

**HISSAR URBAN CO-OPERATIVE BANK LIMITED, HISSAR**  
**HO: HISSAR**

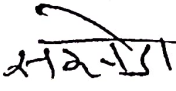
Balance Sheet as on March 31 2025

Particulars	Schedule	(Amount in ₹ Thousands)	
		As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
<b>Capital and Liabilities</b>			
Capital	1	12090	13774
Reserves and Surplus	2	60067	65997
Minority Interest	2A	Nil	Nil
Deposits	3	177105	197168
Borrowings	4	Nil	Nil
Other Liabilities and Provisions	5	3915	3662
<b>Total</b>		<b>253177</b>	<b>280601</b>
<b>Assets</b>			
Cash and Balances with Reserve Bank of India	6	1767	1773
Balances with banks and money at call and short notice	7	29752	33084
Investments	8	59479	76779
Advances	9	107182	107188
Fixed Assets	10	50883	56805
Other Assets	11	4114	4972
Goodwill on Consolidation		Nil	Nil
<b>Total</b>		<b>253177</b>	<b>280601</b>
Contingent liabilities	12	1767	1540
Bills for collection		Nil	Nil



  
JAGDISH SAINI

  
RAJIV CHADHA

  
SAROJ

  
MAHESH KUMAR

(CHAIRMAN)

(DIRECTOR)


(DIRECTOR)

(CEO)

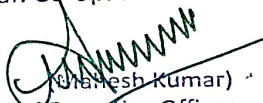


Jain Mittal Chaudhary & Associates

Hissar Urban Coop. Bank Ltd.  
HISSAR

  
Auth. Signatory

Hissar Urban Co-op. Bank Ltd.  
HISSAR

  
Mahesh Kumar  
Chief Executive Officer

CA Sanjeev Jain  
(Partner)  
M.No. :- 500771  
FRN :- 015140N

UDIN :- 25500771 BMG HCC 9066  
Date :- 26.05.2025  
Place :- Hissar



### Schedule 3 – Deposits

(Amount in ₹Thousand)

Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
A. I. Demand Deposits		
(i) From banks	00	00
(ii) From others	00	00
II. Savings Bank Deposits	2885	4089
III. Term Deposits	46285	70900
(i) From banks	00	00
(ii) From others	00	00
<b>Total (I, II and III)</b>	<b>127935</b>	<b>122179</b>
B. (i) Deposits of branches in India <sup>1</sup>	177105	197168
(ii) Deposits of branches outside India <sup>2</sup>	00	00
<b>Total (i and ii)</b>	<b>00</b>	<b>00</b>
	<b>177105</b>	<b>197168</b>

<sup>1</sup> Includes deposits of Indian branches of subsidiaries

<sup>2</sup> Includes deposits of foreign branches of subsidiaries

### Schedule 4 - Borrowings

Particulars

Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Borrowings in India		
(i) Reserve Bank of India	Nil	Nil
(ii) Other banks	Nil	Nil
(iii) Other institutions and agencies	Nil	Nil
II. Borrowings outside India	Nil	Nil
<b>Total (I and II)</b>	<b>Nil</b>	<b>Nil</b>
Secured borrowings included in I and II above	Nil	Nil
	Nil	Nil


### Schedule 5 - Other Liabilities and Provisions

(Amount in ₹ Thousand)

Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Bills payable	Nil	Nil
II. Inter-office adjustments (net)	Nil	Nil
III. Interest accrued	496	525
IV. Deferred Tax Liabilities	Nil	Nil
V. Others (including provisions)	3419	3137
<b>Total</b>	<b>3915</b>	<b>3662</b>

  
ANANDISH SAINI

  
RAJIV CHADHA

  
SAROJ

  
MAHESH KUMAR

  
Jain Mittal Chaudhary & Associates

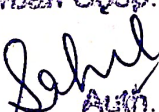
CHAIRMAN)

(DIRECTOR)

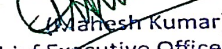
(DIRECTOR)


(CEO)

Hissar Urban Co-op. Bank Ltd.  
HISSAR

  
Auth. Signatory

Hissar Urban Co-op. Bank Ltd.  
HISSAR

  
Mahesh Kumar  
Chief Executive Officer

  
(CA Sanjeev Jain)  
(Partner)  
M. No. 0077  
FRN 1012190N  
UDIN 25700771614HCC966  
Date 26/03/2025  
HISSAR

**Schedule 6 - Cash and Balances with Reserve Bank of India**

(Amount in ₹ Thousand)

Particulars	As on	As on
	31.03.2025 (Current year)	31.03.2024 (Previous year)
I. Cash in hand (including foreign currency notes)	1767	1773
II. Balances with Reserve Bank of India		
(i) In Current Account	Nil	Nil
(ii) In Other Accounts	Nil	Nil
Total (I and II)	1767	1773

