



दी उदयपुर महिला अरबन को-ऑपरेटिव बैंक लि.

AUDITED BALANCE SHEET AS ON 31-03-2025

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	PROPERTY AND ASSETS	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
1) CAPITAL	2,09,02,100.00	1,86,83,900.00	1) CASH	3,70,20,024.00	4,06,92,737.00
2) RESERVE FUND & OTHER RESERVES	17,66,82,955.95	16,48,70,937.95	2) BALANCES WITH OTHER BANKS	45,67,64,055.31	47,39,60,047.17
3) DEPOSITS & OTHER ACCOUNTS	2,44,79,17,003.57	2,62,17,58,528.99	3) INVESTMENTS	1,35,04,86,153.50	1,30,15,88,235.28
4) INTEREST PAYABLE ON DEPOSITS	20,96,352.43	30,00,309.43	4) ADVANCES	76,91,94,426.79	95,55,69,216.41
5) BORROWINGS			5) INTEREST RECEIVABLE ON LOANS & ADVANCES AS PER CONTRA	42,63,905.87	79,02,344.00
6) BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			6) BILLS FOR RECEIVABLE BEING BILLS COLLECTION AS PER CONTRA		
7) OVERDUE INTEREST ON LOANS AND ADVANCES AS PER CONTRA	42,63,905.87	79,02,344.00	7) FIXED ASSETS	1,70,74,031.00	1,74,10,485.00
8) OTHER LIABILITIES	1,17,26,280.83	1,23,48,376.46	8) INTEREST RECEIVABLE	3,34,74,943.05	3,72,04,994.12
9) PROFIT & LOSS	1,42,87,968.04	1,57,89,797.21	9) OTHER ASSETS	95,99,027.17	1,00,26,135.06
TOTAL	2,67,78,76,566.69	2,84,43,54,194.04	TOTAL	2,67,78,76,566.69	2,84,43,54,194.04
Contingent Liabilities	73,11,922.82	88,01,500.78			

Profit & Loss Account ON 31-03-2025

EXPENDITURE	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024	INCOME	CURRENT YEAR 31.03.2025	PREVIOUS YEAR 31.03.2024
1. Interest on Deposits & Borrowings, etc.	14,47,88,072.02	15,12,98,635.99	1. Interest & Discount	20,60,63,593.35	22,12,71,914.49
2. Salaries Allowances & Provident Funds etc.	3,10,21,462.38	2,80,40,657.74	2. Commision & Exchange	1,82,015.62	2,19,678.77
3. Directors Sitting Fees	4,18,400.00	4,13,200.00	3. Profit on sale of securities (Net)	24,67,971.00	
4. Rent Taxes, Insurance, Lighting etc.	71,79,138.95	86,74,879.64	4. Other Receipts :		
5. Law Charges	19,530.00	32,500.00	i) Incidental & Inspection Charges	26,99,783.63	29,27,834.17
6. Postage, Telephone Charges	3,25,991.78	3,84,270.08	ii) Rent of Loacker	14,09,814.00	15,76,877.50
7. Audit Fees (Statutory, Concurrent and Internal Auditors)	5,58,698.00	6,43,850.00	iii) Share Transfer Fee	-	1,416.00
8. Depreciation on Fixed Assets	18,17,488.25	18,28,792.84	iv) Processing Charges	23,35,126.00	15,00,441.00
9. Stationery, Printing & Advertisement	4,78,780.31	3,62,768.38	v) Profit on sale of assets	16,394.90	21,334.98
10. Other Expenditure (election expenses)	-		vi) Miscellaneous Income	16,69,417.55	16,74,178.60
i) Repairs of Properties	3,12,921.42	3,58,302.74	5. Excess Provision written back		
ii) Clearing Charges	1,39,505.83	1,85,234.44	6. Income from Non Banking Assets	1,44,606.24	1,43,801.64
iii) Business Development	11,49,014.21	10,51,200.69			
iv) General Meeting Expenses	9,44,473.92	4,89,114.41			
v) ATM & POS Machine Service Charge	41,38,331.33	33,94,625.20			
vi) Newspaper & journal	14,200.00	13,840.00			
vii) Other Charges (Comm. On Dailly Deposit etc.)	16,57,721.28	14,65,567.19			
viii) Misc. Expenditure	9,77,965.78	12,34,414.50			
ix) Stamp Duty Chg on Mutual Fund	30,125.00	24,500.00			
ix) Ent to guest					
Loss of Sale of Assets					
11. Provisions :					
i) Provision for NPA		22,45,000.00			
ii) Provision for Restrutural account					
iii) Provision on standard assets		10,00,000.00			
Depreciation on investment		20,00,000.00			
12) Bad Debt written off					
13. Amortisation of Investment	10,84,692.00	16,11,134.00			
14. Self Assessment	6,90,816.00	2,53,309.80			
15. Provision for income Tax	50,00,000.00	60,50,000.00			
16. Provision for IFR		5,50,000.00			
17. Prov For Npi	1,000.00				
Total Expenses	20,27,48,328.46	21,36,05,797.64			
Net Profit after Tax	1,42,40,393.83	1,57,31,679.51			
TOTAL	21,69,88,722.29	22,93,37,477.15	TOTAL	21,69,88,722.29	22,93,37,477.15

