Urban Co-operative Bank Ltd. Bareilly

A Multi-State Co-operative Bank

30th ANNUAL REPORT

2025-2026

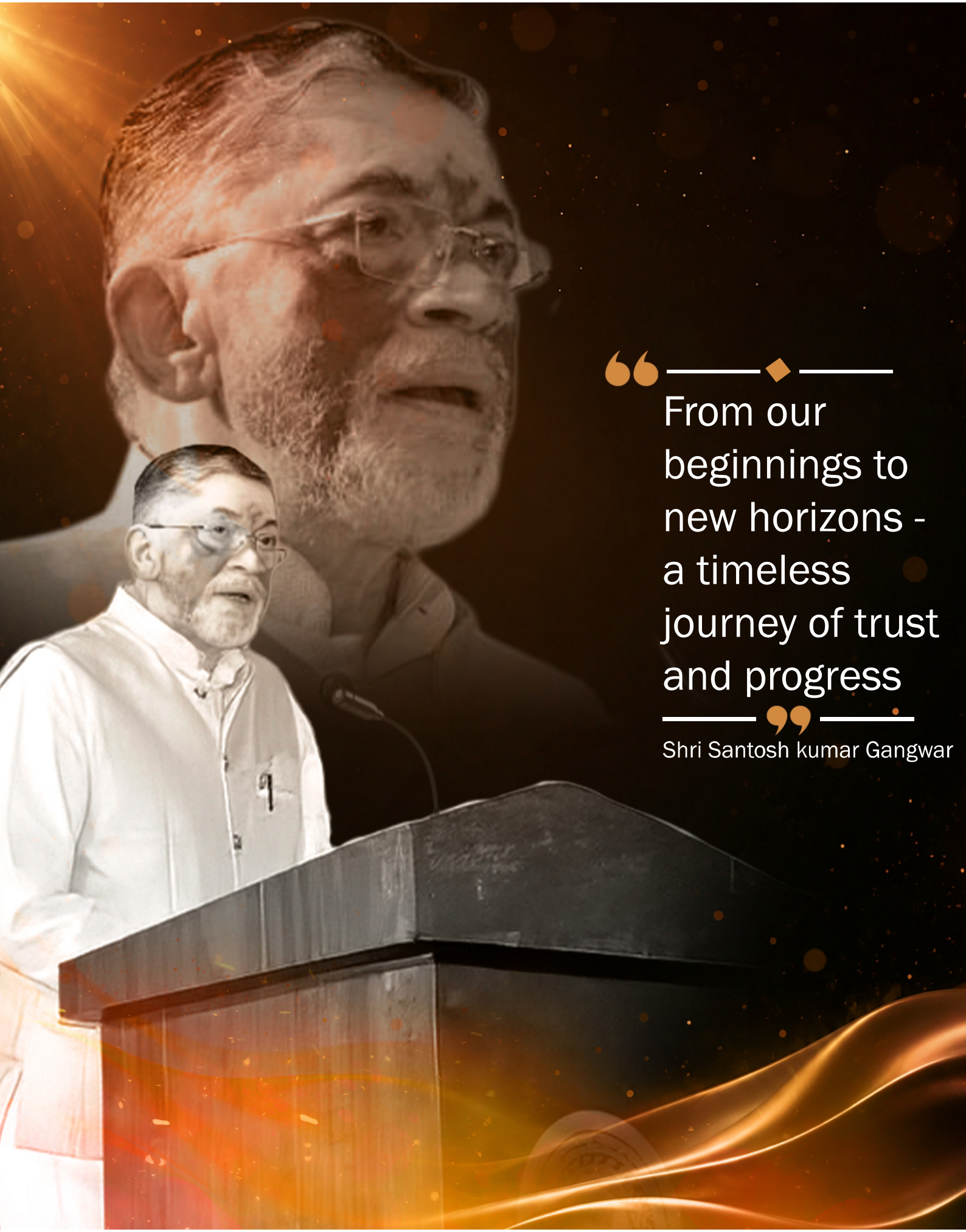


Phone
(0581)-2311340
+91-9897866225

Contact
gm_ucb@ucblb.bank.in
www.ucblb.bank.in

Address
A-Block, Deen Dayal Puram,
Pilibhit Road, Bareilly (U.P.)

365 DAYS of dedicated banking


From our beginnings to new horizons - a timeless journey of trust and progress
Shri Santosh kumar Gangwar

> For thirty years, cooperation has been our anchor- uniting our communities, fuelling our progress, and ensuring that every milestone of prosperity is shared by all.

Dear Members,

It gives me immense pleasure and a deep sense of pride to share my thoughts with you on the auspicious occasion of the 30th Annual General Meeting of Urban Cooperative Bank Ltd., Bareilly.

This occasion holds a special significance for all of us, as the Bank proudly completes 30 years of dedicated and committed service to its members, customers, and the wider community. Three decades is not merely a measure of time; it represents a remarkable journey of perseverance, trust, collective effort, and unwavering commitment to the principles of cooperation and inclusive development.

Over the past thirty years, Urban Cooperative Bank Ltd., Bareilly has steadily strengthened its position as a trusted financial institution by placing its members and customers at the heart of its activities. The Bank has remained committed to providing dependable financial services while responding to the changing needs and aspirations of the people it serves. Its journey is a testimony to the strength of the cooperative spirit, where collective participation and mutual trust form the foundation of sustainable growth.

The achievements of the Bank over these three decades would not have been possible without the dedicated efforts of the members, Board of Directors, Board of Management, officers, employees, members and customers. Their commitment, cooperation, and faith in the institution have played an invaluable role in shaping the Bank's growth and strengthening its foundations. I take this opportunity to place on record my sincere appreciation and gratitude to each one of them.

The cooperative movement has historically played an important role in strengthening the economic and social fabric of our nation. It is founded on the values of mutual assistance, democratic participation, shared responsibility, and equitable growth. Cooperative institutions have the unique ability to connect financial services with the aspirations of ordinary citizens and local communities. Urban Cooperative Bank Ltd., Bareilly has carried forward this noble tradition by providing accessible and reliable banking services and by supporting individuals, entrepreneurs, traders, professionals, small businesses, and other sections of society in their journey towards financial stability and prosperity. The financial sector is undergoing rapid and profound transformation. Technological advancement, digital banking, changing customer expectations, increased regulatory requirements, and growing competition are reshaping the way banking services are delivered. In this dynamic environment, it is essential for cooperative banks to combine the strength of their traditional values with the opportunities offered by modern technology and innovation.

I am confident that Urban Cooperative Bank Ltd., Bareilly will continue to adapt to these changing circumstances with vision, prudence, and determination. The Bank must continue to focus on technological innovation, customer-centric services, financial inclusion, sound governance, transparency, risk management, and operational efficiency, while ensuring that its core cooperative values remain firmly intact.

Let us use this landmark occasion to renew our commitment to the ideals upon which the Bank was founded. With unity of purpose, professional excellence, technological advancement, sound governance, and the continued confidence of our members, I am certain that Urban Cooperative Bank Ltd., Bareilly will achieve greater milestones in the years ahead.

The completion of thirty successful years is a proud milestone and an opportunity to prepare for a stronger future. With our foundation of trust and experience, the Bank will continue to embrace modern banking, digital innovation, transparency, and excellence while upholding the values of cooperation. Together, we can build a more resilient, inclusive, and member-focused institution for the prosperity of our members and the community.

With my best wishes,
Santosh Kumar Gangwar
Chief Promoter & Patron
Governor of Jharkhand

FINANCIAL HIGHLIGHT

Total Business Mix (Deposits + Loans) (In Lakhs) 127159.13	**Working Capital** (in Lakhs) 97641.94	**Share Capital** (in Lakhs) 1885.41
Reserve & Surplus (in Lakhs) 6943.16	**Owned Capital** (in Lakhs) 8829.00	**Total Deposits** (In Lakhs) 86230.32
Total Loans (In Lakhs) 40928.81	**Gross Profit** (In Lakhs) 915.53	**Net Interest Margin** (NIM) 3.46%
Return on Assets (R.O.A.) 1.15%	**Cost of Management** (C.O.M) 1.41%	**CRAR** 21.48%
Gross NPA (As % to Loans/Advances) 0.77%	**Net NPA** (As % to Loans/Advances) 0.00%	**Proposed Dividend** 11%

MISSION

To Live up to the Motto of "banking to all" in word & spirt. To develop lasting relationship with our customers by providing them quality service in an environment of trust and respect

VISION

To be recognized as one of the most sound,capitalized and principled bank that leads with integrity, builds relationships and creates opportunities to win as a passionate team

CORE VALUES

CUSTOMER CENTRICITY
TRANSPARENCY
TRUST
ETHICS
RELATIONSHIPS

OUR PROMOTERS

1. **Shri Santosh Kumar Gangwar**
   22, Chaudhary Mohalla, Bareilly
   Present Governor of Jharkhand

2. **S. Paramjeet Singh Oberoi**
   D-82, Jagdish Vihar, Rajendra Nagar, Bareilly

3. **Shri Ram Autar Khandelwal**
   8, Surya Nagar, Bareilly

4. **Shri Chandrasen Gangwar**
   Prem Nagar, Near Urban Co-Operative Bank, Bareilly

5. **Shri Subodh Kumar Arya**
   35-M/7A, Rampur Bagh, Bareilly.

6. **Dr. Pramod Kumar Saxena**
   ShriNath Puram, 11-A, Nainital Road, Bareilly

7. **Shri Sanjay Kumar Agarwal**
   365, Alamgiriganj, Near Vedojeevni School Bareilly

8. **S. Jaspal Singh Lamba**
   98, Prem Nagar, Bareilly

9. **Shri Ravi Prakash Rastogi**
   B-262, Rajendra Nagar, Bareilly

10. **Late S. Kuljit Singh Oberoi**

11. **Late Shri Munna Lal Verma**

12. **Late Shri Poshaki Lal Gupta**

13. **Late Shri Harshvardhan Gangwar**

14. **Late Shri Om Prakash Saxena**

15. **Late Shri Amarjeet Singh Chugh**

Urban Co-operative Bank Ltd.
Bareilly
(A Multi State Co-operative Bank)

Annual Report
2025-2026



Thirty years of service are not just a celebration of time; they are a celebration of trust,relationships, and the journey of shared growth.

Dear Members, Colleagues and Shareholders,

Dear Members, Colleagues and Shareholders, It gives me immense pride and privilege to address you as we celebrate 30 remarkable years of Urban Cooperative Bank Ltd., Bareilly.Three decades represent far more than the passage of time. They represent the trust of our members, the dedication of our employees, the guidance of our Board, and the collective strength of everyone who has contributed to the Bank,s journey. As we celebrate this important milestone, we look back with gratitude and look ahead with renewed confidence.

A Legacy Built on Cooperation

Cooperation has always been at the heart of our institution. Over the years, our Bank has evolved not merely as a provider of financial services, but as an institution that seeks to build relationships, empower communities and create opportunities.Our cooperative identity reminds us that every member has an important place in our journey As we look back at three decades, we are reminded that our progress has been defined by the relationships we have built, the confidence we have earned and the communities we have continued to serve.

Empowering Members, Strengthening Communities

Our success is closely connected with the progress of our members and the communities we serve. We believe that banking should create meaningful value in people & lives. Therefore, our focus remains on creating opportunities that enable members to participate, progress and build greater financial confidence. As we move forward, we remain committed to strengthening this relationship and ensuring that our growth is inclusive, responsible and meaningful.Our aim is to ensure that the benefits of growth reach the people who are at the heart of our institution our members.

Innovation for a Changing Tomorrow

The banking landscape is transforming rapidly, and our responsibility is to evolve with it. The coming years will bring greater opportunities in digital banking, innovation, customer experience and financial inclusion. We are committed to embracing these changes while remaining firmly rooted in the values that have shaped our institution. The Bank has successfully migrated to an advanced version of its Core Banking Solution (CBS), strengthening its technological capabilities and operational efficiency. This upgrade has enabled the Bank to provide faster, more reliable, secure, and customer-centric banking services. The Bank has also taken comprehensive cyber insurance coverage to strengthen its protection against cyber-related risks and financial losses. This reflects our commitment to safeguarding the interests of our customers and ensuring greater resilience against the evolving threat of cyber fraud.

Responsible Banking, Stronger Trust

Trust is the foundation of every relationship we share with our members. As we enter the next phase of our journey, we will continue to place strong emphasis on transparency, responsible banking, ethical practices and good governance. For us, good governance is not simply about compliance. It is about making responsible decisions, protecting the interests of our members and ensuring that the institution remains worthy of the trust placed in it. We remain committed to strengthening our systems, processes and decision-making framework so that the Bank can grow sustainably while continuing to safeguard the interests of its members and stakeholders.

Inclusive Leadership, Collective Progress

As a woman leader, I strongly believe that progress becomes stronger when every individual is empowered and every voice is valued. We will continue to encourage collaboration and participation, because the future of our institution is not created by one individual or one team it is created together. I believe that when diverse experiences and perspectives come together, they strengthen decision-making and create institutions that are better prepared for the future.

Our Members, Our Greatest Strength

Our 30-year journey would not have been possible without the unwavering faith and support of our members. We also extend our sincere appreciation to our Board of Directors, management team, employees and well-wishers, whose commitment and contribution continue to move the Bank forward. Our employees, in particular, are the bridge between our values and the experience of our members. Their dedication, professionalism and willingness to adapt will remain critical as the banking environment continues to evolve. To our members, I extend my heartfelt gratitude for believing in the institution and for being an integral part of its journey.

A Culture of Continuous Improvement

Thirty years of experience have given us a strong foundation, but experience must always be accompanied by the willingness to learn and improve. The expectations of members are changing, technology is evolving and the regulatory environment continues to develop. We must therefore remain open to new ideas while carefully protecting the values that have served us well. The institution we build for the future must be one that is agile enough to adapt, disciplined enough to remain responsible and connected enough to understand its members.

Looking Ahead with Confidence

As we enter the next chapter, we do so with optimism, determination and a clear sense of purpose. We will continue to respect the legacy built over three decades while embracing the opportunities of tomorrow. The road ahead may bring new challenges, but with determination, teamwork and the continued support of our members, we are confident of writing many more successful chapters.

Together, We Build the Future

Thirty years ago, a journey began with a vision of cooperation and service. Today, that journey stands strengthened by the trust of generations. The next chapter belongs to all of us. let us continue to believe in the power of cooperation the belief that when individuals come together with a shared purpose, they can create lasting and meaningful progress. Thirty years have given us a proud legacy. The years ahead give us the opportunity to make that legacy even stronger.

“Together we have built a legacy; together we will create the future.”

With warm regards,

Shruti Gangwar
Chairperson
Urban Cooperative Bank Ltd., Bareilly

Board of Directors



Smt. Shruti Gangwar
(Chairperson)



S. Paramjeet Singh Oberoi
(Vice Chairman)



Shri. S.P kashyap
(M.D./C.E.O)



Shri. Ramautar Khandelwal



Dr. Pramod Kumar Saxena



Shri. Virendra Singh Gangwar



Dr. Suresh Chandra Rastogi



Shri. Banwari lal



Shri. Jayendra Pal Singh



Shri. Sagar Agarwal



Shri. Manish Agarwal



Shri. Ashok Kumar



Smt.Rampyari Gangwar



Smt.khushboo



Shri. Meva Ram Gangwar



Shri. Shailendra Maheshwari

Board of Directors

Chairperson
Smt. Shruti Gangwar
22, Chaudhary Moh. Bareilly
Mob.: 9845090920

Vice Chairman
S. Paramjeet Singh Oberoi
D-82, Jagdish Vihar Rajendra Nagar, Bareilly
Mob.: 9359113540

M.D./C.E.O
Shri S.P. Kashyap
21, Kailash Puram Delapeer,Bareilly.
Mob.: 9897866223

Director
Shri Ramautar Khandelwal
8, Surya Nagar Prem Nagar, Bareilly
Mob.: 9837059398

Director
Dr. Pramod Kumar Saxena
11A, Shrinath Puram, Bareilly
Mob.: 9837219102

Director
Shri Virendra Singh Gangwar
12, Anand Vihar Colony, Hartmann Road,
Bareilly Mob.: 9759511912

Director
Dr. Suresh Chandra Rastogi
215, Kuncha Dalchand, Biharipur, Bareilly
Mob.: 9897926458

Director
Shri Banwari Lal
120, North City, Bareilly
Mob.: 8979604133

Director
Shri Jayendra Pal Singh
Ward No. 2, Gauntia Singh, Baheri, Bareilly
Mob.: 9411007444

Director
Shri Sagar Agarwal
35,M-5-1, Rampur Garden, Bareilly
Mob.: 9837022322

Director
Shri Manish Agarwal
113/7, Gulmohar Park Bareilly
Mob.: 9319466666

Director
Shri Ashok Kumar
Ashutosh Vihar, Delapeer, Bareilly
Mob.: 8171887331

Director
Smt. Rampyari Gangwar
333, Adarsh Nagar, Bijauria Road, Nawabganj,
Bareilly Mob.: 9410087766

Director
Smt. Khushboo
Ward No. 5, Balwant Colony, Kichha U.S. Nagar,
Uttrakhand Mob.: 9359933220

Professional Director
Shri Meva Ram Gangwar
16, Shiv Nagri, IVRI Road, Bareilly
Mob.: 9412484390

Director
Shri Shailendra Kumar Maheshwari
83, Ram Vatika Colony, Bareilly
Mob.: 9758036900

Board of Management



Shri Meva Ram Gangwar
(Chairman)



Shri S.P Kashyap
(M.D./C.E.O.)



Shri Virendra Singh Gangwar
(Member)



Shri Shailendra Kumar Maheswari **(Member)**



Shri Yogendra Mohan Singh
(Member)



Shri Harit Kumar Verma
(Member)



Shri RBL Sharma
(Member)



Shri Apoorv Gangwar
(Member)

Board of Management

Name	EXPERIENCE	EXPERTISE
Shri Meva Ram Gangwar **CHAIRMAN**	Retired GM/C.E.O. from DCCB	Banking & Co-operation
Shri Virendra Singh Gangwar INTERNAL MEMBER	Member of BAR Accociation & Present Chairman DCCB, Bareilly	Law & Co-operative Banking
Shri Shailendra Kumar Maheshwari **INTERNAL MEMBER**	Professional Chartered Accountant	**Accounting & Audit**
Shri Yogendra Mohan Singh EXTERNAL MEMBER	Retd. Banker from BOB	Banking
Shri RBL Sharma **EXTERNAL MEMBER**	Retd. Banker from BOB	Banking
Shri Harit Kumar Verma EXTERNAL MEMBER	Chartered Accountant	Accounting & Audit
Shri Apoorv Gangwar **EXTERNAL MEMBER**	IT professional	IT
Shri S.P.Kashyap Ex-officio MEMBER	M.D./C.E.O	Banking & Co-operation



A Glimpse Through The Years

1996

- Registration under UP Co-Op Society Act 1965
- RBI Licence for Banking Business
- Premnagar Branch Opening
- Registered with DICGC As Insured Bank

1999

- CB Ganj Branch Opening



2000

- Civil Lines Branch Opening
- Shyamganj Branch Opening



2015

- CB Ganj ATM (Off-site)
- Shyamganj ATM (Off-site)
- Baheri ATM (On-site)
- Meerganj ATM (On-site)
- Pilibhit ATM (On-site)
- Shahjahanpur ATM(On-site)

2018

- IMPS (Immediate Payment Service) / Mobile banking

2019

- Premnagar ATM (On-site)
- Anand Vihar ATM (Off-site)



2022

- UPI (Unified Payment Interface)
- Internet Banking
- Own IFS code
- Karamchari nagar Branch Opening
- Aonla Branch Opening
- Faridpur Branch Opening
- Suresh Sharma Nagar Branch Opening
- Converted & Registered as Multi state co-operative Bank under section 22 of MSCS Act 2002 and expanded its area of operation upto kichha block of uttarkhand state



2002

- Nawabganj Branch Opening



2009

- Subhash Nagar Branch Opening



2013

- Baheri Branch Opening

2014

- CB Ganj ATM (On-site),
- Nawabganj ATM (On-site).
- Meerganj Branch Opening
- Pilibhit Branch Opening
- Shahjahanpur Branch Opening
- Premnagar ATM (Off-site)



2024

- Kichha Branch Opening
- Mini bye pass ATM (On-site)
- Faridpur ATM (On-site)
- Kichha ATM (On-site)
- Expanded its area of operation to meerut & moradabad mandal.

