

THE TAPINDU URBAN CO-OPERATIVE BANK LTD

(Add- ARUNACHAL BHAWAN, NEW DAKBUNGLOW ROAD,
PATNA - 800001)

INDEPENDENT AUDITOR'S REPORT

Financial Year	:	2022-23
Assessment Year	:	2023-24
Date of Audit Report	:	26.06.2023
UDIN	:	23313478BGUOMX3361



**CA. PUJA PRASAD
A CHAUDHARY & CO**
(Chartered Accountants)

Adharshila Complex, 310-A, 5th Floor,
South Gandhi Maidan, Patna - 800001
+91 76040 33341/76670 05122
PATNA@ACHAUDHARY.CO.IN



Independent Auditor's Report

To
The Members of The Tapindu Urban Co-operative Bank Ltd.

Report on the Financial Statements

1. We have audited the accompanying Financial Statements of **The Tapindu Urban Cooperative Bank Ltd** (the bank), which comprise the Balance Sheet as at 31st March, 2023 and Profit and Loss Account for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

2. The Bank's management is responsible for the preparation of these Financial Statements in accordance with the Banking Regulation Act, 1949, Reserve Bank of India guidelines issued from time to time and Accounting Standards generally accepted in India. This responsibility of the Management includes design, implementation and maintenance of internal control relevant to the preparation of the Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by The Institute of Chartered Accountants of India. 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.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.



5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit evidence

Opinion

6. In our opinion as shown by the books of bank, and to the best of our information and according to the explanations given to us, read with the Significant accounting policies and the Notes of accounts mentioned in Note No. 15,
- the Balance Sheet, is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March 2023 in conformity with accounting principles generally accepted in India;
 - the Profit and Loss Account, shows a true balance of the profit, in conformity with accounting principles generally accepted in India, for the year covered by the accounts;
7. The Balance sheet and the Profit and loss Account have been drawn up in accordance with section 29 of the Banking Regulation Act, 1949;
8. Subject to the limitations of the audit as indicated in paragraph 1 to 5 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 purposes of the 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.
9. We further Report that:
- the Balance sheet and Profit and Loss Account dealt with by this report are in agreement with books of account;
 - in our opinion, the Balance Sheet and Profit and Loss Account comply with the applicable accounting standards.

Place: Patna
Dated: 26th June, 2023



For A CHAUDHARY & CO
(Chartered Accountants)
Firm Registration No. 327702E
Puja Prasad
CA PUJA PRASAD
(Partner)
Membership No. 313478
UDIN: 23313478BGUOMX3361

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

BALANCE SHEET AS AT 31ST MARCH, 2023

PARTICULARS	SCHEDULE NO	As at 31.03.2023	As at 31.03.2022
CAPITAL & LIABILITIES			
CAPITAL	1	15751975.00	14150450.00
RESERVE & SURPLUS	2	81014553.84	77445383.59
DEPOSITS	3	255847014.05	243375961.96
OTHER LIABILITIES & PROVISIONS	4	11564282.81	11407341.08
	TOTAL	364177825.70	346379136.63
ASSETS			
CASH BALANCE	5	5745606.00	5267191.50
BALANCES WITH BANKS	6	32563181.10	69220864.72
INVESTMENTS	7	214752657.00	170005386.00
ADVANCES	8	99198607.87	90482577.17
FIXED ASSETS	9	364996.79	402399.51
OTHER ASSETS	10	11552776.94	11000717.73
	TOTAL	364177825.70	346379136.63
CONTINGENT LIABILITIES		2314114.00	1303068.00
NOTES ON ACCOUNTS & ACCOUNTING POLICIES	15		

SCHEDULE REFERED TO ABOVE FORM
AN INTEGRAL PART OF ACCOUNTS.

IN TERMS OUR REPORT OF EVEN DATE ATTACHED

For A CHAUDHARY & CO.

