



## INDEPENDENT AUDITOR'S REPORT

To  
**The Members of The Tapindu Urban Cooperative Ltd.**  
**Report on the Audit of the Financial Statements**

### Opinion:

We have audited the financial statements of **The Tapindu Urban Cooperative Ltd ('the Bank')**, which comprise the Balance Sheet as at 31 March 2026, the Profit & Loss Account, for the year then ended and a summary of significant accounting policies and other explanatory information forming part of these financial statements. Incorporated in these financial statements are the returns of Head Office and Branch audited by us.

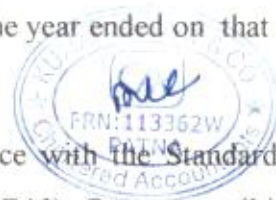
In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Banking Regulation Act, 1949, the guidelines Issued by RBI (to the extent applicable), in the manner so required and give a true and fair view in conformity with applicable accounting standards issued by Institute of chartered accountant of India (ICAI).

a. In the case of Balance Sheet, of the state of affairs of the Bank as at 31st March, 2026,

b. In the case of Profit and Loss Account, of the Profit for the year ended on that date

### Basis for Opinion:

We conducted our audit of the financial statements in accordance with the Standards on Auditing issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI)



together with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

### **Management Responsibility for the Financial Statements:**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Banking Regulation Act, 1949 complying with Reserve Bank of India guidelines from time to time, applicable Accounting Standards, and for such internal controls as management determines necessary to enable the preparation of the financial statements that 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.

The Board of Directors are responsible for overseeing the Bank's financial reporting process.

### **Auditor's Responsibility for the Audit of the Financial Statements:**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from



fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expression of opinion on the effectiveness of the Bank's internal controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### **Report on Other Legal and Regulatory Requirements:**

The Balance Sheet and the Statement of Profit and Loss have been drawn up in accordance with the Third Schedule to the Banking Regulation Act, 1949 (as applicable to Co-operative Societies / Co-operative Banks) and applicable accounting standards issued by ICAI.



As required by sec 30(3) of the Banking Regulation Act and subject to the matters specified Basis for Opinion para above, 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 transactions of the Bank which have come to our notice have been within the powers of the Bank;
- The returns received from the offices and branches of the Bank have been found adequate for the purpose of the audit.
- The profit and loss account shows a true balance of profit for the period.
- As per the information and explanations given to us and based on the examination of the books of accounts and other records, we have not come across material instances which need to be reported to RBI / shareholders / members.

We further report that:

- The Balance Sheet and the Profit & Loss Account, dealt with by this Report are in agreement with the books of account;
- 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;

**For KUMAR SANJAY & CO.**  
**Chartered Accountants**  
**Firm Registration No. 113362W**



**CA Binod Kumar**  
**Partner**

**Membership No. 417916**

**Place: Patna**

**Dated: 11<sup>th</sup> June 2026**

**UDIN: 26417916KAVFGR2861**



THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

BALANCE SHEET AS AT 31<sup>ST</sup> MARCH, 2026

PARTICULARS	SCHEDULE NO	As at 31.03.2026	As at 31.03.2025
<b>CAPITAL &amp; LIABILITIES</b>			
CAPITAL	1	18,444,825.00	17,234,950.00
RESERVE & SURPLUS	2	83,430,035.54	84,585,357.97
DEPOSITS	3	251,962,445.90	246,044,252.68
OTHER LIABILITIES & PROVISIONS	4	7,787,732.23	8,018,768.01
	<b>TOTAL</b>	<b>361,625,038.67</b>	<b>355,883,328.66</b>
<b>ASSETS</b>			
CASH BALANCE	5	7,141,476.00	6,369,860.00
BALANCES WITH BANKS	6	51,246,538.13	53,452,721.92
INVESTMENTS	7	167,159,613.00	177,684,560.00
ADVANCES	8	129,971,592.39	105,275,452.73
FIXED ASSETS	9	1,170,500.32	1,310,804.59
OTHER ASSETS	10	4,935,318.83	11,789,929.42
	<b>TOTAL</b>	<b>361,625,038.67</b>	<b>355,883,328.66</b>
<b>CONTINGENT LIABILITIES</b>		<b>2,659,036.00</b>	<b>2,577,769.00</b>
NOTES ON ACCOUNTS & ACCOUNTING POLICIES	15		

SCHEDULE REFERED TO ABOVE FORM AN INTEGRAL PART OF ACCOUNTS.

