



BALANCE SHEET OF THE URBAN CO-OPERATIVE BANK LTD. BAREILLY AS ON 31st MARCH 2023

(A Multi State Co-operative Bank)

(Amount in Rs.)

CAPITAL & LIABILITIES	Schedule	As on 31.03.2023	As on 31.03.2022
Capital	1	15,18,35,000-00	14,41,84,000-00
Reserves & Surplus	2	50,80,45,534-17	46,94,40,075-68
Deposits	3	6,33,44,03,660-64	6,00,48,97,023-45
Borrowings	4	0-00	0-00
Other Liabilities & Provisions	5	24,34,43,667-31	25,42,93,501-18
	Total	7,23,77,27,862-12	6,87,28,14,600-31

Sd/-
(Kamal Kr. Gupta)
S M (Acctt.)

Sd/-
(S.P. Kashyap)
M.D./CEO

Sd/-
(Saubhagya Gangwar)
Chairman

Sd/-
Director

Sd/-
Director

Annexure to our report of even date
For AGARWAL NEERAJ (SHIV) & ASSOCIATES
Chartered Accountants
FRN-015968N

Place : **BAREILLY**
Dated : 23.06.2023

CA NEERAJ KUMAR AGARWAL
PARTNER
M.No.- #096466
UDIN : 23096466BGPLUC2757



BALANCE SHEET OF THE URBAN CO-OPERATIVE BANK LTD. BAREILLY AS ON 31st MARCH 2023

(A Multi State Co-operative Bank)

(Amount in Rs.)

ASSETS	Schedule	As on 31.03.2023	As on 31.03.2022
Cash and Balances with Reserve Bank of India	6	9,86,12,309-00	10,28,77,095-00
Balance with banks and money at call and short notice	7	1,00,20,34,809-56	80,80,67,778-27
Investments	8	3,15,92,93,464-00	3,27,98,67,852-00
Advances	9	2,72,68,23,523-78	2,52,91,61,338-92
Fixed Assests	10	10,59,43,100-41	2,52,63,691-56
Other Assets	11	14,50,20,655-37	12,75,76,844-56
	Total	7,23,77,27,862-12	6,87,28,14,600-31
Contingent Liabilities	12	5,28,74,755-20	4,24,53,924-14
Significant Accounting Policies	17		
Notes on Accounts	18		

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Place : **BAREILLY**
Dated : 23.06.2023

CA NEERAJ KUMAR AGARWAL
PARTNER
M.No.- #096466
UDIN : 23096466BGPLUC2757



PROFIT & LOSS ACCOUNT OF THE URBAN CO-OPERATIVE BANK LTD. BAREILLY
(A Multi State Co-operative Bank)
FOR THE YEAR ENDED 31.03.2023

(Amount in Rs.)

INCOME	Schedule	As on 31.03.2023	As on 31.03.2022
I INCOME			
Interest earned	13	49,42,37,919-41	47,02,43,869-38
Other Income	14	1,54,94,878-27	2,10,31,483.21
	Total	50,97,32,797-68	49,12,75,352.59
II EXPENDITURE			
Interest Expended	15	25,34,88,381-77	24,51,16,324-04
Operating Expenses	16	15,13,81,046-42	13,30,44,379-75
	Total	40,48,69,428-19	37,81,60,703-79
III PROFIT			
Profit for the year before provision & Income Tax		10,48,63,369-19	11,31,14,648-80
Less : Provision for BDDR		51,49,990-00	1,81,00,000-00
Provisions for standard Assets		0-00	7,17,000-00
General Provision against moratorium (Covid-19)		0-00	10,96,624-00
Provision for IDR as per RBI guidelines		4,48,47,790-00	0-00
Provision for Taxation		1,38,15,598-00	2,65,91,996-00
Other Provisions		0-00	18,61,463-27
Total Provisions		6,38,13,378-00	4,83,67,083-27
Net Profit for the year after Provisions & Income Tax		4,10,49,991-49	6,47,47,565-53
Add : Earlier years provision reversed (Tax Paid)			
IFR		1,60,00,000-00	0-00
BDDR		90,26,637-00	0-00
EPF		3,58,652-00	0-00
Total Provisions reversed		2,53,85,289-00	0-00
Profit for the Year		6,64,35,280-49	6,47,47,565-53
Profit & Loss Brought Forward		3,45,733-69	0-00
Net Profit Available for Appropriation		6,67,81,014-18	6,47,47,565-53
Appropriations (Proposed) as per Bank's ByLaws			
(a) Statutory Reserve Fund (25%)[Bylaw No.44(ii)(a)]		1,66,08,820-00	1,61,86,891-38
(b) Education Fund (1% of Current Year Profit) [Bylaw No44(A) (ii)(b)]		6,64,353-00	(@0.50%) 3,23,738-00
(c) Investment fluctuation fund (IFR)[Bylaw No. 44(B)(d)]		20,67,927-00	73,50,702-46
(d) Building Fund [Bylaw No. 44(B) (c)]		2,63,61,893-32	2,69,00,000-00
(e) Proposed Dividend @ 11% [Bylaw No. 44 (B) (b)]		1,67,01,850-00	(@10%)1,36,40,500-00
(f) Balance Carried Over to Balance Sheet [Bylaw No. 44(B)(e)]		43,76,170-86	3,45,733-69
TOTAL		6,67,81,014-18	6,47,47,565-53

