

THE TAPINDU URBAN CO-OPERATIVE BANK LTD

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

INDEPENDENT AUDITOR'S REPORT

Financial Year : 2023-24
Assessment Year : 2024-25
Date of Audit Report : 27.06.2024



CA. PUJA PRASAD
A CHAUDHARY & CO
(Chartered Accountants)
Adharshila Complex, 310-A, 5th Floor,
South Gandhi Maidan, Patna- 800001
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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, 2024 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 judgment, 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.

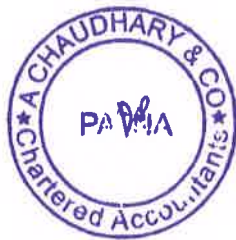


5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit evidence

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 2024 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: 27.06.2024



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


CA. PUJA PRASAD
(Partner)

Membership No. 313478
UDIN: 24313478BKBLXJ6650

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

BALANCE SHEET AS AT 31ST MARCH, 2024

PARTICULARS	SCHEDULE NO	As at 31.03.2024	As at 31.03.2023
CAPITAL & LIABILITIES			
CAPITAL	1	17166400.00	15751975.00
RESERVE & SURPLUS	2	82896606.07	81014553.84
DEPOSITS	3	266900870.59	255847014.05
OTHER LIABILITIES & PROVISIONS	4	8368219.71	11564282.81
	TOTAL	375332096.37	364177825.70
ASSETS			
CASH BALANCE	5	3570499.00	5745606.00
BALANCES WITH BANKS	6	26025477.37	32563181.10
INVESTMENTS	7	221653645.00	214752657.00
ADVANCES	8	112473180.37	99198607.87
FIXED ASSETS	9	357425.21	364996.79
OTHER ASSETS	10	11251869.42	11552776.94
	TOTAL	375332096.37	364177825.70
CONTINGENT LIABILITIES		2513454.00	2331228.00
NOTES ON ACCOUNTS & ACCOUNTING POLICIES	i5		

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



Place: Patna
Dated :27.06.2024

For The Tapindu Urban Co-operative Bank Ltd.

Amol
DIRECTOR

CA PUJA PRASAD
Partner

Membership No. 313478
UDIN:24313478BKBLXJ6650

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

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

PARTICULARS	SCHEDULE NO.	2023-24	2022-23
I. INCOME			
Interest Earned	11	23883953.50	24420612.40
Other Income	12	1290559.17	761063.24
Provisions Written Back		0.00	0.00
TOTAL		25174512.67	25181675.64
II. EXPENDITURE			
Interest Expended	13	9295124.49	8237658.68
Operating Expenses	14	11924977.95	10901665.71
Provisions & Contingencies		33745.00	30256.00
TOTAL		21253847.44	19169580.39
III. PROFIT (I-II)			
Net Profit for the year		3920665.23	6012095.25
IV. PROVISION FOR TAXATION			
Provision for Current Year Taxation		1014660.00	1510650.00
Earlier year's Tax		10298.00	0.00
PROFIT AFTER TAXATION		2895707.23	4501445.25
Add: Profit brought forward of the earlier year		24897716.84	24132471.59
V. PROFIT AVAILABLE FOR APPROPRIATION		27793424.07	28633916.84
VI. APPROPRIATIONS			
Transfer to Statutory Reserves 25 %		723927.00	1125361.00
Transfer to Contingency Reserve 20 %		579141.00	900289.00
Transfer to Cooperative Movement Reserve 3 %		86871.00	135043.00
Transfer to Common Good Reserve 5 %		144785.00	225072.00
Transfer to Building Fund 10 %		289571.00	450145.00
Transfer to Dividend Equilisation Fund 10 %		289571.00	450145.00
Transfer to Investment Fluctuations Fund 10 %		289571.00	450145.00
		2403437.00	3736200.00
VII BALANCE CARRIED OVER TO BALANCE SHEET (V - VI)		25389987.07	24897716.84

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

Place: Patna
Dated :27.06.2024




CA PUJA PRASAD
 Partner
 Membership No. 313478
 UDIN:24313478BKBLXJ6650

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 THE BALANCE SHEET

PARTICULARS	As at 31.03.2024	As at 31.03.2023
SCHEDULE - 1		
SHARE CAPITAL		
Authorised 1000000 Shares of Rs. 25/- each	25000000.00	25000000.00
Issued, Subscribed and Paid up XXXXXXX (Prev Yr : 629819) Shares of Rs. 25/- each	17159900.00	15745475.00
Nominal Shares 65 (Prev Yr : 65) Shares of Rs. 100/- each	6500.00	6500.00
	17166400.00	15751975.00
SCHEDULE - 2		
RESERVE AND SURPLUS		
I) Statutory Reserve		
I. a) Statutory Reserve		
Opening Balance	21929753.00	20804392.00
Appropriated from Profit & Loss account	723927.00	1125361.00
	22653680.00	21929753.00
b) Entrance Fee		
Opening Balance	44425.00	43950.00
Additions during the year	325.00	475.00
	44750.00	44425.00
Total : (Ia and Ib)	22698430.00	21974178.00
II) Contingency Reserve		
Opening Balance	17543803.00	16643514.00
Additions during the year	579141.00	900289.00
	18122944.00	17543803.00

For, The Tapindu Urban Co-operative Bank Ltd.

 General Manager

The Tapindu Urban Co-operative Bank Ltd.

Anola
DIRECTOR



THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2024	As at 31.03.2023
III) Cooperative Movement Reserve		
Opening Balance	1809553.00	1674510.00
Additions during the year	86871.00	135043.00
	1896424.00	1809553.00
IV) Common Good Reserve		
Opening Balance	3015922.00	2790850.00
Additions during the year	144785.00	225072.00
	3160707.00	3015922.00
V) Building Fund Reserve		
Opening Balance	6031846.00	5581701.00
Additions during the year	289571.00	450145.00
	6321417.00	6031846.00
V) Dividend Equilisation Fund		
Opening Balance	5291390.00	5773995.00
Less: Dividend paid	1013980.00	932750.00
Additions during the year	289571.00	450145.00
	4566981.00	5291390.00
VI) Investment Fluctuations Fund		
Opening Balance	450145.00	0.00
Additions during the year	289571.00	450145.00
	739716.00	450145.00
VI) Balance in Profit and Loss account	25389987.07	24897716.84
Total : (I,II, III,IV,V and VI)	82896606.07	81014553.84
SCHEDULE - 3		
DEPOSITS		
i) Demand Deposits (from Others)	35324271.82	52489284.21
ii) Savings Bank Deposits	63259049.77	63841002.84
iii) Term Deposits (from others)	168317549.00	139516727.00
	266900870.59	255847014.05
(I) Deposits in India	266900870.59	255847014.05
	266900870.59	255847014.05



For The Tapindu Urban Co-operative Bank Ltd.

Anole
DIRECTOR

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

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

PARTICULARS	As at 31.03.2024	As at 31.03.2023
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SCHEDULE - 4

OTHER LIABILITIES & PROVISIONS

i) Bills Payable	361187.55	1057128.20
ii) Interest accrued	0.00	1721337.42
iii) Others (including provisions)	8007032.16	8785817.19
	8368219.71	11564282.81

SCHEDULE - 5

CASH BALANCE

I) Cash in hand	3570499.00	5745606.00
	3570499.00	5745606.00

SCHEDULE -6

BALANCE WITH SCHEDULE BANKS

I) India		
i) in Current Account	26025477.37	32563181.10
	26025477.37	32563181.10

SCHEDULE - 7

INVESTMENTS

I. Investment in India in		
i) Government Securities	194006130.00	74000000.00
ii) Others (Bank's FDR)	27647515.00	140752657.00
	221653645.00	214752657.00



Per The Tapindu Urban Co-operative Bank Ltd.

Amde
DIRECTOR

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

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE BALANCE SHEET

PARTICULARS	As at 31.03.2024	As at 31.03.2023
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SCHEDULE - 8

ADVANCES

A. i) Cash Credit, overdrafts and loans payable on demand	30041651.30	29480015.40
ii) Term Loans	82431529.07	69718592.47
	112473180.37	99198607.87

B. a) Secured by tangible assets	111193254.04	97292053.54
b) Unsecured	1279926.33	1906554.13
	112473180.37	99198607.87

C. a) Priority Sectors	73785719.78	74717505.79
b) Others	38687460.59	24481102.08
	112473180.37	99198607.87

SCHEDULE - 9

FIXED ASSETS

Other Fixed Assets (Including furniture & fixtures)		
At cost as on 31st March of the preceding year	3732224.18	3675712.90
Additions during the year	94892.00	56511.28
Deduction during the year due to sale/ write off	0.00	0.00
Depreciation to date	3469690.97	3367227.39
	357425.21	364996.79

SCHEDULE - 10

OTHER ASSETS

i) Interest accrued	6848774.74	7694039.00
ii) Stationary & Stamps	15191.61	16191.61
iii) Others	4387903.07	3842546.33
	11251869.42	11552776.94



For, The Tapindu Urban Co-operative Bank Ltd.

 Manager

The Tapindu Urban Co-operative Bank Ltd.


 DIRECTOR

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.

SCHEDULE FORMING PART OF THE PROFIT & LOSS ACCOUNT

PARTICULARS	2023-24	2022-23
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SCHEDULE - 11

INTEREST EARNED

- 1 Interest On Advances
- 2 Interest On Investments

10023952.37	10366643.84
13860001.13	14053968.56
23883953.50	24420612.40

SCHEDULE - 12

OTHER INCOME

- 1 Commissions & Exchanges
- 2 Miscellaneous Income

65972.00	13946.26
1224587.17	747116.98
1290559.17	761063.24

SCHEDULE - 13

INTEREST EXPENDED

- 1 Interest On Deposits

9295124.49	8237658.68
9295124.49	8237658.68

SCHEDULE - 14

OPERATING EXPENSES

- 1 Salary & Allowance
- 2 Rent & Electrical Expenses
- 3 Printing & Stationery
- 4 Advertisement & Publicity Expenses
- 5 Depreciation on Bank's Property
- 6 Audit Fees
- 7 Postage & Telegram & Telephones etc.
- 8 Repairs & Maintenance
- 9 Insurance
- 10 Other Expenses

5011877.00	4567348.00
1300017.00	1358761.00
73591.72	100200.62
0.00	0.00
102463.58	93914.00
184000.00	188000.00
84217.00	89762.00
652858.01	630207.24
683785.00	675478.00
3832168.64	3197994.85
11924977.95	10901665.71

For The Tapindu Urban Co-operative Bank Ltd.

Anola
DIRECTOR



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

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 recognized 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.

Anand
DIRECTOR



For, The Tapindu Urban Co-operative Bank

[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 Equalisation 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:27.06.2024



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

Puja Prasad
CA. PUJA PRASAD
(Partner)
Membership No. 313478
UDIN: 24313478BKBLXJ6650

For The Tapindu Urban Co-operative Bank Ltd.