Place: Patna  
Dated : June 11, 2026

IN TERMS OUR REPORT OF EVEN DATE ATTACHED

For KUMAR SANJAY & CO  
Chartered Accountants  
Firm Registration No. 113362W



CA Binod Kumar  
Partner

Membership No. 417916  
UDIN:



(VISHAL SINGH)  
CHAIRMAN

For The Tapindu Urban Co-operative Bank Ltd.

  
Chairman

  
Director

For, The Tapindu Urban Co-operative Bank Ltd. For The Tapindu Urban Co-operative Bank Ltd.

  
General Manager

  
Director

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2026

PARTICULARS	SCHEDULE NO.	2025-26	2024-25
<b>I. INCOME</b>			
Interest Earned	11	22,782,838.39	24,445,516.82
Other Income	12	1,349,994.56	1,328,797.29
Provisions Written Back		-	17,725.00
<b>TOTAL</b>		<b>24,132,832.95</b>	<b>25,792,039.11</b>
<b>II. EXPENDITURE</b>			
Interest Expended	13	8,886,884.16	9,515,554.17
Operating Expenses	14	14,270,121.22	14,039,618.04
Provisions & Contingencies		61,815.00	-
<b>TOTAL</b>		<b>23,218,820.38</b>	<b>23,555,172.21</b>
<b>III. PROFIT ( I-II )</b>			
Net Profit for the year		914,012.57	2,236,866.90
<b>IV. PROVISION FOR TAXATION</b>			
Provision for Current Year Taxation		218,000.00	557,040.00
Earlier year's Tax		-	-
<b>PROFIT AFTER TAXATION</b>		<b>696,012.57</b>	<b>1,679,826.90</b>
Add: Profit brought forward of the earlier year		25,843,539.97	25,389,987.07
<b>V PROFIT AVAILABLE FOR APPROPRIATION</b>		<b>26,539,552.54</b>	<b>27,069,813.97</b>
<b>VI APPROPRIATIONS</b>			
Transfer to Statutory Reserves 25 %		174,003.00	419,957.00
Transfer to Contingency Reserve 20 %		139,203.00	335,965.00
Transfer to Cooperative Movement Reserve 3 %		20,880.00	50,395.00
Transfer to Common Good Reserve 5 %		34,801.00	83,991.00
Transfer to Building Fund 10 %		69,601.00	167,983.00
Transfer to Investment Fluctuations Fund 10 %		69,601.00	167,983.00
		<b>508,089.00</b>	<b>1,226,274.00</b>
<b>VII BALANCE CARRIED OVER TO BALANCE SHEET ( V - VI )</b>		<b>26,031,463.54</b>	<b>25,843,539.97</b>

NOTES ON ACCOUNTS & ACCOUNTING POLICIES 15

SCHEDULE REFERRED TO ABOVE FORM AN INTEGRAL PART OF ACCOUNTS

IN TERMS OUR REPORT OF EVEN DATE ATTACHED

For KUMAR SANJAY & CO  
Chartered Accountants  
Firm Registration No. 113362W

Place: Patna  
Dated : June 11, 2026

*Binod Kumar*

CA Binod Kumar  
Partner  
Membership No. 417916  
UDIN:



( VISHAL SINGH )  
CHAIRMAN



For The Tapindu Urban Co-operative Bank Ltd.

*Vishal Singh*  
Chairman

*Keshav Singh*  
Director

For The Tapindu Urban Co-operative Bank Ltd.

*[Signature]*  
Director

For The Tapindu Urban Co-operative Bank Ltd.

*[Signature]*  
General Manager

Director

**THE TAPINDU URBAN CO-OPERATIVE BANK LTD.**

**SCHEDULE FORMING PART OF THE BALANCE SHEET**

PARTICULARS	As at 31.03.2026	As at 31.03.2025
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**SCHEDULE - 1**

**SHARE CAPITAL**

Authorised 1000000 Shares of Rs. 25/- each	25,000,000.00	25,000,000.00
Issued, Subscribed and Paid up 737533 ( Prev Yr : 689138 ) Shares of Rs. 25/- each	18,438,325.00	17,228,450.00
Nominal Shares 65 (Prev Yr : 65) Shares of Rs. 100/- each	6,500.00	6,500.00
	<b>18,444,825.00</b>	<b>17,234,950.00</b>