Sd/-

(Kamal Kr. Gupta)
S M (Acctt.)

Sd/-

Director

Place : **BAREILLY**

Dated : 23.06.2023

Sd/-

(S.P. Kashyap)
M.D./CEO

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(Saubhagya Gangwar)
Chairman

Annexure to our report of even date
For AGARWAL NEERAJ (SHIV) & ASSOCIATES
Chartered Accountants
FRN-015968N
CA NEERAJ KUMAR AGARWAL
PARTNER
M.No.- #096466
UDIN : 23096466BGPLUC2757



(Amount in Rs.)

SCHEDULE 1 - CAPITAL	As on 31.03.2023	As on 31.03.2022
AUTHORISED CAPITAL (2,50,000 Shares of Rs 1000/- each)	25,00,00,000-00	25,00,00,000-00
ISSUED AND SUBSCRIBED CAPITAL (1,44,184 Shares of Rs.1000/- each)	15,18,35,000-00	14,41,84,000-00
CALLED UP CAPITAL (1,44,184 Shares of Rs 1000/- each)	15,18,35,000-00	14,41,84,000-00
PAID UP CAPITAL (1,44,184 Shares of Rs 1000/- each)	15,18,35,000-00	14,41,84,000-00
TOTAL	15,18,35,000-00	14,41,84,000-00
SCHEDULE 2 - RESERVES & SURPLUS	As on 31.03.2023	As on 31.03.2022
Statutory Reserve	34,09,89,729-47	32,29,92,160-09
Building Fund	5,37,00,000-00	2,68,00,000-00
Dividend Equalization Fund	10,00,000-06	10,00,000-06
Charity Fund	5,25,000-00	5,25,000-00
Investment Fluctuation Reserve (I.F.R.)	4,41,01,052-46	5,27,50,350-00
Computerization Fund	2,00,000-00	2,00,000-00
National Defence Fund	4,25,000-00	4,25,000-00
Education Fund	3,23,738-00	0-00
Balance in P & L Appropriation Account	6,64,35,280-49	6,47,47,565-53
Profit of previous years	3,45,733-69	0-00
TOTAL	50,80,45,534-17	46,94,40,075-68
SCHEDULE 3 - DEPOSITS	As on 31.03.2023	As on 31.03.2022
A. I. DEMAND DEPOSITS		
(i) From Bank	NIL	NIL
(ii) From Others	26,53,29,981-72	23,73,32,599-83
II. SAVINGS BANK DEPOSITS	2,71,88,16,713-11	2,58,76,52,346-16
III. TERM DEPOSITS		
(i) From Bank	NIL	NIL
(ii) From Others	3,35,02,56,965-81	3,17,99,12,077-46
TOTAL	6,33,44,03,660-64	6,00,48,97,023-45
B (I) Deposits of Branches in India	6,33,44,03,660-64	6,00,48,97,023-45
(II) Deposits of Branches outside India	NIL	NIL
TOTAL	6,33,44,03,660-64	6,00,48,97,023-45



(Amount in Rs.)

