceation on dead stock and advertisement etc	407501.15	50000.00	6. Other receipts	51270.00
7	3371347.28	Stationary Printing and Advertisement etc	3447070.48		7. Loss for the year	
8	2000000.00	Provision Bad And Doubtful Reserve and Standard asset	2974000.00			
9	456741.40	Other Expenditure (miscellaneous)	372636.20			
10	1481662.00	D.I.C.G.C. Premium	1286933.10			
11	339209.00	Write of Premium of G.O.I. Security	339209.00			
12	0.00	Provision For Investment Depriciation	21922000.00			
13	27735025.72	profit before tax	21324051.00			
14	7000000.00	advance tax	8500000.00			
15	**20735025.72**	Balance of Profit	**12824051.00**			
	92529369.59		**104592688.84**	**92529369.59**		**104592688.84**

D.Kumar
(DINESH KUMAR DIXIT)
SECRETARY

(MAHESH KUMAR GUPTA)
Sr. MANAGER (H.O.)

जगदीश प्रसाद
(JAGDISH PRASAD)
DIRECTOR

Sujeet
(SUJEET KUMAR)
CHAIRMAN

BANDA URBAN CO. BANK LTD. H.O.

J. CHANDRA & CO. KANPUR Chartered Accountants