THE YAVATMAL URBAN CO-OP. BANK LTD., YAVATMAL
BALANCE SHEET AS ON 31/03/2026

AUDITED

31/03/2025	LIABILITIES	31/03/2026	AMOUNT	31/03/2025	ASSETS	31/03/2026	AMOUNT
1000000000	Authorised Share Capital	1000000000.00	1000000000.00	425794553.00	**1. A) Cash in Hand**	435636004.00	**436266404.00**
	(Rs. 25/- each) Rs. 1000000000			1972100.00	**B) Cash in ATM**	630400.00	
813612400.00	**1. Paid up Share Capital**	801070500.00	**801070500.00**		**2. Bank Balances**		
				92500000.00	**A) Reserve Bank India**	92500000.00	**92500000.00**
	2. Reserve Funds & Other Reserves		**1032715907.03**		**B) SBI and Other Notified Banks**		**436055222.36**
686094422.45	a) Reserve Fund	705480853.03		360471.11	a) Central Bank of India	6360423.91	
220000000.00	b) Building Fund	220000000.00		23244023.15	b) State Bank of India	25732032.47	
0.00	c) Accumulated Profit	7679996.00		26918.60	c) UCO Bank	1350468.60	
86402636.00	d) General Free Reserve	99555058.00		54729002.80	d) Bank of Baroda	26213958.25	
				7790017.98	e) Union Bank Of India	2441689.87	
	3. Other Reserves / Funds		**417823715.44**	471934076.44	f) IDBI Bank Ltd.	354736917.26	
11717985.00	a) Charitable Fund	12364591.00		38765068.00	g) Bank Of India	19219732.00	
2406900.00	b) Member Welfare Fund	3231900.00		503171.00	h) Indian Overseas Bank	0.00	
7203549.54	c) Social Welfare Fund	7703549.54					
10623863.40	d) Staff Welfare Fund	12249471.90			**C) State Co-op. Banks**		**4329216.77**
170361000.00	e) Investment Fluctuation Reserve	137861000.00		1255.79	a) M.S.C. Bank Mumbai	104189.79	
41619000.00	f) Special Reserve	49119000.00		1977775.05	b) M.S.C. Bank Nagpur	1783062.63	
181686787.00	g) Revaluation Reserves	171117750.00		2441964.35	c) M.S.C. Bank Amravati	2441964.35	
583385.00	h) Swacchata Abhiyan Nidhi	0.00					
2500000.00	i) Technology Development Fund	17500000.00			**D) Dist. Central Co-op. Banks**		**4381522.64**
0.00	j) Profit Appropriation A/c.	0.00		179776.00	a) Chandrapur D.C.C. Bank Ltd.	280705.00	
117900.00	k) Nominal Member Fee	62700.00		8135.42	b) Amravati D.C.C. Bank Ltd.	8046.92	
0.00	l) Regular Member Fee	0.00		6111752.82	c) Yavatmal D.C.C. Bank Ltd.	4092770.72	
2000000.00	m) Contingency Reserve	0.00					
1613753.00	n) Election Expenses Fund	6613753.00			**E) Other Banks**		**178656818.81**
				61224517.21	a) HDFC Bank Ltd.	110352425.61	
2134188301.06	**4. Overdue Interest Reserve**	2181570173.26	**2181570173.26**	2852671.24	b) Axis Bank Ltd.	862279.18	
				40329476.14	c) ICICI Bank Ltd.	14294871.89	
	5. Provisions		**2492878426.95**	37815088.68	d) YES Bank Ltd.	50047242.13	
2370000000.00	a) Bad & Doubtful Debts Reserves	2215577764.50		0.00	e) Kotak-Mahindra Bank Ltd.	3100000.00	
42000000.00	b) Standard Asset Provision	41000000.00					
20000000.00	c) Investment Depreciation Reserve	77000000.00			**F) Other Co-op. Banks**		**5026029.52**
142751446.00	d) Gen. Provision for Loss Assets	142751446.00		527012.22	a) Akola Urban Co-op.Bank Ltd.	1649987.52	
649216.45	e) Prov. of PV of Farmer Debt Relief	649216.45		0.00	b) Janata Sahakari Bank Ltd. Pune	0.00	
15900000.00	f) NON-Banking Assets Intt. Provision	15900000.00		0.00	c) TJSB Bank Ltd.	0.00	
				7.00	d) Punjab & Maharashtra Co-op. Bank	7.00	
				4176034.00	e) The Shamrao Vitthal Co-op. Bank Ltd.	3376035.00	
19688069332.01	**6. DEPOSITS**		**18988806260.08**				
	A. DEMAND DEPOSITS :				**3. INVESTMENTS**		
960955607.06	a) Current Deposits	914989432.55			**A. SLR INVESTMENT**		**5529572911.00**
3752659897.65	b) Saving Deposits	3776123198.23		2154175387.00	a) Govt. Securities HTM	2819654661.00	
5124881.00	c) Matured Fixed Deposit	2520169.00		2966906085.00	b) Govt. Securities AFS	2709918250.00	
4718740385.71	**TOTAL DEMAND DEPOSIT**	**4693632799.78**					
					B. NON SLR INVESTMENT		
	B. TIME DEPOSITS :				**i) Shares**		**173699060.00**