SCHEDULE 4 - BORROWINGS	As on 31.03.2023	As on 31.03.2022
I. BORROWINGS IN INDIA (i) Reserve Bank of India	NIL	NIL
(ii) Other Banks	0-00	0-00
(iii) Other Institutions and Agencies	NIL	NIL
II. BORROWINGS OUTSIDE INDIA	NIL	NIL
TOTAL	0-00	0-00
Secured Borrowings included in I & II above	0-00	0-00
SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS	As on 31.03.2023	As on 31.03.2022
I. Bills Payable	1,06,35,264-95	5,76,53,251-88
II. Inter Office Adjustment (net)	0-00	33,16,993-58
III. Overdue Interest Reserve NPA	4,55,52,178-92	3,88,13,790-40
IV. Others (including provisions)	18,72,56,223-44	15,45,09,465-32
TOTAL	24,34,43,667-31	25,42,93,501-18
Note : Other (including provisions) above Note IV of Schedule 5		
Interest Payable	1,30,48,759-78	1,35,08,985-78
GST Payable	2,02,630-90	1,91,851-74
Unclaimed Dividend	22,78,335-00	30,54,809-00
Sundry Creditors	26,214-76	2,04,985-76
Outstanding Liabilities	95,85,751-00	92,01,710-00
Provisions against Standard Assets	1,05,34,457-60	1,05,34,457-60
Provision Towards NPA (BDDR)	4,47,54,853-00	4,86,31,500-00
General provision against moratorium (COVID-19)	10,96,624-00	10,96,624-00
Investment Depreciation Reserve	7,08,47,440-00	2,59,99,650-00
Provision for Taxation	1,38,15,598-00	2,65,91,996-00
Pro. Ag. Fraudulent Enc. of IDBI Cheque	14,85,000-00	14,85,000-00
Unclaimed Sundry (DD HDFC & AXIS Bank)	4,94,885-81	5,02,690-81
Other liabilities cash excess	3,72,827-00	2,65,812-00
P.F. UCBL employees	17,03,688-00	13,72,996-00
TDS Payable	23,00,701-40	23,56,995-02
Tender Earnest Money	27,000-00	27,000-00
NFS (A/c No.-3520) ATM Settlement A/c.	11,14,000-00	12,84,700-00
NFS Dispute A/c.	1,09,000-00	73,500-00
ATM Cash Excess (A/cNo. - 3451)	2,69,000-00	3,06,200-00
E-Com Parking A/c (ATM)	3,13,955-19	5,43,699-49
POS Parking A/c	1,38,250-17	4,13,085-84
Share Money of Non-Members	7,18,000-00	7,29,640-00
Prov. for Diff Between GL & Jotting	5,57,207-27	5,57,207-27
IMPS Pull Remitter A/c	45,98,280-86	23,76,022-01
Provision for Income Tax refundable	17,17,097-00	17,17,097-00
Provision for DCB Shares	10,000-00	10,000-00
Provision for EPF Delay (Demanded by IT)	11,12,598-00	14,71,250-00
NFS Issuer Dispute A/c	26,000-00	0-00
UPI Outward Account	39,11,816-26	0-00
POS Issuer Dispute A/c	74,460-02	0-00
Other Charges Receivable	1,373-00	0-00
PMJJBY Comm.	10,349-00	0-00
APBS	70-42	0-00
Total	18,72,56,223-44	15,45,09,465-32
SCHEDULE 6 - CASH AND BANK BALANCES WITH RESERVE BANK OF INDIA	As on 31.03.2023	As on 31.03.2022
I. Cash in Hand	9,86,12,309-00	10,28,77,095-00
II. Balances with Reserve Bank of India		
(i) In Current Account	NIL	NIL
(ii) In Other Accounts	NIL	NIL
TOTAL	9,86,12,309-00	10,28,77,095-00



(Amount in Rs.)