**Schedule 7 - Balances with Banks and Money at Call and Short Notice**

(Amount in ₹ Thousand)


Particulars	As on	As on
	31.03.2025 (Current year)	31.03.2024 (Previous year)
I. In India		
(i) Balances with banks		
(a) In Current accounts	13857	10647
(b) In Other Deposit accounts	15895	22437
(ii) Money at call and short notice		
(a) With banks	Nil	Nil
(b) With other institutions		
Total (i and ii)	29752	33084
II. Outside India		
(i) In Current Account	Nil	Nil
(ii) In Other Deposit Accounts	Nil	Nil
(iii) Money at call and short notice	Nil	Nil
Total (i, ii and iii)		
Grand Total (I and II)	29752	33084

  
GDISH SAINI

(CHAIRMAN)

  
RAJIV CHADHA

(DIRECTOR)

  
SAROJ

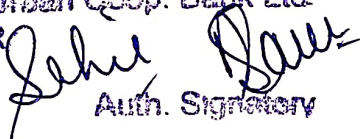
(DIRECTOR)

  
MAHESH KUMAR

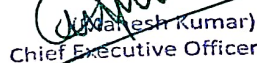
(CEO)

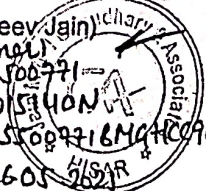
  
Jain Mittal Chaudhary & Associates

Hissar Urban Coop. Bank Ltd  
HISSAR

  
Auth. Signatory

Hissar Urban Co-op. Bank Ltd.  
HISSAR

  
Mahesh Kumar  
Chief Executive Officer

(CA Sanjeev Jain)  
Chartered Accountant  
M.No. :- 500771  
FRN :- 05140N  
UDIN :- 251009716MAY1009066  
Date :- 26.05.2025  


## Schedule 8 – Investments

(Amount in ₹ Thousand)

Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
<b>I. Investments in India in</b>		
(i) Government securities		
(ii) Other approved securities	59479	59479
(iii) Shares	00	00
(iv) Debentures and Bonds	0	0
(v) Associates	0	0
(vi) Others (to be specified)-Non SLR	0	0
<b>Total</b>	<b>0</b>	<b>17300</b>
<b>II. Investments outside India in</b>		
(i) Government securities (including local authorities)	0	0
(ii) Associates	0	0
(iii) Other investments (to be specified)	0	0
<b>Total</b>	<b>0</b>	<b>0</b>
<b>Grand Total (I and II)</b>	<b>0</b>	<b>0</b>
<b>III. Investments in India</b>		
(i) Gross value of investments	59479	76779
(ii) Aggregate of provisions for depreciation	59479	76779
(iii) Net investment	0	0
<b>IV. Investments outside India</b>		
(i) Gross value of investments	0	0
(ii) Aggregate of provisions for depreciation	0	0
(iii) Net investment	0	0

  
JAGDISH SAINI

  
RAJIV CHAUDHA

  
SAROJ

  
MAHESH KUMAR

  
Jain Mittal Chaudhary & Associates

(CHAIRMAN)

(DIRECTOR)

(DIRECTOR)

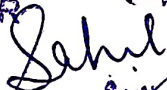
(CEO)

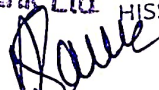


(CA Sanjeev Jain)  
(Partner)  
M. No. 50073  
FRN : 0151105  
UDIN :- 2009721814927066  
Date :- 26.03.2025  
HISSAR

Hissar Urban Coop. Bank Ltd  
HISSAR

Hissar Urban Co-op. Bank Ltd  
HISSAR

  
Sahil  
Auth. Signatory

  
Sameer

  
Mahesh Kumar  
Chief Executive Officer

Place :- HISSAR

**Schedule 9 – Advances**

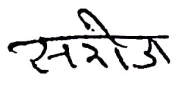
Particulars

(Amount in ₹ Thousand)

	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
A. (i) Bills purchased and discounted		
(ii) Cash credits, overdrafts and loans repayable on demand		
(iii) Term loans	87203	85814
<b>Total (i, ii and iii)</b>	<b>19979</b>	<b>21374</b>
B. (i) Secured by tangible assets (includes advances against book debts)	107182	107188
(ii) Covered by Bank/Government Guarantees	107182	105652
(iii) Unsecured	00	00
<b>Total (i, ii and iii)</b>	<b>0</b>	<b>1536</b>
<b>Grand total</b>	<b>107182</b>	<b>107188</b>
C. I. <i>Advances in India</i>	107182	107188
(i) Priority sector	0	00
(ii) Public sector	67239	72952
(iii) Banks	00	00
(iv) Others	00	00
<b>Total (i, ii, iii and iv)</b>	<b>39943</b>	<b>34236</b>
C.II. <i>Advances outside India</i>	107182	107188
(i) Due from banks	00	00
(ii) Due from others	00	00
(a) Bills purchased and discounted	00	00
(b) Syndicated Loans	00	00
(c) Others	00	00
<b>Total (i and ii)</b>	<b>00</b>	<b>00</b>
<b>Grand Total (C.I. and C.II.)</b>	<b>107182</b>	<b>107188</b>