(Chartered Accountants)

Firm Registration No. 327702E

Puja Prasad

CA. PUJA PRASAD

(Partner)

Membership No. 313478

UDIN: 23313478BGUOMX3361

Place: Patna

Dated : 26.06.2023



For The Tapindu Urban Co-Operative Bank Ltd

For The Tapindu Urban Co-operative Bank Ltd

kebas
Director

[Signature]
Director

[Signature]
General Mana

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

PARTICULARS	SCHEDULE NO.	2022-23	2021-22
I. INCOME			
Interest Earned	11	24420612.40	21921609.04
Other Income	12	761063.24	1777275.63
Provisions Written Back		0.00	11350.00
TOTAL		25181675.64	23710234.67
II. EXPENDITURE			
Interest Expended	13	8237658.68	8822660.65
Operating Expenses	14	10901665.71	9442428.45
Provisions & Contingencies		30256.00	0.00
TOTAL		19169580.39	18265089.10
III. PROFIT (I-II)			
Net Profit for the year		6012095.25	5445145.57
IV. PROVISION FOR TAXATION			
Provision for Current Year Taxation		1510650.00	1321240.00
Earlier year's Tax		0.00	185004.00
PROFIT AFTER TAXATION		4501445.25	3938861.57
Add: Profit brought forward of the earlier year		24132471.59	23068978.02
V PROFIT AVAILABLE FOR APPROPRIATION			
		28633916.84	27007839.59
VI APPROPRIATIONS			
Transfer to Statutory Reserves		1125361.00	984715.00
Transfer to Contingency Reserve		900289.00	787772.00
Transfer to Cooperative Movement Reserve		135043.00	118166.00
Transfer to Common Good Reserve		225072.00	196943.00
Transfer to Building Fund		450145.00	393886.00
Transfer to Dividend Equilisation Fund		450145.00	393886.00
Transfer to Investment Fluctuations Fund		450145.00	0.00
		3736200.00	2875368.00
VII BALANCE CARRIED OVER TO BALANCE SHEET (V - VI)			
		24897716.84	24132471.59

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 A CHAUDHARY & CO.

(Chartered Accountants)

Firm Registration No. 327702E

Puja Prasad

CA. PUJA PRASAD

(Partner)

Membership No. 313478

UDIN: 23313478BGUOMX3361

Place: Patna

Dated : 26.06.2023



For The Tapindu Urban Co-Operative Bank Ltd

Keshavash
Director

[Signature]
Director

[Signature]
General Mana

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2023	As at 31.03.2022
SCHEDULE - 1		
SHARE CAPITAL		
Authorised 1000000 Shares of Rs. 25/- each	25000000.00	25000000.00
Issued, Subscribed and Paid up 629819 (Prev Yr : 565758) Shares of Rs. 25/- each	15745475.00	14143950.00
Nominal Shares 65 (Prev Yr : 65) Shares of Rs. 100/- each	6500.00	6500.00
	15751975.00	14150450.00
SCHEDULE - 2		
RESERVE AND SURPLUS		
D) Statutory Reserve		
I. a) Statutory Reserve		
Opening Balance	20804392.00	19819677.00
Appropriated from Profit & Loss account	1125361.00	984715.00
	21929753.00	20804392.00
b) Entrance Fee		
Opening Balance	43950.00	43875.00
Additions during the year	475.00	75.00
	44425.00	43950.00
Total : (Ia and Ib)	21974178.00	20848342.00
II) Contingency Reserve		
Opening Balance	16643514.00	15855742.00
Additions during the year	900289.00	787772.00
	17543803.00	16643514.00



For, The Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager

For The Tapindu Urban Co-Operative Bank Ltd.

[Signature]
Director

[Signature]
Director

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2023	As at 31.03.2022
III) Cooperative Movement Reserve		
Opening Balance	1674510.00	1556344.00
Additions during the year	135043.00	118166.00
	1809553.00	1674510.00
IV) Common Good Reserve		
Opening Balance	2790850.00	2593907.00
Additions during the year	225072.00	196943.00
	3015922.00	2790850.00
V) Building Fund Reserve		
Opening Balance	5581701.00	5187815.00
Additions during the year	450145.00	393886.00
	6031846.00	5581701.00
V) Dividend Equilisation Fund		
Opening Balance	5773995.00	6300059.00
Less: Dividend paid	932750.00	919950.00
Additions during the year	450145.00	393886.00
	5291390.00	5773995.00
VI) Investment Fluctuations Fund		
Opening Balance	0.00	0.00
Additions during the year	450145.00	0.00
	450145.00	0.00
VII) Balance in Profit and Loss account	24897716.84	24132471.59
Total : (I,II, III,IV,V, VI and VII)	81014553.84	77445383.59

SCHEDULE - 3

DEPOSITS

- i) Demand Deposits (from Others)
ii) Savings Bank Deposits
iii) Term Deposits (from others)

(I) Deposits in India

52489284.21	33898221.93
63841002.84	75848731.03
139516727.00	133629009.00
255847014.05	243375961.96
255847014.05	243375961.96
255847014.05	243375961.96



For The Tapindu Urban Co-Operative Bank Ltd.