Anula
DIRECTOR

For, The Tapindu Urban Co-operative Bank Ltd.

[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 31.03.2024 71.47%

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

As on 31.03.2023 43.00%
As on 31.03.2022 47.64%

3 Investment

Book Value & Face Value of Investment

In Rs.

Book Value of Investment	Face Value of Investment	Market Value of Investment
194006130	200457435	200457435

Composition of Investment Portfolio :-

Rs. In Crore

No.	Categories	Govt. Sec	Other Securities	Other Investment	Total
	Held To Maturity				
1	Gross	5.20	Nil	0	5.20
2					
3	Available for Sale	12.65	Nil	0	12.65
4	Mutual Funds	0	0	1.55	1.55
5	Held for Trading	Nil	Nil	Nil	0 Nil
6	Provision held towards depreciation	Nil	Nil	Nil	Nil
7	Total Investment	17.85	Nil	1.55	19.40

Details of Issuer composition of non-SLR investment and non – performing non –SLR

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	2.76	Nil	2.76	2.76
4	Mutual Funds	0	Nil	0	0
5	Others	Nil	Nil	0	0
6	Provision held towards depreciation	Nil	Nil	Nil	Nil
7	Total Non SLR Investment	2.76	Nil	0	2.76

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.

Anand
DIRECTOR



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

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

- 4 Advance against real estate , construction business, housing : Rs. 2,45,15,780.83
- 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.11349958/- as on 31.03.2024 against LIC Surrender value of Rs. 144.20 lakh to Sri Vishal Singh (Chairman).
Non Fund Based (Guarantees, L/C. etc) : Nil
- 7 Cost of Deposits: Average cost of Deposits: 4.57 %
- 8 NPAs
- | | |
|--------------|-----------|
| | In Rs. |
| Gross NPAs : | 437586.84 |
| 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-

Movement	Financial Year 2023-24	Financial Year 2022-23
Opening Balance of Gross NPAs	661013.3	4047431.74
Addition during the year	0	591922
Reduction during the year	223426.46	3978340.44
Closing Balance of Gross NPAs	437586.84	661013.3

- 10 Profitability
- | | |
|---|-----------------|
| Interest income as percentage of Working Capital Funds: | 6.57% |
| Non – Interest income as percentage of Working Capital Funds: | 0.35% |
| Cost of Deposits :- | 4.57% |
| Net Interest Margin :- | 4.45% |
| Operating Profit as a percentage of Working Funds: | 1.09% |
| Return on Assets(Before tax) : | 1.04% |
| Business (Deposits + Advances) per employee: | Rs. 47421756.37 |
| Profit per employee(after tax) : | Rs. 361963 |

For, The Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager



The Tapindu Urban Co-operative Bank Ltd.

[Signature]
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 2023-24		
	NPA	Depreciation in investment	Standard Assets
Net Additions	Nil	Nil	33745.00

12 Movement of Provision

Financial Year 2023-24 Particulars	Movement of provision		
	Towards NPA	Depreciation in investment	Standard Assets
Opening Balance	719264.45	Nil	246344
Net Additions	0	Nil	33745
Net reductions	281677.61	Nil	0
Closing balance of Gros NPSa	437586.84	Nil	280089

13 Movement of Technical / Prudential Written- off

Movement	Financial Year 2023-24	Financial Year 2022-23
Opening Balance of Amount Technical/ Prudential wr	4212893.51	4222893.51
Addition during the year	0.00	0
Recovery during the year	20000	10000
Closing Balance of Amount written off	4192893.51	4212893.51

14 Movement of Provision for Investment Fluctuation Fund :-

Movement	Financial Year 2023-24	Financial Year 2022-23
Opening Balance of Investment Fluctuation Reserve	450145	0
Addition during the year	289571.00	450145
Less Draw Down during the year	0	0
Closing Balance of Investment Fluction Fund	739716.00	450145

15 Transfer to Depositor Education And Awareness Fund (DEAF)

Movement	Financial Year 2023-24	Financial Year 2022-23
Opening Balance of Amount transferred to DEAF	2331228.00	1303068.00
Add :- Amount transfer to DEAF during the year	182226.00	1028160.00
Less: Amount reimbursed by DEAF towards claims	0.00	0.00
Closing Balance of Amounts transferred to DEAF	2513454.00	2331228.00

16 Submission of DEAF Annual Certificate and Half yearly Certificate has been timely submitted.

17 Foreign Currency assets & Liabilities: Not Applicable

18 Payment of DICGC Insurance Premium: Rs.353032/- including GST has been paid up to date to DICGC.

19 Penalty Imposed by RBI: - Rs.One Lakh penalty imposed by RBI for Bank's Balance exposure norms.

20 Restructured Assets: Nil.

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

For The Tapindu Urban Co-operative Bank Ltd.

[Signature]
DIRECTOR



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

- 22 Cyber Security , IS Audit and VAPT done by ACT Services for the Period 2023-24 on 31.08.2023
- 23 Data Backup Verification by bank dated 30.09.23 on 26.10.2023 and data back-up is correctly .
- 24 CRR / SLR :- As per test check , Correct calculation has been done by the bank. (Attached)
- 25 Employee Benefits:- Bank's contribution toward provident fund is paid every month to EPF Department , on the basis of EPF Scheme 1952 and Employees pension fund Scheme 1995 and charged to Profit & Loss Account.



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

P. Prasad
CA PUJA PRASAD

Partner
Membership No. 313478
UDIN:-24313478BKBLXJ6650

For The Tapindu Urban Co-operative Bank Ltd.

Amola
DIRECTOR

For, The Tapindu Urban Co-operative Bank Ltd.

[Signature]
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 2023-24	Financial Year 2022-23
Paid up share Capital & Reseve	896.99	862.01
Tier I Capital	896.99	862.01
Tier II Capital	10.20	6.96
Total Capital (Tier I and Tier II)	907.19	868.96
Total Risk Weighted Assets (RWAs)	1269.39	2034.09
CRAR	71.47%	43.00%

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	112473180.37	717676
Standard Asset	112035593.53	280089
Sub Standard Assets	0.0000	0
Daubtful Assets	0	0
Loss Assets	437587	437587

6 Sector-wise Advances and Gross NPAs:-

	Amount	NPAs
Priority Sectors Advances	73785719.78	437587.00
Non Priority Sector Advances	38687460.22	0

7 Transfer of Loan Exposures:-

Nil

8 Fraud Accounts. :-

NIL

9 Disclosure under Resolution Framework for COVID -19 related Stress Accounts. :- Nil

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

In Rs.

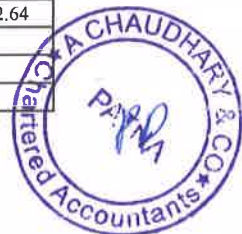
Particulars	Financial Year 2023-24	Financial Year 2022-23
Residential Mortgage:-		
Lending fully secured by mortgages or residebtial property that is or will be occupied by the borrower or that is rented.	24515780.83	21595342.64
Commercial Real Estate	0	0

11 Risk Category -Wise Country Exposure:-

Nil

For: The Tapindu Urban Co-operative Bank Ltd.

General Manager



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

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

Particulars	Financial Year 2023-24	Financial Year 2022-23
Total Unsecured Advances of the Bank	1279926.33	1906554.13

13 Factoring Exposures:- NIL**14 Intra Group Exposure:-** NIL**15 Concentration of Deposits: (TOP 20 DEPOSITORS)**

Particulars	Financial Year 2023-24	Financial Year 2022-23
Total Deposits of Twenty Largest Depositors	74878505.60	79380760.56
% of Deposits of Twty largest depositors of the total deposit of the Bank	28.05%	31.02%

16 Concentration of Advances:- (TOP 20 BORROWERS)

Particulars	Financial Year 2023-24	Financial Year 2022-23
Total Advances of the Twenty Largest Advances :-	69450341.28	61696566.00
% of Advances of Twenty largest Advances of the total Advances of the Bank	61.75%	62.20%

17 Concentration of Exposures:-

Particulars	Financial Year 2023-24	Financial Year 2022-23
Total Exposures of the Twenty Largest Borrowers /Ct	69450341.28	61696566.00
% of Exposures of Twenty largest Borrowers / Customers of the total Exposures of the Bank	61.75%	62.20%

18 Concentration of NPA

Particulars	Financial Year 2023-24	Financial Year 2022-23
Total Exposures of the top Twenty NPA A/c .	437586.84	505053.00
% of Exposures of Twenty largest NPA exposures of the total Gross NPAs	100.00%	76.00%

19 Payment of DICGC Insurance Premium :-

Particulars	Financial Year 2023-24	Financial Year 2022-23
DICGC Insurance Premium including GST	353032.00	343219.00

20 Segment Reporting AS-17 :- Enclosed**21 Geographic Segments:-**

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



For A CHAUDHARY & CO.

Chartered Accountants

Firm Registration No. 327702E

CA PUJA PRASAD

Partner

Membership No 313478

UDIN:-24313478BKBLXJ6650

Segment Reporting (AS-17): Part A: Business Segment

For the purpose of segment reporting, the reportable segments are identified as Treasury, Corporate/Wholesale Banking, Retail Banking and Other Banking Business, in accordance with the RBI guidelines. Brief description of activities of each segment and revenue attributable thereto is as under:

1. Treasury portfolio comprises of entire investment portfolio.
2. Retail Banking include exposures which fulfill the four criteria of orientation, product, granularity, and low value of individual exposures for retail exposures laid down in accordance with RBI guidelines Individual housing loans also form part of Retail Banking segment for the purpose of reporting under AS-17.
3. Corporate / Wholesale Banking includes all advances to trusts, partnership firms, companies, and statutory bodies, which are not included under 'Retail Banking'. Other Banking Business includes all other banking operations not covered under 'Treasury', 'Wholesale Banking' and 'Retail Banking' segments. It shall also include all other residual operations such as para banking transactions/activities

Business Segment	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Particulars										
Revenue	144.95	140.54	0	0	100.24	102.1	6.56	9.17	251.75	251.81
Result	69.85	78.75	0	0	92.95	68.23	7.02	2.94	168.82	147.92
Unallocated expenses									42.45	87.5
Operating Profit									39.44	60.42
Provisions									0.34	0.3
Income taxes									10.25	15.11
Extraordinary profit/loss										
Net profit									28.85	45.01
Other information										
Segment assets	2218.54	2147.53	0	0	1420.68	1375.06	0	0	3637.322	3522.61
Unallocated assets	0	0	0	0	0	0	118.55	119.17	118.55	119.17
Total assets	2218.54	2147.53	0	0	1420.68	1375.06	118.55	119.17	3755.77	3641.78
Segment liabilities	0	0	0	0	2689.01	2558.47	13.48	21.3	2682.48	2579.77
Unallocated liabilities	0	0	0	0	0	0	0	0	1073.28	1082.01
Total liabilities	0	0	0	0	2689.01	2558.47	21.3	21.3	3755.77	3641.78

Part B: Geographic Segments

The Bank operates only in Patna, District .and hence the reporting consists only of domestic segment



For The Tapindu Urban Co-operative Bank Ltd.