2026

- Milak Branch Opening



Committees of Board

Loan Committee

1. Smt. Shruti Gangwar
2. S. Paramjeet Singh Oberoi
3. Shri Ramautar Khandelwal
4. Shri Virendra Singh Gangwar
5. Shri Jayendra Pal Singh
6. Shri S. P. Kashyap M.D./CEO

Audit Committee of Board (ACB)

1. Smt.Shruti Gangwar
2. Shri Shailendra Kumar Maheshwari
3. Shri Meva Ram Gangwar
4. Shri Virendra Singh Gangwar
5. Shri S. P. Kashyap M.D/CEO

Customer Service Committee

1. Smt.Shruti Gangwar
2. Dr. Suresh Chandra Rastogi
3. Shri Meva Ram Gangwar
4. Smt. Khusboo
5. Shri S. P. Kashyap M.D/ CEO

Purchase Committee

1. Smt.Shruti Gangwar
2. Shri Ramautar Khandelwal
3. S. Paramjeet Singh Oberoi
4. Dr. Pramod Kumar Saxena
5. Shri Virendra Singh Gangwar
6. Shri S. P. Kashyap M.D./ CEO

Executive Committee

1. Smt.Shruti Gangwar
2. S. Paramjeet Singh Oberoi
3. Dr. Pramod Kumar Saxena
4. Shri Banwari Lal
5. Shri Manish Agarwal
6. Shri S. P. Kashyap M.D./CEO

Special Sub Committee of Board for exclusively manitoring and following up cases of frauds Involving amount of Rs. 1 Crore & above

1. Smt. Shruti Gangwar
2. S. Paramjeet Singh Oberoi
3. Shri Virendra Singh Gangwar
4. Shri Meva Ram Gangwar
5. Shri Shailendra Kumar Maheshwari
6. Shri S. P. Kashyap M.D./CEO

Committees of Officials

Asset & Liability Committee

1.Sh. S.P. Kashyap- MD/CEO
2.Sh. Rishi Bhardwaj -D.G.M. (Operation)
3.Sh. Kamal kumar gupta -A.G.M. (Actt./Investment)
4.Sh. Sarvesh Kumar Katiyar- D.G.M. (Loan)
5.Sh. Arjun Kumar- I.T. Officer (special invitee)

Investment Committee

1.Sh. Rishi Bhardwaj -D.G.M.
2.Sh. Sarvesh Kumar Katiyar- D.G.M.
3.Sh. Kamal kumar gupta -A.G.M.
4.Sh. Sarabjeet Singh- S.M.
5.Smt. Anjali Singh- S.M.
6.Sh. Abhishek Saxena-Officer

Risk Management Committee

1.Sh. S.P. Kashyap- MD/CEO
2.Sh. Sarvesh Kumar Katiyar- D.G.M. (Loan)
3.Sh. Rishi Bhardwaj -D.G.M. (KYC/AML & Operation)
4.Sh. Kamal kumar gupta -A.G.M. (Actt./Investment)
5.Sh. Arjun Kumar I.T. Officer
6.Sh. Arvind Kumar Gangwar-CSO

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URBAN CO-OPERATIVE BANK LTD. BAREILLY

(A Multi-state Co-operative Bank)
Head Office: Block-A, Deendayal Puram, Pilibhit Road, Bareilly

Letter No.: 467/H.O./AGM/2026-27 Dated: 09.09.2026

NOTICE FOR ANNUAL GENERAL MEETING

Respected Sir/Mam,
30th Annual General Meeting of the bank is scheduled as follows to transact the business as per agenda given below :

Day & Date	:	Saturday, 26th September 2026
Time	:	12:30 Noon
Venue	:	Head Office, Block-A, Deendayal Puram

AGENDA

1- Confirmation of the minutes of 29thAGM held on 27th September, 2025 at Head Office, Bareilly.
2- To consider and adopt the Director's /Annual Report, statutory auditor's report, audited balance sheet and profit & loss account of the F.Y. 2025-26ended on 31st March 2026
3- To consider Income & Expenditure of F.Y. 2025-26 as per to the sanctioned budget and to approve proposed budget for the year 2027-28
4- To consider and fix maximum borrowing power (liability) of the bank for the next financial year i.e. 2027-28
5- To consider and approve the appropriation of profit of the F.Y. 2025-26
6- To consider & approve the operational plan for F.Y. 2027-28
7- To approve the appointment of Auditors of the bank for the financial year 2026-27& fix their remuneration.
8- Perusal of List of employees who are relatives of members of the Board or the Chief Executive.
9- Other Items if any, with the approval of chairperson.

You are requested to kindly make it convenient to attend the AGM. The registration of delegates for the Meeting will commence from 11.00 a.m. on Saturday, 26th September, 2026 at the venue of the meeting itself. Annual report of bank of the year 2025-26 will be available at branches /H.O., on bank's website www.ucblb.bank.in and will be given at the time of registration.

BOD recommendation on agenda points is enclosed herewith for your kind perusal.
Enclosure: 3 pages

(ShripalKashyap)
M.D. / Chief Executive Officer

To,
Delegates/Shareholders,
General Body
Urban Co-operative Bank Ltd. Bareilly

Note:
1. If the quorum will not be completed in the given time, then the meeting will be postponed for half an hour and will be started again at 1:00 P.M.

NOTES

1. Members of general body desiring any information relating to the Balance sheet and profit and loss accounts are requested to do so in writing to the Bank **3 days prior to the scheduled date of AGM** to enable the Management to make available the required information at the Meeting.

2. Attention of the Members is invited to Bye-law No. 46, (iv) in terms of which, any dividend remaining undrawn for Three years after having been declared, shall be forfeited and shall be carried to the Reserve Fund of the Bank. The Shareholders who have not collected dividend for the previous three years are requested to do so on or before September 29, 2026 failing which, the dividend for the year ended March 31, 2023 will be forfeited and credited to the Reserve Fund Account.

3. Shareholders, Depositors and Safe Deposit Locker holders are requested to avail of the nomination facility provided by the Bank. Prescribed nomination forms are available at all our Branches.

4. Attention is invited of the **Safe Deposit Locker holders** that in case the locker is not operated for more than **one year**, the bank would have the right to cancel the allotment of the locker and open the locker **even if the rent is paid regularly.**

5. As per recent amended guidelines, Deposits upto Rs. 5.00 lakh in the case of each individual depositor is insured by the Bank with the Deposit Insurance Credit Guarantee Corporation and the Bank has effected up-to-date payment of the corresponding Insurance premium.
6. Attention is invited of the members having saving bank account holders that in case the account is not operated for more than two years, the bank would have the right to declare the account inoperative.
7. Attention is invited to savings bank account holders with due on incomplete KYC, who are requested to complete the process.

Director's Report

Deposits & Funding Base

We are pleased to present a strong deposit performance, reflecting the confidence customers continue to place in the bank. As of Mar, 2026 total deposits stood at ₹862.30 crore, representing an incremental change of 16.69% over the previous year s ₹738.94 crore. This progress reflects a dependable funding base and strengthens our ability to support lending, customer needs and future business growth.

What powered our Deposit Growth

The bank continues to be viewed as a stable and dependable destination for savings, giving us a sound platform for responsible lending or expansion.

• CASA Deposits:

CASA deposits represent the primary source of low cost funding which significantly lowers the bank s overall cost of funds and widens the spread between lending yields and borrowing costs or Net Interest Margin (NIM). The bank registered an exponential growth of 22.95% in CASA during the fiscal year 2025-26 which concluded to be at 48.22% of total deposit at the end of the year.

• Term Deposits:

Term deposits rose by 11.42% to ₹446.50 crore which contributes 51.78% to bank's total deposit. The movement indicates continued customer preference for secure, stable investment avenues and provides the bank with a dependable source of funds for long term lending activities like home loans, infrastructure advances and project finance. The combination of CASA and term deposits creates a balanced funding profile. It supports effective liquidity management and allows the bank to deploy funds prudently while maintaining a customer-first approach.

22.95% Growth
In Casa deposit in F.Y.2025-26

11.42% Growth
In Term deposit in F.Y.2025-26

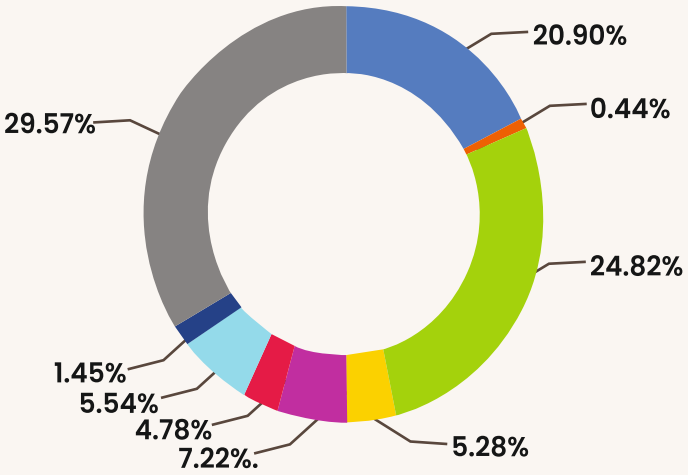
16.70% Growth
(Total deposit growth)

Credit portfolio: Momentum & progress

Supported by resilient economic activity and sustained credit demand, the bank's loan portfolio recorded a growth of 10.77% healthy progress during FY 2025-26. The performance reflects disciplined lending, prudent risk management and a focus on quality assets.

Expanding our credit portfolio

Gross advances stood at ₹409.28 crore at the end of financial year 2025-26.The rise reflects a measured lending strategy, supported by diversified products and careful asset selection. The expansion strengthens revenue potential while maintaining a balanced risk profile.



Credit-to-Deposit (CD) Ratio: A Measure of financial discipline

A of March 31,2026, the bank's Credit-deposit (CD) Ratio stood at 47.46% reflecting a prudent and conservative lending posture while highlighting significant headroom to optimize credit deployment in the coming years.

A pillar of financial stability: Asset Quality

The bank maintained a strong asset quality position during FY 2025-26, supported by disciplined credit management, effective monitoring and focused recovery efforts. As of, Gross Non-Performing Assets (NPA) stood at ₹ 3.17 crore, against which 100% provisions were maintained. The bank concluded the year with GNPA at 0.77% and Net NPA at 0%, reflecting the strength of its asset quality and robust risk-management practices.

Gross & Net NPAs: Understanding asset quality

Good asset quality indicates that bank's loan book and investment portfolio carry minimal credit risk, generate stable cash flows and are backed by adequate loss absorption reserves. It reflects not just low default rates but string underwriting standards that withstand economic stress in future. Low gross NPA typically under 2-3% signals limited default slippage. More critically a Net NPA close to 0% shows that whatever stress exists has already been fully insulated.

As of 31 March 2026, Gross Non-Performing Assets stood at ₹3.17 crore. This represents loans on which scheduled payments have not been received for 90 days or more. Gross NPA is an important indicator, while Net NPA provides a clearer view after considering provisions created against stressed assets.

The bank ended the year with a Net NPA of 0.00%. The full provision of ₹3.17 crore against Gross NPA reflects a conservative approach to potential credit losses and protects the balance sheet from their financial impact.

Zero Net NPA: A reflection of High PCR.

A Robust provision coverage ratio (PCR), GENERALLY EXCEEDING 70% TO 75%, demonstrated conservative provisioning, ensuring bad debts will not trigger sudden capital erosion during write-offs or resolutions.

The bank achieved a Net NPA of 0%, reflecting the effectiveness of its provisioning mechanisms. This milestone highlights the bank's strong focus on asset quality, disciplined lending practices and proactive risk management. A zero Net NPA position strengthens stakeholder confidence in the bank s financial resilience and demonstrates its preparedness to manage potential credit risks while supporting sustainable growth.

Investment Highlights

The investment portfolio forms an important part of the bank's financial strength, balancing regulatory requirements with liquidity and return objectives. As of 2025-26, total SLR investments stood at ₹343.29 crore, TOTAL Non-SLR investments stood at ₹0.50 crore and funds placed with other banks was ₹122.32 crore. Within the SLR portfolio, investments are classified Into held to maturity & available for sale.

- **Held to Maturity (HTM):**

₹156.75 crore was classified under HTM. These securities are held with a long-term orientation and provide relatively predictable income, supporting balance-sheet stability.

- **Available for Sale (AFS):**

The remaining portfolio was maintained under AFS categories, allowing active management and flexibility to respond to market opportunities while generating additional income where appropriate.

This diversified investment approach seeks to balance regulatory compliance, stable long-term holdings and the opportunity for enhanced returns through actively managed securities.

Key components of the Bank's Investment Strategy:

1. **SLR Investments:** Maintained for statutory compliance and liquidity. Divided into HTM for stable long-term income and AFS for active market management.
2. **Non-SLR Investments :** When credit growth is muted, bank deploy surplus liquidity into short term market instruments within prudential limits rather than keeping idle funds.
3. **Funds Placed with Other Banks:** Funds placed with other banks in the form of Fixed Deposits (FDRs) to earn stable returns, optimize surplus funds, and support effective liquidity and cash flow management.

Sustained Profitability

The Bank maintained a healthy profitability profile during FY 2025-26, supported by disciplined financial management and a continued focus on revenue generation and cost efficiency. However, towards the close of the financial year, the sharp rise in yields on Government securities amid heightened geopolitical tensions arising from the US-Iran conflict and increased market volatility resulted in pressure on the valuation of the Bank's investment portfolio and necessitated additional provisioning towards the Investment Depreciation Reserve (IDR). Despite these exceptional market conditions during the closing period of the year, the Bank remained focused on maintaining financial discipline and operational efficiency. Profit before tax and provisions stood at ₹9.16 crore.

Key Drivers of Financial Success

The bank's profitability is supported by a combination of business growth, operating discipline and sound asset quality.

- **Strategic Revenue Growth:**

Growth across deposits, advances and other core business areas strengthened the revenue base while remaining focused on sustainable and prudent expansion.

- **Effective Cost Management:**

Operating expenses were managed carefully without compromising service standards. Cost of management stood at 1.41% of working capital reflecting prudent cost management and improved operational efficiency as the business expanded.

- **Robust Asset Quality:**

Healthy asset quality and controlled non-performing assets reduced the need for excessive provisions, allowing a larger share of operating income to contribute to profitability. A stable profitability base provides capacity to invest in technology, improve services and strengthen the bank's capital position for long-term growth.



Strengthening Our Capital Base

Capital strength improved through better planning, retention and reinvestment of earnings, together with disciplined risk management. A strong capital base provides protection against unexpected losses and creates room for strategic expansion.

Capital Adequacy Ratio (CAR): A Measure of Strength

As of 31 March, 2026, the bank's Capital Adequacy Ratio (CAR) stood at 21.48%, compared with the regulatory minimum of 12%. The comfortable capital position provides assurance to depositors, investors and regulators that the bank maintains a strong financial buffer.

This capital cushion also gives the bank flexibility to expand lending, invest in technology and respond effectively to changing economic conditions while remaining prepared for future challenges

21.48%
Captial Adquacy Ratio

Dividend Announcement

The Board of Directors recommended a dividend of 11% for FY 2025-26, subject to the general body. The recommendation reflects the bank's financial performance and its objective of delivering value to shareholders.

Your Banking Journey, Our Priority

Customer centricity remains at the heart of the bank's approach. As customer expectations evolve and digital banking becomes increasingly important, the bank continues to adapt its services and delivery channels.

Customers can access banking services through mobile banking/IMPS, UPI, ATMs, internet banking and branches. The bank continues to encourage convenient and cashless transactions while maintaining branch-based support.

The bank maintains a network of 14 ATMs and a dedicated grievance-redressal mechanism. A Senior Executive serves as the designated Nodal Officer for Customer Services and Grievances Redressal, helping ensure that customer concerns are addressed promptly.

Innovating for You: Our Digital Journey

Significant resources have been directed towards modernizing the digital infrastructure and improving the customer experience.

- **Improved Digital Payment Services:**

Digital payment capabilities have been enhanced to support faster, more convenient and secure transactions, including improved e-commerce and other digital payment solutions.

- **Enhanced Internet Banking Platform:**

The internet banking platform has been upgraded with stronger functionality, easier navigation, a more intuitive interface and improved security controls.

• **Focus on Security and Convenience:**
Technology initiatives are designed to combine ease of use with strong protection, enabling customers to bank with greater confidence.

A Major Step Forward – New Core Banking

One of the significant initiatives undertaken by the Bank during the year has been the migration to a new Core Banking Solution (CBS).

The change has been undertaken with the objective of strengthening our technology infrastructure, improving operational efficiency and creating a smoother banking experience for our members.

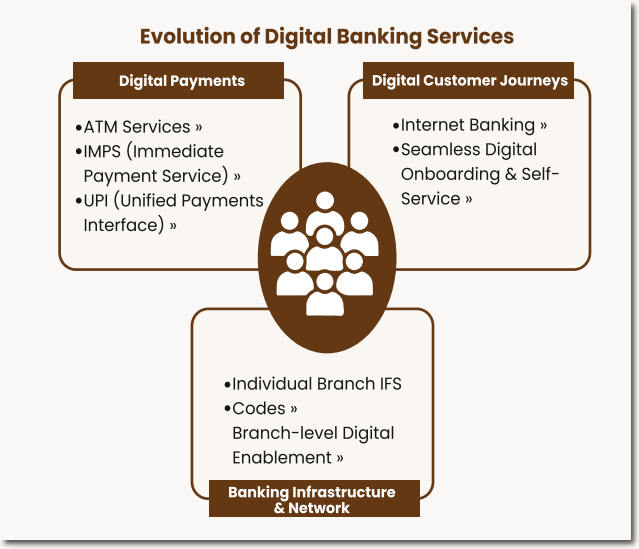
The new CBS provides a stronger foundation for improved transaction processing, information management, service delivery and integration with the evolving digital banking environment.

This is not merely a technology upgrade; it is an important step towards building a more efficient, responsive and future-ready Bank.

Milestones in Digital BankingSolution

The bank has progressively introduced digital products and services to improve access and convenience:

Service Started
ATM Services — Since 2014
IMPS (Immediate Payment Service) — Since 2018
UPI (Unified Payments Interface) — Since 2022
Internet Banking — Since 2022
Individual Branch IFS Codes — Since 2022



Our Commitment to Customer-Centricity

To strengthen the financial security of shareholders and customers, the bank provides free accidental-death insurance as part of its social-security initiatives. During FY 2025-26, 9 claims amounting to ₹37.52 lakh were settled. ₹37.52 lakh, demonstrating the bank's continued commitment to this important customer-support initiative.

Our Path Forward: Key InitiativesSolution

During FY 2025-26, the bank continued to implement strategic measures aligned with its long-term objectives. Key initiatives included:

• **Mobilizing Deposits:**

The deposit portfolio continued to witness focused efforts towards strengthening mobilization, improving customer engagement, and deepening relationships across existing and potential customer segments. Emphasis was placed on increasing deposit penetration, enhancing customer retention, and encouraging incremental balances through proactive customer outreach and relationship management. These efforts contributed towards sustainable growth in the deposit base and supported the institution's overall financial performance.

• **Customer Support:**

A dedicated toll-free number, 1800-274-3011, supports customers with transactions, payments, collections, financial guidance and complaint registration. Complaints and suggestions can also be submitted through the bank's official website and mobile banking application.

• **Loan Products:**

Existing loan products were strategically reviewed, modified, and reframed to make them more customer-centric, relevant, and accessible to a wider customer base. The product features, eligibility criteria, and overall offering were refined to address the evolving needs of customers and cater to a broader segment. These changes were aimed at expanding the reach of the loan schemes, improving customer accessibility, and enabling a larger number of eligible customers to avail the benefits. The initiative also focused on

simplifying the product proposition and creating greater awareness and adoption among customers, thereby contributing to increased penetration and overall business growth.



- **QR Code for Customer Feedback:**

A QR-based feedback facility has been introduced so customers can share suggestions quickly and conveniently.

- **RE-KYC through SMS:**

An SMS-based reply facility enables customers to complete RE-KYC conveniently using their mobile phones.

- **Portal for Aadhaar & PAN Verification:**

A dedicated portal supports secure and efficient PAN and Aadhaar verification during the KYC process.

Initiatives for Cybersecurity Awareness

To address evolving digital threats, staff members receive regular cybersecurity awareness training as part of the AVTU mission. This recurring training is intended to strengthen preparedness and build a resilient security culture.

In addition to internal programmes, staff participate in workshops and training conducted by relevant institutions and specialist organizations. Customers are also educated on fraud prevention through awareness sessions at branch meetings and periodic SMS alerts.

Recently, Under the MISSION SAKSHAM of RBI, staff training regarding all the aspects of the banking has been mandated. Various topics such as Cyber security awareness, have been covered under that.

Audit & Inspection: Ensuring Compliance and Accuracy

The audit and inspection framework is designed to maintain high standards of financial integrity, operational accuracy and regulatory compliance. Records and processes are reviewed through concurrent, internal, statutory, IS and VAPT audits.

The bank acknowledges the contribution of its auditors and values their professional guidance and recommendations throughout the audit process.

1. M/s. Singh Agarwal & Associates – Statutory Auditor
2. M/s. P. Tandon & Co. – Concurrent Auditor
3. Techdefence Labs – VAPT & IS Auditor

Future Outlook

FY 2025-26 was a significant period for the bank, marked by improved business performance despite a challenging operating environment. The bank's risk-management approach remained focused on containing risks and protecting financial stability. Going forward, the bank will build on this momentum through ambitious, measurable goals, stronger processes and continued efforts to exceed stakeholder expectations.

The bank's progress in digital services is expected to improve operational efficiency, customer experience and round-the-clock accessibility. Future priorities will include business expansion, process optimization and stronger risk-mitigation measures. Overall, the bank remains positioned to pursue sustainable growth and capitalize on emerging opportunities. The strong performance of FY 2025-26 provides a foundation for continued progress.

For & on Behalf of the Board of Directors
Shruti Gangwar
Chairperson

Key financial ratios

CRAR
(Capital to Risk-Weighted Assets Ratio)
Bank's CRAR - 21.48 %
regulatory requirement- 12%

CRAR measures a bank's financial strength and its ability to absorb potential losses. To calculate CRAR, bank's capital needs to be divided by its total risk-weighted assets.

TIER 1 CRAR - 18.83%.
(87.67% of total CRAR)

Tier 1 capital refers to the core capital held in a bank's reserves and is used to fund business activities of the bank.

TIER 2 CRAR - 2.65%
(12.33% of total CRAR)

The term tier 2 capital refers to one of the components of a bank's required reserves. Tier 2 is designated as the second or supplementary layer of a bank's capital

CASA DEPOSIT RATIO- 48.22%
Ideal range- 45-55%

CASA stands for Current account Savings account. Having a higher proportion of CASA deposits in the overall deposits base is considered a positive indicator of a bank's profitability, as it means that the bank has a larger pool of low cost funds to lend out and generate revenue.

CD RATIO
(CREDIT TO DEPOSIT RATIO)-47.46%
Ideal range- 65 - 70%

The bank's total CD ratio measures a bank's liquidity and its ability to fund its loan portfolio and is calculated by dividing a bank's total loans & advances by its total deposits

Key financial ratios

GROSS NPA RATIO-0.77%
Ideal range- <3%

It refers to the total amount of loan in bank portfolio that are classified as NPA before accounting for provisions made against them.