SCHEDULE 7- BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE	As on 31.03.2023	As on 31.03.2022
I. IN INDIA		
(i) Balances with Banks		
(a) In Current Account	36,75,89,884-56	21,90,80,262-27
(b) In Other Deposit Accounts	60,71,61,555-00	58,89,87,516-00
(c) In Saving Accounts	0-00	0-00
(d) In SIDBI Against short fall of PSL	2,72,83,370-00	0-00
II. Money at call & Short Notice		
(a) With Banks	NIL	NIL
(b) With Other Institutions	NIL	NIL
TOTAL	1,00,20,34,809-56	80,80,67,778-27
II. OUTSIDE INDIA	NIL	NIL
TOTAL	NIL	NIL
GRAND TOTAL (I AND II)	1,00,20,34,809-56	80,80,67,778-27

SCHEDULE 8 - INVESTMENTS	As on 31.03.2023	As on 31.03.2022
I. INVESTMENTS IN INDIA		
(i) Government Securities	3,15,92,83,464-00	3,27,98,57,852-00
(ii) Shares in Co-operative Institution (DCB Bareilly)	10,000-00	10,000-00
(iii) Shares in co-operative Institution	0-00	0-00
(iv) Other {Liquid (Debt) Fund}	0-00	0-00
TOTAL	3,15,92,93,464-00	3,27,98,67,852-00
II. INVESTMENTS OUTSIDE INDIA	NIL ⁰⁰⁰⁰	NIL
TOTAL	NIL ⁰⁰⁰⁰	NIL
GRAND TOTAL (I AND II)	3,15,92,93,464-00	3,27,98,67,852-00



(Amount in Rs.)

SCHEDULE 9- ADVANCES	As on 31.03.2023	As on 31.03.2022
A. (i) Bills Purchased and Discounted	NIL	NIL
(ii) Cash Credits, Overdrafts and loan repayable on demands and term Loan	2,72,68,23,523-78	2,52,91,61,338-92
TOTAL	2,72,68,23,523-78	2,52,91,61,338-92
B. (i) Secured by tangible assets	2,60,37,65,659-16	2,39,55,79,937-73
(ii) Covered by Bank/Government Guarantee	NIL	NIL
(iii) Unsecured	12,30,57,864-62	13,35,81,401-19
TOTAL	2,72,68,23,523-78	2,52,91,61,338-92
C. (i) Advances in India		
a. Priority Sector	1,59,91,44,045-13	1,45,37,90,537-48
b. Public Sector	NIL	NIL
c. Banks	NIL	NIL
d. Others	1,12,76,79,478-65	1,07,53,70,801-44
TOTAL	2,72,68,23,523-78	2,52,91,61,338-92
(ii) Advances outside India	NIL	NIL
TOTAL	2,72,68,23,523-78	2,52,91,61,338-92
GRAND TOTAL	2,72,68,23,523-78	2,52,91,61,338-92

SCHEDULE 10 - FIXED ASSETS	As on 31.03.2023	As on 31.03.2022
(I) Premises	8,00,61,893-32	1,03,11,520-06
(II) Other Fixed Assets (Including Furniture & Fixtures)	2,58,81,207-09	1,49,52,171-50
TOTAL	10,59,43,100-41	2,52,63,691-56



(Amount in Rs.)