**SCHEDULE - 2**

**RESERVE AND SURPLUS**

**I) Statutory Reserve**

I. a) Statutory Reserve		
Opening Balance	23,073,637.00	22,653,680.00
Appropriated from Profit & Loss account	174,003.00	419,957.00
Closing Balance	<b>23,247,640.00</b>	<b>23,073,637.00</b>
b) Entrance Fee		
Opening Balance	53,675.00	44,750.00
Additions during the year	925.00	8,925.00
Closing Balance	<b>54,600.00</b>	<b>53,675.00</b>
Total : ( Ia and Ib )	<b>23,302,240.00</b>	<b>23,127,312.00</b>

**II) Contingency Reserve**

Opening Balance	18,458,909.00	18,122,944.00
Additions during the year	139,203.00	335,965.00
Closing Balance	<b>18,598,112.00</b>	<b>18,458,909.00</b>

**III) Cooperative Movement Reserve**

Opening Balance	1,946,819.00	1,896,424.00
Additions during the year	20,880.00	50,395.00
Closing Balance	<b>1,967,699.00</b>	<b>1,946,819.00</b>



## THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

## SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2026	As at 31.03.2025
<b>IV) Common Good Reserve</b>		
Opening Balance	3,244,698.00	3,160,707.00
Additions during the year	34,801.00	83,991.00
Closing Balance	3,279,499.00	3,244,698.00
<b>V) Building Fund Reserve</b>		
Opening Balance	6,489,400.00	6,321,417.00
Additions during the year	69,601.00	167,983.00
Closing Balance	6,559,001.00	6,489,400.00
<b>V) Dividend Equilisation Fund</b>		
Opening Balance	-	4,566,981.00
Less: Dividend paid	-	-
Additions during the year	-	-
Less : Transferred to Balance in Profit and Loss account	-	4,566,981.00
Closing Balance	-	-
<b>VI) Investment Fluctuations Fund</b>		
Opening Balance	907,699.00	739,716.00
Additions during the year	69,601.00	167,983.00
Closing Balance	977,300.00	907,699.00
<b>VI) Balance in Profit and Loss account</b>		
	30,410,520.97	25,389,987.07
Add : Balance of Profit after Appropriation	187,923.57	453,552.90
Add : Balance of Dividend Equilisation Fund transferred	-	4,566,981.00
Less : Earlier year's Provision for Tax Write Back	1,852,260.00	-
Closing Balance	28,746,184.54	30,410,520.97
Total : ( I,II, III,IV,V and VI )	83,430,035.54	84,585,357.97

## SCHEDULE - 3

## DEPOSITS

i) Demand Deposits ( from Others )	22,226,073.54	37,175,678.38
ii) Savings Bank Deposits	68,843,411.36	65,427,445.30
iii) Term Deposits ( from others )	160,892,961.00	143,441,129.00
	251,962,445.90	246,044,252.68
(I) Deposits in India	251,962,445.90	246,044,252.68
	251,962,445.90	246,044,252.68



**THE TAPINDU URBAN CO-OPERATIVE BANK LTD.**  
**SCHEDULE FORMING PART OF THE BALANCE SHEET**

PARTICULARS	As at 31.03.2026	As at 31.03.2025
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**SCHEDULE - 4****OTHER LIABILITIES & PROVISIONS**

i) Bills Payable	862,177.05	870,823.05
ii) Interest accrued	26,140.00	-
iii) Others ( including provisions)	6,899,415.18	7,147,944.96
	7,787,732.23	8,018,768.01

**SCHEDULE - 5****CASH BALANCE**

D)Cash in hand	7,141,476.00	6,369,860.00
	7,141,476.00	6,369,860.00

**SCHEDULE -6****BALANCE WITH SCHEDULE BANKS**

I) India		
i) in Current Account	20,999,023.13	37,779,768.92
ii). Bank's FDR	30,247,515.00	15,672,953.00
	51,246,538.13	53,452,721.92

**SCHEDULE - 7****INVESTMENTS**

I. Investment in India in		
i) Government Securities	164,659,613.00	156,184,560.00
ii) Debt Mutual Fund	2,500,000.00	21,500,000.00
	167,159,613.00	177,684,560.00



## THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

## SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2026	As at 31.03.2025
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## SCHEDULE - 8

## ADVANCES

A. i) Cash Credit, overdrafts and loans payable on demand	31,639,911.52	25,710,281.15
ii) Term Loans	98,331,680.87	79,565,171.58
	129,971,592.39	105,275,452.73
B. a) Secured by tangible assets	119,872,647.21	102,236,954.22
b) Unsecured	10,098,945.18	3,038,498.51
	129,971,592.39	105,275,452.73
C. a) Priority Sectors	109,113,457.62	73,981,969.42
b) Others	20,858,134.77	31,293,483.31
	129,971,592.39	105,275,452.73

## SCHEDULE - 9

## FIXED ASSETS

Other Fixed Assets ( Including furniture &amp; fixtures )

At cost as on 31st March of the preceding year	5,100,692.56	3,827,116.18
Additions during the year	180,284.96	1,273,576.38
Deduction during the year due to sale/ write off	-	-
Depreciation to date	4,110,477.20	3,789,887.97
	1,170,500.32	1,310,804.59

## SCHEDULE - 10

## OTHER ASSETS

i) Interest accrued	2,470,652.00	6,704,562.00
ii) Stationary & Stamps	27,400.00	11,900.00
iii) Others	2,437,266.83	5,073,467.42
	4,935,318.83	11,789,929.42



## THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

## SCHEDULE FORMING PART OF THE PROFIT &amp; LOSS ACCOUNT

PARTICULARS	2025-26	2024-25
<b>SCHEDULE - 11</b>		
<b>INTEREST EARNED</b>		
1 Interest On Advances	9,545,275.68	10,461,869.56
2 Interest On Investments	13,237,562.71	13,983,647.26
	22,782,838.39	24,445,516.82
<b>SCHEDULE - 12</b>		
<b>OTHER INCOME</b>		
1 Commissions & Exchanges	6,450.00	7,685.00
2 Miscellaneous Income	1,343,544.56	1,321,112.29
	1,349,994.56	1,328,797.29
<b>SCHEDULE - 13</b>		
<b>INTEREST EXPENDED</b>		
1 Interest On Deposits	8,886,884.16	9,515,554.17
	8,886,884.16	9,515,554.17
<b>SCHEDULE - 14</b>		
<b>OPERATING EXPENSES</b>		
1 Salary & Allowance	6,427,269.00	5,839,281.00
2 Rent & Electrical Expenses	1,526,079.59	1,416,800.18
3 Printing & Stationery	75,997.96	89,368.72
4 Advertisement & Publicity Expenses	269,680.00	-
5 Depreciation on Bank's Property	320,589.23	320,197.00
6 Audit Fees	143,000.00	161,000.00
7 Postage & Telegram & Telephones etc.	122,001.67	114,457.50
8 Repairs & Maintenance	1,097,905.91	1,092,027.44
9 Insurance	785,218.08	798,855.00
10 Other Expenses	3,502,379.78	4,207,631.20
	14,270,121.22	14,039,618.04



**THE TAPINDU URBAN CO-OPERATIVE BANK LTD.**  
**SCHEDULE FORMING PART OF BALANCE SHEET**

**SCHEDULE - 15**

**A. SIGNIFICANT ACCOUNTING POLICIES**

1. **General**  
The accompanying financial statements are prepared on the historical cost basis.
2. **Revenue Recognition**  
All incomes of bank are accounted for on mercantile basis, except in the following:-
  - a) Commission, Exchange and Brokerage are recognised on realisation basis.
  - b) Locker Rent is recognised on realisation basis.
  - c) Interest on advances classified as Sub-standard, Doubtful and loss assets is recognised on realisation.
3. **Expenses**  
All expenses of bank are accounted for on mercantile basis except Insurance, Postages and Telegram which are recognised on payment basis.
4. **Depreciation**  
Depreciation on assets is provided for on written down value method at the rates prescribed under Income-tax Rules 1962 except for Computer System where RBI's specific guideline for depreciation has been followed.
5. **Investments**  
Investments of bank are valued at cost.
6. **Advances**
  - a) Advances given to borrowers by the bank are classified under the categories of Standard, Substandard, Doubtful and loss Assets and appropriate provision as applicable to each category is made in terms of RBI guidelines.
  - b) A general Provision of 0.25% have been made on Standard assets on a global basis as per prudential guidelines of RBI
7. **Fixed Assets**  
Fixed assets of bank are accounted for on the historical cost basis.