PCR (PROVISION COVERAGE RATIO)-100%
Ideal range- >70%

The PCR measures a bank's ability to cover its bad loans with the money it has set aside for that very purpose. It is calculated by dividing the total value of the bank's provisions for bad loans by the total value of its NPA.

NET NPA RATIO-0.00%

It refers to the portion of NPA in a bank's loan portfolio after accounting for provisions made against them.

NON-INTEREST INCOME TO AVG. WORKING FUNDS- 0.24%

Financial metric that measures the return generated from Non-interest income relative to average amount of working funds.

INTEREST INCOME TO AVG. WORKING FUNDS- 7.43%

Financial metric that measures the return generated from interest income relative to average amount of working funds.

Key financial ratios

OPERATING PROFIT TO AVG. WORKING FUNDS-1.07%

Financial metric that measures how efficiently bank uses its working funds to generateoperating profit. It indicates the return on working funds from bank's core operational activities

RETURN ON ASSETS - 1.15 %

ROA is a financial metric that measures how effectively a bank is using its assets to generate profit. It is calculated by dividing net income by earning assets.

COST OF MANAGEMENT 1.41 % Ideal range- upto 2%

It refers to the expenses associated with managing a bank. This typically includes operating expenses, staff expenses stc

NIM (NET INTEREST MARGIN) - 3.46% Ideal range- 3-5%

NIM measures the profitability levels of a bank's lending & deposit operations & is calculated by dividing the bank's Net Interest Income by its total earning assets.

COST TO INCOME RATIO-69.05%

Financial metric used to assess the efficiency of a bank's operations. It measures the proportion of operating costs to the income generated.

An Insight from the Managing Director

As we step into the future, our commitment remains unwavering- to embrace innovation, strengthen trust, and create sustainable value for every member we serve."



Dear Members,

It gives me immense pleasure to address you through this Annual General Meeting as Urban Cooperative Bank Ltd., Bareilly completes 30 remarkable years of its journey. Three decades of service, trust and shared growth mark a proud milestone for the Bank and reflect the continued confidence of our members, customers, employees and well-wishers. Our journey has always been guided by the enduring values of cooperation, trust, transparency and service, while continuously adapting to the changing needs of those we serve.

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For me, this journey has a deeply personal significance. Since taking responsibility for leading the Bank since Aug 2009, I have had the privilege of witnessing and contributing to a remarkable phase of its growth and transformation. Over these years, the Bank has steadily expanded its presence, strengthened its service capabilities and embraced technology, while remaining firmly rooted in the relationship-based approach that is at the heart of cooperative banking.

During this period, the Bank has moved forward through a series of meaningful milestones. The expansion of our branch network brought banking services closer to customers across new locations, while the establishment of on-site and off-site ATMs enhanced accessibility and convenience. From the opening of branches at Baheri, Meerganj, Pilibhit, Shahjahanpur and other locations to the continued expansion of our ATM network, each step reflected our commitment to making banking more accessible to the communities we serve.

The Bank also progressively strengthened its technological capabilities. The introduction

of IMPS in 2018, followed by UPI and Internet Banking, marked important steps in our transition towards modern, convenient and technology-enabled banking. The availability of our own IFSC (Direct membership of RBI CPS) further strengthened our banking infrastructure and connectivity. These initiatives enabled us to offer our customers greater convenience while ensuring that the personal service and trust associated with our Bank remained at the forefront.

Another significant milestone in this journey was the Bank's registration as a Multi-State Cooperative Bank under Section 22 of the Multi-State Co-operative Societies Act, 2002, reflecting the institution's expanding reach and aspirations. The subsequent opening of branches at Karamchari Nagar, Aonla, Faridpur, Suresh Sharma Nagar, Kichha, Milak & Bisalpur along with additional ATM facilities, further strengthened our presence and enabled us to serve a wider customer base.

Looking back, these achievements are not merely a collection of branches, ATMs or technological initiatives. They represent a continuous process of strengthening the Bank's foundations, widening access to banking services and responding to the evolving expectations of our customers. Every milestone has been made possible through the combined efforts of the Board of Directors, management, employees, members and customers who have placed their confidence in the Bank.

The banking environment today is changing rapidly. Technology, customer expectations, regulatory requirements and emerging risks are reshaping the way banking services are delivered. We therefore remain committed to strengthening our digital capabilities, improving customer experience, maintaining sound governance and risk management practices, and ensuring that growth remains sustainable and responsible.

I firmly believe that the progress achieved during these years has been a collective journey. Whatever the Bank has accomplished since 2009 has been possible because of the guidance of our Board, the dedication of our employees, the continued confidence of our members and the trust of our customers.

As we look towards the future, our objective is not merely to grow, but to grow with strength, stability, technology, responsibility and trust. We will continue to build upon the foundations created over the years and strive to make this Bank a stronger, and more resilient and customer-focused institution.

I express my heartfelt gratitude to all our members, customers, Directors, employees and well-wishers for their unwavering support and confidence. Your trust has been our greatest strength and the foundation upon which we continue to build.

With warm regards,

Shripal Kashyap
MD/CEO
Urban Cooperative Bank Ltd., Bareilly

2009
Deposit-132.39cr
Loan-55.72cr
NPA-10.36%
No.of branches-5

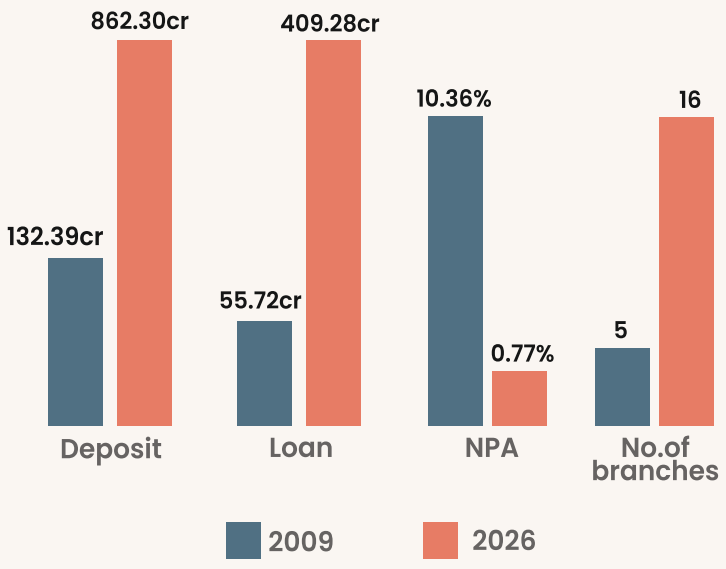
2018
IMPS (Immediate Payment Service) / Mobile banking

2022
- UPI (Unified Payment Interface)
- Internet Banking
- Own IFS code
- Registered as Multi state co-operative Bank

2024
Expanded its area of operation to meerut & moradabad mandal.

2026
Deposit-862.30cr
Loan-409.28cr
NPA-0.77%
No.of branches-16

Bank Growth (2009-2026)



Milak Branch Opening









CORPORATE GOVERNANCE REPORT

At Urban Co-operative Bank Ltd., Bareilly, governance is more than a framework of policies and committees. It is the way we translate responsibility into decisions, oversight into action and the trust of our members and customers into long-term institutional strength.

During FY 2025-26, the Bank continued to focus on disciplined growth, prudent risk management, regulatory compliance, customer-centricity and responsible stewardship. Our governance architecture is designed to keep decision-making appropriately supervised while enabling management to respond effectively to the changing banking environment.

Our Governance Promise

We seek to conduct the Bank,s affairs with integrity, prudence and transparency. The Board provides direction and oversight; management converts that direction into execution; specialised committees provide focused review; and control functions independently monitor risks and compliance. Together, these layers create a governance ecosystem that supports sustainable performance.

Commitment	What it means for the Bank
Responsible Stewardship	Decisions are taken with due regard to member interests, depositor confidence, financial soundness and the long-term sustainability of the institution.
Prudent Risk Culture	Risks are identified early, assessed systematically and addressed through appropriate controls, limits, monitoring and escalation.
Accountability	Roles, delegated powers and reporting responsibilities are clearly defined so that decisions have ownership and oversight.
Transparency & Trust	Relevant information is placed before the appropriate authority and stakeholders are provided with meaningful disclosures through prescribed channels.

Governance at a Glance

Our governance structure brings together the Board of Directors, Board of Management, Board-level committees and specialised staff committees. Each layer has a defined role, while matters requiring wider oversight are escalated through the appropriate governance channel.

Governance at a Glance

- **Board of Directors** - strategic direction, policy oversight and overall supervision.
- **Board of Management** -specialised professional oversight of important banking and operational matters.
- **Board Committees** - focused supervision of credit, audit, executive, procurement and customer-service matters.
- **Staff Committees** - specialised management of risk, liquidity, assets and liabilities and investments.
- **Control & Compliance Functions** - monitoring, assurance and regulatory discipline across the Bank.

1. Board of Directors | Direction with Accountability

The Board of Directors is the principal governing body of the Bank. It provides strategic direction and supervises the affairs of the Bank within the applicable legal and regulatory framework, including the Multi-State Co-operative Societies Act, 2002 & rules made there under and directions issued by the Reserve Bank of India from time to time.

The Board reviews the Bank,s business strategy, financial performance, budgets, policies, internal controls, risk profile, compliance environment and other matters requiring its attention. The Board is supported by timely and relevant information to facilitate informed deliberations and responsible decisions.

Board stewardship includes:

- Setting strategic priorities and reviewing progress against approved plans.
- Approving and periodically reviewing key policies and governance frameworks.
- Overseeing financial performance, capital and liquidity considerations and material exposures.
- Reviewing the adequacy of internal control, audit and compliance mechanisms.
- Monitoring significant risks and the effectiveness of mitigation measures.
- Safeguarding the interests of members, depositors, customers and other stakeholders.

2. Board of Management | Specialist Oversight

The Board of Management (BoM) provides specialised oversight on significant banking and operational matters. Its role complements the Board of Directors by bringing focused professional review to areas that require specialised assessment.

- Review of significant credit and financial proposals, as applicable.
- Oversight of recovery strategies and monitoring of non-performing assets.
- Review of fund management, borrowing and liquidity-related matters.
- Consideration of investment proposals and investment strategy.
- Oversight of risk management, internal controls and operational systems.
- Review of technology, computerisation and digital banking initiatives.
- Monitoring of internal audit observations and compliance matters.
- Review of systems for customer complaints and grievance redressal.

4. Risk Governance | Protecting the Bank,s Resilience

A sound risk culture is integral to the Bank,s governance. Risk considerations are embedded in business decisions through defined policies, monitoring mechanisms, internal controls and management oversight.

- **Credit Risk** - disciplined appraisal, sanction, monitoring and recovery processes.
- **Operational Risk** -controls and processes designed to reduce errors, disruptions and operational losses.
- **Liquidity & Market Risk** - monitoring of liquidity position, interest-rate sensitivity and market exposures.
- **Compliance Risk** - adherence to applicable laws, RBI directions, internal policies and regulatory instructions.
- **Technology & Cyber Risk** - continued attention to secure systems, digital channels, access controls and operational resilience.

5. Three Lines of Oversight

The Bank's control environment is strengthened through complementary layers of responsibility. Business and operational teams own and manage risks in their activities; risk and compliance functions provide monitoring, guidance and challenge; and internal audit provides independent assurance on the effectiveness of controls.

1. Business & Operations ▯ ownership of day-to-day risks and adherence to approved processes.
2. Risk, Compliance & Control Functions ▯ independent monitoring, guidance, review and escalation.
3. Internal Audit ▯ independent assessment of controls, processes and governance effectiveness.

6. Member-Centric Governance

As a co-operative bank, our governance carries a distinctive responsibility: to remain connected with the members whose confidence and participation form the foundation of the institution. Governance therefore extends beyond financial performance to responsible service, accessibility, fair treatment and transparent communication.

As on March 31, 2026, the Bank had 10123 Regular Members and 1341 Nominal Members. The Bank will continue to strengthen member engagement while maintaining sound banking practices and regulatory discipline.

7. Transparency & Stakeholder Communication

Transparency is central to building and sustaining trust. The Bank endeavours to provide relevant information to members and stakeholders through the Annual Report, financial disclosures, official communications and other prescribed channels. The Bank,s official website, www.ucblb.bank.in, serves as an important platform for information relating to the Bank,s products, services, results and announcements.

8. Board & Committee Meetings | FY 2025-26

The Board of Directors, Board of Management and various committees met during the year to deliberate on strategic, financial, credit, risk, audit, customer-service and operational matters. The final meeting figures below should be populated from the Bank,s certified records.

Board / Committee	Primary Focus	Meetings Held
Board of Directors	Strategic direction, policy oversight, financial performance, governance and overall supervision of the Bank.	13
Board of Management	Specialized oversight of credit appraisal financial, operational, risk, technology and compliance matters.	27
Audit Committee of the Board	Audit, internal controls, compliance observations and assurance.	5
Credit / Loan Committee of the Board	Sanctioning of loan proposals under delegated power of BOD	32
Executive Committee of the Board	Delegated operational and executive matters.	6
Purchase Committee of the Board	Procurement and purchase-related oversight.	9
Customer Service Committee of the Board	Customer service, complaints and grievance redressal.	4
Risk Management Committee	Enterprise risk identification, monitoring and mitigation.	3
Asset & Liability Management Committee	Liquidity, interest-rate, market-risk and balance-sheet management.	7
Investment committee	Appraising investment opportunities & taking decisions on investment proposals.	177

9. Looking Ahead | Governance for the Next Chapter

The banking environment continues to evolve through technology, changing customer expectations, emerging risks and increasing regulatory focus. The Bank will continue to strengthen governance by improving oversight, deepening risk awareness, enhancing internal controls, encouraging responsible technology adoption and keeping member and customer interests at the centre of decision-making.

Our objective is clear: to build an institution that is prudent in its decisions, transparent in its conduct, responsive in its service and resilient in its operations.

Our Governance Commitment

"Good governance is not only about how decisions are made; it is about ensuring that every decision strengthens trust in the institution."

Urban Co-operative Bank Ltd., Bareilly remains committed to responsible stewardship, sound risk management, regulatory compliance and sustainable value creation for its members, customers and other stakeholders.

Shri pal kashyap

M.D/C.E.O

SINGH AGARWAL & ASSOCIATES
Chartered Accountants
ICAI Firm Registration No. : 004702C

H.O. : 2/10, Second Floor, Sector-2, Vikas Nagar, Lucknow-226022
Ph. : (0522) 4060801 / 4630953 / 9415002846 / 9415039253 / 9335087588
Email : mukesh.saa@gmail.com, amit.saa@gmail.com, agarwal.mukesh.kumar@icai.org.

Independent Branch Auditor's Report

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multi State Co-operative Societies Act 2002 and Rule 27 Multi Co-Operative Societies Rules)

To
The Members
URBAN CO-OPERATIVE BANK LTD.
BAREILLY

Report on the Audit of the Financial Statements

We have audited the Financial Statements of **Urban Co-operative Bank Ltd. Bareilly ('the Bank')** which comprise the Balance Sheet as at **March 31, 2026** and the Profit & Loss Account and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of all 16 branches audited by us are incorporated in these financial statements.

Management's Responsibilities for the Financial Statements

The Bank's management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the applicable Accounting Standards, and provisions of Banking Regulation Act, 1949 the guidelines issued by the Reserve Bank of India, Central Registrar of Co-operative societies, the Multi State Co-operative Societies Act, 2002 and rules made there under (as applicable) from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and 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 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.

The management is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue and auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

SINGH AGARWAL & ASSOCIATES
Chartered Accountants
ICAI Firm Registration No. : 004702C
H.O. : 2/10, Second Floor, Sector-2, Vikas Nagar, Lucknow-226022
Ph. : (0522) 4060801 / 4630953 / 9415002846 / 9415039253 / 9335087588
Email : mukesh.saa@gmail.com, amit.saa@gmail.com, agarwal.mukesh.kumar@icai.org.

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We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank is accordance with the code of thics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements, in accordance with the accounting principals generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India (the RBI). Central Registrar of Co-operative societies, the Multi State Co-operative Societies act, 2002 and rules made there under (as

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Chartered Accountants
ICAI Firm Registration No. : 004702C
H.O. : 2/10, Second Floor, Sector-2, Vikas Nagar, Lucknow-226022
Ph. : (0522) 4060801 / 4630953 / 9415002846 / 9415039253 / 9335087588
Email : mukesh.saa@gmail.com, amit.saa@gmail.com, agarwal.mukesh.kumar@icai.org.

applicable) from time to time and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit, We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intention omissions, misrepresentations, or the override of internal control.
- To obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as going concern.
- Evaluate the overall presentation structure and content of the financial statements including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the financial statements that individually or aggregate makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning of the scope of our audit work and evaluating the results of our work and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and a communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable related safeguards.

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Opinion

In our opinion, and to the best of our information and according to the explanations given to us, the aforsaid financial statements give the information required by the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India (the RBI), Central Registrar of Co-operative Societies, the Multi State Co-opoerative Societies Act, 2002 and rules made there under (as applicable) in the manner so required for bank and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs in case of the Balance Sheet of the Bank as at March 31, 2026 and true balance of profit and its cash flows for the year ended on that date.

Emphasis of Matter

We draw attention to the Note-8 (B) of Schedule 17 on Significant Accounting Policies which describes the provision of earned leave encashment policy of the Bank. Suitable policy is to formed by Bank's management for recognition and measurement of long-term earned leave liability payable to the employees on retirement or resignation. Bank has to form a suitable policy for recognition and measurement of long term earned leave liability either on the basis of actuarial valuation or on any other legitimate mode.

Our opinion is not modified in respect of the above matter.

(CA AMIT AGARWAL)
FCA, PARTNER
M.No.- 400176
UDIN : 26400176FIJCXZ2772

Place : Lucknow
Date June 22, 2026

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"Annexure -1" of Independent Auditor's Report of Urban Co-Operative Bank Limited Bareilly for FY 2025-2026

Certification/Reporting requirements to be incorporated in Urban Co-Operative Banks (UCBs) by Statutory Auditors (SA) for F.Y. 2025-26

In compliance to the requirement of Reserve Bank of India we hereby confirm that following information are correct to the best of knowledge and belief.

1- CRR and SLR requirements under Section 42 of the RBI Act 1934 (for CRR of scheduled banks) and Section 18 (For CRR of non-scheduled banks) and Section 24 of the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) [BR Act, 1949 (AACS)] on 12 odd dates selected by you (not being reference dates/last day of the fortnight) spread over the financial year. Further, CRR / SLR is maintained by UCBs (i.e. maintenance with eligible banks / Institutions) as prescribed in the 'Reserve Bank of India (Urban Co-operative Banks - Cash Reserve Ratio and Statutory Liquidity Ratio) Directions 2025' issued by RBI vide notification number DOR.RET.REC.193/12-01-001/2025-26 dated November 28, 2025 (as updated from time to time)

(Rs. In Lacs)

12 Odd Dates	NDTL	Actual CRR Maintained	CR Ratio	Actual SLR Maintained	SL Ratio
19- Apr.-2025	71027.20	3023.01	4.26%	26417.64	37.19%
24- May-2025	68679.09	3374.72	4.91%	26454.04	38.52%
29-Jun-2025	69844.59	3625.57	5.19%	26958.12	38.60%
26-Jul-2025	71106.40	3384.49	4.76%	27458.69	38.62%
30-Aug-2025	71444.71	3293.62	4.61%	27964.19	39.14%
20-Sept.-2025	72753.57	3076.99	4.23%	28969.69	39.82%
21-Oct.-2025	72494.60	2971.78	4.10%	26385.42	36.40%
16- Nov.-2025	72020.33	3024.17	4.20%	27885.76	38.72%
14-Dec.-2025	72674.15	3309.70	4.55%	27745.34	38.18%
01-Jan.-2026	72938.83	3211.67	4.40%	28888.41	39.61%
03-Feb.-2026	76081.38	2647.83	3.48%	30849.85	40.55%
10-Mar.-2026	78431.82	2825.90	3.60%	33351.35	42.52%

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SLR maintained by the bank is exceeding 40% of the total of its demand and time liabilities on 2 out of 12 odd dates which is beyond the maximum benchmark prescribed by RBI

2- The CRAR calculation based on Reserve Bank of India (Urban Co-operative Banks-Prudential Norms on Capital adequacy) Directions, 2026' issued vide notification number DOR.CAP.REC. 194/09-18-201/2025-26 dated November 28, 2025 (as updated from time to time) has been verified and found correct.

3. The income recognition, asset classification and provisions including system based asset classification, have been made as per the guidelines issued by Reserve Bank of India (Urban Co-operative Banks-Income Recognition, Asset Classification and provisioning) Direction, 2025' issued vide notification number RBI/DOR./2025-26/286 DOR. STR.REC. 205/21.04.048/2025-26 dated November 28, 2025 (as updated from time to time) and other related instructions as issued from time to time.

4. The Bank has complied to the instructions on applying the risk weights to exposures guaranteed by CGS in terms of circular on Reserve Bank of India (Urban Co-operative Banks-Prudential Norms on Capital Adequacy) Directions, 2025 issued vide notification Number DOR.CAP.REC. 194/09-18-201/2025-26 date November 28, 2025 (as updated from time to time).

5. The Bank has periodically reconciled Bank's investments on own account and compliance of key areas in terms of the 'Reserve Bank of India (Urban Co-Operative Banks - Classification, Valuation and Operation of Investment Portfolio) Directions 2025 issue vide notification Number RBI/DOR/2025-26/284 DOR.MRG.REC.No. 203/00-00-11/2025-26 dated November 28, 2025 as updated periodically, along with other related instructions as issued from time to time.