For M/s.A. R Pitliya & Company
Chartered Accountants
F.R.No.009411C
(CA. Jitendra Bhardwaj)
Partner
M.No. 452818

SONAL AJMERA
Chairperson

C.A. RADHIKA SINGH
Vice Chairperson

C.A. SWATI MAHESHWARI
Director

C.A. ROHINI AVCHAR
Director

MEENAKSHI NAGAR
Chief Executive Officer

STATUTORY AUDIT REPORT

To,
The Members of the Udaipur Mahila Urban Co-operative Bank Ltd., Udaipur (Rajasthan)

Report on Financial Statements

- We have audited the accompanying financial statement of The Udaipur Mahila Urban Co-operative Bank Ltd., Udaipur which comprises Balance Sheet, Profit and Loss Account, Cash Flow Statement and a summary of significant accounting policies and other explanatory information for the year ended March 31, 2025.
- Management's Responsibility for the Financial Statements**
The Bank's Management is responsible with respect to the preparation of these financial statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the generally accepted accounting principles in India, including the Accounting Standard issued by ICAI, and Provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guide lines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safe guarding of the assets of the Bank 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 compliance with all Laws and regulations including the norms and directions prescribed by Reserve Bank of India, 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.
In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibility

- 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 (ICAI). 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.
- An Audit involves performing procedures to obtain audit evidence about the amount and disclosures in the financial statement. 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 & 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.
- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

- In our opinion and to the best of our information and according to the explanation given to us, the said financial statements read with Notes on Accounts thereon, subject to our comments, remarks and observations contained in long form audit report of bank and branches along with information given in Part A and Part B 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 generally accepted accounting principles in India:
 - In the case of Balance Sheet of the state of affairs of the bank sat 31st March 2025.
 - In the case of Profit and Loss Account of the profit for the year ended on that date.
 - 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

- Subject to the limitations of the Audit indicated in Paragraphs 3 to 5 above & subject to our comments and observations contained in long form audit report of bank and branches along with information given in Part A and Part B required by Rajasthan Co-operative Societies Act, 2001 and rules made there under we report that
 - 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.
 - The transaction of the Bank which has come to our notice has been within the powers of the Bank.
 - 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.
 - The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and returns.