Director
Director

For, The Tapindu Urban Co-operative Bank Ltd.

Director
Director

General Manager
General Manager

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2023	As at 31.03.2022
SCHEDULE - 4		
OTHER LIABILITIES & PROVISIONS		
i) Bills Payable	1057128.20	2561429.93
ii) Interest accrued	1721337.42	656530.42
iii) Others (including provisions)	8785817.19	8189380.73
	11564282.81	11407341.08
SCHEDULE - 5		
CASH BALANCE		
D)Cash in hand	5745606.00	5267191.50
	5745606.00	5267191.50
SCHEDULE -6		
BALANCE WITH SCHEDULE BANKS		
D) India		
i) in Current Account	32563181.10	69220864.72
	32563181.10	69220864.72
SCHEDULE - 7		
INVESTMENTS		
I. Investment in India in		
i) Government Securities	74000000.00	44000000.00
ii) Others (Bank's FDR)	140752657.00	126005386.00
	214752657.00	170005386.00



For, The Tapindu Urban Co-operative Bank Ltd

General Manager

For The Tapindu Urban Co-Operative Bank Ltd.

W. K. S. S.
Director

R. S. S.
Director

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2023	As at 31.03.2022
SCHEDULE - 8		
ADVANCES		
A. i) Cash Credit, overdrafts and loans payable on demand	29480015.40	29196416.01
ii) Term Loans	69718592.47	61286161.16
	99198607.87	90482577.17
B. a) Secured by tangible assets	97292053.54	88643536.61
b) Unsecured	1906554.13	1839040.56
	99198607.67	90482577.17
C. a) Priority Sectors	74717505.79	53813199.61
b) Others	24481102.08	36669377.56
	99198607.87	90482577.17
SCHEDULE - 9		
FIXED ASSETS		
Other Fixed Assets (Including furniture & fixtures)		
At cost as on 31st March of the preceding year	3675712.90	3560187.47
Additions during the year	56511.28	115525.43
Deduction during the year due to sale/ write off	0.00	0.00
Depreciation to date	3367227.39	3273313.39
	364996.79	402399.51
SCHEDULE - 10		
OTHER ASSETS		
i) Interest accrued	7694039.00	6989144.00
ii) Stationary & Stamps	16191.61	4762.61
iii) Others	3842546.33	4006811.12
	11552776.94	11000717.73



For, The Tapindu Urban Co-operative Bank Ltd.

General Manager

For The Tapindu Urban Co-Operative Bank Ltd.

Director

Director

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE PROFIT & LOSS ACCOUNT

PARTICULARS	2022-23	2021-22
SCHEDULE - 11		
INTEREST EARNED		
1 Interest On Advances	10366643.84	10049689.52
2 Interest On Investments	14053968.56	11871919.52
	24420612.40	21921609.04
SCHEDULE - 12		
OTHER INCOME		
1 Commissions & Exchanges	13946.26	10631.00
2 Miscellaneous Income	747116.98	1766644.63
	761063.24	1777275.63
SCHEDULE - 13		
INTEREST EXPENDED		
1 Interest On Deposits	8237658.68	8822660.65
	8237658.68	8822660.65
SCHEDULE - 14		
OPERATING EXPENSES		
1 Salary & Allowance	4567348.00	4025224.00
2 Rent & Electrical Expenses	1358761.00	1063366.00
3 Printing & Stationery	100200.62	71723.00
4 Advertisement & Publicity Expenses	0.00	162452.00
5 Depreciation on Bank's Property	93914.00	106684.39
6 Audit Fees	188000.00	126000.00
7 Postage & Telegram & Telephones etc.	89762.00	79521.00
8 Repairs & Maintenance	630207.24	569932.54
9 Insurance	675478.00	685030.00
10 Other Expenses	3197994.85	2552495.52
	10901665.71	9442428.45



For, The Tapindu Urban Co-operative Bank Ltd.