6. The Bank is in compliance with Exposure Norms and Statutory / Other restrictions in terms of Chapter I and II of the 'Reserve Bank of India (Urban Co-operative Banks - Concentration Risk Management) Directions 2025' issued vide notification Number DOR.CRE.REC.200/07-03-005/2025-26 date November 28, 2025, Chapter VIII, X, XII and XIII of the 'Reserve Bank of India (Urban Co-operative Banks-Credit Facilities) Directions, 2025' issued vide notification number DOR.CER.REC.196/07-01-005/2025-26 dated November 28, 2025 and Chapter III and IV of the 'Reserve Bank of India (Urban Co-operative Banks - Credit Risk Management) Directions, 2025' issued vide notification number DOR.CRE.REC. 199/07-02-005/2025-26 dated November 28, 2025 (as updated from time to time).

7. The Bank is reporting 'Large Exposures' to Central Repository of Information on Large Credits (CRILC) as per the provisions Reserve Bank of India (Urban Co-operative Banks - Resolution of Stressed Assets) Directions, 2025' issued vide notification Number of RBI/DOR/2025-269/287 DOR.STR.REC.206/21.04.048/2025-26 dated November 28, 2025 (as updated from time to time). *However, during our verification, in the return for the quarter ended March 2026, 1 account (Aarogyavanshan Healthcare Private Limited with total sanctioned loan of Rs. 756.75 Lakhs) was not reported by the bank.*

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8. We have verified computation of 'assessable deposits' and 'premium' in terms of the circular DICGC. (Payment of Deposit Insurance Premium and Submission of Returns by Insured Banks) Master Directions, 2025' issued vide notification numberCO.DICG.IOD. No.S1051/05-60-999/2025-2026 Dated October 01, 2025 (as updated from time to time). Further, interest payable while calculating DICGC premium and found the same to be correct and in accordance with the guidelines.

9. Compliance with PSL (Priority Sector Lending) targets and the loans classified under Priority Sector, across various categories, are strictly as per instructions detailed 'Reserve Bank of India (Priority Sector Lending - Targets and Classification) Directions, 2025' issued vide notification number FIDD.CO.PSD.BC.13/04.09.001/2024-25 dated March 24, 2025 (as updated from time to time) Further, the data submitted under PSL category was found to be correct.

10. There is no difference in the reconciliation status of General Ledger as well as the Profit and Loss Statement, including whether provisions have been made and no difference exists in the balance sheet of the bank.

11. The Contingent Liabilities has been duly disclosed in the financial statements and notes forming part of Financial Statements. There is no demand in respect of Income Tax / GST.

12. The bucketing of Assets and Liabilities of the Bank in its ALM statement are as per 'Reserve Bank of India (Urban co-operative Banks - Asset Liability Management) Directions, 2025 issued vide notification number RBI/DOR/2025-26/285 DOR.LRG. No.204/13-10-006/2025-26 dated November 28,2025 (as updated time to time).

13. The Net Worth disclosed by the Bank of Rs. 8835.78 Lakhs as on 31st March 2026 is in terms of 'Reserve Bank of India (Urban co-operative Banks - Prudential Norms on Capital Adequacy) Directions, 2025 issued vide notification number DOR.CAP.REC.194/09.18-201/2025-26 dated November 28, 2025 (as updated from time to time).

14. The Bank has complied with the assessment of Provision requirement in terms of 'Reserve Bank of India (Urban co-operative Banks - Income Recognition, Asset Classification and Provisioning) Directions, 2025 issued vide notification number RBI/DOR/2025-26/286 DOR.STR.REC.205./21.04.048/2025-26 dated November 28, 2025 read with Clause 45 of the 'Reserve Bank of India (Urban co-operative Banks - Transfer and Distribution of Credit Risk) Directions, 2025' issued vide notification number RBI/DOR/2025-26/282DOR.STR.REC.201/21.04.048/2025-26 dated November 28, 2025 (as updated from time to time).

15. The Bank has complied with the provision of Chapter I and II of the 'Reserve Bank of India (Urban co-operative Banks - Concentration Risk Management) directions, 2025' issued vide notification number DOR.CRE.REC.200/07-03-005/2025-26 dated November 28, 2025, Chapter VIII, X, XII and XIII of the 'Reserve Bank of India (Urban co-operative Banks -Credit Facilities) Directions, 2025' issued vide notification number DOR.CRE.REC.196/07-01-005/2025-26 dated November

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25,2025 and Chapter III and IV of the 'Reserve Bank of India (Urban co-operative Banks - Credit Risk Management) Directions 2025' issued vide notification number DOR.CRE.REC.199/07-02-005/2025-26 dated November 28, 2025 with special focus on a) whether any loans have been granted to the directors or their relatives, if any and b) whether any of the Directors stood as guarantor for a third - party loan. There are no loans to Directors or their relative except for against their own deposits.

16. Various reserve funds required to be created and maintained as per the provisions of BR Act, 1949/RBI guidelines / Directions are being maintained by the Bank.

17. As confirmed by the Bank, The list showing the outstanding deposits has not been called upon by DICGC and no list has been submitted by the Bank.

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Annexure -2 of Independent Auditor's Report of Urban Co-Operative Bank Limited Bareilly for FY 2025-2026

Certification/Reporting requirements to be incorporated in Urban Co-Operative Banks (UCBs) by Statutory Auditors (SA) for F.Y. 2025-26

S.No.	Particulars	Replies
1.	Whether the UCB is in compliance with the instructions on Management of Advances in terms of Chapter II, IV, IX, XI, XII and XIII of the 'Reserve Bank of India (Urban Co-operative Banks - Credit Facilities) Directions, 2025' issued vide notification number DOR.CRE.REC.196/07-01-005/2025-26 DATE November 28, 2025, Chapter V, VII, VIII, and IX of the 'Reserve Bank of India (Urban Co-operative Banks - Credit Risk Management) Directions, 2025' issued vide notification number DOR.CRE.REC.199/07-02-005/2025-26 dated November, 28, 2025, Chapter II of the 'Reserve Bank of India (Urban Co-operative Banks - Interest Rates on Advances) Directions, 2025' issued vide notification number DOR.CRE.REC.202./13.03.000/2025-26 dated November 28, 2025 and Chapter IV of the 'Reserve Bank of India (Urban Co-operative Banks - Resolution of Stressed Assets) Directions, 2025' issued vide notification number DOR.STR.REC.206/21.04.048/2025-26 dated November 28, 2025 (as updated from time to time), particularly on the aspect whether calculation of interest rate is done as per instructions	Yes, The Bank has complied with the said guidelines/directions.
2.	Whether there are outstanding amounts pending for more than three years under. "Other Assets" in the UCB's balance Sheet. The SA shall also verify the composition of 'Other Assets and comment on whether any of the items comprising 'Other Assets' are intangible in nature.	**Income Tax Refund Receivable (Rs. 22,24,203/-)** Income tax refund receivable of previous year amounting to Rs. 22,24,203/- is outstanding against which provision of Rs. 13,63,226/- is made. A sum of Rs. 8,69,077/- is due for FY 2018-19 which had been adjusted against demand by the department of succeeding years but against the same Bank has filed an appeal and shown the adjusted demand amount as contingent liability. Therefore, the Banks has to take judicious decision about recoverability of refund receivable amount.

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		Sundry Debtors (Rs. 728187.40) A sum of Rs. 25000/- is outstanding in Sundry Debtors against deposit with Registrar, SCDRC-UP. The amount is outstanding since 16th March 2019. Provision should be done against the same.
3.	Compliance with the pending observations of the previous year's Statutory Audit Report and provisioning for divergence identified by SSM. The SA shall also comment on persisting deficiencies and their systemic and bank-wide impact/implications.	Various Observations Reported In Previous year's Statutory Audit Report have not been complied by the bank and the same have been reported in current year also. Persisting deficiencies are as under : * Deviations in share linking with the credit facilities sanctioned to borrowers. * Inadequate appraisal of credit proposals including ROC search prior to sanction of loan and analysis of financial statements. * Stock Statements submitted by borrowers are not complete to include Sundry creditors and incorrect calculation of DP.
4.	The Non-Banking Assets (NBAs) if any, held by the UCB and the details thereof. The SA shall also comment on the practice, if any, adopted for conversion of Non-Performing Assets (NPAs) to Non-Banking Assets (NBAs), including aspects such as recognition of unrealized income, income booking without receipt of cash flow by UCBs during such conversations etc. They should also comment on whether such conversions are in compliance with extant accounting standards guidelines issued by RBI, and applicable legal provisions. In addition, the SA shall also comment on aspects such as any income shown from NBAs, pending litigation issues, valuation and likelihood of recovery in these assets etc.	Not Applicable as no Non-Banking Assets (NBAs) in bank.
5.	The payment of interest on deposits is made as per the 'Reserve Bank of India (Urban Co-operative Banks - Interest Rate on Deposits) Direction 2025 issued vide notification number DOR.SOG.(SPE).REC. 195/13.03.00/2025-26, dated November 28/, 2025 (as updated from time to time).	The Bank is following the prescribed guidelines / directions.

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6.	The internal accounts which have been opened and closed by the bank in a financial year and also comment on utilization of the accounts. Further, the SA should certify that the UCB has Board-approved policy/SOP for management of internal accounts, system based checks and controls option for exception report generation in CBS, adequate monitoring and review, board oversight for internal accounts, no bypassing of AML/CFT guidelines for cash transactions and no utilization of internal accounts for ever greening of NPA accounts.	The Bank is having board approved policy for management of internal accounts. Internal accounts are being monitored regularly.
7.	Ever greening of loans, through modalities such as window dressing, routing of funds either within the bank or through the banking system genuineness of Related Party Transaction (RPT) to borrower- related entities, and end use thereof, etc.	No instances of ever greening of loans were noticed by us.
8.	Whether the UCBs are compliant with the provisions of the Reserve Bank of India (Urban Co-operative Banks - Prudential Norms on Capital Adequacy) Directions, 2025' issued vide notification number DOR.CAP.REC.194/09-18-201/2025-26 dated November 28, 2025 (as updated from time to time)	The Bank has complied with the provisions/directions of the RBI.
9.	Whether the Housing finance exposure and Real estate exposure of the UCB are in terms Chapter II of the 'Reserve Bank of India (Urban Co-operative Banks - Concentration Risk Management) Directions, 2025 issued vide notification number DOR.CRE.REC.200/07-03-005/2025-26 dated November 28, 2025 and Chapter VIII of the 'Reserve Bank of India - Credit Facilities) Directions, 2025' issued vide notification number DOR.CRE.REC.196/07-01-005/2025-26 dated November 28, 2025 (as updated from time to time.)	The Bank has complied with the guidelines given in the circular.
10.	a) Activities suspected to be a fraud or fraudulent activity in any transaction and whether the UCB has (I) made adequate provisioning for such transactions, and (II) reported such transactions in FMR 1 within 14 days from the date of classification of an incident / account as fraud.	One fraud of Rs. 500/- by cashier of the bank was discovered during the year under audit. The cashier has took one note while cash counting. The case was reported as fraud in FMR-1 to RBI on 07-Oct.-2025 whithin the given time frame

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	b) The appropriateness of the fraud risk management system and process for early detection. investigation of frauds, and deviations observed in compliance with directives issued by RBI. Special focus should be given to the potential risk areas which might lead to the perpetuation of fraud. Further the SA shall assess effectiveness of internal controls in detecting and preventing fraud.	The Bank has formed Fraud Risk Management Policy in Aug. 2024 and last updated on 05-April-2025. The Bank has formed a Special committee for monitoring and follow up of cases of Fraud for monitoring the potential risk areas.
	c) UCB's adherence to Master Directions on Fraud Risk Management in Urban Co-operative Bank (UCB's) / State Cooperative Banks (StCBs) / Central Coperative Banks (CCBs)' dated July 15, 2024 (as updated from time to time). Further, during the course of the audit, if the auditor comes across instances where the transactions in the account in such a situation, the auditor should immediately bring it to the notice of the senior management and if necessary, to the Audit Committee of the Board (ACB) of the Cooperative Banks for appropriate action.	The Bank has formed a Special committee for monitoring and follow up of cases of Fraud for monitoring the potential risk areas as per the guidelines given in the Master Directions. No instances came to our knowledge where there is any possibility of fraudulent transactions.
11.	Compliance with para 02, 03 & 04 of the circular CO.DOS.RSD.No.S107/31-01-097/2021-2022 dated May 18, 2021 on strengthening the controls of payment ecosystem between Sponsor Banks and UCBs as a corporate customer' (as updated from time to time) for Level I and Level II UCBs as per RBI's Comprehensive Cyber secutiry framework for UCBs.	The Bank has complied with the relevant guidelines on 'Strengthening the controls of payment ecosystem between Sponsor Banks and UCBs as a corporate customer.'

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12.	UCBs compliance to prudential norms in terms of chapter II of the 'Reserve Bank of India (Urban Co-operative Banks - Concentration Risk Management) Directions, 2025 issued vide notification numberDOR.CRE.REC.200/07-03-005/2025-26 dated November 28, 2025, Chapter VIII of the 'Reserve Bank of India (Urban Co-operative Banks - Credit Facilities) Directions, 2025' issued vide notification number DOR.CRE.REC.196/07-01-005/2025-26 dated November 28, 2025 and Chapter III of Reserve Bank of India (Urban Co-operative Banks - Transfer and Distribution of Credit Risk) Directions, 2025' issued vide notification number DOR.STR.REC.201/21.04.048/ 2025-26 dated November 28, 2025 (as updated from time to time)	Bank has put in place Board approved credit policy last updated on 29-Mar-2026. The Bank has complied with the prudential norms and other directions.

(CA AMIT AGARWAL)
FCA, PARTNER
M.No.- 400176
UDIN : 26400176FIJCXZ2772

Place : Lucknow
Date June 22, 2026

Form A

"THE THIRD SCHEDULE OF BR ACT 1949 U/S 56 (zl)" (SEE SECTION 29)

URBAN CO-OPERATIVE BANK LTD. BAREILLY

(A Multi State Co-operative Bank)

HEAD OFFICE : BLOCK - A, DEEN DAYAL PURAM, PILIBHIT ROAD, BAREILLY - 243 122

BALANCE SHEET AS ON 31st MARCH 2026

CAPITAL AND LIABILITIES			PROPERTY AND ASSETS		
31.03.2025		31.03.2026	31.03.2025		31.03.2026
167465000.00	**SCHEDULE 1 - CAPITAL**	**188541000.00**	**389726793.13**	**SCHEDULE 13 - CASH**	**526259499.77**
	(I) Authorised Capital (250000 Shares of Rs. 1000 each) Rs. 250000000		128682552.00	(I) Cash in Hand	138292881.00
	(ii) Subscribed Capital (188541 Shares of Rs. 1000 each) Rs. 188541000/-		259317985.73	(ii) Reserve Bank of India (National Bank)	386029711.83
	(iii) Amount called up Capital (188541 Shares of Rs. 1000 each Rs. 188541000)		426315.31	(iii) State Bank of India	1436996.52
	Above held by		1299940.09	(iv) State Co-operative Bank	499910.42
167465000.00	(a) Individuals Rs. 188541000/-	188541000.00	0.00	(v) Central Co-operative Bank	0.00
	(b) Co-operative institutions	0.00			
	(c) Share Government	0.00	**1349524625.16**	**SCHEDULE - 14 BALANCE WITH OTHER BANKS :**	**1416478327.36**
			174490760.16	(I) Current deposit	193253939.36
648219242.76	**SCHEDULE - 2 RESERVE FUND AND OTHER RESERVES :**	**713017760.46**	0.00	(ii) Savings bank deposits	0.00
374361914.39	(I) Statutory Reserve	421143011.66	1175033865.00	(iii) Fixed deposits	1223224388.00
0.00	(ii) Agricultural (Credit Stabilization Fund)	0.00			
85290395.20	(iii) Building Fund	95290395.20	**0.00**	**SCHEDULE - 15 MONEY AT CALL AND SHORT NOTICE**	**0.00**
0.00	(iv) Dividend Equalization Fund	0.00			
0.00	(v) Special Bad Debts Reserve	0.00	**2741814860.00**	**SCHEDULE - 16 INVESTMENTS**	**3437954598.00**
42354461.11	(vi) Bad and Doubtful Debts Reserve (Provision)	31721000.00	2741804860.00	(I) In Central and State Government securities (at book value)	3432944598.00
35145360.00	(vii) Investment Depreciation Reserve	56005210.00		**Face value Rs. 3392960000.00**	
	(viii)Other Funds and Reserves (to be specified)			**Market value Rs. 3376939388.00**	
525000.00	(a) Charity Fund	525000.00		(ii) Other Trustee securities	
96902654.46	(b) Investment Fluctuation Fund (IFR)	93293686.00	10000.00	(iii) Shares in co-operative institution other than in item (5) below	10000.00
200000.00	(c) Computerization Fund	200000.00		(iv) Other investments (to be specified)	
425000.00	(d) National Defence Fund	425000.00	0.00	Shares in NUCFDC (Umbrella organization) 500000 share of Rs. 10 each	5000000.00
13014457.60	(e) Standard Assets Reserve Fund	14414457.60		**SCHEDULE 17 : INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE**	
			0.00	**PARTNERSHIP FUNDS :**	**0.00**
0.00	**SCHEDULE 3 : PRINCIPAL/SUBSIDARY STATE PARTNERSHIP FUND ACCOUNT**	**0.00**		in shares of :	
	FOR SHARE CAPITAL OF :		0.00	(I) Central co-operative banks	0.00
0.00	(i) Central Co-operative Banks	0.00	0.00	(ii) Primary agricultural credit societies	0.00
0.00	(ii) Primary agricultural credit societies	0.00	0.00	(iii) Other societies	0.00
0.00	(iii) Other societies	0.00			
			3694665902.24	**SCHEDULE 18 - ADVANCES**	**4092880968.58**
7389357156.79	**SCHEDULE 4- DEPOSITS AND OTHER ACCOUNTS**	**8623031614.82**		(i) Short-term loans, cash credits, overdrafts and bill documented	
4007401104.74	(I) Fixed deposits	4465045542.93		of which secured	
4007401104.74	(a) Individuals	4465045542.93		(a) Government and other approved securities	0.00
	(b) Central Co-operative Banks	0.00	1407992143.48	(b) Other tangible securities, of the advances, amount due from individuals	1408206821.02
	(c) Other societies	0.00		of the advances, amount overdue Considered bad and doubtful of recovery	
2963555195.04	(ii) Savings Bank Deposits	**3716204988.59**		(ii) Medium-term loans of which secured against :	
2963555195.04	(a) Individuals	3716204988.59		(a) Government and other approved securities	0.00
	(b) Central Co-operative banks		1207836091.39	(b) Other tangible securities @ of the advances, amount due from individuals	1484048935.58

CAPITAL AND LIABILITIES			PROPERTY AND ASSETS		
31.03.2025		31.03.2026	31.03.2025		31.03.2026
	(c) Other Societies			Of The Advances, amount overdue considered bad and doubtful of recovery	
418400857.01	(iii) Current deposit	**441781083.30**		considered bad and doubtful of recovery	
	(a) Individuals	441781083.30		(iii) Long-term loans of which secured against	
	(b) Central Co-operative institutions	0.00		(a) Government and other approved securities	0.00
	(c) Other Societies	0.00	1078837667.37	(b) Other tangible securities @ of advances, amount due from individuals	1200625211.98
	(iv) Money at call and short notice	0.00		of the advances, amount overdue Considered bad and doubtful of recovery	
0.00	**SCHEDULE - 5 BORROWINGS :**		0.00	**SCHEDULE 19-INTEREST RECEIVABLE**	**0.00**
	(i) From the Reserve Bank of India 1 (The National Bank/State Central	**0.00**		of which overdue Considered bad and doubtful of recovery	
0.00	Co-operative bank :	0.00			
	(A) Government and other approved securities		**0.00**	**SCHEDULE 20- BILL RECEIVABLE BEING FILL FOR COLLECTION AS PER CONTRA**	**0.00**
	(B) Other tangible securities	0.00			
	(A) Government and other approved securities	0.00	**411144.34**	**SCHEDULE 21- BRANCH ADJUSTMENT**	**83408.80**
	(B) Other tangible securities	0.00			
	(C) Long-term loans of which secured against :	0.00	**79109140.32**	**SCHEDULE 22- PREMISES LESS DEPRECIATION**	**78698874.32**
	(A) Government and other approved securities	0.00			
	(B) Other tangible securities	0.00	**27773674.76**	**SCHEDULE 23- FURNITURE AND FIXTURE LESS DEPRECIATION**	**27654660.21**
0.00	**(ii) From the State Bank of India**	0.00			
	(A) Government and other approve securities	0.00	**156439359.64**	**SCHEDULE 24- OTHER ASSETS (to be specified)**	**184183695.58**
	(B) Other tangible securities	0.00			
	(b) Medium-term loans of which secured against of which secured against.	0.00	**0.00**	**SCHEDULE 25- NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS**	**0.00**
	(A) Government and other approved securities	0.00		(stating mode of valuation)	
	(B) Other tangible securities	0.00			
	(c) Long-term loans of which secured against:	0.00			
	(A) Government and other approve securities	0.00			
	(B) Other tangible securities	0.00			
0.00	**(iii) From the State Government**	0.00			
	(A) Government and other approve securities	0.00			
	(B) Other tangible securities	0.00			
	(b) Medium-term loans of which secured against of which secured against.	0.00			
	(A) Government and other approved securities	0.00			
	(B) Other tangible securities	0.00			
	(c) Long-term loans of which secured against:	0.00			
	(A) Government and other approve securities	0.00			
	(B) Other tangible securities	0.00			
0.00	**(iv) Loan from other sources (source and security to be specified)**	0.00			
		0.00			
0.00	**SCHEDULE 6 - BILLS FOR COLLECTION BEING BILLS RECEIVABLE**				
	As per contra	0.00			
0.00	**SCHEDULE 7 - BRANCH ADJUSTMENTS**				
		0.00			
55325288.58	**SCHEDULE 8 - OVERDUE INTEREST RESERVE**	**63769481.58**			

CAPITAL AND LIABILITIES			PROPERTY AND ASSETS		
31.03.2025		31.03.2026	31.03.2025		31.03.2026
13170591.78	**SCHEDULE 9 - INTEREST PAYABLE :**	**18390448.43**			
80607192.70	**SCHEDULE 10 - OTHER LIABILITIES**	**88419438.90**			
15577998.81	(i) Bills payable	15223591.31			
1593208.00	(ii) Unclaimed dividends	1395546.00			
0.00	(iii) Suspense	0.00			
144878.76	(iv) Sundries	1730670.00			
63291107.13	(v) Others	**70069631.59**			
85321026.98	**SCHEDULE 11 - PROFIT & LOSS**	**69024288.43**	**0.00**	**SCHEDULE 26 - PROFIT & LOSS**	**0.00**
81969853.89	Net Profit for the year after Provisions & Income Tax	65673115.34			
3351173.09	Add Profit / Loss brought froward	3351173.09			
8439465499.59	**TOTAL**	**9764194032.62**	**8439465499.59**	**TOTAL**	**9764194032.62**
59085277.05	**SCHEDULE 12 - CONTINGENT LIABILITIES**	**68539173.04**			
15406410.00	(i) Outstanding liabilities for guarantees issued	18200000.00			
43678867.05	(ii) Other (Deaf)	50339173.04			

(Kamal K. Gupta)
AGM

(Rishi Bhardwaj)
DGM

(S.P. Kashyap)
M.D./C.E.O.

