



Date :

Independent Auditors' Report

To
The Members of The Tapindu Urban Cooperative 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 2025 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 judgments, 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.



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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,
- a. 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 2025 in conformity with accounting principles generally accepted in India;
 - b. 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:
- a) 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.
 - b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
9. We further Report that:
- a) the Balance sheet and Profit and Loss Account dealt with by this report are in agreement with books of account;
 - b) In our opinion, the Balance Sheet and Profit and Loss Account comply with the applicable accounting standards.

For ARVIND ARPAN AND ASSOCIATES
Chartered Accountants
Firm Registration No. 010011C



Arvind
CA ARVIND KUMAR
PARTNER
M. No. 096435

Place: Patna

Date: 16.06.2025

UDIN: 25096435 BMJMU4 4328

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

BALANCE SHEET AS AT 31ST MARCH, 2025

PARTICULARS	SCHEDULE NO	As at 31.03.2025	As at 31.03.2024
CAPITAL & LIABILITIES			
CAPITAL	1	17,234,950.00	17,166,400.00
RESERVE & SURPLUS	2	84,585,357.97	82,896,606.07
DEPOSITS	3	246,044,252.68	266,900,870.59
OTHER LIABILITIES & PROVISIONS	4	8,018,768.01	8,368,219.71
TOTAL		355,883,328.66	375,332,096.37
ASSETS			
CASH BALANCES	5	6,369,860.00	3,570,499.00
BALANCES WITH BANKS	6	53,452,721.92	53,672,992.37
INVESTMENTS	7	177,684,560.00	194,006,130.00
ADVANCES	8	105,275,452.73	112,473,180.37
FIXED ASSETS	9	1,310,804.59	357,425.21
OTHER ASSETS	10	11,789,929.42	11,251,869.42
TOTAL		355,883,328.66	375,332,096.37
CONTINGENT LIABILITIES	4	2,577,769.00	2,513,454.00
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 ARVIND ARPAN & ASSOCIATES

Chartered Accountants
Firm Registration No. 010011C



CA ARVIND KUMAR
PARTNER

Membership No. 096435

UDIN: 25096435 BMJ MUL 43

Place: Patna
Dated : 16.06.2025

(VISHAL SINGH)
CHAIRMAN

For, The Tapindu Urban Co-operative Bank Ltd.

For The Tapindu Urban Co-operative Bank Ltd.

CHAIRMAN

DIRECTOR

General Manager

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

PARTICULARS	SCHEDULE NO.	2024-25	2023-24
I. INCOME			
Interest Earned	11	24,445,516.82	23,883,953.50
Other Income	12	1,328,797.29	1,290,559.17
Provisions Written Back		17,725.00	-
TOTAL		25,792,039.11	25,174,512.67
II. EXPENDITURE			
Interest Expended	13	9,515,554.17	9,295,124.49
Operating Expenses	14	14,039,618.04	11,924,977.95
Provisions & Contingencies		-	33,745.00
TOTAL		23,555,172.21	21,253,847.44
III. PROFIT (I - II)			
Net Profit for the year		2,236,866.90	3,920,665.23
IV. PROVISION FOR TAXATION			
Provision for Current Year Taxation		557,040.00	1,014,660.00
Earlier year's Tax		-	10,298.00
PROFIT AFTER TAXATION		1,679,826.90	2,895,707.23
Add: Profit brought forward of the earlier year		25,389,987.07	24,897,716.84
V. PROFIT AVAILABLE FOR APPROPRIATION		27,069,813.97	27,793,424.07
VI. APPROPRIATIONS			
Transfer to Statutory Reserves 25 %		419,957.00	723,927.00
Transfer to Contingency Reserve 20 %		335,965.00	579,141.00
Transfer to Cooperative Movement Reserve 3 %		50,395.00	86,871.00
Transfer to Common Good Reserve 5 %		83,991.00	144,785.00
Transfer to Building Fund 10 %		167,983.00	289,571.00
Transfer to Dividend Equilisation Fund 10 %		-	289,571.00
Transfer to Investment Fluctuations Fund 10 %		167,983.00	289,571.00
		1,226,274.00	2,403,437.00
VII BALANCE CARRIED OVER TO BALANCE SHEET (V - VI)		25,843,539.97	25,389,987.07

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 Arvind Arpan & Associates
Chartered Accountants
Firm Registration No. 010011C



CA ARVIND KUMAR
Partner
Membership No. 096435
UDIN:

25096435 BMJ MU4 4328

Place: Patna
Dated : 16.06.2025

(VISHAL SINGH)
CHAIRMAN

For The Tapindu Urban Co-operative Bank Ltd.

CHAIRMAN

DIRECTOR

For, The Tapindu Urban Co-operative Bank Ltd.

General Manager