General Manager

For The Tapindu Urban Co-Operative Bank Ltd.

Director

Director

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.



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

Kebayash
Director

[Signature]
Director

[Signature]
General Manager

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 Dividend Equilisation Fund .
 - vii) 10% of the Surplus resulted after making provision have been transferred to Investment Fluctuations Fund.
2. Previous year figures has been rearranged / regrouped whenever considered necessary.

Place: Patna
 Dated: 26th June, 2023



For A CHAUDHARY & CO
 (Chartered Accountants)
 Firm Registration No. 327702E

Puja Prasad
CA. PUJA PRASAD
 (Partner)

Membership No. 313478
 UDIN: 23313478BGUOMX3361

For The Tapindu Urban Co-Operative Bank Ltd.

Kebawash
 Director

[Signature]
 Director

[Signature]
 General Manager

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 31.03.2023 47.69%

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

As on 31.03.2022 47.64%
As on 31.03.2021 41.00%

3 Investment

Book Value & Face Value of Investment

In Rs.		
Book Value of Investment	Face Value of Investment	Market Value of Investment
72221590	74000000	74000000

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	14.08	Nil	14.08	14.08
4	Mutual Funds	0	Nil	0	0
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 st April	Nil
Reduction during the above period	Nil
Closing Balance	Nil
Total Provision held	Nil



For, The Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager

For The Tapindu Urban Co-Operative Bank Ltd.

[Signature]
Director

[Signature]
Director

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

- 4 **Advance against real estate , construction business, housing** : Rs. 2,15,95,342.64
- 5 **Advances against shares & debentures** : Nil
- 6 **Advances to Directors, their relatives , companies / firms in which they are interested. :**
 Fund Based : Demand loan outstanding balance of Rs.727929/- as on 31.03.2023 against LIC Surrender value of Rs. 35.47 lakh to Sri Vishal Singh (Chairman).
 Non Fund Based (Guarantees, L/C. etc) : Nil
- 7 **Cost of Deposits: Average cost of Deposits:** 4.16 %
- 8 **NPAs**
- | | |
|---------------------|----------|
| | In Rs. |
| Gross NPAs : | 661013.3 |
| 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 2022-23	Financial Year 2021-22
Opening Balance of Gross NPAs	4047431.74	4029275.7
Addition during the year	591922	547723
Reduction during the year	3978340.44	529566.96
Closing Balance of Gross NPAs	661013.3	4047431.74

- 10 **Profitability**
- | | |
|---|----------------|
| Interest income as percentage of Working Capital Funds: | 6.54% |
| Non – Interest income as percentage of Working Capital Funds: | 0.53% |
| Operating Profit as a percentage of Working Funds: | 1.63% |
| Return on Assets(Before tax) : | 1.57% |
| Business (Deposits + Advances) per employee: | Rs. 3338585.39 |
| Profit per employee(after tax) : | Rs. 492358 |



For, The Tapindu Urban Co-operative Bank Ltd.

 General Manager

For The Tapindu Urban Co-Operative Bank Ltd.


 Director


 Director

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 2022-23		
	NPA	Depreciation in investment	Standard Assets
Net Additions	Nil	Nil	Nil

12 Movement of Provision

Financial Year 2022-23	Movement of provision		
Particulars	Towards NPA	Depreciation in investment	Standard Assets
Opening Balance	4047431.74	Nil	216088
Net Additions	0	Nil	30256
Net reductions	3328167.29	Nil	0
Closing balance of Gros NPAs	719264.45	Nil	246344

13 Movement of Technical / Prudential Written- off

Movement	Financial Year 2022-23	Financial Year 2021-22
Opening Balance of Amount Technical/ Prudential	4232893.51	4360606.51
Addition during the year	0.00	0
Recovery during the year	10000	127713
Closing Balance of Amount written off	4222893.51	4232893.51