(Shruti Gangwar)
Chairman

Annexure to our report of even date
for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C
CA Amit Agarwal
Partner
MNO #400176

Place : Bareilly

Dated : 12.06.2026

Form B

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2026

URBAN CO-OPERATIVE BANK LTD. BAREILLY

(A Multi State Co-operative Bank)

HEAD OFFICE : BLOCK - A, DEEN DAYAL PURAM, PILIBHIT ROAD, BAREILLY - 243 122

EXPENDITURE			INCOME		
31.03.2025		31.03.2026	31.03.2025		31.03.2026
342592474.62	SCHEDULE 27 - INTEREST ON DEPOSITS, BORROWING ETC.	**361945869.13**	604540312.90	**SCHEDULE 39 - INTEREST AND DISCOUNT**	**636932603.61**
122074094.98	SCHEDULE 28 - SALARIES AND ALLOWANCES AND PROVIDENT FUND	**134365537.20**	649956.67	**SCHEDULE 40 - COMMISSION, EXCHANGE AND BROKERAGE**	**746722.52**
16810.00	SCHEDULE 29 - DIRECTORS AND LOCAL COMMITTEE MEMBERS FEE	**38190.00**	0.00	**SCHEDULE 41 - SUBSIDIES AND DONATIONS**	**0.00**
35198000.38	SCHEDULE 30 - RENT, TAXES, INSURANCE LIGHTING ETC.	**39317699.13**	5525.00	**SCHEDULE 42 - INCOME FROM NON-BANKING ASSETS AND**	**0.00**
91963.00	SCHEDULE 31 - LAW CHARGES	**0.00**	43076981.69	**SCHEDULE 43 - OTHER RECEIPTS**	**20019898.78**
573898.31	SCHEDULE 32 - POSTAGE, TELEGRAMS AND TELEPHONE CHARGES	**609522.18**	0.00	**SCHEDULE 44 - LOSS (IF ANY)**	**0.00**
918708.50	SCHEDULE 33 - AUDITORS'S FEES	**1026626.00**			
		.			
6186767.06	SCHEDULE 34 - DEPRECIATION ON AND REPAIRS IN PROPERTY	**6057393.56**			
2326832.77	SCHEDULE 35 - STATIONERY, PRINTING AND ADVERTISEMENT ETC.	**2227124.17**			
0.00	SCHEDULE 36 - LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS	**0.00**			
18437062.96	SCHEDULE 37 - OTHER EXPENDITURE	**20558097.31**			
119856163.68	SCHEDULE 38 - BALANCE OF PROFIT	**91553166.23**			
10187773.79	(I) PROVISIONS	**2979177.89**			
27698536.00	(II) TAXATION	**22900873.00**			
81969853.89	**(III) NET PROFIT FOR THE YEAR**	**65673115.34**			
3351173.09	(IV) PROFIT/LOSS BROUGHT FORWARD	**3351173.09**			
648272776.26	**TOTAL**	**657699224.91**	**648272776.26**		**657699224.91**

(Kamal K. Gupta)
AGM

(Rishi Bhardwaj)
DGM

(S.P. Kashyap)
M.D./C.E.O.

(Shruti Gangwar)
Chairman

Director

Director

Place : Bareilly
Dated : 12.06.2026

Annexure to our report of even date
for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C
CA Amit Agarwal
Partner
MNO #400176

URBAN COOPERATIVE BANK LTD. BAREILLY

(A MULTI-STATE COOPERATIVE BANK)
HEAD OFFICE, BLOCK A, DEENDAYALPURAM, PILIBHIT ROAD,
BAREILLY, UTTAR PRADESH-243122

SCHEDULES OF CAPITAL AND LIABILITIES

SCHEDULE 1- CAPITAL	As on 31.03.2026	As on 31.03.2025
(I) Authorised Capital (250000 Shares of Rs. 1000 each) Rs. 250000000	0.00	0.00
(ii) Subscribed Capital	0.00	0.00
(iii) Amount called up Capital (188541 Shares of Rs. 1000 each Rs. 188541000)	0.00	0.00
Above held by	0.00	0.00
(a) Individuals (188541 Shares of Rs. 1000 each)	188541000.00	167465000.00
(b) Co-operative institutions	0.00	0.00
(c) State Government	0.00	0.00
TOTAL	**188541000.00**	**167465000.00**
SCHEDULE 2 - RESERVE FUNDS AND OTHER RESERVES		
(i) Statutory Reserve	421143011.66	374361914.39
(ii) Agricultural (Credit Stabilization Fund)	0.00	0.00
(iii) Building Fund	95290395.20	85290395.20
(iv) Dividend Equalization Fund	0.00	0.00
(v) Special Bad Debts Reserve	0.00	0.00
(vi) Bad and Doubtful Debts Reserve (Provision)	31721000.00	42354461.11
(vii) Investment Depreciation Reserve	56005210.00	35145360.00
(viii) Other Funds and Reserve (to be specified)		
(a) Charity Fund	525000.00	525000.00
(b) Investment Fluctuation Fund (IFR)	93293686.00	96902654.46
(c) Computerization Fund	200000.00	200000.00
(d) National Defence Fund	425000.00	425000.00
(e) Standard Assets Reserve Fund	14414457.60	13014457.60
TOTAL	**713017760.46**	**648219242.76**
SCHEDULE 3 - PRINCIPAL/SUBSDIARY STATE PARTNERSHIP FUND ACCOUNT		
	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULE 4 - DEPOSITS AND OTHER ACCOUNTS		
(i) Fixed deposits Individuals	4465045542.93	4007401104.74
(ii) Savings Bank Deposits Individuals	3716204988.59	2963555195.04
(iii) Current deposits Individuals	441781083.30	418400857.01
TOTAL	**8623031614.82**	**7389357156.79**
SCHEDULE 6 - BILLS FOR COLLECTION BEING BILLS RECEIABLE		
	0.00	0.00
TOTAL	0.00	0.00
SCHEDULE 7 - BRANCH ADJUSTMENT		
	0.00	0.00
TOTAL	0.00	0.00

SCHEDULE 8- OVERDUE INTEREST RESERVE	As on 31.03.2026	As on 31.03.2025
	63769481.58	55325288.58
TOTAL	**63769481.58**	**55325288.58**
SCHEDULE 9 - INTEREST PAYABLE		
	18390448.43	13170591.78
TOTAL	**18390448.43**	**13170591.78**
SCHEDULE 10 - OTHER LIABILITIES & PROVISIONS		
(i) Bill Payable	455223591.31	15577998.81
(ii) Unclaimed Dividend	1395546.00	1593208.00
(iii) Suspense	0.00	0.00
(iv) Sundries	1730670.00	144878.76
OTHERS	70069631.59	63291107.13
(i) GST payable	1266093.07	1016806.00
(ii) Outstanding Liabilities	10146436.00	10373491.00
(iii) Provision for Taxation	22900873.00	27698536.00
(iv) Pro. Ag. Fraudulent Enc. on IDBI Cheque	1485000.00	1485000.00
(v) Unclaimed Sundry (DD HDFC & AXIS Bank)	639910.04	267814.18
(vi) Cash Excess	432446.00	421757.00
(vii) P.F. UCBL Employees	2061302.00	1803028.00
(viii) TDS Payable	4077955.22	3977565.50
(ix) Tender Earnest Money	29360.00	29360.00
(x) NFS (A/c. No.-3520) ATM Settlement A/c.	1364500.00	863200.00
(xi) NFS Dispute A/c.	40500.00	42000.00
(xii) ATM Cash Excess (A/c. No.-3451)	276500.00	273000.00
(xiii) E-COM Parking A/c. (ATM)	318958.27	161158.23
(xiv) POS Parking A/c.	368822.80	293158.60
(xv) Share Money of Non-Members)	709400.00	705600.00
(xvi) Prov. for Diff. Between GL & Jotting	0.00	319422.00
(xvii) IMPS Pull Remitter A/c.	3708165.00	3141128.00
(xviii) Provision for Income tax refundable	1363226.00	1363226.00
(xix) Provision DCB Shares	10000.00	10000.00
(xx) Provision for EPF Delay (Demanded by IT)	48943.00	48943.00
(xxi) Provision for ATM Diff.	229500.00	229500.00
(xxii) PMJBYCOM	7880.00	0.00
(xxiii) UPI Remitter Dispute A/c.	0.00	18800.00
(xxiv) UPI Outward Account	18424803.63	8748613.62
(xxv) NEC Fees	22814.76	0.00
(xxvi) ECS Cheque Return	36.00	0.00
(xxvii) Aadhar Payment Bridge System (APBS)	136206.80	0.00
TOTAL	**88419438.90**	**80607192.70**
SCHEDULE 11 - PROFIT AND LOSS		
Profit for the year before Provisions & Income Tax	**91553166.23**	**119856163.68**
Less : (1) Provision for BDDR	17570000.00	7707773.79
Provision Ag. St. Assets	1400000.00	2480000.00
Provision for IDR (Shifting GOI from HFT to AFS) as per RBI Guidelines	1545250.00	0.00

(iv) Provision for IDR as per RBI Guidelines (M to M)	19314600.00	0.00
(v) Provision for Taxation	22900873.00	27698536.00
Total Provisions & Tax	62730723.00	37886309.79
ADD :		
Earlier year provision received		
BDDR Reversed	28203461.11	0.00
ADD :		
Earlier years provisions received (Tax Paid)		
Investment Fluctuation Reserve (IFR)	8647211.00	0.00
Net provision for the year 2025-26	2979177.89	10187773.79
Net Profit for the year after Provisions & Income Tax	**65673115.34**	81969853.89
Profit/Loss Brought Forward	3351173.09	3351173.09
Net Profit Available for Appropriation	**692024288.43**	**85321026.98**
SCHEDULE 12 - CONTINGENT LIABILITIES		
(i) Outstanding liabilities for guarantee issued	18200000.00	15406410.00
(ii) Other (Deaf)	50339173.04	43678867.05
Total	**68539173.04**	**59085277.05**
SCHEDULES OF PROPERTY AND ASSETS		
SCHEDULE 13 - CASH		
(i) Cash in hand	138292881.00	128682552.00
(ii) Reserve Bank of India (National Bank)	386029711.83	259317985.73
(iii) State Bank of India	1436996.52	426315.31
(iv) State Co-operative Bank	499910.42	1299940.09
(v) Central Co-operative Bank	0.00	0.00
TOTAL	**526259499.77**	**389726793.13**
SCHEDULE 14 - BALANCES WITH OTHER BANKS		
(i) Current deposits	193253939.36	174490760.16
(ii) Savings bank deposits	0.00	0.00
(iii) Fixed deposits	1223224388.00	1175033865.00
TOTAL	**1416478327.36**	**1349524625.16**
SCHEDULE 15- MONEY AT CALL AND SHORT NOTICE		
	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULE 16 - INVESTMENTS		
(i) Government Securities (Central & SDL)	3432944598.00	2741804860.00
(ii) Shares in co-operative Institution (DCB BAREILLY)	10000.00	10000.00
(iii) Shares in NUCFDC (Umbrella Organisation)	5000000.00	0.00
TOTAL	**3437954598.00**	**2741814860.00**
SCHEDULE 17 - INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS :		
In Shares of : (i) Central co-operative banks	0.00	0.00
(ii) Primary agricultural credit societies	0.00	0.00
(iii) Other Societies	0.00	0.00
TOTAL	**0.00**	**0.00**

SCHEDULE 18 - ADVANCES	**As on 31.03.2026**	**As on 31.03.2025**
(i) Short Term Loans	140826821.02	1407992143.48
(ii) Medium Term Loans	1484048935.58	1207836091.39
(ii) Long Term Loans	1200625211.98	1078837667.37
	4092880968.58	**3694665902.24**
In Which		
(i) Secured by tangible assets	3898693499.49	3525528960.90
(ii) Covered by bank / Government Guarantee	0.00	0.00
(iii) Unsecured	194187469.09	169136941.34
	4092880968.58	**3694665902.24**
(i) Priority Sector	2175830688.53	2164928841.99
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	1917050280.05	1529737060.25
TOTAL	**4092880968.58**	**3694665902.24**
SCHEDULE 19 - INTEREST RECEIVABLE		
	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULE 20 - BILLS RECEIVABLE BEING BILLS FOR COLLECTIONS AS PER		
	0.00	0.00
TOTAL	0.00	0.00
SCHEDULE 21 - BRANCH ADJUSTMENTS		
	83408.80	411144.34
TOTAL	**83408.80**	**411144.34**
SCHEDULE 22 - PREMISES LESS DEPRECIATION		
	7869887.32	79109140.32
TOTAL	**7869887.32**	**79109140.32**
SCHEDULE 23 - FURNITURE AND FIXTURES LESS DEPRECIATION		
	27654660.21	27773674.76
TOTAL	**27654660.21**	**27773674.76**
SCHEDULE 24 - OTHER ASSETS		
(i) Interest Accrued on Investment	52919425.97	48109560.54
(ii) Advance Tax & Income Tax Refundable	24014426.00	25127083.00
(iii) Stationery	802221.55	1641573.01
(iv) Telephone Security etc.	13545.00	13545.00
(v) Sundry Debtors	728187.40	813623.20
(vi) Library	17915.00	17915.00
(vii) Electricity Deposit	267451.25	267451.25
(viii) GST Receivable	1047635.71	725074.97
(ix) GST Credit Ledger (U.P.)	10706962.00	8469187.00
(x) GST Credit Ledger (U.K.)	281400.00	45433.00
(xi) Cheque receivable A/c (IDBI)	1485000.00	1485000.00

	As on 31.03.2026	As on 31.03.2025
(xii) Overdue inst (Receivable on NPA)	63768520.58	55325288.58
(xiii) DEAF Claim from RBI	0.00	10321.22
(xiv) IT refund issue in FY 2018-19 but adjusted from EPF late payment demand	860977.00	0.00
(xv) ABB 3522 (NFS)	1297900.00	1539500.00
(xvi) IMPS Pull Beneficiary A/c.	8423739.25	4443164.84
(xvii) TDS on GST (ATM/POS/IMPS)	43007.97	891.38
(xviii) UPI Beneficiary Dispute Account	7000.00	20000.00
(xix) IMPS Beneficiary Dispute Account	0.00	20000.00
(xx) UPI INWARD ACCOUNT	16309764.90	8364747.65
(xxi) Bradj, (IDBI 6644 Entry)	1188616.00	0.00
TOTAL	**184183695.58**	**156439359.64**
SCHEDULE 25 - NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		
	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULE 26 - PROFIT AND LOSS		
	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULES OF EXPENDITURE		
SCHEDULE 27 - INTEREST ON DEPOSITS, BORROWINGS ETC.		
(i) interest Deposits	361898244.13	342425118.62
(ii) Interest on Borrowings	47625.00	167356.00
TOTAL	**361945869.13**	**342592474.62**
SCHEDULE 28 - SALARIES AND ALLOWANCES AND PROVIDENT FUND		
Salaries and allowances and provident fund	134365537.20	122074094.98
TOTAL	**134365537.20**	**122074094.98**
SCHEDULE 29 - DIRECTORS AND LOCAL COMMITTEE MEMBERS FEES AND ALLOWANCES		
Directors and allowances and provident fund	38190.00	16810.00
TOTAL	**38190.00**	**16810.00**
SCHEDULE 30 - RENT, TAXES, INSURANCE LIGHTING ETC.		
(i) Rent, taxes, lighting etc.	26115357.97	22606198.90
(ii) Insurance	13202341.16	12591801.48
TOTAL	**39317699.13**	**35198000.38**
SCHEDULE 31 - LAW CHARGES		
Law Charges	0.00	91963.00
TOTAL	**0.00**	**91963.00**
SCHEDULE 32 - POSTAGE, TELEGRAMS AND TELEPHONE CHARGES		
(i) Postage, Telegram	135373.04	113696.00
(ii) Telephone Charges	474149.14	460202.31
TOTAL	**609522.18**	**573898.31**
SCHEDULE 33 - AUDITOR'S FEES		
Auditor's Fees	1026626.00	918708.50
TOTAL	**1026626.00**	**918708.50**

SCHEDULE 34 - DEPRECIATION ON AND REPAIRS IN PROPERTY	**As on 31.03.2026**	**As on 31.03.2025**
(i) Depreciation property	5241138.82	5363508.91
(ii) Repairs & Renovations	816254.74	823258.15
TOTAL	**6057393.56**	6186767.06
SCHEDULE 35 - STATIONERY PRINTING AND ADVERTISEMENT ETC.		
(i) Stationery & Printing	1871723.97	2143776.38
(ii) Advertisement	355400.20	183056.39
TOTAL	**2227124.17**	**2326832.77**
SCHEDULE 36- LOSS FROM SALE OF OR DEALING WITH NON BANKING ASSETS		
Loss from sale of or dealing with no-banking assets	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULE 37 - OPERATING EXPENDITURES		
(i) Professional Charges (TDS/GST)	475442.00	275397.50
(ii) News Papers & Perodical	19443.00	21046.00
(iii) Travelling Expenses	228747.68	201438.49
(iv) Misc. Expenses	1309496.24	1177538.20
(v) Entertainment Expenses	899866.96	829754.20
(vi) Diesel & Fuel on Generator	2728084.90	2738171.20
(vii) Charges & Commission paid	524850.49	1096985.37
(viii) AGM Expenses	113438.66	119221.76
(ix) Diesel & Maintenance of Jeep & Car	777157.58	642222.08
(x) Office Maintenance Expenses	36816.00	106538.09
(xi) Interest paid on Tax, TDS & Demand by I.T.	498934.00	175594.00
(xii) CIBIL Report	769604.81	581213.41
(xiii) Meeting Expenses	113408.46	134210.56
(xiv) Staff Uniform	634462.90	980469.10
(xv) ON/OFF Site ATM Txn. Exp.	1942479.91	2059768.75
(xvi) Recovery Charges (E-Auction)	148458.00	722125.00
(xvii) IMPS Switching / P2A App. Fees	99200.20	139745.79
(xviii) Training Expenses	58548.00	39538.00
(xix) UPI Approved/Switching Fees/PSP Approved Fees	1071271.19	854214.00
(xx) Amortisation of Premium on Govt. Securities	1673286.00	1616520.00
(xxi) Stamp Duty on M.F. Investment	104245.15	67246.76
(xxii) Ineligible GST ITC	267484.00	0.00
(xxiii) POS Charges	14110.10	0.00
(xxiv) Legal Charges	0.00	91963.00
(xxv) Security Guard Exp.	5382877.46	3424126.80
(xxvi) CKYC Wallet Account	21800.00	54500.00
(xxvii) AMC Charges	604733.22	351858.80
(xxviii) Customer Meeting Exp.	0.00	27619.00
(xxix)) CERSAI Charges (Equitabgle Mortgage Registry)	39850.40	0.00
TOTAL	**20558097.31**	**18253628.46**

SCHEDULE 38 - BALANCE OF PROFIT		
Profit for the year before Provisions & Income Tax	91553166.23	119856163.68
LESS :		
(i) Provisions for BDDR	17570000.00	7707773.79
(ii) Provision Ag. St. Assets	1400000.00	2480000.00
(iii) Provision for IDR (Shifting GOI from HFT to AFS) as per RBI Guidelines	1545250.00	0.00
(iv) Provision for IDR as per RBI Guidelines (M to M)	19314600.00	0.00
(v) Provisions for Taxation	22900873.00	27698536.00
Total Provisions & Tax	62730723.00	37886309.79
ADD :		
Earlier years provisions reversed		
BDDR Reversed	28203461.11	0.00
ADD :		
Earlier years provision reversed (Tax Paid)		
Investment Fluctuation Reserve (IFR)	8647211.00	0.00
Net Provision for the year 2025-26	**2979177.89**	**10187773.79**
Net Profit for the year after Provision & Income Tax	65673115.34	81969853.89
Profit / Loss Brought Forward	3351173.09	3351173.09
Net Profit Available for Appropriation	**69024288.43**	**85321026.98**

SCHEDULE OF INCOME

SCHEDULE 39 - INTEREST AND DISCOUNT	**As on 31.03.2026**	**As on 31.03.2025**
(i) Interest / Discount on advances / bills	334982967.91	293450684.41
(ii) Interest on Investments	301949635.70	311089628.49
TOTAL	**636932603.61**	**604540312.90**
SCHEDULE 40 - COMMISSION, EXCHANGE AND BROKERAGE		
Commission, Exchange and brokerage	746722.52	649956.67
TOTAL	**746722.52**	**649956.67**
SCHEDULE 41 - SUBSIDIES AND DONATIONS		
	0.00	0.00
TOTAL	**0.00**	**0.00**
SCHEDULE 42 - INCOME FROM NON-BANKING ASSETS AND PROFIT FROM SALE OF OR		
DEALING WITH SUCH ASSETS		
	0.00	5525.00
TOTAL	**0.00**	**5525.00**
SCHEDULE 43 - OTHER RECEIPTS		
(i) Incidental Charges	4658927.04	4887553.28
(ii) Locker Rent	2701079.93	2816920.01
(iii) Misc. Income	87324.11	27284.68
(iv) Processing and Service Charges	3802469.55	3184395.90
(v) Application Registration fees	16206.94	18872.21

	As on 31.03.2026	As on 31.03.2025
(vi) Bank Guarantee Fees	25000.00	6020.00
(vii) Share Transfer fees	5241.80	5640.00
(viii) NFS (ATM) Acquirer Fin. & Non Fin. Txn.	2170942.46	2218496.20
(ix) Maintenance and Visit Charges	31500.00	0.00
(x) CERSAI / CIBIL Charges	378639.00	313671.00
(xi) Premium revd. On sale of GOI	4514412.50	6732918.00
(xii) Cash Handling Charges	27537.00	58389.62
(xiii) Chgs. ACB / ABPS /MMS from NPCI	29667.74	30236.27
(xiv) Recruitment Charges	196140.00	0.00
(xv) NFS Issuer Charges above Txn. Limit	313230.00	307780.00
(xvi) Beneficiary P2A Approved Fees	39264.55	63787.14
(xvii) UPI I/W Approved Fees	668386.86	608556.54
(xviii) Pos Charges	0.00	136144.76
(xix) SMS Alert Charges	353929.30	0.00
(xx) Additional BDDR Reversed	0.00	21660316.08
TOTAL	**20019898.78**	**43076981.69**
SCHEDULE 44 - LOSS (IF ANY)	0.00	0.00
TOTAL	**0.00**	**0.00**

(Kamal K. Gupta)
AGM

(Rishi Bhardwaj)
DGM

(S.P. Kashyap)
M.D./C.E.O.