SCHEDULE 11 - OTHER ASSETS	As on 31.03.2023	As on 31.03.2022
(I) Inter Office Adjustment (ABB Net)	9,88,458-04	0-00
(ii) Interest Accrued on Investment	4,81,95,827-97	4,95,85,865-88
(iii) Advance Tax & Income Tax Refundable	2,68,95,018-00	2,83,15,029-00
(iv) Stationary	6,99,025-29	8,17,794-29
(v) Others	6,82,42,326-07	4,88,58,155-39
TOTAL	14,50,20,655-37	12,75,76,844-56
Note : Others (Including provisions) above Note VI of Schedule 11 Include the following Item :		
Telephone Security etc.	12,590-00	12,590-00
Sundry Debtors	1,68,244-60	65,839-60
Library	17,915-00	17,915-00
Electricity Deposit	254851-25	2,23,978-29
GST Receivable	45,11,597-00	19,74,938-81
Cheque receivable A/c (IDBI)	14,85,000-00	14,85,000-00
Overdue Int. receivable on NPA	4,55,52,178-92	3,88,37,464-40
Deaf Claim from RBI	0-00	65,920-04
Charges Received from DDC Agent	0-00	894-00
ABB 3522 (NFS)	18,73,500-00	18,73,500-00
IMPS Pull Beneficiary A/c	72,78,292-15	31,01,613-50
TDS on GST (ATM/POS/IMPS)	2,635-89	39,962-44
Clearing Cheque unpaid	0-00	18,893-00
RTGS/NEFT Inward A/c	23,84,202-21	11,39,646-31
UPI INWARD ACCOUNT	47,01,319-05	0-00
TOTAL	6,82,42,326-07	4,88,58,155-39
SCHEDULE 12 - CONTINGENT LIABILITIES	As on 31.03.2023	As on 31.03.2022
I. Outstanding Liabilities	NIL ⁰⁰⁰⁰	NIL ⁰⁰⁰⁰
II. Non Banking assets acquired in satisfaction of claims	NIL ⁰⁰⁰⁰	NIL ⁰⁰⁰⁰
III. Liability on account of outstanding Forward Exchange Contract	NIL ⁰⁰⁰⁰	NIL ⁰⁰⁰⁰
IV. Guarantees given on behalf of constituents		
a. In India	1,91,06,410-00	1,51,06,410-00
b. Outside India	NIL ⁰⁰⁰⁰	NIL
V. Acceptances, endorsements and other obligations	NIL ⁰⁰⁰⁰	NIL
VI. Other Items for which the bank is contingently Liable (DEAF)	3,37,68,345-20	2,73,47,514-14
TOTAL	5,28,74,755-20	4,24,53,924-14



SCHEDULE 13 - INTEREST EARNED	As on 31.03.2023	As on 31.03.2022
(I) Interest / Discount on advances/bills	21,97,14,486-48	19,52,00,174-66
(ii) Interest on Investments	27,45,23,432-93	27,50,43,694-72
(iii) Interest on balances with Reserve Bank of India and other bank fund	NIL NIL	NIL NIL
(iv) Others	NIL	NIL
TOTAL	49,42,37,919-41	47,02,43,869-38

SCHEDULE 14 - OTHER INCOME	As on 31.03.2023	As on 31.03.2022
I. Commission, Exchange and brokerage	6,80,457-55	5,30,246-32
II. Profit on Sale of Investment	NIL	NIL
III. Profit on revaluation of Investments	NIL	NIL
IV. Profit on sale of land, buildings and other assets	NIL	NIL
Less : Loss on sale of Land, Buildings and other assets	0-00 1,800-00	0-00 9,699-00
V. Income earned by way of Dividend etc from subsidiaries etc.	NIL	NIL
VI. Lease Income	NIL	NIL
VII. Miscellaneous Income	1,48,12,620-72	2,04,91,537-89
TOTAL	1,54,94,878-27	2,10,31,483-21
Misc. Income include the following		
Incidental charges	37,67,062-47	36,09,167-36
Locker Rent	17,44,138-77	18,75,665-19
Misc. Income	49,274-00	2,31,357-80
Processing and Service Charges	26,93,537-29	15,09,385-00
Application Registration fees	14,404-40	14,625-00
Bank Guarantee Fees	62,500-00	50,000-00
Share Transfer fees	4,540-00	4,000-00
NFS (ATM) Acquirer Fin. & Non-Fin.Txn.	32,77,801-11	31,33,187-05
Tender Fees	0-00	2,500-00
CERSAI / CIBIL Charges	1,63,592-26	1,74,189-00
Premium rcvd. on sale of GOI	27,63,500-00	98,22,940-00
Cash Handling Charges	68,482-79	22,730-00
Chgs. ACH/ABPS/MMS From NPCI	31,151-97	26,041-49
POS Machine rent	13,950-00	15,750-00
Recruitment Application Fees	50,450-00	0-00
Beneficiary P@A Approved Fees	66,868-70	0-00
UPI I/W Approved Fees	41,366-96	0-00
TOTAL	1,48,12,620-72	2,04,91,537-89