Anand
DIRECTOR

For, The Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager

1. Asset quality

a) Classification of advances and provisions held

	Standard		Non-Performing			Total Amt in Crore
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
Gross Standard Advances and NPAs						
Opening Balance	9.85	0	0	0.07	0.07	9.92
Add: Additions during the year	1.36					
Less: Reductions during the year*						
Closing balance	11.21	0	0	0.04	0.04	11.25
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)						
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.024	0	0	0.04		
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	0.028			0.04		
Net NPAs						
Opening Balance		0.07				
Add: Fresh additions during the year		0.03				
Less: Reductions during the year						
Closing Balance		0.04				
e) Ratios (in per cent)	Current Year	Previous Year				
Gross NPA to Gross Advances	0.39%	0.66%				
Net NPA to Net Advances	0	0				
Provision coverage ratio	100	100				

For, The Tapindu Urban Co-operative Bank Ltd.

 General Manager



For The Tapindu Urban Co-operative Bank Ltd.


 DIRECTOR

b) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances
i)	Priority Sector¹						
a)	Agriculture and allied activities:						
b)	Advances to industries sector eligible as priority sector lending						
c)	Services	7.38	0.04	0.54%	7.47	0.07	0.93%
d)	Personal loans						
	Subtotal (i)						
ii)	Non-priority Sector						
a)	Agriculture and allied activities:						
b)	Industry						
c)	Services	3.87			2.45		
d)	Personal loans						
	Sub-total (ii)						
	Total (i + ii)	11.25	0.04	0.54%	9.92	0.07%	0.93%

*Banks shall also disclose in the format above, sub-sectors where the outstanding advances exceeds 10 percent of the outstanding total advances to that sector. For instance, if a bank's outstanding advances to the mining industry exceed 10 percent of the outstanding total advances to 'Industry' sector it shall disclose details of its outstanding advances to mining separately in the format above under the 'Industry' sector.

For The Tapindu Urban Co-operative Bank Ltd.

Amul
DIRECTOR



For The Tapindu Urban Co-operative Bank Ltd.

Amul
General Manager

FIXED ASSETS & DEPRECIATION CHART FOR THE YEAR ENDED 31ST MARCH 2024

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%	107610.19	0.00	0.00	0.00	0.00	107610.19	10761.00	96849.19
Sign Board	10%	2227.00	0.00	0.00	0.00	0.00	2227.00	223.00	2004.00
Elect Installations	10%	13202.50	0.00	0.00	0.00	0.00	13202.50	1320.50	11882.50
Fan	10%	1679.25	0.00	0.00	0.00	0.00	1679.25	168.00	1511.25
Water Fitter	10%	9853.82	0.00	0.00	0.00	0.00	9853.82	985.00	8868.82
Godrej Cabinet	10%	26440.00	0.00	0.00	0.00	0.00	26440.00	2644.00	23796.00
TOTAL (A)		161012.76	0.00	0.00	0.00	0.00	161012.76	16101.00	144911.76
BLOCK "B" (WDV)									
Water Cooler	15%	2132.00	0.00	0.00	0.00	0.00	2132.00	320.00	1812.00
Fire Extinguisher	15%	657.00	0.00	0.00	0.00	0.00	657.00	99.00	558.00
FAX	15%	325.00	0.00	0.00	0.00	0.00	325.00	49.00	276.00
CC Camera	15%	14451.00	29661.00	0.00	29661.00	0.00	44112.00	6617.00	37495.00
Note Counting Machine	15%	102655.00	0.00	0.00	0.00	0.00	102655.00	15398.00	87257.00
Security Alarm	15%	3278.00	0.00	0.00	0.00	0.00	3278.00	492.00	2786.00
AC	15%	19949.60	0.00	0.00	0.00	0.00	19949.60	2992.00	16957.60
TOTAL (B)		143447.60	29661.00	0.00	29661.00	0.00	173108.60	25967.00	147141.60
BLOCK "C" (STRAIGHT LINE)									
Scanner 4200(1617)	33.33%	11016.85	0.00	44214.00	44214.00	0.00	55230.85	18386.00	36844.85
Printer Firewall ?	33.33%	16334.00	0.00	0.00	0.00	0.00	16334.00	16334.00	0.00
Printer	33.33%	0.00	0.00	21017.00	21017.00	0.00	21017.00	3503.00	17514.00
Computer	33.33%	11158.58	0.00	0.00	0.00	0.00	11158.58	11158.58	0.00
Monitor(3559.32 : 2021)	33.33%	4294.00	0.00	0.00	0.00	0.00	4294.00	2147.00	2147.00
Battery	33.33%	17733.00	0.00	0.00	0.00	0.00	17733.00	8867.00	8866.00
TOTAL (C)		60536.43	0.00	65231.00	65231.00	0.00	125767.43	60395.58	65371.85
TOTAL (A+B+C)		364996.79	29661.00	65231.00	94892.00	0.00	459888.79	102463.58	357425.21

Place : Patna

Dated : 27.06.2024

For The Tapindu Urban Co-operative Bank Ltd.

Anand
DIRECTOR



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

Rajendra Prasad

CA PUJA PRASAD
Partner
Membership No. 313478
UDIN:24313478BKBLXJ6650

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

THE TAPINDU URBAN CO-OPERATIVE BANK LTD.
Risk Weights for 31-03-2024 of CRAR

Assets Items	Risk %	Amount	Risk Value
Cash Balance	0.00	35,70,499.00	-
Balance in current account with Banks	20.00	2,60,25,477.37	52,05,095.00
Investment in Govt.Security	2.50	17,85,06,130.00	44,62,653.00
Investment with BSCB	20.00	-	-
Investment/ FDR with Other Banks	102.50	2,76,47,515.00	2,83,38,703.00
Mutual Fund	102.50	1,55,00,000.00	1,58,87,500.00
Housing Loan	50.00	2,21,00,814.00	1,10,50,407.00
Staff Loan	20.00	24,14,966.00	4,82,993.00
Personal Loan	125.00	32,07,364.00	40,09,205.00
Consumer Loan	125.00	-	-
Loan against FDR/NSC/ Lic	0.00	3,33,78,152.00	-
Loan against security	50.00	-	-
Other loan	100.00	5,13,71,884.37	5,13,71,884.00
Premises Furniture and Fixture	100.00	3,57,425.21	3,57,425.00
Interest Receivable	20.00	68,48,774.74	13,69,755.00
Other	100.00	44,03,094.68	44,03,095.00
Guarantee	100.00	-	0.00
Total (A)		375332096.37	126938715.00

Tier I		Net Worth
Capital	1,71,66,400.00	1,71,66,400.00
Reserve	8,28,96,606.00	8,28,96,606.00
Investment fluctuation fund	-7,39,716.00	-7,39,716.00
Common Goods Funds	-31,60,707.00	-31,60,707.00
Devidend Equaliation Fund	-45,66,981.00	-45,66,981.00
Cooperative movement fund	-18,96,424.00	-18,96,424.00
	8,96,99,178.00	8,96,99,178.00

Tier II		
Prov.on Stadar Assets	2,80,089.00	2,80,089.00
Investment Fluctuation Fund	7,39,716.00	7,39,716.00
Total (B) = (Tier I+ Tier II)	9,07,18,983.00	9,07,18,983.00

CRAR % (B/A X 100%) **71.47**

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

Place: Patna
Dated :27.06.2024



Puja Prasad
CA PUJA PRASAD
Partner
Membership No. 313478
UDIN:24313478BKBLXJ6650

For The Tapindu Urban Co-operative Bank Ltd.

Anshu
DIRECTOR

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

The Tapindu Urban Co-operative Bank Ltd, Patna
Statement of Investments in Securities as on 31.03.2024

We confirm that the Bank has invested in the following Securities and are holding the under noted securities as on 31.03.2024

Govt. Securities in CSGL A/c with Axis Bank, Patna

		Book Value	Face Value	Maturity
<u>Investment Portfolio under Held to Maturity (HTM) Categories for SLR Purpose:</u>				
8.24 GOI 2027	31.03.2010	12000000.00	12355296.00	15.02.2027
7.38% AP SGS 2035	02.06.2023	40000000.00	39817760.00	31.05.2035
TOTAL		52000000.00	52173056.00	

Investment Portfolio under Available for Sale (AFS) Categories:

364Days Treasury Bill	26.07.2023	18726360.00	20000000.00	25.07.2024
364Days Treasury Bill	19.04.2023	28055490.00	30000000.00	18.04.2024
364Days Treasury Bill	26.04.2023	28058100.00	30000000.00	25.04.2024
91Days Treasury Bill	20.03.2024	19666180.00	20000000.00	20.06.2024
7.59 % KA SDL 2027	11.04.2017	10000000.00	10065979.00	29.03.2027
8.28 GOI 2027	11.09.2015	10000000.00	10361660.00	21.09.2027
8.07 % GUJARAT SDL 2025	12.04.2016	12000000.00	12095892.00	11.03.2025
TOTAL		126506130.00	132523531.00	

Investment Portfolio under Held for Trading (HFT) Categories:

NIL

Other Investment

Mutual Fund (Debt Fund)	15500000.00	15761711.00
Total Investment	194006130.00	200458298.00

Mutual Fund of Rs. 4000000/- has been redeemed and Rs. 15500000/- is re-invested during the quarter.

We confirm that all transaction in Securities during the quarter have been done in compliance with the RBI guidelines.

PLACE: Patna
 DATE : 27.06.2024



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

Signature of CA Puja Prasad

CA PUJA PRASAD
 Partner
 Membership No. 313478
 UDIN:24313478BKBLXL1964

For The Tapindu Urban Co-operative Bank Ltd.

Signature of Director
 DIRECTOR

For The Tapindu Urban Co-operative Bank Ltd.

Signature of General Manager
 General Manager

The Tapindu Urban Co-operative Bank Ltd, Patna
Statement of Investments in Bank Deposits as on 31.03.2024

We confirm that our Bank has invested in the following Bank Deposits and are holding the under noted Bank Deposits as on 31.03.2024

INVESTMENT IN BANK DEPOSITS

<u>Name of Bank</u>	<u>FDR No.</u>	<u>Issue Date</u>	<u>Face Value</u>	<u>Intt. %</u>	<u>Mat. Date</u>
Utkarsh Small Finance Bank	1353030000000600	26.04.2023	5000000.00	8.25	26.03.2025
			5000000.00		
Jana Small Finance Bank	4507030012291373	27.04.2023	10000000.00	8.50	08.09.2024
			10000000.00		
Ujjivan Small Finance Bank	3374205268	23.08.2023	5000000.00	8.25	23.08.2024
			5000000.00		
HDFC Bank	50300581838368	31.12.2023	6647515.00	7.00	01.01.2026
	50300940878370	13.02.2024	500000.00	7.00	14.03.2026
	50300487670126	07.01.2024	500000.00	5.00	07.01.2025
			7647515.00		
Total			27647515.00		

We confirm that all transaction in Bank Deposits during the quarter have been done in compliance with the RBI guidelines.