(Shruti Gangwar)
Chairman

Director

Director

Place : Bareilly

Dated : 12.06.2026

Annexure to our report of even date
for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C
CA Amit Agarwal
Partner
MNO #400176

SCHEDULE 17

Significant Accounting Policies:

1. OVERVIEW:

Urban Co-operative Bank Ltd. Bareilly, was incorporated in 02th March 1996 under section 8(1) of UP Co-operative Society Act 1965 after that Bank has been registered as a Multi-State Co-operative Bank by conversion, under section 22 of the Multi State Co-operative Societies Act, 2002 (39 of 2002) and rules on 21.12.2022. Bank has completed its 30 years of providing wide range of Banking and Financial services including Commercial Banking & Treasury Operation.

2. BASIS OF PREPARATION

The financial statements have been prepared on historical cost basis and conform, in all material aspects, to Generally Accepted Accounting Principles (GAAP) in India unless otherwise stated encompassing applicable statutory provisions, regulatory norms prescribed by Reserve Bank of India (RBI), circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, Banking Regulation Act 1949, Multi State Co-operative Societies Act, 2002 (39 of 2002) and rules, Accounting Standards (AS) and pronouncements issued by The Institute of Chartered Accountants of India (ICAI) and prevailing practices in Banking industry in India.

The financial statements have been prepared on going concern basis with accrual concept and in accordance with the accounting policies and practices consistently followed unless otherwise stated.

3. USE OF ESTIMATED

The preparation of financial statements requires the management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.

Future results could differ from these estimates.

Difference between the actual results and estimates is recognized in the period in which the results are known / materialized.

Any revision to the accounting estimates is recognized prospectively in the current and future periods unless otherwise stated.

4. REVENUE RECOGNITION:

A. The Income & Expenditure have generally been accounted on accrual basis in following:

i. Following the RBI guidelines for income recognition and provisioning norms, the income on Non-performing assets has been accounted for on realization basis.
ii. Locker rent is accounted for on realization basis.

B. The demand raised by various authorities regarding Bank guarantees invoked, which are disputed by customer are accounted for on the basis of merits of each claims. Adjustments if any are to be made in the year in which disputes are settled or decided.

C. In case of ad-hoc provision for certain expenses, tax at source, wherever applicable is deducted at the time of payment.

D. The stock of stationery is valued at cost.

5. LOAN & ADVANCES:

Advances are classified as performing and non-performing assets; provisions are made in accordance with prudential norms prescribed by RBI.
Advances are classified: Standard, Sub Standard, Doubtful and Loss assets borrower wise.

6. INVESTMENTS:

A. All the Investments have been categorized into "Held to Maturity" and "Available for Sale" in terms of RBI guidelines as under:

1. Securities acquired by the Bank with an intention to hold till maturity are classified under "Held to Maturity".

2. The securities, which do not fall in above category, are classified under "Available for Sale". Securities classified under AFS is mark to market.

B. Transfer of securities from one category to another is carried out at the lower of acquisition cost/ book value/ market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for. An investment is classified as HTM, HFT or AFS at the time of its purchase and subsequent shifting amongst categories is done in conformity with regulatory guidelines.

C. Held to Maturity

Investments under "Held to Maturity "category are carried at acquisition cost. Wherever the book value is higher than the face value/redemption value, the premium is amortized over the remaining period to maturity on straight line basis. Such amortization of premium is reflected in Amortization of premium of Govt. Securities under the head "Income on investments" as a deduction.

7. PROPERTY, PLANT & EQUIPMENT:

A. Property, Plant & Equipment are stated at historical cost less accumulated depreciation/amortization.

B. Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset till the time of capitalization. Subsequent expenditure/s incurred on the assets are capitalized only when it increases the future benefits from such assets or their functioning capability.

C. Depreciation is provided at the rates applicable in co-operative Banks written down value except on computers which is on straight line method as per RBI guidelines.

D. There exists no indication of the management to conclude that any of its cash generating units are impaired and accordingly no provision for impairment has been made in the financial statements in terms of Accounting Standard 28 "Impairment of Assets" issued by ICAI.

8. EMPLOYEE BENEFITS (AS 15):

A. The bank has taken group gratuity scheme of Life Insurance Corporation of India. The payment made during the year is charged to Profit & Loss Account. The shortfall if any in value of funds as per acturial valuation of gratuity, liability is provided for as at year end.

B. **Earned Leave Encashment Policy**

The Bank credits 31 earned leave days to the service account of every employee in respect of each completed year of service. Employees are permitted to encash up to 30 earned leave days during a financial year, and the unutilized balance is carried forward to their leave account/service record.

Except for employees under probation, all employees have earned leave balances standing to their credit in the service records after utilization / encashment permissible to him per year.
The Bank makes quarterly provision in the Profit and Loss Account towards earned leave encashment liability up to the permissible limit of 30 per employee. The actual payments made in April are adjusted against the provision so created. Therefore, the Short term liability in respect to leave encashment was already appropriated / provided by the Bank in the Books of Account of that financial year.

The accumulated earned leave balance to the service book may be utilized by employees against future leave entitlements or, to the extent remaining unutilized, shall be payable on retirement or resignation, subject to the applicable service rules.

The Bank currently recognizes the short-term portion of earned leave encashment liability in the Profit and Loss Account. Further the Management proposes to place before the Board for approval a suitable policy for recognition and measurement of the long-term earned leave liability payable on retirement or resignation and on the basis of actuarial valuation, or by any other legitimate mode, wherever applicable in this behalf.

C. Provident & other funds liability is determined on the basis of contribution as required under relevant statuses.

9. TAXES ON INCOME:

Income Tax expenses are accrued in accordance with Accounting Standard 22 – "Accounting for taxes on income" issued by ICAI which includes current taxes. No provision for Deferred Tax Liability/ Assets has been made.

10. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:

As per the Accounting Standard 29 relating to Provisions, Contingent Liabilities and Contingent Assets issued in this regard by the ICAI, the bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow resources embodying economic benefits will be required to settle the obligation and when a reasonable estimate of the amount of the obligation can be made. Contingent Liabilities have been disclosed by way of notes in Notes of Accounts here below.

Contingent Assets are not recognized in the Financial Statements.

11. SEGMENT REPORTING:

The bank does not have any separate segment to be reported separately in terms of the Accounting Standards issued by ICAI on segment reporting (AS 17)

(Kamal K. Gupta)	(Rishi Bhardwaj)	(S.P. Kashyap)	(Shruti Gangwar)
AGM	DGM	M.D./C.E.O.	Chairman
Director	Director		

Place : Bareilly

Dated : 12.06.2026

Annexure to our report of even date
for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C
CA Amit Agarwal
Partner
MNO #400176

SCHEDULE 18

A- Disclosure's "Notes to Accounts"

(1) Regulatory Capital

(i) Composition regulatory capital

(Amount in Rs. Crore)

Sr. No.	Particulars	Current Year 31.03.2026	Previous Year 31.03.2025
i)	Paid up share capital and reserves (net of deductions, if any)	18.85	16.75
ii)	Other Tier 1 capital	58.55	54.50
iii)	Tier 1 capital (i + ii)	77.40	71.25
iv)	Tier 2 capital	10.89	11.11
v)	Total capital (Tier 1 + Tier 2)	88.29	82.36
vi)	Total Risk Weighted Assets (RWAs)	411.02	369.89
vii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.83%	19.26%
viii)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.65%	3.01%
ix)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.48%	22.27%
x)	Amount of paid-up equity capital raised during the year	2.10	0.92
xi)	Amount of Non-equity Tier 1 capital raised during the year, of which Give list* as per instrument type (perpetual non - cumulative preference shares, perpetual debt instruments. etc.	4.05	1.89
xii)	Amount of Tier 2 capital raised during the year, of which Give list** as per instrument type (perpetual non - cumulative preference shares, perpetual debt instruments. etc.	-0.22	3.56
	Amount of non-equity Tier 1 capital raised during the year of which	0.00	0.00
	a) Perpetual Non - Cumulative Preference Shares b) Perpetual Debt Instruments	0.00 0.00	0.00 0.00
	Amount of Tier 2 capital raised during the year of which	0.00	0.00
	a) Perpetual Non - Cumulative Preference Shares b) Long term subordinated debt instruments	0.00 0.00	0.00 0.00

(ii) Draw down from Reserves - Investments Fluctuation Reserve (IFR) - 0.86 Cr.

(2) Asset Liability Management

Maturity pattern of certain items of assets and liabilities

(Amount in Rs. in crore)

Particulars	1 to 14 days	15 to 28 days	29 day to 3 months	over 3 months and up to 6 months	over 6 months and up to 1 year	over 1 year and upto 3 years	over 3 years and upto 5 years	over 5 years	Total
Deposits	57.00	15.26	49.29	80.41	119.93	476.81	46.55	17.05	862.30
Advances	0.18	1.42	8.78	3.18	114.88	8.20	30.28	242.37	409.29
Investments (GOI+FDR's)	0.00	10.96	30.52	57.14	0.00	360.28	7.23	0.00	466.13
Borrowings	0	0	0	0	0	0	0	0	0
Foreign Currency Assets	0	0	0	0	0	0	0	0	0
Foreign Currency Liabilities	0	0	0	0	0	0	0	0	0

(3) Investments

(i) Composition of investment portfolio as on 31.03.2026 (Current Year)

(Amount in Rs.)

	Investment in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/ or joint ventures	Others	Total investments in India
Held to Maturity	156.75	0.00	0.00	0.00	0.00	0.00	156.75
Gross	156.75	0.00	0.00	0.00	0.00	0.00	156.75
Less : Provision for non performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	156.75	0.00	0.00	0.00	0.00	0.00	156.75
Available for sale	186.55	0.00	0.501	0.00	0.00	0.00	187.051
Gross	186.55	0.00	0.501	0.00	0.00	0.00	187.051
Less : Provision for depreciation and NPI	5.60	0.00	0.001	0.00	0.00	0.00	5.601
Net	180.95	0.00	0.50	0.00	0.00	0.00	181.45
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	343.30	0.00	0.501	0.00	0.00	0.00	343.801
Less : Provision for non - performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	5.60	0.00	0.01	0.00	0.00	0.00	5.601
Net	337.70	0.00	0.50	0.00	0.00	0.00	338.20

Composition of investment portfolio as on 31.03.2026 (Previous Year)

(Amount in Rs. in crore)

	Investment in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/ or joint ventures	Others	Total investments in India
Held to Maturity	112.00	0.00	0.00	0.00	0.00	0.00	112.00
Gross	112.00	0.00	0.00	0.00	0.00	0.00	112.00
Less : Provision for non performing investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	112.00	0.00	0.00	0.00	0.00	0.00	112.00
Available for sale	162.18	0.00	0.001	0.00	0.00	0.00	162.181
Gross	162.18	0.00	0.001	0.00	0.00	0.00	162.181
Less : Provision for depreciation and NPI	0.18	0.00	0.001	0.00	0.00	0.00	0.181
Net	162.00	0.00	0.001	0.00	0.00	0.00	162.00
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less : Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	274.18	0.00	0.001	0.00	0.00	0.00	274.181
Less : Provision for non - performing investments	0.00	0.00	0.001	0.00	0.00	0.00	0.001
Less : Provision for depreciation and NPI	0.18	0.00	0.00	0.00	0.00	0.00	0.18
Net	274.00	0.00	0.50	0.00	0.00	0.00	274.00

(ii) Movement of provisions for depreciation on investment and investment fluctuation reserve (IFR)

(Amount in Rs. in crore)

Particulars	Current Year	Previous Year
i) Movement of provision held towards depreciation of investment and NPIs		
a) Opening Balance	3.51	4.51
b) Add : Provisions made during the year	2.09	0.00
c) Less " Write Off / Write back of excess provisions during the year	0.00	1.00
d) Closing Balance	5.60	3.51
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	9.69	6.22
b) Add : Amount transferred during the year	0.50	3.47
c) Less : Drawdown	0.86	0.00
d) Closing Balance	9.33	9.69
iii) Closing balance in IFR as a percentage of closing balance of investments [Carrying value less net depreciation (ignoring net appreciation) i.e., the net amount reflected in the balance sheet] in AFS and HFT	5.00%	5.97%

(iii) Sale and transfer to / from HTM category - following Security shifted from HTM to AFS through BOD Resolution No. 10 dated 05.04.2025 6.68% GOI 2031 Rs. 10.00 Cr.

(iv) Non-SLR investment portfolio

(a) Non-performing Non - SLR investment

(Amount in Rs. in crore)

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening Balance	0.001	0.001
b)	Additions during the year since 1st April	0.000	0.000
c)	Reductions during the above period	0.000	0.000
d)	Closing Balance	0.001	0.001
e)	Total Provisions held	0.001	0.001

(b) Issuer composition of Non-SLR investments

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of Below Investment Grade' Security		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(v) Repo transactions (in face value and market value terms) - NIL

(vi) Government Security Lending (GSL) transactions (in market value terms)

As at 31.03.2026 (Current Year) - NIL

As at 31.03.2025 (Previous Year) - NIL

(4) Asset quality

(i) Classification of advances and provisions held

(Amount in Rs. in crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub Standard	Doubtful	Loss	Total No-perfor-ming Advances	
Gross Standard Advances and NPAs						
Opening Balance	366.01	0.13	3.28	0.05	3.46	369.47
Add : Addition during the year					0.20	40.31
Less : Reduction during the year*					0.49	0.49
Closing Balance	406.12	0.32	2.79	0.06	3.17	409.29
i) Upgradation						
ii) Recoveries (excluding recoveries from					0.49	0.49
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	1.30	0.16	4.02	0.06	4.24	5.54
Add : Fresh provisions made during the year					0.16	0.30
Less : Excess provision reversed / Write - off loans					1.23	1.23
Closing balance of provisions held	1.44	0.32	2.79	0.06	3.17	4.61
Net NPAs	0	0	0	0	0	
Opening Balance						
Add : Fresh additions during the year						
Less : Reductions during the year						
Closing Balance						
Floating Provisions						
Opening Balance						
Add : Additional provisions made during the year						
Less : Amount drawn down during the year						
(Rationale for drawdown may be explained by way of note below the table) Closing balance of floating provisions						

(Amount in Rs. in crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub Standard	Doubtful	Loss	Total No-perfor-ming Advances	
Technical write-off and the recoveries made thereon						
Opening Balance of Technical / Prudential written - off accounts						
Add : Technical / Prudential write-offs during the year						
Less : Recoveries made from previously technical / prudential written - off accounts during the year						
Closing Balance						

Ratios (in percent) (to be computed as per applicable regulatory instruction)	Current Year (31.03.2026)	Previous Year (31.03.2025)
Gross NPA to Gross Advances	0.77%	0.94%
Net NPA to Net Advances	0	0
Provision coverage ratio	100%	122.54%

(ii) Sector-wise advances and Gross NPAs

(Amount in Rs. in crore)

Sr. No.	Sector	Current Year (31.03.2026)			Previous Year (31.03.2025)		
		Outstanding Total Advances	Gros NPAs	Percentage of Gross NPAs to Total Advances in that Sector	Outstanding Total Advances	Gros NPAs	Percentage of Gross NPAs to Total Advances in that Sector
i)	Priority Sector						
a)	Agriculture and allied activities	1.76	0	0.00%	2.11	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	28.15	0.07	0.02%	22.89	0.00	0.00%
c)	Services	132.25	2.50	0.61%	128.53	2.90	0.8%
d)	Personal Loans	55.42	0.14	0.03%	47.46	0.10	0.00%
	Subtotal (i)	217.58	2.71	0.66%	200.99	3.00	0.8%
(ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal Loans	191.71	0.46	0.11%	168.48	0.46	0.1%
	Sub-Total (ii)	191.71	0.46	0.11%	168.48	0.46	0.1%
	Total (i + ii)	409.29	3.17	0.77%	369.47	3.46	0.94%

(iii) Overseas assets, NPAs and revenue - Nil

(iv) Details of accounts subjected to restructuring (restructuring as defined as per applicable regulations) - Nil

(v) Divergence in assets classification and provisioning

(Amount in Rs. in crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31 2025* as reported by the bank	3.46
2.	Gross NPAs as on March 31 2025 as assessed by Reserve Bank of India	5.92
3.	Divergence in Gross NPAs (2-1)	2.46
4.	Net NPAs as on March 31, 2025 as reported by the bank	-0.77
5.	Net NPAs as on March 31, 2025 as assessed by Reserve Bank of India	1.69
6.	Divergence for Net NPAs (5-4)	2.46
7.	Provisions for NPAs as on March 31, 2025 as reported by the bank	4.23
8.	Provisions for NPAs as on March 31, 2025 as assessed by Reserve Bank of India	5.92
9.	Divergence in provisioning (8-7)	1.69
10.	Reported profit before provisions and Contingencies for the year ended March 31, 2025	11.98
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 20XX	8.20
12.	Adjusted (national Net Profit after Tax (PAT) for the year ended March 31, 20XX after considering the divergence in provisioning	6.51

*March 31, 20xx is the close of the reference period in respect of which divergences were assess

(vi) Disclosure of transfer of loan exposure - Nil

(vii) Non-Fund Based Credit Facilities

		Current Year (31.03.2026)	Current Year (31.03.2026)	Previous Year (31.03.2025)	Previous Year (31.03.2025)
		Secured Portion	Unsecured Portion	Secured Portion	Unsecured Portion
I	Outstanding Guarantee (Rs. Crore)				
	(i) In India	1.82	0.00	1.54	0.00
	(ii) Outside India				
II	Acceptances, Endorsements and other obligation (Rs. Crore)				
III	Other NFB Credit facilities (Rs. Crore)				

(viii) Fraud accounts

	Current Year (31.03.2026)	Previous Year (31.03.2025)
Number of Frauds reported	1	0.00
Amount involved in fraud (Rs. Crore)	0.00	0.00
Amount of provision made for such frauds (Rs. crore)	0.00	0.00
Amount of unamortized provision debited from 'other reserve' as at the end of the year (Rs. crore)	0.00	0.00

(ix) Disclosures related to Project Finance

Sl.No.	Item Description	Number of accounts	Total Outstanding (in Rs. crores)
1	Projects under implementation accounts at the beginning of the quarter	3	10.08
2	Projects under implementation accounts sanctioned during the quarter	7	13.34
3	Projects under implementation accounts where DCCO has been achieved during the quarter	2	1.83
4	Projects under implementation accounts at the end of the quarter (1+2-3)	8	21.59
5	Out of '4' - accounts in respect of which resolution process involving extension in original/extended DCCO as the case may be has been invoked		
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented		
5.2	Out of '5' - accounts in respect of which Resolution plan under implemented		
5.3	Out of '5' - accounts in respect of which Resolution plan has failed		
6	Out of '5' - accounts in respect of which resolution process involving extension in original / extended DCCO,		
	as the case may be has been invoked due to change in scope and size of the project		
7	Out of '5' account in respect of which cost overrun associated with extension in original / extended DCCO as the case may be, was funded		
7.1	Out of '7'- accounts where SBCF was sanctioned during financial closure and renewed continuously		
7.2	Out of '7'- accounts where SBCF was not pre-sanctioned or renewed continuously		
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO as the case may be, been invoked		
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented		
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation		
8.3	Out of '8' - accounts in respect of which Resolution plan has failed		

(x) Disclosures Under resolution framework for COVID-19-related stress - Nil

(5) Exposure

(i) Exposure to real estate sector

(Amount in Rs. in crore)

	Current Year (31.03.2026)	Previous Year (31.03.2025)
i) Direct exposure	70.52	76.53
a) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that rented Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	54.14	54.54
b) Commercial Real Estate Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits		
c) Ivestments in Mortgage-Backed Securities (MBS) and other securitised exposures	16.38	21.99
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	0.00	0.00
	0.52	76.53

