दी उदयपुर महिला अरबन को-ऑपरेटिव बैंक लि.

Consolidated Budget

AMOUNT IN LAKHS

Actual Expenses 2025-26	EXPENDITURE	Proposed Budget For 2026-27	Actual Income 2025-26	INCOME	Proposed Budget For 2026-27
2482.2	Interest on Deposits:	2822.62	1765.64	Interest from Loans:	2069.29
310.97	Establishement Exp.	347.35	1260.82	Interest on Investments	1386.90
72.43	Rent, Taxes, Insurance, Lighting.	74.50	5.52	Commission on:	7.55
33.15	Postage & telephone Charges	46.00	133.2	Other Receipt:	196.05
12.84	Business Development	20.00	1.47	Non Banking income	1.50
36.68	ATM & POS Machine Service Charge	48.50	0.84	Deferred Tax	
106.3	Other Expenditure:	169.1			
112.92	Profit After Tax	133.22			
3167.49	**TOTAL**	**3661.29**	**3167.49**		**3661.29**

Proposed Capital Budget 2026-27	
Computres. Firewall MFA -Ups and Inverter battery, MS office licence, T.V., NPCI product and fees, Scanner and Printer, Cash Counting Machine	**19.20 Lakh**

उपनियम सं. 8 मे संशोधित बाबत्

उपनियम सं.	वर्तमान प्रावधान	संशोधित प्रावधान
8	The authorized share capital of The bank is Rs. 3 Cr. made up of 3,00,000 shares of Rs. 100/- each, which should be paid in full on application. The authorized share capital may be increased from time to time by the General Body resolution subject to the approval of the Registering Authority. In case of any change in the face value of share the number of shares already issued to Member may be adjusted accordingly. In case of upward change in the face value of a share. The existing members may be offered an option to retain the number of shares held. If the deposits with bank in time. The additional amount required therefore as called for the bank.	The authorized share capital of the bank is Rs. 5 Cr. made up of 5,00,000 shares of Rs. 100/- each, which should be paid in full on application. The authorized share capital may be increased from time to time by the General Body resolution subject to the approval of the Registering Authority. In case of any change in the face value of share the number of shares already issued to Member may be adjusted accordingly. In case of upward change in the face value of a share. The existing members may be offered an option to retain the number of shares held. If the deposits with bank in time. The additional amount required therefore as called for the bank.

दी उदयपुर महिला अरबन को-ऑपरेटिव बैंक लि.

BALANCE SHEET AS ON MARCH 31.03.2026

Amount in Rs.

CAPITAL AND LIABILITIES	Schedule	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
1) Capital	1	2,29,54,700.00	2,09,02,100.00
2) Reserve Fund & Other Reserves	2	18,89,20,731.58	17,66,82,955.95
3) Deposits & Other Accounts	3	2,56,28,42,999.45	2,44,79,17,003.57
4) Overdue Interest Reserve As Per Contra	-	40,81,518.63	42,63,905.87
5) Other Liabilities	4	1,09,96,016.67	1,38,22,633.26
6) Profit & Loss	5	1,13,43,640.52	1,42,87,968.04
TOTAL		**2,80,11,39,606.85**	**2,67,78,76,566.69**
ASSETS			
1) Cash	6	62,05,728.00	28,39,061.00
2) Balance With Other Banks And Money At Call And Short Notice	7	46,69,46,222.95	49,09,45,018.31
3) Investment	8	1,41,28,17,469.50	1,35,04,86,153.50
4) Advances	9	85,44,15,537.18	76,91,94,426.79
5) Overdue Interest Reserve as per Contra	-	40,81,518.63	42,63,905.87
6) Interest Recievable	10	3,10,11,511.09	3,34,74,943.05
7) Fixed Assets	11	1,74,17,649.00	1,70,74,031.00
8) Other Assessts	12	82,43,970.50	95,99,027.17
Total		**2,80,11,39,606.85**	**2,67,78,76,566.69**
CONTENGENT LIABILITY:	**13**	**64,06,852.91**	**73,11,982.82**

PROFIT & LOSS ACCOUNT FOR THE YEAR. ENDED 31.03.2026

Amount in Rs.

1. INCOME	Schedule	CURRENT YEAR 31.03.2026	PREVIOUS YEAR 31.03.2025
(1) Interest Earned	14	20,40,77,512.07	20,55,90,401.67
(2) Other Income	15	1,36,35,860.81	1,09,25,128.94
Total		**21,77,13,372.88**	**21,65,15,530.61**
2. EXPENDITURE			
(1) Interest Expended	16	14,92,68,451.20	14,43,14,880.34
(2) Operating Expenses	17	5,31,52,866.20	5,22,68,440.44
(3) Provisions and Contingencies	18	39,99,836.00	56,91,816.00
Total		20,64,21,153.40	20,22,75,136.78
(4) Net Profit for the year		1,12,92,219.48	1,42,40,393.83
(5) Profit / Loss(-) brought forward			
Net Profit Carried to Balance Sheet		1,12,92,219.48	1,42,40,393.83

SONAL AJMERA
Chairperson

C.A. RADHIKA SINGH
Vice Chairperson

C.A. SWATI MAHESHWARI
Director

C.A. ROHINI AVCHAR
Director

MEENAKSHI NAGAR
Chief Executive Officer

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

Arun Pitiya F.C.A.
P. R. Mundra F.C.A.
Praful Dhing F.C.A.
Iti Kavdia F.C.A.
Jitendra Bhardwaj A.C.A.