MANAGER (O)

GM

We confirm that the Tapindu Urban Co-operative Bank Limited is holding above Bank Deposits as on 31.03.2024.

For A CHAUDHARY & CO.
Chartered Accountants
Firm Registration No. 527702E

Puja Prasad

CA PUJA PRASAD
Partner

Membership No. 313478
UDIN-24313478BKBLXK5587

PLACE: Patna
DATE : 27.06.2024



For The Tapindu Urban Co-operative Bank Ltd.

Amola
DIRECTOR

For, The Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager

Dear Sir/Madam,

The data for Priority Sector Lending for four quarters of FY 2023-24 for the bank is as under:

Name of the bank: The Tapindu Urban Co-operative Bank Ltd
Bank Code: 8557801
Address: Arunachal Bhawan , New Dakbunglow road, Patna
Phone No: 0612-2234203
Email id: ho@tucbl.in

(All Amounts in Actuals)

	ANBC/CEOBE* (Outstanding)	Overall Priority Sector (Loan Outstanding)	Micro Enterprises (Loan Outstanding)	Weaker Section (Loan Outstanding)			
Quarter 1 (June 30, 2023)	78387686.46	66047798.00	10765518.32	18660310.76	84.26	13.73	23.81
Quarter 2 (September 30, 2023)	81012200.00	65007465.00	10635639.00	17985539.00	80.24	13.13	22.20
Quarter 3 (December 31, 2023)	85487624.00	75616719.47	11696228.58	18743988.71	88.45	13.68	21.93
Quarter 4 (March 31, 2024)	99198608.00	73785719.78	11155606.53	20523186.53	74.38	11.25	20.69

*(ANBC/CEOBE as applicable on the corresponding date of the preceding year viz. PSL targets for FY 2023-24 will be linked to ANBC/CEOBE (whichever is higher) of FY 2022-23)

Declaration:

- 1) The PSL data as given in the above table has been verified and found correct.
- 2) The PSL data being submitted has been verified as per the indicative checklist for aiding data submission which was provided to us by RBI.

(Signature and stamp above)



For The Tapindu Urban Co-operative Bank Ltd.

Amol
DIRECTOR

For, The Tapindu Urban Co-operative Bank Ltd.

RAT
General Manager

The Tapindu Urban Co-operative Bank Ltd. Patna
Statement of AIM (Residual Maturity) as on 22.03.2024

<u>Particular</u>	<u>1 to 14 Days</u>	<u>15 to 28 Days</u>	<u>29 Days & upto 3 Months</u>	<u>Over 3 months & up to 6 mths.</u>	<u>Over 6 mths & up to 1 Yrs</u>	<u>Over 1 yrs & up to 3</u>	<u>Over 3 yrs & up to 5</u>	<u>Over 5 Yrs</u>	<u>Total</u>
1.Capital								17166.4	17166.4
2.Reserve & Surplus								82727.91	82727.91
3.Deposits	29063.57	10308.78	12304.59	43733.12	27551.39	103383.65	26364.13	522.01	253231.24
(i) Current Deposits	8836.70	0.00	0	0.00	0	20618.97	0.00	0	29455.67
(ii) Savings Bank Deposits	6307.03	0.00	0.00	0.00	0.00	56763.24	0.00	0.00	63070.27
(iii) Term Deposits	13919.84	10308.78	12304.59	43733.12	27551.39	26001.44	26364.13	522.01	160705.3
4.Borrowings									
(i) Call and short Notice									
(ii) Inter Bank (Term)									
(iii) Others									
5.Other Liabilities & Provisions	4224.72	0.00	0	0.00	0.00	0	0	4965.61	9190.33
(i) Bill Payable	677.91	0.00		0		0			677.91

For The Tapindu Urban Co-operative Bank Ltd.

Anand
DIRECTOR



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

Particular	1 to 14 Days	15 to 28 Days	29 Days & upto 3 Months	Over 3 months & up to 6 mths.	Over 6 mths & up to 1 Yrs	Over 1 yrs & up to 3	Over 3 yrs & up to 5	Over 5 Yrs	Total
INFLOWS									
1.Cash	5353.97								5353.97
2.Balance with RBI									
3.Balance with other Banks									
(i) Current account	5393.19	0.00	0.00	0.00	0.00	0.00	12584.12		17977.31
4.Investments	46513.17	21886.36	29000.53	40300	24840.00	0.00		56113.59	218653.65
5.Advances									
(i) Cash credit & overdraft	925.26						27826.73		28751.99
(ii) Term Loan	3117.12	1280.79	2945.23	3846.12	11587.95	13351.01	23123.63	22425.12	81676.97
(iii) Bill Purchase	0.00	0.00							0.00
6.Fixed Assets							0	459.89	459.89
8.Others Assets				5001.42		0		0	5001.42
9.Interest receivable					0	4440.68			4440.68
B. TOTAL INFLOWS	61302.71	23167.15	31945.76	49147.54	36427.95	45618.42	35707.75	78998.6	362315.88
C.Mismatch (B-A)	28014.42	12858.37	19641.17	5414.42	8876.56	-57765.23	9343.62	-26383.33	0
D.Curnulative Mismatch									
E.C as % to A	84	125	60		32	-56	35	-25	



For The Tapinda Urban Co-operative Bank Ltd.

Amola
DIRECTOR

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

The Tapindu Urban Co-operative Bank Ltd. Patna

Statement of ALM (Residual Maturity) as on 22.03.2024

Statement of ALM (Interest Rate Sensitivity) as on 22.03.24

<u>Particular</u>	<u>Up to 3 Months</u>	<u>Over 3 months</u> <u>& up to 6 mths.</u>	<u>Over 6 mths</u> <u>& up to 1 Yrs</u>	<u>Over 1 yrs</u> <u>& up to 3</u>	<u>Over 3 yrs</u> <u>& up to 5</u>	<u>Over 5 Yrs</u>	<u>Non Sensitive</u>	<u>Total</u>
1.Capital							17166.4	17166.4
2.Reserve & Surplus							82727.91	82727.91
3.Deposits	42840.24	43733.12	27551.39	26001.44	26364.13	57285.25	29455.67	253231.24
(i) Current Deposits	0.00	0.00	0	0.00	0	0.00	29455.67	29455.67
(ii) Savings Bank Deposits	6307.03	0.00	0.00	0.00	0.00	56763.24	0.00	63070.27
(iii) Term Deposits	36533.21	43733.12	27551.39	26001.44	26364.13	522.01	0.00	160705.3
4.Borrowings								
(i) Call and short Notice								
(ii) Inter Bank (Term)								
(iii) Others								
5.Other Liabilities & Provisions	0.00	0.00	0	0.00	0.00	0	9190.33	9190.33
(i) Bill Payable	0.00	0.00		0		0	677.91	677.91



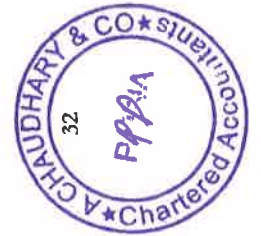
For The Tapindu Urban Co-operative Bank Ltd.

Amulya
DIRECTOR

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

Patna, Bihar

<u>Particular</u>	<u>Up to 3 Months</u>	<u>Over 3 months & up to 6 mths.</u>	<u>Over 6 mths & up to 1 Yrs</u>	<u>Over 1 yrs & up to 3</u>	<u>Over 3 yrs & up to 5</u>	<u>Over 5 Yrs</u>	<u>Non Sensitive</u>	<u>Total</u>
INFLOWS								
1.Cash	0						5353.97	5353.97
2.Balance with RBI								
3.Balance with other Banks								
(i) Current account	0.00	0.00	0.00	0.00	0.00	0.00	17977.31	17977.31
4.Investments	97399.53	40300.53	24840.00	0.00	56113.59	0.00	218653.65	218653.65
5.Advances								
(i) Cash credit & overdraft	0						925.26	28751.99
(ii) Term Loan	7343.14	3846.12	11587.95	13351.01	23123.63	22425.12	0	81676.97
(iii) Bill Purchase	0.00	0.00						0.00
6.Fixed Assets							459.89	459.89
8.Others Assets						0	5001.42	5001.42
9.Interest receivable					0		4440.68	4440.68
B.TOTAL INFLOWS	104742.67	44146.65	36427.95	13351.01	23123.63	106365.44	34158.53	362315.88
C.Mismatch (B-A)	61902.43	413.53	8876.56	-12650.43	-3240.5	49080.19	-104381.78	0
D.Cumulative Mismatch								
E.C as % to A	144	1		-49	-12	86	-75	



For, The Tapindu Urban Co-operative Bank Ltd.