(ii) Exposure to capital market - Nil

(iii) Risk category - wise country exposure - Nil

(iv) Unsecured advances

	Current Year (31.03.2026)	Previous Year (31.03.2025)
Total unsecured advances of the bank	19.41	16.91
Out of the above, amount of advances for which intangible securities such as charges over the rights licence, authority, etc. have been taken		
Estimated value of such intangible securities		

(v) Factoring Exposures : Nil

(vi) Unhedged foreign currency exposure : Nil

(vii) Loans against gold and silver collateral - Nil

(6) Concentration of deposits, advances exposures and NPAs

(i) Concentration of deposits

(Amount in Rs. in crore)

Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
Total deposits of the twenty largest depositors	57.46	43.00
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.66%	5.82%

(ii) Concentration of advances

(Amount in Rs. in crore)

Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
Total advances of the twenty largest borrowers	75.97	70.35
Percentage of advances of twenty largest borrowers to total advances of the bank	18.56%	19.04%

(iii) Concentration of exposure

(Amount in Rs. in crore)

Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
Total exposure of the twenty largest borrowers / customers	218.40	198.83
Percentage of advances of twenty largest borrowers/customers to total exposure of the bank on borrowers/customers	24.78%	35.38%

(iv) Concentration of NPAs

(Amount in Rs. in crore)

Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
Total exposure of the top twenty NPA accounts	2.94	3.22
Percentage of exposures of twenty largest NPA exposure to total Gross NPAs	92.74%	93.06%

(7) Derivatives :

(i) Forward rate agreement / Interest rate swap - Nil

(ii) Exchange traded interest rate derivatives - Nil

(iii) Disclosures on risk exposure in derivatives - Nil

(8) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Rs. in crore)

Sr. No.	Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
(i)	Opening balance of amounts transferred to DEA Fund	4.36	3.88
(ii)	Add : Amounts transferred to DEA Fund during the year	0.73	0.51
(iii)	Less : Amounts reimbursed by DEA Fund towards claims	0.06	0.02
(iv)	Closing balance of amounts transferred to DEA Fund	5.03	4.36

(9) Disclosure of complaints

(i) Summary information on complaints received by a bank from customers and from the offices of Ombudsman (previously office of banking ombudsman)

(Amount in Rs. in crore)

Sr. No.		Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
1.	Complaints received by the bank from its customers			
2.		Number of complaints pending at beginning of the year	----	----
3.		Number of complaints received during the year	42	35
		Number of complaints disposed during the year	42	35
	3.1	Of which, number of complaints rejected by the bank	----	----
4.		Number of complaints pending at the end of the year	----	----
	Maintainable complaints received by the bank from Office of Ombudsman		----	----
5.		Number of maintainable complaints received by the bank from office of Ombudsman		
	5.1	Of 5 Number of complaints resolved in favour of the bank from office of Ombudsman	----	----
	5.2	Of 5 Number of complaints resolved in through conciliation/mediation/advisories issued by office of Ombudsman	----	----
	5.3	Of 5 Number of complaints resolved after passing Awards by Office of Ombudsman against the bank	----	----
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	----	----

Note : Maintain able complaints refer to complaints on the ground specifically mentioned in the integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme

(ii) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	%increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5 number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 31.03.2026					
Ground - 1 - Amount deduction but not received from ATM Machine	0	7	-12.50%	0	0
Ground -2 - Amount deducted but no settled in beneficiary account	0	35	29.63%	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total	0	42	17.13%	0	0
Previous Year 31.03.2025					
Ground - 1 - Amount deducted but not received from ATM Machine	0	8	-10.00%	0	0
Ground - 2 - Amount deducted but not settled in beneficiary account	0	27	15.00%	0	0
Ground - 3	0	0	0	0	0
Ground - 4	0	0	0	0	0
Ground - 5	0	0	0	0	0
Others	0	0	0	0	0
Total	0	35	5.00%	0	0

(10) Penalties imposed by the Reserve Bank of India - Nil

(11) 1- Other Disclosures

(i) Business ratios

Sr. No.	Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
(i)	Interest Income as a percentage to Working Funds	7.43%	7.59%
(ii)	Non-Interest income as a percentage to Working Funds	0.24%	0.55%
(iii)	Cost of Deposits	4.84%	4.93%
(iv)	Net Interest Margin	3.46%	3.55%

		(31.03.2026)	(31.03.2025)
(v)	Operating Profit as a percentage to Working Funds	1.07%	1.50%
(vi)	Return on Assets	1.15%	1.63%
(vii)	Business (deposits plus advances per employee (in Rs. Crore)	10.51	11.20
(viii)	Profit per employee (in Rs. crore)	0.08	0.12

(ii) Bancassurance business

Current Year (31.03.2026) - Nil

Previous Year (31.03.2025) - Nil

(iii) Marketing and distribution - Nil

(iv) Disclosures regarding Priority Sector Lending Certificates (PSLCs) - Nil

(v) Provisions and contingencies

(Amount in Rs. in crore)

Sr. No.	Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
(i)	Provisions for NPI	0.00	0.00
(ii)	Provisions towards NPA	1.76	0.77
(iii)	Provision made towards Income Tax	2.29	2.77
(iv)	Other Provisions and contingencies (with details)		
	(a) Provision towards Standard Assets	0.14	0.25
	(b) Provision Investment Depreciation reserve (IDR)	2.08	0.00

(vi) Payment of DICGC Insurance Premium

(Amount in Rs. in crore)

Sr. No.	Particulars	Current Year (31.03.2026)	Previous Year (31.03.2025)
(i)	Payment of DICGC Insurance Premium	1.05	1.00
(ii)	Arrears in payment of DICGC	0.00	0.00

2 - OTHER DISCLOSURES

A . Inter-branch account-provisioning for net debit balance - Nil

B. Reconciliation of Nostro account and treatment of outstanding entries - Nil

C. Transfer to / appropriation from Reserve funds

∗ Transfer from appropriation of Net Profit F.Y. 2024-25 to Statutory Reserve Fund Rs. 4.64 Cr. Which was 56.64% of Net Profit.

D. Provisioning for fraud (F.Y. 2025-26) - Nil

E. Unreconciled balances - Nil

F. Deferred tax liability (DTL) on Special Reserve Created under section 36 (1) (viii) of the Income Tax Act, 1961 - Nil

G. Payment of Fees and allowances to Directors - Rs. 38,160.00

H. Window dressing - Nil

I. Advances against share & Debentures as on 31.03.2026 - Nil

J. Cost of management of the bank for the year ended 31.03.2026 comes to 1.41% of working capital.

K. Accounting Standard 17 - Segment Reporting

The Indicative formats for disclosure under 'AS 17 - Segment Reporting' are as below

Business segments

Particulars	Treasury		Corporate Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	30.19	31.11	0.00	0.00	33.50	29.35	2.08	4.37	65.77	64.83
Result	30.19	31.11	0.00	0.00	33.50	29.35	2.08	4.37	65.77	64.83
Unallocated expenses									0.00	0.00
Operating Profit									9.16	11.99
Income Taxes									2.29	2.77
Extraordinay profit / Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Profit									6.57	8.20
Other Information	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Segment assets	466.12	391.68	0.00	0.00	409.29	369.47	0.00	0.00	875.41	761.15
Unallocated assets									0.00	0.00
Total assets									976.42	843.95
Segment Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unallocated Liabilities									0.00	0.00
Total Liabilities									976.42	843.95

L. Exposures to Related Parties

Sl.No.	Item Description	Previous Year (31.03.2025)	Current Year (31.03.2026)
	A. Loans to Related Parties		
1	Aggregate value of loans sanctioned to related parties during the year	0.00	0.10
2	Aggregate value of outstanding loans to related parties as on 31st March (*List for current year outstanding loans to related party is attached below for reference)	0.72	0.79
3	Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	0.19%	0.19%
4	Aggregate value of outstanding loans to related parties which are categorized as :		
	(i) Special Mention Accounts as on 31st March		
	(ii) Non-performing Assets as on 31st March		
5	Amount of provisions held in respect of loans to related parties as on 31st March		
	B. Contract and Arrangements involving Related Parties		
6	Aggregate value of contracts and arrangements awarded to related parties during the year (**List of current year contracts and arrangement involving related parties	0.03	0.05
7	Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March		

Name and Nature of Related Parties		
Sr. No.	**Name of Related Party**	**Designation**
1.	Smt. SHRUTI GANGWAR	CHAIRMAN
2.	Shri PARAMJEET SINGH	VICE CHAIRMAN
3.	Shri RAM AUTAR KHANDELWAL	DIRECTOR
4.	Shri VIRENDRA SINGH GANGWAR	DIRECTOR
5.	Dr. SURESH CHANDRA RASTOGI	DIRECTOR
6.	Smt. RAMPYARI	DIRECTOR
7.	Dr. PRAMOD SAXENA	DIRECTOR
8.	Shri SAGAR AGARWAL	DIRECTOR
9.	Shri MANISH AGARWAL	DIRECTOR
10.	Shri ASHOK KUMAR	DIRECTOR
11.	Shri JAYENDRA PAL SINGH	DIRECTOR
12.	Shri BANBARI LAL	DIRECTOR
13.	Smt. KHUSHBOO	DIRECTOR
14.	Shri MEWA RAM GANGWAR	PROFESSIONAL DIRECTOR
15.	Shri SHAILENDRA KUMAR MAHESHWARI	PROFESSIONAL DIRECTOR
16.	Shri SHRIPAL KASHYAP	MANAGING DIRECTOR

*List for current year outstanding loans to related party :

(i) Loan (LAD-2016 in Civil Lines Branch) to Mr. Mandeep Singh Oberoi & Mr. Tarandeep Singh Oberoi (Director's son) against own deposit having outstanding amount as on 31.03.2026 Rs. 6.85 Lacs.

(ii) Loan (LAD-2212 in Civil Lines Branch) to Mr. Mandeep Singh Oberoi (Director's son) against own deposit having outstanding amount as on 31.03.2026 Rs. 9.55 Lacs.

(iii) Loan (LAD-6645 in Prem Nagar Branch) to Mrs. Avinash Kaur (Director brother's wife) against own deposit having outstanding amount as on 31.03.2026 Rs. 37.86 Lacs.
(iv) Loan (ODFDR-611 in Prem Nagar Branch) to M/s. Khandelwal Industries (Firm Prop. Vivek Khandelwal, director's son & Ex-Director) against own deposit having outstanding amount as on 31.03.2026 Rs. 8.29 Lacs.
(v) Loan (LAD-6875 in Prem Nagar Branch) to Smt. Beena Khandelwal & Mr. Ram Autar (Wife of director and self) against own deposit having outstanding amount as on 31.03.2026 Rs. 10.00 Lacs.
(vi) Loan ODFDR-649 in Prem Nagar Branch) to M/s. V.N. Industries (Firm Prop. Mr. Nitin Khandelwal - director's son) against own deposit having outstanding amount as on 31.03.2026 Rs. 0.04 Lacs.
(vii) Loan (LAD-3201527 in C.B. Ganj Branch) to Mr. Anshul Kumar (Director's Son) against own deposit having outstanding amount as on 31.03.2026 Rs. 6.54 Lacs.

** Contracts and Arrangements involving Related Parties for the current year :

S.No.	Name of Related Party	Description of Relation	Nature of Transaction	Closing Balance
1.	M/s. B.L. Maheshwari & Associates	Partnership firm of Professional Director	Consultancy Fees Paid Rs. 4,75,442-00	Nil

M. Other Contingent Liability :

(1) A legal case has been filled by M/S Brij&Co.(Pvt.) Ltd. (Owner of Branch old premises of Civil lines Branch) for differential rent of Rs.2,10,276/- along with 12% interest and the suit is pending in the court of Civil Judge (Jr.Division) City, Bareilly. Hence, the suit amount of Rs.2,10,276/- is being disclosed as Other Contingent Liability.

(2) A Litigation with Income Tax Department for the AY 2019-20, with respect of Employees Contribution to EPF is pending at ITAT Level for which a Demand in Dispute is of Rs. 9,09,918/-. However out of which Rs. 8,60,977/- was recovered by the IT Department from Bank's Refund due and the Rest amount of Rs. 48,943/- is still standing in the Outstanding Liabilities of Bank. Further it is to be disclosed that the same Nature of Case for earlier year AY 2018-19, was already decided by ITAT in Bank's Favour order dt. 07/06/2022.

(3) The Demand on TDS of branches are with Respect of only 4 Branches out of 17 Branches (including HO), the Demand for SubhashNagar Branch in TDS System is Rs. 790/- Only, For Prem Nagar Branch is Rs. 3320/-, for Nawabganj Branch is Rs. 372/- only and for

(Kamal K. Gupta)	(Rishi Bhardwaj)	(S.P. Kashyap)	(Shruti Gangwar)
AGM	DGM	M.D./C.E.O.	Chairman
Director	Director		

Place : Bareilly
Dated : 12.06.2026

Annexure to our report of even date
for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C
CA Amit Agarwal
Partner
MNO #400176

AUDIT CLASSIFICATION OF URBAN CO-OPERATIVE BANK LTD. BAREILLY

(A Multi-Sate Co-operative Bank)

FOR THE YEAR ENDED ON 31.03.2026

Rs. In Lacs

S.No.	Particulars	Marks	Max. Marks	Year		
				% Incremental	2026 Deposits	2025 Deposits
1	**Increase in Total Deposit**	4	5	16.70%	86230.32	73893.57
2	**Performance under PS/WS Adv.**				**Priority**	**Total ANBC**
	(i) % of Priority Sector Advances to Total Advances	10	10	63.88%	21028.48	32918.36
	(ii) % of Weaker Sector Advances to Priority Sector Advances	3	5	21.78%	4579.60	21026.48
3	**Recovery Performance**				**Over Due**	**Total Advances**
	(i) Over Due to total Advances	20	20	0.79%	322.27	40928.81
	(ii) Effective Legal Action (cases coverd u/s 101)	5	5	100%		
					Provision	**NPA Total**
4	**Reserve / Prov. To Cover the erosiaon of Assets**	5	5	100.00%	317.21	317.21
5	**Maintenance of CRR/Liquid Assets**					
	(i) Cash Reserve	5	5	From 4.00% to 3.00%	Maintained throughout the year	
	(ii) Liquid Assets	5	5	18.00%	Maintained throughout the year	
6	**Managements of Funds**					
	(i) Cash Reserve Below 6% & Liquid Assets Below 30% & Overall below 38%	5	5		Maintained throughout the year	
7	**Loans & Advances**	8	10			
8	**Working Results**				**Profit**	**Networth** (Tier 1+ Tier 2)
	(i) Profit on Net Worth	1	3	0.10	915.53	8828.57
	(ii) Appropriate Allocation to Reserves	1	1			
	(iii)Declaration of Dividend	2	2			
	(iv) Bank's Cost of Management	2	2			
				Least One	**20% of G.I.**	**Gross Income**
				1315.40	1315.40	6576.99
				Actual	**2% of WF**	**Working Fund**
				1372.92	1952.84	97641.94

9	**Operational Efficiency**					
	(i) Compliance with RBI Directives	2	2			
	(ii) No Defaults in repayment of borrowing from Higher Financing Agencies	2	2			
	(iii) No Defaults in submission of Returns	2	2			
	(iv) Compliance of RBI Inspection	6	6			
10	**Efficiency of Management**					
	(i) Board / Committee Meeting Regularity	1	1			
	(ii) Proper Maintenance of Books Account	1	1			
	(iii) Proper system of Internal check	1	1			
	(iv) Proper system of recruitments of Qualified Staff	2	2			
	TOTAL MARKS	93	100			

AUDIT CLASSIFICATION

Depending Upon the aggregate marks secured by the bank on the basis of the above 10 norms prescribed by RBI Cir. No. UBD.No.POT.27/09.06.00/93-94 dated 17.8.93 audit classification has under made as under :-

MARKS SECURED	AUDIT CLASSIFICATION
93	A

for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C

Place : Bareilly
Dated : 12.06.2026

CA Amit Agarwal
Partner
MNO #400176

URBAN CO-OPERATIVE BANK LTD. BAREILLY
CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

	31.03.2026	31.03.2025
Net Profit as per P/L account	**65673115.34**	**81969853.89**
Add : Adjustments for	**69645147.82**	**44866338.70**
Depreciation on Assets	5241138.82	5363508.91
Fixed assets written off	0.00	0.00
Amortisation of Investments	1673286.00	1616520.00
Depreciation of Investments	20859850.00	0.00
Provision for BDDR	17570000.00	7707773.79
Floating Provision for Advances	0.00	0.00
Contingent provision against Standard Assets	1400000.00	2480000.00
Reserve Restructured Assets	0.00	0.00
Provision for Tax	22900873.00	27698536.00
Deferred tax	0.00	0.00
Less :	**-41365084.61**	**-6732918.00**
Profit on Sale of Assets	0.00	0.00
Profit on Sale of Securities	-4514412.50	-6732918.00
Reversal of BDDR	-28203461.11	0.00
Provision towards a/c under Covid Relief written back	0.00	0.00
Excess Provision for Depreciation in Investments reversed/IFR	-8647211.00	0.00
Transfer from Contingent Provision Against Standard Assets	0.00	0.00
Adjustments for	**203296904.25**	**226353315.43**
Decrease / (Increase) in Investments	-696139738.00	483527077.00
Decrease / (Increase) in Advances	-398215066.34	-634751979.35
Decrease / (Increase) in Other Assets	-27076824.44	-836242.95
Decrease / (Increase) in Funds	69577779.15	85238548.17
Decrease / (Increase) in Deposits	1233674458.03	319309535.80
Decrease / (Increase) in Other Liabilities	21476295.85	-18833623.24
Net Cash generated from Operating Activities before Tax	297250082.80	346456590.02
Income Tax paid (Net)	-22900873.00	-27698536.00
Net Cash generated from Operation Activities after Tax (A)	**274349209.80**	**318758054.02**
CASH FLOW FROM INVESTING ACTIVITIES :		
Purchase of Property, plant & Equipment	-4720335.00	-2733255.00
Sale Proceeds of Property, Plant & Equipment	8475.00	247.00
Net Cash generated from Investing Activities (B)	-4711860.00	-2733008.00
CASH FLOW FROM FINANCING ACTIVITIES :		
Proceeds from issue of Share Capital	25504000.00	16698000.00
Refund of Share Capital	-4428000.00	-7491000.00
Proceeds from Borrowing	0.00	0.00
Repayment of Borrowing	0.00	0.00
Dividend Paid	-18862380.00	-18274327.00
Net Cash generated from Financing Activities	**2213620.00**	**-9067327.00**
Net increase in Cash & Cash equivalents	**271850969.80**	**306957719.02**
Cash & Cash Equivalents at the beginning of the year	**1576252260.33**	**1269294541.31**
Cash & Cash Equivalents at the end of the year	**1848103230.13**	**1576252260.33**
Cash & Cash Equivalents Current Year 31.03.2026		
Cash	526259499.77	389726793.13
Balance with other banks (excluding Term Deposits maturing)	1321843730.36	1186525467.20
Money at Call & Short Notice	0.00	0.00
Total	**1848103230.13**	**1576252260.33**

(Kamal K. Gupta)
AGM

(Rishi Bhardwaj)
DGM

(S.P. Kashyap)
M.D./C.E.O.

(Shruti Gangwar)
Chairman

Director

Director

Annexure to our report of even date
for Singh Agarwal & Associates
Chartered Accountants
FRN # 004702C
CA Amit Agarwal
Partner
MNO #400176

Place : Bareilly

Dated : 12.06.2026

Actual Income & Expenditure of 2025-26 & Proposed Budget for the year 2027-28

(A) Income & Expenditure

(I) INCOME

(Rs. in Lacs)

S.No.	Particulars	Sanctioned Budget 2025-26	Income 2025-26 Actual	Income 2025-26 Excess/Less	Sanctioned Budget 2026-27	Proposed Budget 2027-28
1.	Interest on All Loan A/c.	3300.00	3349.83	49.83	3894.00	4300.00
2.	Interest on All Investments	3600.00	3019.50	-580.50	3780.00	3900.00
3.	Commission & Exchange	10.00	7.47	-2.53	10.00	10.00
4.	Other Receipts	600.00	200.20	-399.80	650.00	650.00
	TOTAL	**7510.00**	**6577.00**	**-933.00**	**8334.00**	**8860.00**

(II) EXPENDITURE

S.No.	Particulars	Sanctioned Budget 2025-26	Expenditure 2025-26 Actual	Expenditure 2025-26 Excess/Less	Sanctioned Budget 2026-27	Proposed Budget 2027-28
1.	Interest on Deposits	3700.00	3618.98	-81.02	4070.00	4500.00
2.	Interest on Borrowing	5.00	0.48	-4.52	5.00	5.00
3.	Salaries & Allowances	1700.00	1343.65	-356.35	1900.00	1980.00
4.	Fees & Allowance to Directors & BOM	2.00	0.38	-1.62	2.00	2.00
5.	Rent & Lighting	200.00	129.90	-70.10	225.00	225.00
6.	Rent For C.B.S.module & NFS Switch Charges	100.00	91.33	-8.67	150.00	150.00
7.	Expenses on Bank's own IFS code	50.00	39.94	-10.06	75.00	75.00
8.	Insurance	150.00	132.02	-17.98	170.00	150.00
9.	Professional Charges (TDS/GST)	10.00	4.75	-5.25	10.00	10.00
10.	Postage & Telephone	8.00	6.10	-1.90	10.00	10.00
11.	Auditors Fees	10.00	10.27	0.27	15.00	15.00
12.	Repair & Renovation	40.00	8.16	-31.84	40.00	40.00
13.	Depreciation On Dead Stock	70.00	52.41	-17.59	75.00	75.00
14.	Stationary	35.00	18.71	-16.29	40.00	40.00
15.	Advertisement	4.00	3.55	-0.45	4.00	4.00
16.	Other Expenditure	175.00	200.83	25.83	243.00	249.00
17.	**PROVISIONS**					
a)	(i) Bad & Doubtful debt	100.00	-106.33	-206.33	110.00	110.00
	(ii) Standard Assets	10.00	14.00	4.00	20.00	20.00
	(iii) Other Prov./Prov. for IDR	45.00	122.13	77.13	0.00	0.00
b)	Advance Tax	276.00	229.01	-46.99	300.00	300.00
18	**PROFIT**					
	(i) Before Tax & Prov. (gross)	1200.00	915.53	-284.47	1300.00	1400.00
	(ii) After Tax & Prov. (net)	820.00	656.73	-163.27	870.00	900.00
	TOTAL	**7510.00**	**6577.00**	**-933.00**	**8334.00**	**8860.00**

B- Budget for Capital Expenditure :

	Capital Expenditure	Amount
1.	New Branch Opening (Furniture Fixture, Dead Stock, ATM & Computers)	50-00
2.	Lockers for old Branches	25-00
3.	Dead Stock for old Branches & HO	25-00
4.	Repairs & Maintenance of Land & Building	50-00
5.	ATM Cum CDM Machine	25-00
6.	HO Building Extension & Construction of Training College and Guest House in Ramganga Nagar Yojna of BDA	225-00
	TOTAL	**400-00**

Maximum Borrowing Power

Maximum borrowing power of the bank for a financial i.e. 2027-28 year is 10 times of its own funds as per by-laws no-7 of Bank's registered by-laws.