A.R. PITLIYA & CO.
Chartered Accountants
A3 Tower, Paras Hospital Road
Shobhag pura Circle, UDAIPUR
arpuipitiya_udr@yahoo.com
94142-33294, 96944-96126

STATUTORY AUDIT REPORT

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

Report on Financial Statements

1. We have audited the accompanying financial statement of **The Udaipur Mahila Urban Co-operative Bank Ltd., Udaipur** which comprises Balance Sheet, Profit and Loss Account, Cash flow statement and a summary of significant accounting policies and other explanatory information for the year ended March 31, 2026.

Management's Responsibility for the Financial Statements

2. The Bank's Management is responsible with respect to the preparation of these financial statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the generally accepted accounting principles in India, including the Accounting Standard issued by ICAI, and Provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time. This responsiiblity also includes maintenance of adequate accounting records in acordance with the provisions of the Act for safegurading of fac etmatad estimates and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent and design implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring that are reasonable and prudent and dll Lcs and regulations including the norms and directions pracibed by Reserve Bank of India, relevent to the preparatiomn the accuracy and compliance with al LLroend regulatioonfitngmtmuont are free from material misstatement, whether due to fraud or error.
In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters in preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

3. **Auditor's Responsibility**
Our responsibility is to express an opinion on these financial statements based on our Audit. We conducted our Audit in accordance with Standards of Auditing issued by the Institute of Chartered Accountants of India (ICAI). Those standards require that we comply with ethical requirements and plan and Perform the Audit to obtain reasonable Assurance about whether the financial statements are free from material misstatement.

4. An Audit involves performing procedures to obtain audit evidence about the amounts and disclosurses in the financial statement. The procedures selected depend on nhe auditor's judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud & error; in making those risk the auditor's judgment, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud & error; in making those risk assessments, the auditor considers internal control relevant to the prepem rpparation and fair presentation of the financial sttatements in order to design audit procedures that are appropriatie in the circumstances. An Audit also includeverall presentation of the financial statements.
accounting estimates made by the Management, as well as evaluating the overal presentation of the financial statements.
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

5. **Opinion**

6. In our opinion and to the best of our information and according to the explanation given to us, the said financial statements read with Notes on Accounts thereon, subject to our comments, remarks and observations contained in long form audit report of bank and branches along with information given in Part A and Part B subjectt our comments, remarks and observations contained in long farm auditreport of bank and branches alongs with anformation given in Part A and Part B required by lhe and Part B required by Rajasthan Co-operativs Act, 2001 and rules made there under in the manner so required exhibt a true and fair view in conformity with the generily accepted accounting principles in India:

i) In the case of Balance Sheet of the state of affairs of the bank as at 31st March 2026.
ii) In the case of Profit and Loss Account of the profit for the year ended on that date.
iii) In the case of Cash Flow statement, of the cash flows for the year ended on that date.

7. **Report of other legal and regulatory Requirements**
Subject to the limitations of the Audit indicated in Paragraphs 3 to 5 above & subject to our comments and observations contained in long form audit report of bank and branches along with information given in Part A and Part B required by Rajasthan Co-operative Societies Act, 2001 and rules made there under we report that

a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
b) The transaction of the Bank which has come to our notice has been within the powers of the Bank.
c) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
d) The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and returns.

For M/s.A. R PITLIYA & CO.
Chartered Accountants
FRN - 009411C
(CA. Jitendra Bhardwaj)
Partner
M. No. 452818

Date : 05.06.2026
Place: Udaipur

Appropriation of Profit of the Year 2025-26

BALANCE & RECEIPTS	2025-26	2024-25
Balance of Profit & Loss Account before tax	1,52,92,055.48	1,92,40,393.83
Less Tax	39,99,836.00	50,00,000.00
Profit after Tax	1,12,92,219.48	1,42,40,393.83
Last Year Surplus	51,421.04	47,574.21
Profit for appropriation	1,13,43,640.52	1,42,87,968.04
EXPENDITURE & RESERVES		
Statutory Reserve @ 25%	28,35,910.00	35,71,992.00
Co-operative Education Fund @1%	1,13,440.00	1,42,879.00
Charity Fund @ 1%	1,13,440.00	1,42,879.00
Bad & Doubtful Debt Reserve @10 %	11,34,365.00	14,28,797.00
Provision for Dividend @10%	21,09,075.00	19,50,000.00
General Reserve	19,00,000.00	30,00,000.00
Building Fund	15,00,000.00	15,00,000.00
Investment Fluctuation Reserve	5,00,000.00	15,00,000.00
Reserve for IT/Cyber Security Project	10,00,000.00	10,00,000.00
Balance Carried Forward	87,106.52	51,421.04
Total	1,13,43,640.52	1,42,87,968.04