14 Transfer to Depositor Education And Awareness Fund (DEAF)

Movement	Financial Year 2022-23	Financial Year 2021-22
Opening Balance of Amount transferred to DEAF	1303068.00	441493
Add :- Amount transfer to DEAF during the year	1028160.00	861575
Less: Amount reimbursed by DEAF towards claims	0.00	0
Closing Balance of Amounts transferred to DEAF	2331228.00	1303068

15 Foreign Currency assets & Liabilities: Not Applicable

16 Payment of DICGC Insurance Premium: Rs.343219/- including GST has been paid upto date to DICGC.

17 Penalty Imposed by RBI: - NIL .

18 Restructured Assets: Nil.

19 Fixed Assets – Valuation / Revaluation: The bank has not revalued any fixed assets during the

20 Cyber Security and IS Audit done for the Period 2022-23 and VAPT certificate for stellare Informatics P Ltd dated 18.01.2023

21 Data Backup Verification by bank dated 30.09.22 and 30.12.2022 on 10.02.2023 and data back-up is correctly .

Place: Patna

Dated : 26.06.2023



For A CHAUDHARY & CO

Chartered Accountants

Firm Registration No. 327702E

Puja Prasad
CA PUJA PRASAD

(Partner)

Membership No. 313478

UDIN : 23313478BGUOMX3361

For The Tapindu Urban Co-Operative Bank Ltd.

Kebanash
Director

For, The Tapindu Urban Co-operative Bank Ltd

Director

General Manager
General Manager

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.
Risk Weights for 31-03-2023 of CRAR

Assets Items	Risk %	Amount	Risk Value
Cash Balance	0.00	5745606	0.00
Balance in current account with Banks	20.00	32563181.1	6512636.00
Investment in Govt.Security	2.50	74000000	1850000.00
Investment with BSCB	20.00	20000000	4000000.00
Investment/ FDR with Other Banks	102.50	120752657	123771473.00
PFC Bond	102.50	0.00	0.00
Housing Loan	50.00	21595342.64	10797671.00
Consumer Loan	125.00	0	0.00
Loan against FDR/NSC/ Lic	0.00	26888893.00	0.00
Loan against security	50.00	0	0.00
Other loan	100.00	50714372.23	50714372.00
Premises Furniture and Fixture	100.00	364996.79	364997.00
Interest Receivable	20.00	7694039.00	1538808.00
Other	100.00	3858737.94	3858738.00
Guarantee	100.00	0.00	0.00
Total (A)		364177825.70	203408695.00

Tier I

Capital	15751975.00	
Reserve	81005663.84	
Profit	0.00	96757638.84

Tier II

Prov.on Stadarnd Assets	246344.00
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Total (B) = (Tier I+ Tier II) **97003982.84**

CRAR % (B/A X 100%) **47.69**

For A CHAUDHARY & CO
(Chartered Accountants)
Firm Registration No. 327702E



Puja Prasad

CA. PUJA PRASAD
(Partner)