Own Fund as on 31.3.2026	-	Rs.	8828.57 Lacs
10 times of own fund	-	Rs.	88285.70 Lacs
Proposed Maximum Borrowing power for financial year 2027-28	-	Rs.	88285.70 Lacs

APPROPRIATION OF PROFIT FOR THE YEAR 2025-26

	Amount (In Rs.)
Net profit after provisions & Tax (2025-26) Available for Appropiration	**65673115-34**
Proposed Appropriation :	
Statutory Reserve Fund (33.39%) [By law No. 44(A)(ii)(a)]	21927991-53
Education Fund (1.00% of Current year Profit) [Bylaw No. 44(A)(ii)(b)]	656731-15
Co-operative Rehabilitation, Reconstruction & Development Fund (1% of Current Year Profit) (Bylaw No. 44(A)(ii)(d)	656731-15
Investment Fluctuation Reserve (IFR) [Bylaw No. 44(B)(d)]	13161623-50
Building Fund [Bylaw No. 44(B)(c)]	10000000-00
Proposed Dividend (11%) [Bylaw No. 44(B)(b)]	19270038-00
Total	**65673115-34**

BOD Resolution No. 7 dt. 26.08.26

Operational Plan/Targets for F.Y. 2027-28

Description	Existing for 2025-26	Proposed for 2027-28
No. of branches	16	18
No of ATM's	14	14
Deposits	862.30	1000 Crore
Loan & Advances	409.29 Crore	500 Crore
Share Capital	18.85 Crore	22 Crore
Membership	10123	14000
Net Profit (Before tax & Provision)	9.16 Crore	14 Crore

Our Growth

Co-Op Yr. Ended 31 March	No. of Members	Paid up Share Capital	Reserves & accu. profit	Deposit		Loan & Advances		Working Capital	Investments
				No.ofA/c.	Amounts	No.ofA/c.	Amounts		
1	2	3	4	5(A)	5(B)	6(A)	5(B)	7	8
2003	3782	68.77	231.48	27905	3735.80	1133	1481.31	4941.95	2736.05
2004	4213	90.03	317.34	33269	4281.59	1441	1837.78	5497.15	2967.04
2005	3643	107.12	369.30	36370	4722.95	1576	2169.39	5992.55	3014.87
2006	3717	117.06	397.09	41561	5641.38	1618	2358.70	7002.45	3724.32
2007	4513	165.74	504.56	48134	7384.91	2264	3488.81	9267.82	4882.34
2008	5028	224.93	518.70	56215	10221.34	2678	4584.82	11742.46	6029.32
2009	5404	259.66	560.12	66672	13239.56	2838	5572.93	14816.68	8308.60
2010	5750	288.94	675.18	69823	16484.48	2787	5963.81	18457.62	11544.68
2011	6057	322.84	800.16	71399	20127.65	2746	6271.58	24443.31	16706.27
2012	6623	422.21	1016.28	71341	23924.24	3021	7930.92	27272.12	17881.42
2013	7095	478.67	1500.20	75559	26881.67	3268	9800.97	29648.86	18262.12
2014	7758	566.34	1762.45	80965	29597.99	3664	12861.68	32748.95	18132.67
2015	8246	665.60	2080.89	85572	33307.33	3824	15654.86	37087.43	19229.36
2016	8547	832.49	2182.94	91898	37848.82	3863	18457.24	42060.17	20716.32
2017	8805	921.46	2371.49	98548	43967.08	3700	17246.06	48311.01	27072.34
2018	8753	1015.32	2782.48	94073	45671.00	3475	18285.22	50727.73	29175.64
2019	9300	1151.20	3023.58	99156	50819.36	3693	21203.96	56387.50	31603.16
2020	9588	1296.25	3300.25	98796	53723.18	3675	22676.14	60121.17	33480.96
2021	9705	1363.71	4546.34	90884	55674.76	3541	2374.72	63640.90	35564.05
2022	9335	1441.84	4694.40	88887	60048.97	3391	25291.61	68728.15	38688.55
2023	9457	1518.35	5080.46	88207	63344.04	3291	27268.24	72377.28	37937.38
2024	9516	1582.58	5800.09	90618	70700.48	3259	30599.14	80488.64	42325.74
2025	9952	1674.65	6560.40	94672	73893.57	3449	36946.66	84394.65	39168.39
2026	10123	1885.41	6943.16	97105	86230.32	3486	40928.81	97641.94	46611.79

Since Inception

Credit Deposit Ratio	Cost of Manage-ment %	Net Profit		NPA				Number of Branches	No. of Emp-loyees	Dividend Distri-buted	Audit Classi-fication
		Befoe Tax	After tax & Provision	Gross NPA		Net NPA					
				Amount	as % to Loan & Adv.	Amount	as % to Loan & Adv.				
37.76%	1.96%	56.64	56.64	-	-	-	-	4	47	17%	A
39.65%	1.91%	71.28	71.28	165.19	11.15%	15.50	1.16%	5	63	17%	A
42.92%	1.98%	92.34	92.34	216.06	11.76%	-	-	5	80	17%	A
45.93%	1.96%	48.65	48.65	198.79	09.16%	-	-	5	75	17%	A
41.81%	2.72%	54.31	54.31	219.42	009.30%	-	-	5	75	17%	A
47.24%	2.21%	77.40	77.40	318.87	09.98%	63.73	1.98%	5	75	18%	A
44.86%	1.75%	211.23	90.88	404.22	08.82%	40.43	0.90%	5	70	18%	A
42.09%	1.78%	212.52	105.17	577.40	10.36%	143.61	2.79%	5	70	17%	A
31.75%	1.64%	214.63	130.27	754.41	12.65%	327.62	5.75%	6	75	18%	A
31.16%	1.57%	284.68	173.45	430.98	06.87%	--------	0%	6	76	18%	A
33.15%	1.37%	438.19	268.73	311.54	03.93%	--------	0%	6	75	18%	A
36.46%	1.52%	468.05	287.25	229.66	02.34%	--------	0%	7	74	18%	A
43.45%	1.69%	477.63	271.64	195.52	1.52%	--------	0%	7	74	18%	A
47.00%	1.68%	585.61	349.25	173.60	1.11%	--------	0%	10	73	16%	A
48.77%	2.06%	390.46	210.75	235.01	1.27%	--------	0%	10	91	16%	A
39.22%	1.32%	541.63	299.97	181.71	1.05%	--------	0%	10	91	14%	A
40.04%	1.22%	586.31	349.98	176.33	0.96%	--------	0%	10	90	14%	A
41.72%	1.41%	631.42	371.32	160.00	0.75%	--------	0%	10	89	12%	A
42.21%	1.46%	830.14	400.54	376.17	1.66%	--------	0%	10	89	--------	A
42.64%	1.26%	1509.86	1029.86	289.72	1.22%	--------	0%	10	89	18%	A
42.12%	1.38%	1131.15	647.48	485.46	1.92%	--------	0%	10	88	10%	A
43.05%	1.45%	1048.63	664.35	374.94	1.38%	--------	0%	14	105	11%	A
43.28%	1.50%	932.39	600.83	563.07	1.84%	--------	0%	15	101	12%	**A**
50.00%	1.44%	1198.56	819.70	346.47	0.94%	--------	0%	15	99	12%	**A**
47.46%	1.41%	915.53	656.73	317.21	0.77%	--------	0%	16	121	11% प्रस्तावित	**A**

Administrative Team

Chairperson
Smt. Shruti Gangwar
Mob: 9845090920

Vice Chairman
Shri Paramjeet Singh Oberoi
Mob: 9359113540

M.D./CEO
Shri S.P. Kashyap
Mob: 9897866223

Head of Banking Operation.
PML & KYC/AML Deptt.
Shri Rishi Bhardwaj, DGM
Mob: 9837657251

Head of Loan Deptt.
Shri Sarvesh Kumar Katiyar, DGM
Mob: 7017824052

Head of Internal Audit & Compliance Deptt.
Shri Alok Kumar Agarwal, Internal Auditor
Mob: 8923720952
Shri Jagdish Baboo Gangwar AGM/Compliance Officer
Mob: 9412605616

Head of Actt/Investment Deptt.
Shri Kamal Kumar Gupta, AGM
Mob: 9557055946

Sr. Branch Manager Premnagar
Shri Pawan Bhojwani
Mob: 9897866227

Sr. Branch Manager C B Ganj.
Shri Kamlesh Kumar Singh
Mob: 9897866226

Branch Manager Civil Lines
Smt. Minakshi Kumari
Mob: 9897866229

Sr. Branch Manager Shyamganj
Shri Mukul Kumar Saxena
Mob: 9897866228

Chief Manager Nawabganj
Shri Bhavendra Veer Singh
Mob: 9897866449

Branch Manager Subhash Nagar
Shri Jalaj Sharma
Mob: 9897816566

Chief Manager Baheri
Shri Vijendra Kumar
Mob: 9997018502

Sr. Branch Manager Meerganj
Shri Jitendra kumar nagrani
Mob: 9997101622

Branch Manager Pilibhit
Shri Kamaljeet Gangwar
Mob: 9997101623

Sr. Branch Manager Shahjahanpur
Shri Saurabh Khandelwal
Mob: 9997101624

Sr. Branch Manager Aonla
Shri Rakesh Maurya
Mob: 9997101941

Sr. Branch Manager Faridpur
Shri Rajat Agarwal
Mob: 9997101967

Branch Manager Suresh Sharma Nagar
Shri Dheeraj Arora
Mob: 9997101946

Branch Manager Karamchari nagar
Shri Girish Kumar Gangwar
Mob: 9997101968

Branch Manager Kichha
Shri Anshul Agarwal
Mob: 9084716943

Branch Manager Milak
Smt Prabha kumari
Mob: 9897850942

Our Presence

Organizational structure : Branches & Head Office are the two administrative levels in the organizational structure of the Bank

Branch Expansion: Bank has its branch offices in three districts of Uttar Pradesh and in Kichha town of Uttrakhand State. At present there are 16 branches were sequential list is given below

Branch - Prem Nagar
Branch Type Urban, Macnair Road,
Near Thana Prem Nagar, Bareilly
Date of Inception 5 Nov. 1996

Branch Pilibhit
Branch Type-Urban, Jhankar
Central Market, Near Gas Chauraha,
Pilibhit Date of Inception 14 March 2015

Branch - C.B. Ganj
Branch Type - Urban, A Block,
D.D.Puram Pilibhit Road, Bareilly
Date of Inception: 22 March, 1999

Branch - Shahjahanpur
Branch Type-Urban, Katiya Tola,
Sadar Bazar. Shahjahanpur Date of
Inception 16 May 2015

Branch - Civil Lines
Branch Type - Urban, Sitapur
Eye Hospital Campus Ayub
Khan Chauraha, Bareilly
Date of Inception: 21 May, 2000

Branch - (Mini Bypass Road)
Karamchari Nagar
Branch Type-Urban, 11, Saidpur Hakins,
Karamchari Nagar Mini Byepass Road, Bareilly
Date of Inception: 04 March 2023

Branch - Shyam Ganj
Branch Type - Urban, Opp.
Merchant Association Shyamganj,
Bareilly Date of Inception: 30 July, 2000

Branch - Aonla
Branch Type-Semi Urban, Pragati Nagar,
Ram Nagar Road Teh. Aonia Disst. Bareilly U.P.
Date of Inception: 11 March 2023

Branch - Nawab Ganj
Branch Type - Semi Urban,
Zila Panchayat Market, Nawabganj,
Bareilly Date of Inception: 28 Dec. 2002

Branch - Faridpur
Branch Type - Semi Urban, 131 Moh. Mirdhan,
Teh. Faridpur Distt. Bareilly U P.
Date of Inception: 14 Feb. 2023

Branch - Subhash Nagar
Branch Type - Semi Urban, Opp. Block
Campus, Opp. Post Office, Baheri,
Bareilly Date of Inception: 15 Oct 2013

Branch - (Pilibhit Bypass Road)
Suresh Sharma Nagar
Branch Type - Urban, 108/2, Tulapur, Pilibhit
Bypass Road, Near Sanjay Nagar Chauraha,
Bareilly Date of Inception: 26 Feb. 2023

Branch - Baheri
Branch Type - Urban, Kesar Plaza,
Budaun Road, Subhash Nagar,
Bareilly Date of Incepction : 24 Sept. 2009

Branch - (Kichha Uttrakhand)
Branch Type - Semi Urban, Ward No. 2.
Rudrapur Road, Kichha Teh. Kichha, Distt.
Udham Singh Nagar Uttrakhand-263148
Date of Inception: 09 March 2024

Branch - Meerganj
Branch Type - Semi Urban,
Guru Nanak Market, The Road, Meerganj,
Bareilly Date of Inception: 15 2014

Branch - Milak
Branch Type - Semi Urban,Shop No.824-825,
Asdullapur, Bilaspur Road, Milak
Date of Inception: 27.03.2026

Our Atm Network

Bank Provides 'Any Time Money' facility through **14 ATMs** in its area of operation. Out of these 11 ATMs are onsite & 3 ATMs are offsite. The details of our ATMs are as follows:

ATM 0031 C.B. Ganj (On Site)
A Block, Deen Dayal Puram
Pilibhit Road, Bareilly

ATM 0061 Nawabganj (On Site
Zila Panchayat, Nawabganj,
Bareilly

ATM 0081 Baheri (On Site)
Block Campus, Opp. Post Office
Baheri, Bareilly

ATM 0091 Meerganj (On Site)
Guru Nanak Market, Tehsil
Chauraha, Thana Road, Meerganj,
Bareilly

ATM 0101 Pilibhit (On Site)
61 Jhankar Central Market, Gas
Chauraha, Station Road, Near
Thana Sungari, Pilibhit

ATM 0012 Mini Bye Pass (On Site)
11, Saidpur Hakins, Karamchari
Nagar Mini Byepass Road, Bareilly

ATM 0014 Faridpur(On Site)
131 Moh. Mirdhan, Teh. Faridpur
Distt. Bareilly







ATM 0111 Shahjahanpur (On Site)
Opp. SBS Inter College, Sadar Kantiya
Tola, Shahjahanpur

ATM 0551 Shyamganj (On Site)
45, Shyamganj, Opp. Merchant
Association Shyamganj, Bareilly

ATM N021 Prem Nagar (On Site)
Macnair Road, Near Thana Prem
Nagar Prem Nagar, Bareilly

ATM 0531 C.B. Ganj (Off Site)
Main Road, C.B. Ganj Bareilly

ATM N541 Civil Lines, (Off Site)
Anand Vihar Colony Gate, Near
Heartmann College Turn Bareilly

ATM 0521 Prem Nagar (Off Site)
Bharat Sewa Trust Krishan Leela
Complex, Bareilly

ATM 0016 KICHHA(On Site)
Ward No. 2. Rudrapur Road, Kichha
Teh. Kichha, Distt. Udham Singh
Nagar Uttrakhand-263148

Cyber Fraud? Act Immediately.



Steps to Take in Case of Cyber Fraud

Stop Further Transactions
Do not make any more payments to the suspected fraudster. If necessary, stop or block the affected card, account, UPI or other payment channel.

Inform Your Bank Immediately
Contact BANK through its official helpline, branch, website or app and report the unauthorised transaction. Ask for a complaint/reference number.

Call 1930
For financial cyber fraud in India, call the National Cyber Crime Helpline 1930 as soon as possible.



Report Online
Submit the complaint through the National Cyber Crime Reporting Portal at cybercrime.gov.in.

Secure Your Credentials
If your credentials may have been exposed, change relevant passwords,PINs and other security credentials using official channels.

Preserve Evidence
Keep transaction IDs, UTR/reference numbers, screenshots, SMS, emails, phone numbers, URLs and chat records. Do not delete evidence.

Keep Complaint Details Safe
Save your bank complaint number and cybercrime acknowledgement/reference number for follow-up and future correspondence.

Monitor Your Accounts
Regularly check your account, card and payment activity for unauthorised transactions if any report them immediately.



STOP, THINK & VERIFY

01 **Urgency or Threats –**
Beware of messages threatening account closure, penalties or legal action.

02 **Confidential Information–**
Never share OTP, PIN, CVV, passwords or UPI PIN.

03 **Suspicious Links & QR Codes –**
Do not click unknown links or scan unverified QR codes.

04 **Unexpected Payment Requests –**
Verify any unfamiliar UPI collect request or payment approval.

05 **Impersonation Calls –**
Be cautious of callers claiming to be from your bank or government authorities.

06 **Remote Access Requests –**
Never install screen-sharing or remote-access apps at someone's request.

07 **Money Transfer Requests –**
Do not transfer money for "verification," "KYC," "refund" or "account security."

08 **Too-Good-to-Be-True Offers –**
Be cautious of guaranteed returns, prizes, cashback or unusually attractive deals.

09 **Unverified Contact Details –**
Use only official bank websites, apps, branches and customer-care numbers.

10 **When in Doubt, Stop–**
Do not click, share or pay; independently verify with your bank first.

NOTES

NOTES

Corporate Information

Registration No. : (1) 2143 dated 02-03-1996 Under UP Co-Op. Society Act 1965 till 2022
(2) MSCS/CR/1384/2022 Dated 21.12.2022 under under Sec. 22 of
Multi State Co-operative Societies Act 2002 as amended time to time

RBI Licence No. UBD U.P. 1277 P Dt. 02.09.96

Business Commenced on 05-09-1996

Head Office
A- Block, Deen Dayal Puram, Delapeer Road, Bareilly.
Ref. No. LKSBV/155/01.01.02/04-05 Dt. 23 July 2004

Branches	Licence	
PREMNAGAR	UBDUP-1277P	02.09.1996
C.B. GANJ	UBDUP-LK-71	06.03.1999
CIVIL LINES	UBDUP-LK-81	10.01.2000
SHYAMGANJ	UBDUP-LK-80	10.01.2000
NAWABGANJ	UBDUP-LK-109	07.08.2002
SUBHASH NAGAR	UBD-LK-182	21.04.2009
BAHERI	UBD-LK-287	28.06.2013
MEERGANJ	UBD-LK-237	12.09.2014
PILIBHIT	UBD-LK-235	12.09.2014
SHAHJAHANPUR	UBD-LK-236	12.09.2014
MINI BYEPASS ROAD (Karmchari Nagar)	DOS-LK-255	13.10.2022
AONLA	DOS-LK-256	13.10.2022
FARIDPUR	DOS-LK-257	13.10.2022
PILIBHIT BYEPASS Road (Suresh Sharma Nagar)	DOS-LK-258	13.10.2022
KICHHA	DOS-LK-261	16.10.2024
Milak	By General Permission	27.03.2026

Registered with DICGC as Insured Bank Registration No. UP-112 Dated 30.12.1996

IFSC CODE FOR ALL BRANCHES

1. UCLB0000001 HEAD OFFICE
2. UCLB0000002 PREM NAGAR
3. UCLB0000003 C.B. GANJ
4. UCLB0000004 CIVIL LINES
5. UCLB0000005 SHYAMGANJ
6. UCLB0000006 NAWABGANJ
7. UCLB0000007 SUBHASH NAGAR
8. UCLB0000008 BAHERI
9. UCLB0000009 MEERGANJ
10. UCLB0000010 PILIBHIT
11. UCLB0000011 SHAHJAHANPUR
12. UCLB0000012 MINI BYPASS ROAD
13. UCLB0000013 AONLA
14. UCLB0000014 FARIDPUR
15. UCLB0000015 PILIBHIT BYPASS ROAD
16. UCLB0000016 KICHHA
17. UCLB0000017 Milak

Visit us at: **www.ucblb.bank.in**, e-mail: **gm_ucb@ucblb.bank.in**
Download the Mobile App: **'Bareilly Urban Co-Op Bank App from Google Play Store**
Contact No.: **0581-2311340, 98978 66225**

Toll Free No.: 18002743011



"तीन दशकों की यह यात्रा आपके विश्वास,सहयोग और साथ से ही संभव हो सकी है।
हम भविष्य में भी जवाबदेह, गुणवत्ता और समर्पण के साथ
आपके उज्जवल भविष्य के लिए प्रतिबद्ध हैं।"

हमारा प्रयास आपका विकास

Phone
(0581)-2311340
+91-9897866225

Contact
gm_ucb@ucblb.bank.in
www.ucblb.bank.in

Address
A-Block, Deen Dayal Puram,
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