31/03/2025	LIABILITIES	31/03/2026	AMOUNT		31/03/2025	ASSETS	31/03/2026	AMOUNT
153425154.00	a) Recurring Deposit	126549137.00			1000000.00	a) MSCB Mumbai (Shares)	1000000.00	
231948205.00	b) Daily Recurring Deposit (Pigmy)	240263612.00			5000.00	b) YDCC Bank Ltd. (Shares)	5000.00	
2602737356.00	c) Reinvestment Deposit	4429788459.00			142694060.00	c) UNITY SFB (PMC) 80% PNCPS	142694060.00	
9925276013.00	d) Fixed Deposits	7663375328.00			0.00	d) Share of N.U.C.F.D.C.L.	30000000.00	
2053531068.30	e) Monthly Income Scheme	1832862774.30						
2411150.00	f) Staff Security Deposit	2334150.00				**ii) Bonds**		**167623520.00**
14969328946.30	**TOTAL TIME DEPOSIT**	**14295173460.30**			5284000.00	a) Piramal Capital & Housing Fin. Ltd.	5284000.00	
					35673520.00	b) UNITY SFB (PMC) 20% Equity Warrai	35673520.00	
					20298000.00	c) TL'gana State Ind. Infra. Corp. Ltd. Bo	66178000.00	
	7. BORROWINGS		**0.00**		0.00	d) AP Mineral Dev. Corp. Ltd. Bonds	50488000.00	
0.00	a) Nationalised Bank Ag.FDR	0.00			0.00	e) Power Finance Corp. Ltd. Bonds	10000000.00	
0.00	b) D.C.C. Bank Ltd. Ag. FDR	0.00						
0.00	c) Co-op. Bank Ag. FDR	0.00			400000000.00	**iii) Mutual Fund**	0.00	**0.00**
					0.00	**iv) Call Money**	0.00	**0.00**
0.00	**8. BRANCH ADJUSTMENT**	0.00	**0.00**					
						C) FIXED DEPOSITS WITH BANKS		**3374839487.00**
3098618.00	**9. INTT. PAYABLE A/C.**	2053329.00	**2053329.00**		50000.00	a) MSC Bank Mumbai (M.A.Scheme)	50000.00	
					102500000.00	b) MSC Bank Nagpur	122500000.00	
67565.00	**10. BILLS COLLECTION (CONTRA)**	0.00	**0.00**		103500000.00	c) Yavatmal D.C.C. Bank Ltd.	0.00	
128195671.34	**11. LEAVE ENCASH. PAYABLE TO SBI**	130989897.68	**130989897.68**		350000000.00	e) State Bank Of India	250000000.00	
207134675.90	**12. GRP.GRATUITY PAYABLE TO STAF**	224287489.12	**224287489.12**		129243524.00	f) Bank of Baroda	49000000.00	
171572.00	**13. LOCKER RENT FOR COLLECTION**	223492.00	**223492.00**		510100000.00	g) Union Bank Of India	118000000.00	
					315334162.00	h) IDBI Bank Ltd.	308314275.00	
	14. OTHER LIABILITIES		**105604596.47**		0.00	i) Saraswat Co-op.Bank	136100000.00	
0.00	a) DRD (Pigmy) Agent's Comm. Payabl	0.00			70000000.00	j) The Thane Janata Sahakari Bank Ltd.	118799796.00	
1662331.83	b) Suspense Pending	1572331.83			120000000.00	k) The Shamrao Vithal Co-op. Bank Ltd.	259211991.00	
84000.00	c) Professional Tax Payable	79200.00			60000000.00	l) Equitas Small Finance Bank Ltd.	115000000.00	
5000.00	d) Sundry Creditors	6500.00			214718840.00	m) ICICI Bank Ltd.	126463425.00	
14162481.28	e) TDS Payable	8913984.06			135000000.00	o) DCB Bank Ltd.	192000000.00	
26993888.09	f) Pay Order Payable	18687476.27			52500000.00	p) AU Small Finance Bank Ltd.	60000000.00	
880645.89	g) Surcharge & Process Fee	1737222.09			120000000.00	q) Suryoday Small Finance Bank	130000000.00	
0.00	h) Municipal Tax Payable	0.00			105000000.00	r) Ratnakar Bank Ltd. (RBL)	142500000.00	
84000.00	i) Clearing Pending	0.00			100000000.00	t) HDFC Bank Ltd.	130000000.00	
0.00	j) P.M. Suraksha Bima Yojana	0.00			70000000.00	v) IndusInd Bank	150000000.00	
309.00	k) P.M. Jivan Jyoti Bima Yojana	1554.00			0.00	w) IDFC First Bank Ltd.	37500000.00	
0.00	l) Paybill Adjustment Control A/c.	0.00			118900000.00	x) Canara Bank Ytl.	58900000.00	
29376.00	m) DRD (Pigmy) Agent's P.F.	29274.00			50000000.00	y) Axis Bank Ltd.	0.00	
1500000.00	n) Annual General Meeting Exp. Prov.	1000000.00			70000000.00	z) Bank Of India	179000000.00	
0.00	o) Dividend Payable	4478561.00			300000000.00	aa) Punjab National Bank Ltd.	212500000.00	
1852000.00	p) Audit Fee Payable	3115000.00			29000000.00	ab) YES Bank Ltd.	0.00	
4987726.00	q) Staff Provident Fund	5385278.00			10000000.00	ac) Indian Overseas Bank	0.00	
517764.00	r) L.I.C. and G.S.L.I.	1411394.00			120000000.00	ad) Nagpur Nagrik Sahakari Bank Ltd.	250000000.00	
129850.00	s) Legal Fee	132350.00			0.00	ae) Central Bank of India	30000000.00	
2927386.56	t) Other Liability Provision	3131160.32			0.00	af) Cosmos Co-op. Bank Ltd.	149000000.00	
333675.18	u) Quotation/Bldg. Security Deposit	460125.18			0.00	ag) Bandhan Bank	50000000.00	
7671106.53	v) DD Payable	6444201.53						
0.00	w) NPCI Charges Settlement A/c.	0.00				**4. LOANS & ADVANCES**		**12844040968.83**
696.00	x) Loan Protector (GPA) Insurance Pre	19996.00				**A) Short Term**		
39814.86	y) Insu. Prem Payable (ICICI Lom)	38218.86			2791706.00	a) Loan Against Ware House Receipt	5897596.00	