Membership No. 313478

UDIN: 23313478BGUOMX3361

Place: Patna
Dated : 26.06.2023

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

Kebavase
Director

RS
Director

[Signature]
General Manager

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

BALANCE SHEET AS AT 31ST MARCH, 2023

FORMS PART OF BALANCE SHEET

FIXED ASSETS & DEPRECIATION CHART FOR THE YEAR ENDED 31ST MARCH 2023

Assets	Depreciation Rate	Opening Balance	Additions put to use for 180 days or more	Additions put to use less than 180 days	Total Additions During the Year	Total Deletion During the Year	Total before depreciation	Depreciation during the Year	Closing Balance after Depreciation
BLOCK "A" (WDV)									
Furniture	10%	119567.19	0.00	0.00	0.00	0.00	119567.19	11957.00	107610.19
Sign Board	10%	2474.00	0.00	0.00	0.00	0.00	2474.00	247.00	2227.00
Elect Installations	10%	14669.50	0.00	0.00	0.00	0.00	14669.50	1466.95	13202.50
Fan	10%	1866.25	0.00	0.00	0.00	0.00	1866.25	187.00	1679.25
Water Filter	10%	10948.82	0.00	0.00	0.00	0.00	10948.82	1095.00	9853.82
Godrej Cabinet	10%	29378.00	0.00	0.00	0.00	0.00	29378.00	2938.00	26440.00
TOTAL (A)		178903.76	0.00	0.00	0.00	0.00	178903.76	17891.00	161012.76
BLOCK "B" (WDV)									
Water Cooler	15%	2508.00	0.00	0.00	0.00	0.00	2508.00	376.00	2132.00
Fire Extinguisher	15%	773.00	0.00	0.00	0.00	0.00	773.00	116.00	657.00
FAX	15%	382.00	0.00	0.00	0.00	0.00	382.00	57.00	325.00
CC Camera	15%	17001.00	0.00	0.00	0.00	0.00	17001.00	2550.00	14451.00
Note Counting Machine	15%	120771.00	0.00	0.00	0.00	0.00	120771.00	18116.00	102655.00
Security Alarm	15%	3856.00	0.00	0.00	0.00	0.00	3856.00	578.00	3278.00
AC	15%	0.00	23470.60	0.00	23470.60	0.00	23470.60	3521.00	19949.60
TOTAL (B)		145291.00	23470.60	0.00	23470.60	0.00	168761.60	25314.00	143447.60
BLOCK "C" (STRAIGHT LINE)									
Scanner 4200(1617)	33.33%	22033.85	0.00	0.00	0.00	0.00	22033.85	11017.00	11016.85
Printer Firewall ?	33.33%	32667.00	0.00	0.00	0.00	0.00	32667.00	16333.00	16334.00
Computer	33.33%	22316.58	0.00	0.00	0.00	0.00	22316.58	11158.00	11158.58
Monitor(3559.32 : 2021)	33.33%	1187.32	6440.68	0.00	6440.68	0.00	7628.00	3334.00	4294.00
Battery	33.33%	0.00	26600.00	0.00	26600.00	0.00	26600.00	8867.00	17733.00
TOTAL (C)		78204.75	33040.68	0.00	33040.68	0.00	111245.43	50709.00	60536.43
TOTAL (A+B+C)		402399.51	56511.28	0.00	56511.28	0.00	458910.79	93914.00	364996.79

For A CHAUDHARY & CO.
(Chartered Accountants)
Firm Registration No. 327702E

Raja Prasad
CA. PUJA PRASAD
(Partner)

Membership No. 313478
UDIN: 23313478BGUOMX3361



For The Tapindu Urban Co-Operative Bank Ltd.

kebanesh Director
R Director

Place : Patna
Dated : 26.06.2023

For, The Tapindu Urban Co-operative Bank Ltd.
[Signature] General Manager

	Derrecognised Interest	Provision on Sub Standard Assets	Provision on Doubtful Assets	Provision on Loss Assets	Standard Assets	
Opening 01.04.2022	416979.00	0.00	4719264.45	719264.45	216088.00	
Adj during the year						
Addition in 2022-23	0.00	556601.94		0.00	30256.00	
Reduction in 2022-23 & provision reversed	416979.00	556601.94	4719264.45	0.00	0.00	
Reduction in 2022-23 & provision reversed						
Reduction in 2022-23 & provision set against assets				0.00		
Closing 31.03.2023	0.00	0.00	0.00	719264.45	246344.00	246344.00
Addition in Provision in NPA 2021-22	0.00	0.00	0.00	0.00	0.00	
GROSS ADVANCES						
GROSS NPA						
STANDARD ASSETS						
		99198607.87				
		661013.3				
		98537594.57				
						1210240
STANDARD ASSETS						
SUB STANDARD ASSETS		98537594.57				
D1 ASSETS		0				
D2 ASSETS						
D3 ASSETS						
LOSS ASSETS		661013.3				

NPA 661013.30

Less: GROSS ADVANCES 99198607.87
 GROSS NPA 661013.30
 STANDARD ASSETS 98537594.57

STANDARD ASSETS 98537594.57
 SUB STANDARD ASSETS 0.00
 D1 ASSETS 0.00
 D2 ASSETS 0.00
 D3 ASSETS 0.00
 LOSS ASSETS 661013.30
 99198607.87

For The Tapindu Urban Co-Operative Bank Ltd.

For, The Tapindu Urban Co-operative Bank Ltd.

Kelanga

Director



[Signature]
 General Manager