**THE TAPINDU URBAN CO-OPERATIVE BANK LTD.**  
**SCHEDULE FORMING PART OF BALANCE SHEET**

**B. NOTES ON ACCOUNTS**

1. After making provision following appropriation for Reserves has been made against profit
  - i) 25% of the Surplus resulted after making provision have been transferred to Statutory Reserves.
  - ii) 20% of the Surplus resulted after making provision have been transferred to Contingency Reserves.
  - iii) 3% of the Surplus resulted after making provision have been transferred to Cooperative Movement Reserve.
  - iv) 5% of the Surplus resulted after making provision have been transferred to Common Good Reserve.
  - v) 10% of the Surplus resulted after making provision have been transferred to Building Fund.
  - vi) 10% of the Surplus resulted after making provision have been transferred to Investment Fluctuation Fund.
2. Previous year figures have been rearranged / regrouped whenever considered necessary.

**For KUMAR SANJAY & CO.**  
**Chartered Accountants**  
**Firm Registration No. 113362W**



**CA Binod Kumar**  
**Partner**

**Membership No. 417916**

**Place: Patna**  
**Dated: 11<sup>th</sup> June 2026**

**UDIN:**



**THE TAPINDU URBAN CO-OPERATIVE BANK LTD.**  
**SCHEDULE FORMING PART OF BALANCE SHEET**

**C. Details regarding disclosure norms prescribed for UCBs by Reserve Bank of India**

**1 Capital to Risk Weighted Asset Ratio:**

As on 31.03.2026                      69.26%

**2 Movement of CRAR i.e. CRAR as on Balance Sheet**

As on 31.03.2025                      78.05%

As on 31.03.2024                      71.47%

**3 Investment**

Book Value & Face Value of Investment

In Rs.		
Book Value of Investment	Face Value of Investment	Market Value of Investment
167,159,613.00	165,840,000.00	160,422,286.00

**Details of Issuer composition of non-SLR investment and non – performing non –SLR Investment.**

**Issuer composition of non SLR Investment**

					Rs. In Crore
No.	Issuer	Amount	Extent of 'below investment grade securities'	Extent of 'unrated Securities'	Extent of 'unlisted Securities'
1	PSU	0.000	Nil	0	0
2	FIs	Nil	Nil	Nil	Nil
3	Public Sector Banks	0.00	Nil	0	0
4	Mutual Funds	0.25	Nil	0.25	0.25
5	Others	Nil	Nil	0	0
6	Provision held towards depreciation	Nil	Nil	Nil	Nil

**Non Performing Non SLR Investment**

		Rs. In Crore
Particulars	Amount	
Opening Balance	Nil	
Addition during the year since 1 <sup>st</sup> April	Nil	
Reduction during the above period	Nil	
Closing Balance	Nil	
Total Provision held	Nil	



## THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

## SCHEDULE FORMING PART OF BALANCE SHEET

## Sale and Transfers to / from HTM Categories &amp; Movement of Security

Particulars	Amount
Sale , Transfer to / From Govt Securities	Nil

4 Advance against Real Estate , construction business, housing : Rs. 2,27,57,197.05

5 Advances against shares & debentures : Nil

6 Advances to Directors, their relatives , companies / firms in which they are interested. :

Fund Based : 1..Demand loan outstanding balance of Rs.98,11,116/- as on 31.03.2026 against LIC Surrender value of Rs. 144.20 lakh to Sri Vishal Singh ( Chairman ).

2. Road Transport Loan to M/s GKBPS Logistics LLP outstanding balance of Rs.93,91,777/- as on 31.03.2026 ,One of the partner Mr. Gunjan Kumar is the husband of a bank's Director.