DIRECTOR

For, The Tapindu Urban Co-operative Bank

General Manager

THE TAPINDU URBAN CO-OPERATIVE BANK LTD. PATNA

Register Showing Daily Position of CRR /Liquid Assets March 2024

	1	2	3	4	5	6	7	8	9	10	11
Credit CC Deposits	1383.74	1379	1379	112.36	112.33	1376	1376	1375	1376	1376	1365.39
TOD	0	0	0	0	0	0	0	0	0	0	0
Current Account	36840.5	35810.75	35810.75	35810.75	36111.89	36480.73	36441.3	28961.79	28961.79	28961.79	29333.09
	38224.24	37189.75	37189.75	35923.11	36224.22	37856.73	37817.30	30336.79	30337.79	30337.79	30698.48
Saving Deposits	64551.17	62163.29	62163.29	62163.29	62455.73	62471.03	62096.24	71185.5	71185.5	71185.5	66777.22
Bankers Cheques	331.89	410.26	410.26	410.26	410.26	1059.74	1059.44	1059.74	1059.74	1059.74	1064.74
Rupay Card Amt											
Sundry Credits	65.27	12.51	12.51	12.51	12.51	15.95	15.95	15.95	15.95	15.95	15.95
Total Demand Deposit	103172.57	99775.81	99775.81	98509.17	99102.72	101403.51	100988.93	102597.98	102598.98	102598.98	98556.39
TIME DEPOSIT											
FDR General	29321.29	29321.29	29321.29	29321.29	29321.29	29321.29	29321.29	29321.29	29321.29	29321.29	29321.29
DDP Deposits	65761.36	65780.36	65780.36	65718.43	65870.43	65874.71	65874.7	65874.71	65874.71	65874.71	65874.71
others GST	591.24	591.24	591.24	495.2	495.22	495.42	495.55	495.56	495.56	495.56	495.64
Recurring Deposit	5271.02	5271.02	5271.02	5271.02	5276.01	5276.32	5286.32	5286.32	5286.32	5286.32	5309.11
RJY Deposits	31592.09	31813.09	31813.09	31813.09	31318.5	31699.51	31186.26	31137.83	31137.83	31137.83	30903.99
Total Time Deposits	132537.00	132777.00	132777.00	132619.03	132281.45	132667.25	132164.12	132115.71	132115.71	132115.71	131904.74
Guarantee against FDR											
Net Time Deposit	132537.00	132777.00	132777.00	132619.03	132281.45	132667.25	132164.12	132115.71	132115.71	132115.71	131904.74
TOTAL TIME & DEMAND	235709.57	232552.81	232552.81	231128.20	231384.17	234070.76	233153.05	234713.69	234714.69	234714.69	230461.13
ASSETS	227264.19							227264.19	222591.74		
Cash in hand	4379.86	4690.07	4690.07	4690.08	4494.08	5159.93	4897.48	4708.12	4708.12	4708.12	5398.27
UCO Bank C/A	13617.25	13230.48	13230.48	13230.48	12953.87	12842.95	12375.9	14210.22	14210.22	14210.22	14055.27
BSCB A/c											
Total	18497.11	17920.55	17920.55	17920.56	17447.95	18002.94	17273.38	18918.34	18918.34	18918.34	19453.54
CRR 4.50 % (from 21.05.22	10226.89	10226.89	10226.89	10226.89	10226.89	10226.89	10226.89	10226.89	10016.63	10016.63	10016.63
Difference	8270.22	7693.66	7693.66	7693.67	7221.06	7776.05	7046.49	8691.45	8901.71	8901.71	9436.91
Liquid Assets											
Surplus Cash Reserve	8270.22	7693.66	7693.66	7693.67	7221.06	7776.05	7046.49	8691.45	8901.71	8901.71	9436.91
Govt. Securities	158339.95	158839.95	158839.95	158839.95	158839.95	158839.95	158839.95	158839.95	158839.95	158839.95	158839.95
Co-op. FDR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UCO BANK FDR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	167110.17	166533.61	166533.61	166533.62	166061.01	166616.00	165886.44	167531.40	167741.66	167741.66	168276.86
Liquid Assets 18 %	40307.55	40907.55	40907.55	40907.55	40907.55	40907.55	40907.55	40907.55	40066.51	40066.51	40066.51
Difference	126202.62	125626.06	125626.06	125626.07	125153.46	125708.45	124978.89	126623.85	127675.15	127675.15	128210.35

For The Tapindu Urban Co-operative Bank Ltd.

Amol
DIRECTOR



For, The Tapindu Urban Co-operative Bank
[Signature]
General Man

	23	24	25	26	27	28	29	30	31
Credit CC Deposits	1309.22	1309.22	1309.22	1309.22	1309.22	1309.22	1309.22	1284.07	1279.81
TOD	0	0	0	0	0	0	0	0	0
Current Account	28131.43	28106.37	27720.23	27720.23	27720.23	29769.04	29769.04	34010.48	34044.47
	29440.65	29415.59	29029.45	29029.45	29029.45	31078.26	31078.26	35294.55	35324.28
Saving Deposits	62863.03	62724.54	62465.6	62465.6	62465.6	63237.77	63237.77	63175.58	63259.05
Bankers Cheques	576.19	576.19	361.19	361.19	361.19	361.19	361.19	361.19	361.19
Rupay Card Amt	101.72	101.72	101.73	101.72	101.72	0	0	0	0
Sundry Credits	18.02	18.02	19.98	19.98	19.98	21.78	21.78	63.44	294.75
Total Demand Deposit	92999.61	92836.06	91977.95	91977.94	91977.94	94699.00	94699.00	98394.76	99239.27
TIME DEPOSIT									
FDR General	38162.02	38162.02	38162.02	38162.02	38162.02	43162.02	43162.02	43162.02	43329.02
DDP Deposits	65647.03	65647.03	65649.41	65649.41	65649.41	65591.83	65591.83	65592.26	66643.54
others GiST	496.53	496.53	496.53	496.53	496.53	496.59	496.59	564.26	576.95
Recurring Deposit	5379.09	5379.09	5379.09	5379.09	5379.09	5379.09	5379.09	5387.09	5477.54
RJY Deposits	32215.54	32215.54	32424.89	32424.89	34907.5	32643.79	32643.79	33361.72	33407.3
Total Time Deposites	141900.21	141900.21	142111.94	142111.94	144594.55	147273.32	147273.32	148067.35	149434.35
Guarantee against FDR									
Net Time Deposit	141900.21	141900.21	142111.94	142111.94	144594.55	147273.32	147273.32	148067.35	149434.35
TOTAL TIME & DEMAND	234899.82	234736.27	234089.89	234089.88	236572.49	241971.32	241972.32	246962.11	248673.62
ASSETS	234713.69								234713.69
Cash in hand	5353.97	5353.97	5687.52	5687.52	5687.52	5064.14	5064.14	4560.2	3570.5
UCO Bank C/A	11668.76	11668.76	10825.12	10825.12	10825.12	14092.45	14092.45	14395.03	15995.03
BSCB A/c									
Total	17022.73	17022.73	16512.64	16512.64	16512.64	19156.59	19156.59	19555.23	19565.53
CRR 4.50 % (from 21.05.22)	10562.12	10562.12	10562.12	10562.12	10562.12	10562.12	10562.12	10562.12	10562.12
Difference	6460.61	6460.61	5950.52	5950.52	5950.52	8594.47	8594.47	8393.11	9003.41
Liquid Assets	6460.61	6460.61	5950.52	5950.52	5950.52	8594.47	8594.47	8393.11	9003.41
Surplus Cash Reserve	178506.13	178506.13	178506.13	178506.13	178506.13	178506.13	178506.13	178506.13	178506.13
Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Co-op.FDR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UCO BANK FDR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	184966.74	184966.74	184456.65	184456.65	184456.65	187100.60	187100.60	187499.24	187509.54
Liquid Assets 18 %	42248.46	42248.46	42248.46	42248.46	42248.46	42248.46	42248.46	42248.46	42248.46
Difference	142718.28	142718.28	142208.19	142208.19	142208.19	144852.14	144852.14	145250.78	145261.08



For The Tapiada Urban Co-operative Bank Ltd.
Anandha
 DIRECTOR

For The Tapiada Urban Co-operative Bank Ltd.
[Signature]
 General Manag

THE TAPINDU URBAN COOPERATIVE BANK LIMITED

FINANCIAL YEAR 2023-24

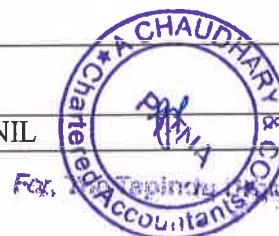
LFAR 1

LONG FORM AUDIT REPORT [LFAR] TO MANAGEMENT

	I. ASSETS	
	1. Cash	
(a)	Does the system ensure that cash maintained is in effective joint custody of two or more officials, as per the instructions of the controlling authorities of the bank?	Yes, The following persons are the custodian of Cash: 1. Mr. Manoj Kumar, Cashier 2. Mr. Sheoraj Kumar Sonu, Manager (o) 3. Mr. Arjun Kumar Singh, Manager (c) (Master key custodian is changed at an interval of 15 days.)
(b)	Have the cash balances at the branch/ATMs been checked at periodic intervals as per the procedure prescribed by the controlling authorities of the bank?	Yes, Cash balance at Bank is checked on periodic basis. Bank has no ATM therefore no requirement of verification of cash at ATM.
(c)	(i) Does the branch generally maintain / carry cash balances, which vary significantly from the limits fixed by the controlling authorities of the bank?	The bank is single unit bank. The bank hold cash well within the limit i.e. within Rs.60,00,000/- (Rupees Sixty Lakh only)
	(ii) Does the figure of the balance in the branch books in respect of cash with its ATM(s) tally with the amounts of balances with the respective ATMs, based on the year end scrolls generated by the ATMs? If there is any difference, same should be reported.	Not applicable. (No ATM of The Bank)
(d)	Whether the insurance cover available with the branch adequately meets the requirement to cover the cash-in hand and cash-in transit?	Yes. The bank hold Insurance cover of Rs.60,00,000/- (Sixty Lakh) for Cash in Hand and Insurance cover of Rs 40,00,000/- (Forty Lakh) for cash-in-transit
	2. Balances with Reserve Bank of India, State Bank of India and other banks (For branches with Treasury Operations)	
(a)	Were balance confirmation certificates obtained in respect of outstanding balances as at the year-end and whether the aforesaid balances have been reconciled? The nature and extent of differences should be reported.	Yes, balances have been reconciled.
(b)	Observations on the reconciliation statements may be reported in the following manner:	
(l)	Cash transactions remaining un-responded (give details)	NIL

For The Tapindu Urban Co-operative Bank Ltd.

Anmol
DIRECTOR



For, Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

(ii)	Revenue items requiring adjustments / write-off (give details)	NIL
(iii)	Other credit and debit entries originated in the statements provided by RBI/other banks, remaining un-responded for more than 15 days:	NIL
(iv)	Where the branch maintains an account with RBI, the following additional matter may be reported: Entries originated prior to, but communicated / recorded after the year end in relation to currency chest operations at the branch/other link branches, involving deposits into/withdrawals from the currency chest attached to such branches (Give details)	No account with RBI and currency chest.
(c)	In case, any matter deserves special attention of the management, the same may be reported.	NIL
3. Money at Call and Short Notice		
(a)	Has the branch kept money-at-call and short notice during the year?	NIL
(b)	Has the year-end balance been duly confirmed and reconciled?	NIL
(c)	Has interest accrued up to the year-end been properly recorded?	NIL
(d)	Whether instructions/guidelines, if any, laid down by the controlling authorities of the bank have been complied with?	NIL
4. Investments (for branches outside India)		
(a)	In respect of purchase and sale of investments, has the branch acted within its delegated authority, having regard to the instructions/ guidelines in this behalf issued by the controlling authorities of the bank?	YES
(b)	Have the investments held by the branch whether on its own account or on behalf of the Head Office/other branches been made available for physical verification? Where the investments are not in the possession of the branch, whether evidences with regard to their physical verification have been produced?	No. The bank is single unit bank All the investments are held at its Single Office. Physical verification of investment in possession of the Bank has been done.
(c)	Is the mode of valuation of investments in accordance with the RBI guidelines or the norms prescribed by the relevant regulatory authority of the country in which the branch is located whichever are more stringent?	Yes. However 5 % norm in case of deposits with a single bank and 20% norm with multiple banks is generally adhered, but on test check basis, For the period under consideration we have observed that Prudential Interbank (gross) Exposure Limit as on 31.03.2024 is 20.98%, whereas single bank



THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

		deposit which need to be up to 5%, we have found that in HDFC Bank it is 5.65%, and in the UCO bank it is 6.25%. however as per the explanation provided to us the ceiling both gross & individual has been marginally breached due to late receipt of funds in the a/c maintained either for RTGS transactions or for the maintenance of CRA through which clearing cheques are also routed.
(d)	Whether there are any matured or overdue investments which have not been encashed and / or have not been serviced? If so, give details?	NIL
5.	Advances	
	General Instructions	
	(i) The answers to the following questions may be based on the auditor's examination of all large advances. For this purpose, large advances are those in respect of which the outstanding amount is in excess of 10% of outstanding aggregate balance of fund based and non-fund based advances of the branch or Rs.10 crores, whichever is less. Care- For all accounts above the threshold, the transaction audit/account specific details to be seen and commented, whereas below the threshold, the process needs to be checked and commented upon. Comments of the branch auditor on advances with significant adverse features, which might need the attention of the management / Statutory Central Auditors, should be appended to the LFAR.	
	(ii) The critical comments based on the review of the above and other test check should be given in respective paragraphs as given in LFAR given below.	
(a)	<i>List of accounts examined for audit</i>	

Account No.	Account Name	Balance as at year end – Funded (In Rs.)	Balance as at year end – Non-funded (In Rs.)	Total (In Rs.)
010200018501	IHA RIYA SALES	11,51,021.74	-	11,51,021.74
010200018801	SANSKAR EDUCATION	27,65,249.00	-	27,65,249.00

For The Tapindu Urban Co-operative Bank Ltd.

Anolo
DIRECTOR



THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

AIDS				
010700013201	GYAN MANI	36,29,152.20	-	36,29,152.20
010400078901	VISHAL SINGH	1,13,49,958.00	-	1,13,49,958.00
011900007001	GKBPS LOGISTICS LLP	77,73,565.00	-	77,73,565.00
011900007101	GKBPS LOGISTICS LLP	35,57,418.00	-	35,57,418.00
010700013701	RITU VERMA	37,16,165.00	-	37,16,165.00
TOTAL		3,39,42,528.94		3,39,42,528.94
TOTAL OUTSTANDING OF THE BRANCH		11,24,73,180.37	-	11,24,73,180.37
PERCENTAGE EXAMINED		30.18%		30.18%

(b)	Credit Appraisal	
(i)	In your opinion, has the branch generally complied with the procedures / instructions of the controlling authorities of the bank regarding loan applications, preparation of proposals for grant/ renewal of advances, enhancement of limits, etc., including adequate appraisal documentation in respect thereof. What, in your opinion, are the major shortcomings in credit appraisal, etc?	<p>On the basis of test check we are of the opinion that bank generally complied with the procedures/instructions of the controlling authorities of the Bank, except in the case of SRI SAI ENTERPRISES (CC)- 010200018101, Renewal was done on 09.10.2023, on the basis of old valuation report which was done on 30.05.2019, however on 13.12.2023, Fresh valuation was done by BHARTIA & ASSOCIATES, which turned out to be sufficient i.e. Rs 54,00,000/-</p> <p>And in case of MANAV MARKETING (CC-010200011901), Valuation Report of Collateral security was very old (12.04.2018) on which CC was Renewed.</p> <p>As per the general practices valuation should be done on every 3 years, subject to satisfactory performance on annual review.</p>
(ii)	Have you come across cases of quick mortality in accounts, where the facility became non-performing within a period of 12 months from the date of first sanction? Details of such accounts may be provided in following manner:- <ul style="list-style-type: none"> • Account No. • Account Name • Balance as at year end 	On the test check based examination, we have not come across instances of quick mortality.
(iii)	Whether in borrowal accounts the applicable interest rate is correctly fed into the system?	Yes, as per our observations on sample basis, applicable interest rates are correctly fed into the system Except in the case of MANAV MARKETING (CC-010200011901) where it was found that on sanction letter interest was 10%, whereas in the System it was 15%, which was rectified immediately during the audit.
(iv)	Whether the interest rate is reviewed periodically as per the	Yes, as per our observations on sample basis, the interest rate is reviewed periodically as per the guidelines

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

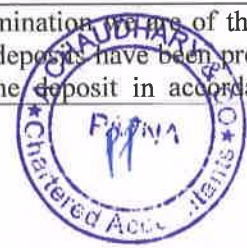
FINANCIAL YEAR 2023-24

	guidelines applicable to floating rate loans linked to MCLR / EBLR (External Benchmark Lending Rate)?	applicable to floating rate loans linked to MCLR / EBLR.
(v)	Have you come across cases of frequent renewal / rollover of short-term loans? If yes, give the details of such accounts.	No such case observed.
(vi)	Whether correct and valid credit rating, if available, of the credit facilities of bank's borrowers from RBI accredited Credit Rating Agencies has been fed into the system?	Not obtained.
(c)	Sanctioning / Disbursement	
(i)	In the cases examined by you, have you come across instances of: (a) Credit facilities having been sanctioned beyond the delegated authority or limit fixed for the branch? (b) Are such cases promptly reported to higher authorities?	On the test check based examination, we have not come across instances of credit facilities having been sanctioned beyond the delegated authority or limit fixed for the bank. N.A
(ii)	Whether advances have been disbursed without complying with the terms and conditions of the sanction? If so, give details of such cases.	On the test check based examination, we have not come across instances where advances have been disbursed without complying with the terms and conditions of the sanction.
(iii)	Did the bank provide loans to companies for buy-back of shares/securities?	No, the bank hasn't provided any such loan.
(d)	Documentation	
	In the cases examined by you, have you come across instances of:	
(i)	Credit facilities released by the branch without execution of all the necessary documents? If so, give details of such cases.	No such cases found during our audit.
(ii)	Deficiencies in documentation, including non-registration of charges, Non-obtaining of guarantees, etc.? If so, give details of such cases.	No such cases found.
(iii)	Advances against lien of deposits have been granted	On test check based examination, we are of the opinion that advances against lien of deposits have been properly granted by marking a lien on the deposit in accordance with the

For, The Tapindu Urban Co-operative Bank Ltd.

General Manager

Anmol
DIRECTOR



THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	without marking a lien on the bank's deposit receipts and the related accounts in accordance with the guidelines of the controlling authorities of the bank.	guidelines of the controlling authorities of the Bank.
(e)	Review/Monitoring/Supervision	
(i)	Is the procedure laid down by the controlling authorities of the bank, for periodic review of advances, including periodic balance confirmation / acknowledgement of debts, followed by the branch? Provide analysis of the accounts overdue for review/renewal. What, in your opinion, are major shortcomings in monitoring, etc?	Yes.
	a) between 3 to 6 months, and	Nil
	b) over 6 months	Nil
(ii)	A) Are the stock/book debt statements and other periodic operational data and financial statements, etc., received regularly from the borrowers and duly scrutinized? Is suitable action taken on the basis of such scrutiny in appropriate cases? b) Is the DP properly computed? c) Whether the latest audited financial statements are obtained for accounts reviewed / renewed during the year?	Yes, Stock/book debt statements and other periodic operational data and financial statements, etc., received but we have observed specially in all the Cash credit facility provided by the bank, stock statement was not properly filled, opening stock, sales, purchase during the period, debtors & creditors details was missing, no supporting docs in any month was attached (FY-2023-24), bank need to considered the format provided by them & ensure that it should be properly filled. Also we have not found any inspection / verification report mentioned by loan disbursing authority. DP is also properly computed on the basis of statements received by the bank. On the test check basis we have found that Accounts are reviewed/renewed on the basis of latest financial statement.
(iii)	a) Whether there exists a system of obtaining reports on stock audits periodically? b) If so, whether the branch has complied with such system? c) Details of: <input type="checkbox"/> cases where stock audit was required but was not conducted <input type="checkbox"/> where stock audit was conducted but no action was	There is no such account having specified credit limit where stock audit is applicable. Therefore, no requirements to obtained stock audit report.



For The Tapindu Urban Co-operative Bank Ltd.

[Signature]
General Manager

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	taken on adverse features	
(iv)	Indicate the cases of advances to non-corporate entities with limits beyond that are set by the bank where the branch has not obtained the duly audited accounts of borrowers.	None.
(v)	Does the branch have on its record, a due diligence report in the form and manner required by the Reserve Bank of India in respect of advances under consortium and multiple banking arrangements. Give the list of accounts where such certificate/report is not obtained or not available on record. (In case, the branch is not the lead bank, copy of certificate/report should be obtained from lead bank for review and record)	Not Applicable
(vi)	Has the inspection or physical verification of securities charged to the bank been carried out by the branch as per the procedure laid down by the controlling authorities of the bank? Whether there is a substantial deterioration in value of security during financial year as per latest valuation report in comparison with earlier valuation report on record?	Post disbursal inspection /physical verification of borrower's primary security as well as collateral security are being invariably done. But no any comment point out about inspection / verification of property / stocks. However during the process of audit, we have found that there is no comment/ observation on the present quality of security being pledged/ mortgaged / hypothecated in the favour of bank by the inspecting officers. It is advisable to comment on current situation of the security in detail, so that sufficient assurance may be laid, in case the advances turn out to be doubtful / bad.
(vii)	In respect of advances examined by you, have you come across cases of deficiencies, including in value of securities and inspection thereof or any other adverse features such as frequent/ unauthorized overdrawn beyond limits, inadequate insurance coverage, etc.?	We have not found any case where values of securities are inadequate and no such cases where insurance coverage is not available or inadequate. However during the process of audit, we have found that there is no comment/ observation on the present quality of security being pledged/ mortgaged / hypothecated in the favour of bank by the inspecting officers. It is advisable to comment on current situation of the security in detail, so that sufficient assurance may be laid, in case the advances turn out to be doubtful / bad.
(viii)	Whether the branch has any red-flagged account? If yes, whether	No red-flagged account found during the audit.

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

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	any deviations were observed related to compliance of bank's policy related with Red Flag Accounts?	
(ix)	Comment on adverse features considered significant in top 5 standard large advances and which need management's attention.	No
(x)	In respect of leasing finance activities, has the branch complied with the guidelines issued by the controlling authorities of the bank relating to security creation, asset inspection, insurance, etc.? Has the branch complied with the accounting norms prescribed by the controlling authorities of the bank relating to such leasing activities?	The branch does not have leasing finance activities.
(f)	Asset Classification, Provisioning of Advances and Resolution of Stressed Assets	
(i)	<p>a) Has the branch identified and classified advances into standard / substandard / doubtful / loss assets through the computer system, without manual intervention?</p> <p>b) Is this identification & classification in line with the norms prescribed by the Reserve Bank of India</p> <p>c) Whether the branch is following the system of classifying the account into SMA-0, SMA-1, and SMA-2. Whether the auditor disagrees with the branch classification of advances into standard (Including SMA-0, SMA-1, and SMA-2) / sub-standard / doubtful / loss assets, the details of such advances with reasons should be given.</p>	<p>Yes.</p> <p>Yes.</p> <p>Yes, the branch is following the system of classifying the account into categorized SMA as prescribed by RBI.</p>

For The Tapindu Urban Co-operative Bank Ltd.