31/03/2025	LIABILITIES	31/03/2026	AMOUNT	31/03/2025	ASSETS	31/03/2026	AMOUNT
2523452.84	z) GST Payable Output	7211557.09		805634167.02	b) Loan against Fix Deposit	759044462.03	
156050.48	aa) GST Payable Input	585702.56		8720995.00	c) Loan against NSC/ LIC Policy	7027072.00	
0.00	ab) Exgressia	0.00		251277527.00	d) Loan Against Gold & Silver	449341146.00	
24000000.00	ac) Group Gratuity Premium Payable	17000000.00		39701987.00	e) Pledge of Goods	120298451.00	
3000000.00	ad) Leave Encashment Premium Payab	11800000.00		**1108126382.02**	**TOTAL**	**1341608727.03**	
10660000.00	ae) Deffered Tax Liability	12310000.00			**B) Cash Credit & Overdraft**		
0.00	af) Interest Exgratia Payable	0.00					
0.00	ag) BBPS Float Amount	0.00		5825644433.18	a) Cash Credit	5443370849.05	
582908.76	ah) GST Amount Recovery	1909.68		2135980471.94	b) Hypothecation of Goods	1916043842.90	
51600.00	ai) QR Code Payment	51600.00		**7961624905.12**	**TOTAL**	**7359414691.95**	
					C) Medium Term Loans		
					i) Secured		
				2399812899.01	a) Term Loan	2097895172.49	
88900000.00	**15. Provison for Income Tax**	78000000.00	**78000000.00**	87999337.00	b) Vehicle Loan	135518610.00	
				511190765.83	c) Housing Loan	615592841.83	
				0.00	d) Secured Consumer Loans	0.00	
				360094884.00	e) Loan Against Property	187838520.00	
				16986621.30	f) Farmers Loan	15314257.00	
				0.00	g) F. I. T. L.	0.00	
				3376084507.14	**TOTAL**	**3052159401.32**	
					ii) Unsecured		
				49242240.30	a) Personal Loans	23531627.12	
				49242240.30	**TOTAL**	**23531627.12**	
					D) Long Term		
				670658263.19	a) Dindayal Gharkul Yojana (Housing)	614850700.69	
				468338361.52	b) Staff Loan	452475820.72	
				1138996624.71	**TOTAL**	**1067326521.41**	
					5. INTEREST RECEIVABLE		**2409110610.48**
				228276832.08	a) Interest Receiv. GOI Sec.& FDR Invest	227540437.22	
				2134188301.06	b) Interest Receiv. on Loans & Adv. (NPA	2181570173.26	
				67565.00	**6. BILLS COLLECTION (CONTRA)**	0.00	**0.00**
				128195671.34	**7. LEAVE ENCASH. RECE. FROM SBI LI**	130989897.68	**130989897.68**
				207134675.90	**8. GROUP GRATUITY RECE. FROM SBI**	224287489.12	**224287489.12**
				171572.00	**9. LOCKER RENT RECEIVABLE**	223492.00	**223492.00**
				0.00	**10. BRANCH ADJUSTMENT**	0.00	**0.00**
				255966629.00	**11. LAND & BUILDING**	238895187.00	**238895187.00**
					12. FIXED ASSETS (DEAD STOCK)		**31312417.54**
				9461303.11	a) Furniture & Fixtures	11927792.52	
				990923.44	b) Computer	19384620.02	
				245897.00	c) Vehicles	5.00	
					13. OTHER ASSETS		**89851417.11**
				1527800.00	a) Special Adhesive Stamp	5093500.00	