Non Fund Based ( Guarantees, L/C. etc) : Nil

7 Cost of Deposits: Average cost of Deposits: 4.49 %

8 NPAs:-

Gross NPAs : 300,027.00  
Net NPAs: 0.00

9 Movement of NPAs i.e. Gross and Net NPAs as on Balance Sheet date for the current year vis-à-vis

Movement	Financial Year 2025-26	Financial Year 2024 25
Opening Balance of Gross NPAs	330,027.18	437,586.84
Addition during the year	-	-
Reduction during the year	30,000.00	107,559.66
Closing Balance of Gross NPAs	300,027.18	330,027.18

10 Profitability

Interest income as percentage of Working Capital Funds: 6.30%

Non – Interest income as percentage of Working Capital Funds: 0.37%

Operating Profit as a percentage of Working Funds: 0.26%

Return on Assets( Before tax) : 0.27%

Business (Deposits + Advances) per employee: Rs. 38,193,404.00

Profit per employee( after tax ) : Rs. 91,401.00



## THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

## SCHEDULE FORMING PART OF BALANCE SHEET

## 11 Provisions made towards NPAs, depreciation in investments , Standard Assets

Particulars	Net Provision made during the Financial Year 2025-26		
	NPA	Depreciation in investment	Standard Assets
Net Additions	Nil	Nil	61,815.00

## 12 Movement of Provision

Financial Year 2025-26	Movement of provision		
Particulars	Towards NPA	Depreciation in investment	Standard Assets
Opening Balance	437,586.84	Nil	262,364.00
Net Additions	-	Nil	61,815.00
Net reductions	-	Nil	-
Closing balance of Gros NPSa	437,586.84	Nil	324,179.00

## 13 Movement of Technical / Prudential Written- off

Movement	Financial Year 2025-26	Financial Year 2024-25
Opening Balance of Amount Technical written off	4,192,893.51	4,192,893.51
Addition during the year	-	-
Recovery during the year	9,000.00	-
Closing Balance of Amount written off	4,183,893.51	4,192,893.51

## 14 Movement of Provision for Investment Fluctuation Fund :-

Movement	Financial Year 2025-26	Financial Year 2024-25
Opening Balance of Amount	907,699.00	739,716.00
Addition during the year	69,601.00	167,983.00
Recovery during the year	-	-
Closing Balance of Amount written off	977,300.00	907,699.00

## 15 Transfer to Depositor Education And Awareness Fund ( DEAF)

Movement	Financial Year 2025-26	Financial Year 2024-25
Opening Balance of Amount transferred to DEAF	2,577,769.00	2,513,454.00
Add :- Amount transfer to DEAF during the year	85,343.00	87,502.00
Less: Amount reimbursed by DEAF towards claims	4,076.00	23,187.00
Closing Balance of Amounts transferred to DEAF	2,659,036.00	2,577,769.00

## 16 Employees Benefits

Employees Benefits	Remarks
Gratuity	No Provision
Leave Encashment	No Provision
Provident Fund ( EPF )	Yes



- 17 **Submission of DEAF Annual Certificate and Half yearly Certificate has been timely submitted.**
- 18 **Foreign Currency assets & Liabilities:** Not Applicable
- 19 **Payment of DICGC Insurance Premium:** Rs.339760/- including GST has been paid up during the F Y 2025-26 the Financial year 2025-26.
- 20 **Penalty Imposed by RBI:** - NIL
- 21 **Restructured Assets:** Nil.
- 22 **Fixed Assets – Valuation / Revaluation:** The bank has not revalued any fixed assets during the financial year
- 23 **Cyber Security , IS Audit and VAPT done by ACT Services for the Period 2025-26 on 04.09.2025**
- 24 **Data Backup:-** Verification of data backup by bank dated 31.03.25 and 30.09.25 on 26.10.2025 and data is proper matched.
- 25 **CRR / SLR :- As per test check , Correct calculation has been done by the bank.**  
( CRR / SLR Calculation sheet for March 26 attached )

For KUMAR SANJAY & CO  
Chartered Accountants  
Firm Registration No. 113362W



CA Binod Kumar  
Partner  
Membership No. 417916  
UDIN:

Place: Patna  
Dated : June 11, 2026

For The Tapindu Urban Co-operative Bank Ltd.  
  
Chairman

For The Tapindu Urban Co-operative Bank Ltd.  
  
Director

For The Tapindu Urban Co-operative Bank Ltd.  
  
Director

For The Tapindu Urban Co-operative Bank Ltd.  
  