Anand
DIRECTOR



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

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	<p>d) Also indicate whether required changes have been incorporated/ suggested in the Memorandum of Changes.</p> <p>e) List the accounts (with outstanding in excess of Rs. 10.00 crore) which have either been downgraded or upgraded with regard to their classification as Non-Performing Asset or Standard Asset during the year and the reason thereof.</p> <p>f) Whether RBI guidelines on income recognition and provisioning have been followed</p>	<p>No changes required.</p> <p>There is no such account having outstanding limit exceeding Rs. 10 crore.</p> <p>Yes, RBI guidelines on income recognition and provisioning have been followed by Bank</p>
(ii)	<p>a) Whether the branch has reported accounts restructured or rephased during the year to Controlling Authority of the bank?</p> <p>b) Whether the RBI Guidelines for restructuring on all such cases have been followed.</p> <p>c) Whether the branch complies with the regulatory stance for resolution of stressed assets, including the compliance with board approved policies in this regard, tracking/reporting of defaults for resolution purposes among others?</p>	<p>As per our Test Check basis, No such Restructuring has been done during the Financial year 2023-24.</p> <p>Yes, the branch complies with the regulatory stance for resolution of stressed assets.</p>
(iii)	<p>a) Whether the up gradations in non-performing advances is in line with the norms of Reserve Bank of India</p> <p>b) Where the auditor disagrees with up gradation of accounts? If yes, give reasons thereof.</p>	<p>No Such case found.</p> <p>No.</p>
(iv)	<p>Have you come across cases where the relevant Controlling Authority of the bank has authorized legal action for recovery of advances or recalling of advances, but no</p>	<p>None.</p>

For The Tapindu Urban Co-operative Bank Ltd.

Anola
DIRECTOR



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

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	such action was taken by the branch? If so, give details of such cases.																												
(v)	Whether there are any accounts wherein process under IBC is mandated but not initiated by the branch? Whether there are any borrowers at the branch against whom the process of IBC is initiated by any of the creditors including bank? If yes, provide the list of such accounts and comment on the adequacy of provision made thereto?	No, there is no any such account.																											
(vi)	a) Have appropriate claims for credit guarantee (ECGC and others), if any, been duly lodged and settled? b) Give details of claims rejected? (As per the given table) c) Whether the rejection is appropriately considered while determining the provisioning requirements	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Number</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Claim at the beginning of the year</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Further claim lodged during the year</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Total A</td> <td></td> <td></td> </tr> <tr> <td>Amounts representing</td> <td></td> <td></td> </tr> <tr> <td>(i) Claims accepted/ settled</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>(ii) Claims rejected</td> <td></td> <td></td> </tr> <tr> <td>Total B</td> <td></td> <td></td> </tr> <tr> <td>Balance as at year end(A-B)</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>	Particulars	Number	Amount	Claim at the beginning of the year	Nil	Nil	Further claim lodged during the year	Nil	Nil	Total A			Amounts representing			(i) Claims accepted/ settled	Nil	Nil	(ii) Claims rejected			Total B			Balance as at year end(A-B)	Nil	Nil
		Particulars	Number	Amount																									
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		(ii) Claims rejected																											
Total B																													
Balance as at year end(A-B)	Nil	Nil																											
N.A																													
(vii)	In respect of non-performing assets, has the branch obtained valuation reports from approved valuers for the immovable's charged to the bank, once in three years, unless the circumstances warrant a shorter duration?	Not required, bank's NPA portfolio comprises of 19 small value J.L.G loan a/c with aggregate o/s of around Rs 4,37,586/-, such loan are secured by guarantee of other member of the group and no collateral security is there.																											
(viii)	In the cases examined by you, has the branch complied with the Recovery Policy prescribed by the controlling authorities of	Yes.																											

For The Tapindu Urban Co-operative Bank Ltd.

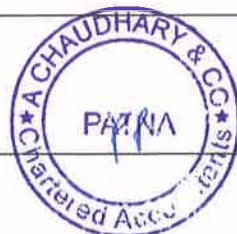
Anola
DIRECTOR



THE TAPINDU URBAN COOPERATIVE BANK LIMITED

FINANCIAL YEAR 2023-24

	the bank with respect to compromise/settlement and write-off cases? Details of the cases of compromise/settlement and write-off cases involving write-offs/waivers in excess of Rs. 50.00 lakhs may be given.													
(ix)	Is the branch prompt in ensuring execution of decrees obtained for recovery from the defaulting borrowers? Give Age-wise analysis of decrees obtained and pending execution.	Yes												
(x)	Whether in the cases concluded the recoveries have been properly appropriated against the principal / interest as per the policy of the bank?	All DRT cases have been closed by compromise during FY 2022-23, and full compromise amount in all cases have been received.												
(xi)	In cases where documents are held at centralized processing centres / office, whether the auditor has received the relevant documents as asked by them on test check basis and satisfied themselves. Report the exceptions, if any	Not Applicable												
(xii)	List the major deficiencies in credit review, monitoring and supervision.	Post disbursal inspection of security should be done regularly. Net worth certificate of borrower and guarantor from eligible professional should be obtained.												
(g)	Non-Fund Based facilities	Nil												
(i)	List of borrowers with details of LCs devolved or guarantees invoked during the year.	<table border="1"> <thead> <tr> <th>Sr. no.</th> <th>Invocation Date</th> <th>Party name</th> <th>Beneficiary name</th> <th>Amt</th> <th>Recovery Date</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. no.	Invocation Date	Party name	Beneficiary name	Amt	Recovery Date						
Sr. no.	Invocation Date	Party name	Beneficiary name	Amt	Recovery Date									
(ii)	List of borrowers where the LCs have been devolved or guarantees have been invoked but not paid with amount thereof.	<table border="1"> <thead> <tr> <th>Sr. no.</th> <th>Invocation Date</th> <th>Party name</th> <th>Beneficiary name</th> <th>Amt</th> <th>Reason for non-payment</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr. no.	Invocation Date	Party name	Beneficiary name	Amt	Reason for non-payment						
Sr. no.	Invocation Date	Party name	Beneficiary name	Amt	Reason for non-payment									
(iii)	List of instances where interchange ability between funds based and non-fund-based facilities was allowed	Nil												



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

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	subsequent to devolvement of LC / invocation of BG.	
6.	Other Assets	
(a)	Suspense Accounts/Sundry Assets	
(i)	Does the system of the bank ensure expeditious clearance of items debited to Suspense Account? Details of outstanding entries in excess of 90 days may be obtained from the branch and the reasons for delay in adjusting the entries may be ascertained. Does your scrutiny of the accounts under various sub-heads reveal balances, which in your opinion are not recoverable and would require a provision/write-off? If so, give details.	Yes
(ii)	Does your test check indicate any unusual items in these accounts? If so, report their nature and the amounts involved. Are there any intangible items under this head e.g. losses not provided / pending investigation?	None

II. LIABILITIES

1.	Deposits	
(a)	Does the bank have a system of identification of dormant/inoperative accounts and internal controls with regard to operations in such accounts? In the cases examined by you, have you come across instances where the guidelines laid down in this regard have not been	<p>Yes, bank has system of identification of dormant/inoperative accounts.</p> <p>On the test check basis we have not come across instances where the guidelines laid down in this regard have not been followed by bank.</p>

For The Tapindu Urban Co-operative Bank Ltd.

Amol
DIRECTOR

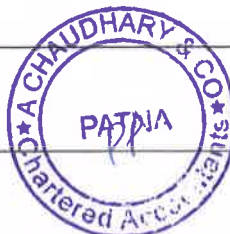


For, The Tapindu Urban Co-operative Bank Ltd.
[Signature]
General Manager

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	followed? If yes, give details thereof.									
(b)	After the balance sheet date and till the date of audit, whether there have been any unusual large movements (whether Increase or decrease) in the aggregate deposits held at the year-end? If so, obtain the clarifications from the branch and give your comments thereon.	No such cases found								
(c)	Whether the scheme of automatic renewal of deposits applies to FCNR (B) deposits? Where such deposits have been renewed, report whether the branch has satisfied itself as to the 'non-resident status' of the depositor and whether the renewal is made as per the applicable regulatory guidelines and the original receipts / soft copy have been dispatched.	Not Applicable								
(d)	Is the branch complying with the regulations on minimum balance requirement and levy of charges on non-maintenance of minimum balance in individual savings accounts?	Minimum balance requirements (of Rs. 100/-) is there, but there is no levy for not maintaining minimum balance.								
2.	Other Liabilities - Bills Payable, Sundry Deposits, etc.									
(a)	The number of items and the aggregate amount of old outstanding items pending for one year or more be obtained from the branch and reported under appropriate heads. Give details thereof.	<table border="1"> <thead> <tr> <th>Year</th> <th>Number of Items</th> <th>Amounts</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td colspan="4">Nil</td> </tr> </tbody> </table>	Year	Number of Items	Amounts	Remarks	Nil			
Year	Number of Items	Amounts	Remarks							
Nil										
(b)	Does your test check indicate any unusual items or material withdrawals or debits in these	None								



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

Anula
DIRECTOR

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	accounts? If so, give details thereof.	
3.	Contingent Liabilities	
	List of major items of the contingent liabilities (other than constituent's liabilities such as guarantees, letter of credit, acceptances, endorsements, etc.) not acknowledged by the branch?	None.

III. PROFIT AND LOSS ACCOUNT

(a)	Has the test checking of interest/discount/ commission/ fees etc. revealed excess/short credit of a material amount? If so, give details thereof.	No. Except in the case of MANAV MARKETING (CC-010200011901) where it was found that on sanction letter interest was 10%, whereas in the System it was 15%, Total Interest Of Rs 6851/- which was Excess Charged is adjusted & effect has been taken in the current Financial Year.
(b)	Has the branch complied with the Income Recognition norms prescribed by R.B.I.? (The Auditor may refer to the instructions of the controlling authorities of the bank regarding charging of interest on non-performing assets).	Yes, the branch complied with the Income Recognition norms prescribed by R.B.I.
(c)	Has the test check of interest on deposits revealed any excess/short debit of material amount? If so, give details thereof.	No.
(d)	Does the bank have a system of estimating and providing interest accrued on overdue/matured/ unpaid/unclaimed term deposits including in respect of deceased depositors?	In our test check basis, we have observed deposits are automatically renewed where customer have given their consent to this effect. There is no case of overdue/matured/unpaid/unclaimed deposits. In case of deceased interest up to date of payment is taken.
(e)	Are there any divergent trends in major items of income and	None.



THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	the CBS? If yes, give details thereof.	
(b)	i) In case the branch has been subjected to IS Audit whether there are any adverse features reported and have a direct or indirect bearing on the branch accounts and are pending compliance? If yes give details.	No.
	ii) Whether branch is generating, and verifying exception reports at the periodicity as prescribed by the bank	Yes. It is done on regular basis
	iii) Whether the system of bank warrants expeditious compliance of daiiy exception reports and whether there are any major observations pending such compliance at the year end?	Yes, bank has complied all of periodical exception reports and there is no pending observation.
	iv) Whether the bank has laid down procedures for manual intervention to system generated data and proper authentication of the related transactions arising there from along with proper audit trail of manual intervention has been obtained.	No
	v) Furnish your comments on data integrity (including data entry, checking correctness/integrity of data, no back ended strategies etc.) which is used for MIS at HO / CO level.	On test check basis we observed that data integrity exist in system
3.	Inter-Branch Accounts	
	Does the branch expeditiously comply with/respond to the communications from the designated cell/Head Office as regards unmatched transactions? As at the year-end are there any un-responded/un-complied queries or communications beyond 7 days? If so, give details?	Not Applicable (Only single Branch)



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

For The Tapindu Urban Co-operative Bank Ltd.

Anand
DIRECTOR

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

4.	Frauds	
	Furnish particulars of: (i) Frauds detected/classified but confirmation of reporting to RBI not available on record at branch.	Nil
	(ii) Whether any suspected or likely fraud cases are reported by branch to higher office during the year? If yes, provide the details thereof related to status of investigation.	No.
	(iii) In respect of fraud, based on your overall observation, please provide your comments on the potential risk areas which might lead to perpetuation of fraud (e.g. falsification of accounts/false representation by the borrower; misappropriation of funds especially through related party/ shell company transactions; forgery and fabrication of financial documents like invoices, debtor lists, stock statements, trade credit documents, shipping bills, work orders and encumbrance certificates and avail credit; Use of current accounts outside consortium where Trust and Retention Account (TRA) is maintained, to divert funds; List of Debtors/ Creditors were being fabricated and receivables were not followed up/ write off of debt of related parties; Fake export/shipping bill, etc.; Over statement of invoice amounts, stock statements, shipping bills, turnover; fly by night operations -including the cases where vendors, related/ associate parties, manufacturing units etc. aren't available on the	Nil.



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

Amol
DIRECTOR

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	registered addresses; Round Tripping of funds, etc.)	
	(iv) Whether the system of Early Warning Framework is working effectively and, as required, the early warning signals form the basis for classifying an account as RFA	Not yet introduced.
5.	Implementation of KYC/ AML guidelines	
	Whether the branch has adequate systems and processes, as required, to ensure adherence to KYC/AML guidelines towards prevention of money laundering and terrorist financing	Yes.
	Whether the branch followed the KYC/AML guidelines based on the test check carried out by the branch auditors	Yes.
6.	Management Information System	
(a)	Whether the branch has the proper systems and procedures to ensure data integrity relating to all data inputs which are to be used for MIS at corporate office level and for supervisory reporting purposes . Have you come across any instances where Data integrity was compromised?	Yes
7.	Miscellaneous	
(a)	In framing your audit report/LFAR, have you considered the major adverse comments arising out of the latest reports such as: i) Previous year's Branch Audit Report / LFAR;	Yes, we have considered all reports mentioned in framing our audit report.



[Handwritten Signature]

For, The Tapindu Urban Co-operative Bank Ltd.

General Manager

[Handwritten Signature]
DIRECTOR

THE TAPINDU URBAN COOPERATIVE BANK LIMITD

FINANCIAL YEAR 2023-24

	<p>ii) Internal audit/ Snap Audit/ concurrent audit report(s); iii) Credit Audit Report; iv) Stock audit Report; v) RBI Inspection Report, if such inspection took place; vi) Income and Expenditure (Revenue) Audit; vii) IS/IT/Computer/Systems Audit; and viii) Any special inspection / investigation report?</p>	<p>IS/IT/Computer System Audit Has been conducted by M/S ACT Services & Submitted its Vulnerability Assessment Report on 31.08.2023.</p>
(b)	<p>Are there any other matters, which you, as branch auditor, would like to bring to the notice of the management or the Statutory Central Auditors?</p>	<ol style="list-style-type: none"> 1. Rs 100,000/- penalty imposed by the RBI for breaching the Prudential Interbank (gross) Exposure Limits for the FY 2022-23, which is disclosed in Notes to Accounts” 2. In the case of MANAV MARKETING (CC-010200011901) where it was found that on sanction letter interest was 10%, whereas in the System it was 15%, Total Interest of Rs 6851/- which was Excess Charged is adjusted & effect has been taken in the current Financial Year. 3. During the course of audit we have noticed that Account in the name of Ranjeet Paswan with Customer ID-15938 was overdue for 1 month in FY 2023-24, which continued till May 2024, however, pending installment of loan was deposited in June 2024, after our verification.

Place: Patna
 Date: 27.06.2024



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

Puja Prasad

CA PUJA PRASAD
 Partner

M. No. 313478

UDIN: 24313478BKBLXG9189

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

For The Tapindu Urban Co-operative Bank Ltd.

Anole
 DIRECTOR



A CHAUDHARY & CO
CHARTERED ACCOUNTANTS

Branch Office: Room No. 310/A, 5th Floor,
Adharshila Complex, South Gandhi Maidan, Patna - 800001
☎ +91 96417 88314 | +91 76040 33341
✉ puja@achaudhary.co.in
🌐 www.achaudhary.co.in

TO WHOM IT MAY CONCERN

Pursuant to our verification of the returns/ forms prescribed by RBI Circular DBOD. No. DEAF. Cell.BC.114/30.01.002/2013-14 dated May 27, 2014 filed by The Tapindu Urban Co-operative Bank Limited between April 1, 2023 to March 31, 2024; we hereby certify that the same have been correctly compiled by the said bank.

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

Puja Prasad

CA PUJA PRASAD
Partner
Membership No. 313478
UDIN- 24313478BKBLXM3743



Place: - Patna
Date:- 27.06.2024



TO WHOM IT MAY CONCERN

We A **CHOUHDARY & CO.**, Chartered Accountant, hereinafter referred to as "Statutory Central Auditors" have been requested by The Tapindu Urban Coop Bank Ltd., having its registered office at the above mentioned address to issue the Annual Certificate containing the details of returns filed with me the Reserve Bank of India (the Statement) for the financial year 2024 for the purpose of submission to Reserve Bank of India (RBI) in accordance with the Depositor Education and Awareness Fund Scheme 2014 and the following circulars of Reserve Bank of India-

- i. DBOD No DEAF Cell BC 114/30.01.002/2013-14 dated May 27, 2014
- ii. DBOD No DEAF Cell BC 123/30.01.002/2013-14 dated June 25, 2014
- iii. DBOD No DEAF Cell BC 126/30.01.002/2013-14 dated May 26, 2014
- iv. DBR No DEA Fund Cell 3044/30.01.002/2017-18 dated September 27, 2017
- v. DBR DEA Fund Cell BCNo 110/30.01.002/2017-18 dated June 7, 2018
- vi. DBR No DEA Fund Cell 1642/30.01.002/2018-19 dated August 27, 2018

2. Auditor's Responsibility

Pursuant to the requirements of the Depositor Education and Awareness Fund Scheme 2014. It is our responsibility to provide a reasonable assurance whether the returns filed by the Bank with the RBI have been correctly complied by the Bank in accordance with the Depositor Education and Awareness Fund Scheme 2014.

3. The following documents have been furnished by the Bank.

- a) Copy of monthly returns in Form I and Form II filed with RBI duly certified by the concurrent auditors of the bank.
- b) Details of settlement made by the branches of the bank to customers.
- c) Other books and records of the bank and
- d) Written representation.

4. We have performed the following procedures:

- a) Verified Form I and Form II
- b) Verified details received from the branches regarding settlement made to customers on sample basis.
- c) Verified that Half- yearly Reconciliation Certificates (Form II) have been submitted on time.
- d) Verified that the returns have been correctly complied in accordance with the Depositor Education and Awareness Fund Scheme 2014.



5. The balance of DEA Fund as it appears in the books of the bank as on 31.03.2024 as under:-

(Amount in Thousands)

Sr. No	Particular	Current Year 31.03.2024	Previous Year 31.03.2023
1	Opening balance of DEA Fund as on 01.04.2023	2331228.00	1303068.00
2	Add Amount transferred to DEA Fund during the year 2023-24	182226.00	1028160.00
3	Less Amounts reimbursed by DEA Fund towards claims during the year 2023-24	00.00	00.00
4	Closing balance of DEA Fund as on 31.03.2024 (1+2-3)	2513454.00	2331228.00

6. Based on the Procedures performed by us as mentioned in paragraph 4 above information and explanations given to us by the bank's management and to the best of our knowledge, we report that the DEA Fund Returns/ Certificates have been compiled by the bank in accordance with the Depositor Education and Awareness Fund Scheme 2014.

7. This certificate is issued solely for the purpose of submission to RBI. This certificate should not be used by any other person or for any other purpose.

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

CA Puja Prasad

CA PUJA PRASAD
Partner
Membership No. 313478
UDIN- 24313478BKBLXN5724



Place:- Patna
Date:- 27.06.2024



A CHAUDHARY & CO
CHARTERED ACCOUNTANTS

Branch Office: Room No. 310/A, 5th Floor,
Adharshila Complex, South Gandhi Maidan, Patna - 800001
+91 96417 88314 | +91 76040 33341
puja@achaudhary.co.in
www.achaudhary.co.in

Certificate by Statutory Auditors to DICGC, Mumbai

It is certified that, the computation of deposit insurance premium of Rs.181956/- (Rs. One Lakh Eighty one thousand Nine hundred fifty Six only) and Rs.171076/- (One lakh Seventy one thousand Seventy sixty only) including GST paid by The Tapindu Urban Co-op Bank Ltd, Patna, based on its Assessable Deposits for the half years ended September 2023 (Rs 2570.01 lakh) and March 2024 (Rs.2416.34 lakh) respectively has been verified and found to be correct as per the guidelines issued by DICGC vide Circular DICGC.DID.No.3121/05.03.01/2010-11 dated August 30,2010 and amendments issued from time to time.

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

Pg. Prasad

CA PUJA PRASAD
Partner
Membership No. 313478
UDIN- 24313478BKBLXO2659



Place: - Patna
Date:- 27.06.2024