31/03/2025	LIABILITIES	31/03/2026	AMOUNT	31/03/2025	ASSETS	31/03/2026	AMOUNT
				386800.00	b) Postage in Hand	505961.00	
				6563969.01	c) Printing / Stationary	4754094.34	
				3320645.00	d) Other Advances	3081605.54	
				6140319.00	e) Staff Advances	809904.00	
				611755.00	f) Water/ Electric/ Telephone Deposit	642305.00	
				7168855.20	g) Prepaid Expenses and Insurance	5061466.42	
				1305784.00	h) Building Rent Advance	945784.00	
				4506560.19	i) Net GST Payable/ Receivable	1182001.46	
				2523869.90	j) TDS & TCS Receivable	5062210.24	
				1429739.53	k) NPCI Charges Settlement A/c.	51915.50	
				1551023.97	l) Charge Back Susp. (ATM Dispute)	1472174.79	
				1175442.01	m) GST Receivable	9311021.13	
				35775765.00	n) Income Tax Receivable	30029247.00	
				53880.00	o) Deaf Amount Receivable Fr. RBI	157684.00	
				0.00	p) Sundry Creditors	0.00	
				212907.00	q) BBPS Float Amount	580842.07	
				82140.00	r) FASTag	82140.00	
				46581.00	s) Old Locker Rent Receivable	44457.00	
				0.00	u) Amt. Depo. Under Dispute (IT)	19829051.00	
				0.00	v) Tech. Write-off Charges Receiv.	1154052.62	
				110000000.00	**14. ADVANCE INCOME TAX**	95000000.00	**95000000.00**
				218861340.00	**15. NON BANKING ASSETS**	190744240.00	**190744240.00**
74660608.58	**16. PROFIT & LOSS A/c.**	201382124.83	**201382124.83**	0.00	**16. PROFIT & LOSS A/c.**	0.00	**0.00**
27259166651.03	**TOTAL LIABILITIES :**	**26657405911.86**	**26657405911.86**	**27259166651.03**	**TOTAL ASSETS**	**26657405911.86**	**26657405911.86**
256685673.00	Bank Guarantee	262801546.00	**262801546.00**	256685673.00	Bank Guarantee	262801546.00	**262801546.00**
63966426.36	DEAF Payable to RBI	75938267.36	**75938267.36**	63966426.36	DEAF Receivable From RBI	75938267.36	**75938267.36**
				25124739212.97	**WORKING CAPITAL**	**24475612246.60**	**0.00**

For, THE YAVATMAL URBAN CO-OP. BANK LTD., YAVATMAL

As per our even date audit report

For, M/s. ANIL MARDIKAR & CO., NAGPUR
Chartered Accountants
Firm Regd. No. 100454W

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
R. V. KHOTKAR	**S. T. KOHARE**	**A. H. UTTARWAR**	**A. M. CHAWALA**	**Dr. N. T. KHARCHE**	**C.A. Anil Mardikar**
Asstt. Gen. Manager	Chief Executive Officer	Director	Vice-Chairman	Chairman	**Partner, Mem. No. 032778**
					UDIN :- 26032778RDXCPH6102

Date :- 20/06/2026
Place :- Nagpur