General Manager



## THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

## SCHEDULE FORMING PART OF BALANCE SHEET

## D. Financial Statements :- Presentation and Disclosures :-

## 1 Any Short provisions:-

Nil

## 2 Composition of Capital:-

Particulars	Financial Year 2025-26	Financial Year 2024-25
Paid up share Capital & Reseve	969.52	980.61
Tier I Capital	956.51	957.21
Tier II Capital	13.01	11.70
Total Capital ( Tier I and Tier II )	969.52	980.61
Total Risk Weighted Assets ( RWAs)	1,257.91	1,256.41
CRAR	69.26%	78.05%

## 3 Draw down from Reserve during the years:-

There is no draw down from the reserve during the current financial year

## 4 Maturity pattern of items of assets and liabilities:-

Enclosed

## 5 Classification of Advances and provisions held:-

	Amounts	Provisions
Gross Advances	129,971,592.00	761,765.84
Standard Asset	129,671,565.21	324,179.00
Sub Standard Assets	-	-
Doubtful Assets	-	-
Loss Assets	300,027.18	437,586.84

## 6 Sector-wise Advances and Gross NPAs:-

	Amount	NPAs
Priority Sectors Advances	109,113,457.62	300,027.00
Non Priority Sector Advances	20,858,134.77	-

## 7 Transfer of Loan Exposures:-

Nil

## 8 Fraud Accounts :-

Nil

## 9 Bancassurance Business:-

Nil

## 10 Marketing and Distribution :-

Nil

## 11 Complaints :-

Nil

## 12 Disclosure under Resolution Framework for COVID -19 related Stress Accounts. :-

Nil

## 13 Exposure to Real Estate Sectors ( Current year and Previous Year)

In Rs.

Particulars	Financial Year 2025-26	Financial Year 2024-25
<b>Residential Mortgage:-</b>		
Lending fully secured by mortgages or residential property that is or will be occupied by the borrower or that is rented	22,757,197.05	20,714,656.78
<b>Commercial Real Estate</b>	Nil	Nil

## 14 Risk Category -Wise Country Exposure:-

NIL



THE TAPINDU URBAN CO-OPERATIVE BANK LTD.  
SCHEDULE FORMING PART OF BALANCE SHEET

15 Exposure to Unsecured Advances ( Current years and previous Years)

Particulars	Financial Year 2025-26	Financial Year 2024-25
Total Unsecured Advances of the Bank	10,098,945.18	3,038,498.51

16 Factoring Exposures:- NIL

17 Intra Group Exposure:- Nil

18 Concentration of Deposits: (TOP 20 DEPOSITORS)

Particulars	Financial Year 2025-26	Financial Year 2024-25
Total Deposits of Twenty Largest Depositors	91,404,176.62	59,610,516.05
% of Deposits of Twty largest depositors of the total deposit of the Bank	36.28%	24.23%

19 Concentration of Advances:- (TOP 20 BORROWERS)

Particulars	Financial Year 2025-26	Financial Year 2024-25
Total Advances of the Twenty Largest Advances :-	89,996,866.17	63,231,433.73
% of Advances of Twenty largest Advances of the total Advances of the Bank	69.24%	60.06%

20 Concentration of Exposures:-

Particulars	Financial Year 2025-26	Financial Year 2024-25
Total Exposures of the Twenty Largest Borrowers /Customers	89,996,866.17	63,231,433.73
% of Exposures of Twenty largest Borrowers / Customers of the total Eposures of the Bank	69.24%	60.06%

21 Concentration of NPA

Particulars	Financial Year 2025-26	Financial Year 2024-25
Total Exposures of the top Twenty NPA A/c .	300,027.18	330,027.18
% of Exposures of Twenty largest NPA exposures of the total Gross NPAs	100.00%	100.00%

22 Payment of DICGC Insurance Premium :-

Particulars	Financial Year 2025-26	Financial Year 2024-25
DICGC Insurance Premium including GST	339,760.00	361,059.00

23 Segment Reporting AS-17 :-

Enclosed

24 Geographic Segments:-

The Bank operates only in Patna , District, and Hence the reporting consists only of domestics segments.

For KUMAR SANJAY & CO  
Chartered Accountants  
Firm Registration No. 113362W

*Binod Kumar*

CA Binod Kumar  
Partner  
Membership No. 417916  
UDIN



*R. T. Singh*

For The Tapindu Urban Co-operative Bank Ltd.

*U. Singh*  
Chairman

*K. K. Singh*  
For The Tapindu Urban Co-operative Bank Ltd.  
Director

For, The Tapindu Urban Co-operative Bank Ltd.

*S. K. Singh*  
General Manager