For M/s. A. R Pitliya & Company
Chartered Accountants
F.R.No.009411C
(CA. Jitendra Bhardwaj)
Partner
M.No. 452818

APPROPRIATION FOR THE YEAR 2024-25		
	2024-25	2023-24
BALANCE & RECEIPTS		
Balance of Profit & Loss Account before tax	1,92,40,393.83	2,20,34,989.31
Less Tax	50,00,000.00	63,03,309.80
Profit after Tax	1,42,40,393.83	1,57,31,679.51
Last year Surplus	47,574.21	58,117.49
Profit for appropriation	1,42,87,968.04	1,57,89,797.00
EXPENDITURE & RESERVES		
Statutory Reserve @25%	35,71,992.00	39,47,450.00
General Reserves	30,00,000.00	35,00,000.00
Co-operative Education Fund @ 1%	1,42,879.00	1,57,897.00
Charity Fund @1%	1,42,879.00	1,57,897.00
Building Fund	15,00,000.00	15,00,000.00
Provision for Dividend @10%	19,50,000.00	19,00,000.00
Bad & Doubtful Debt Reserve @10%	14,28,797.00	15,78,979.00
Investment Depreciation Reserve		
Investment Fluctuation Reserve	15,00,000.00	15,00,000.00
Reserve for IT / Cyber Security Project	10,00,000.00	15,00,000.00
Balance Carried Forward	51,421.00	47,574.00
Total	1,42,87,968.00	1,57,89,797.00



दी उदयपुर महिला अरबन को-ऑपरेटिव बैंक लि.

Consolidated Budget

AMOUNT IN LAKHS

Actual Expenses 2024-25	<u>EXPENDITURE</u>	Proposed Budget For 2025-26	Actual Income 2024-25	<u>INCOME</u>	Proposed Budget For 2025-26
2391.70	Interest on Deposits:	2587.33	1773.29	Interest from Loans:	1928.30
310.22	Establishment Exp.	368.50	1221.58	Interest on Investments	1435.25
71.80	Rent, Taxes, Insurance, Lighting.	95.50	1.82	Commission on:	3.05
29.34	Postage & telephone Charges	45.00	120.34	Other Receipt:	179.55
11.49	Business Development	25.00	1.45	Non Banking income	1.50
41.30	ATM & POS Machine Service Charge	58.00			
120.22	Other Expenditure:	217.35			
142.41	Profit After Tax	150.97			
3118.48	TOTAL	3547.65	3118.48		3547.65

Proposed Capital Budget 2025-26

Computres, Firewall MFA, Ups and Inverter battery,MS office
licence, Camera updaton, NPCI product and fees, Scanner
and Printer

21.00 Lakh

उपनियम सं. 9 (F) में संशोधन बाबत

उपनियम सं.	वर्तमान प्रावधान	संशोधित प्रावधान	कारण
9 (F)	No Member shall hold one fifth share of the total shares allotted to the members of share amounting to Rs. 15000/- in value which ever less	No Member shall hold one fifth share of the total shares allotted to the members of share amounting to Rs. 25000/- in value which ever less	हिस्सा राशि बढ़ने हेतु

उपनियम सं. 10(1) में संशोधन बाबत

उपनियम सं.	वर्तमान प्रावधान	संशोधित प्रावधान	कारण
10. (i)	Any person who is a co-partner or who desires to stand surety for a borrowing member of the bank or who desires to borrow occasionally for a temporary period against certain tangible securities such as gold and silver ornaments, fixed deposit receipts, life insurance policies and government and other trustee securities may be enrolled as a nominal member upon his application in a prescribed form on payment of Rs. 100/- as non-refundable entrance fee provided he resides or is gainfully engaged in any occupation within the area of operation of the bank.	Any person who is a co-partner or who desires to stand surety for a borrowing member of the bank or who desires to borrow occasionally for a temporary period against certain tangible securities such as gold and silver ornaments, life insurance policies and government and other trustee securities may be enrolled as a nominal member upon his application in a prescribed form on payment of Rs. 100/- as non-refundable entrance fee provided he resides or is gainfully engaged in any occupation within the area of operation of the bank.	नोमिनल सदस्यों की संख्या कम करने हेतु