  
AGDISH SAINI

  
RAJIV CHAUDHA

  
SAROJ

  
MAHESH KUMAR

  
Jain Mittal Chaudhary & Associates

(CHAIRMAN)

(DIRECTOR)

(DIRECTOR)


(CEO)

Hissar Urban Coop. Bank Ltd  
HISSAR

  
Auth. Signatory

  
Chief Executive Officer



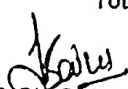
  
(CA Sanjeev Jain)  
(Partner)  
M.No.: 500771  
FRN:- 0151640N  
UoIN:- 25500741 BM 4HCC 9066  
Date: -26.05.2025

### Schedule 10 - Fixed Assets

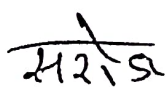
Particulars	(Amount in ₹ Thousand)	
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
<b>I. Premises</b>		
At cost as on 31 <sup>st</sup> March of the preceding year		2674
Additions during the year	2674	
Deductions during the year	00	00
Depreciation to date	00	00
IA. Premises under construction	00	00
<b>II. Other Fixed Assets (including furniture and fixtures)</b>		
At cost (as on 31 March of the preceding year)	54131	37943
Additions during the year	00	00
Deductions during the year	97	16188
Depreciation to date	6019	00
IIA. Leased Assets	00	00
At cost as on 31 <sup>st</sup> March of the preceding year	00	00
Additions during the year including adjustments	00	00
Deductions during the year including provisions	00	00
Depreciation to date	00	00
<b>Total (I, IA, II and IIA)</b>	<b>50883</b>	<b>56805</b>
<b>III. Capital-Work-in progress (including Leased Assets) net of Provisions</b>	<b>Nil</b>	<b>Nil</b>
<b>Total (I, IA, II, IIA and III)</b>	<b>Nil</b>	<b>Nil</b>


### Schedule 11 - Other Assets

Particulars	(Amount in ₹ Thousand)	
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Inter-office adjustments (net)	00	00
II. Interest accrued	1722	2504
III. Tax paid in advance/tax deducted at source	00	00
IV. Stationery and stamps	00	00
V. Non-banking assets acquired in satisfaction of claims	00	00
VI. Deferred Tax assets	00	00
VII. Others	2392	00
<b>Total</b>	<b>4114</b>	<b>4972</b>

  
AGDISH SAINI

  
RAJIV CHAUDHARY

  
SAROJ

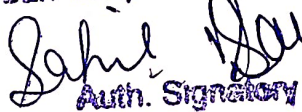
  
MAHESH KUMAR


  
Jain Mittal Chaudhary & Associates

(CHAIRMAN)


(DIRECTOR)

(DIRECTOR)

Hissar Urban Coop. Bank Ltd  
HISSAR  
  
Auth. Signatory

Hissar Urban Coop. Bank Ltd.  
HISSAR  
(CEO)  
  
Chief Executive Officer

  
Jain Mittal Chaudhary & Associates  
HISSAR

  
(CA Sanjeev Jain)  
(Partner)  
M. No. :- 500771  
FRN :- 015140N  
UDIN :- 255007718M4HCC9066  
Date :- 26.05.2025

## Schedule 12 - Contingent Liabilities

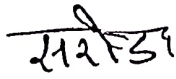
(Amount in ₹ Thousand)

Particulars


	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Claims against the bank not acknowledged as debts	00	00
II. Liability for partly paid investments	00	00
III. Liability on account of outstanding forward exchange contracts	00	00
IV. Guarantees given on behalf of constituents	00	00
(a) In India	00	00
(b) Outside India	00	00
V. Acceptances, endorsements and other obligations	00	00
VI. Other items for which the bank is contingently liable	1767	1540
<b>Total</b>	<b>1767</b>	<b>1540</b>

  
JAGDISH SATNI

  
RAJIV CHAUDHA

  
SAROJ

  
MAHESH KUMAR

 Jain Mittal Chaudhary & Associates

(CHAIRMAN)

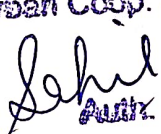
(DIRECTOR)

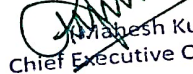
(DIRECTOR)

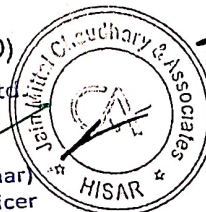
(CEO)


Hissar Urban Coop. Bank Ltd  
HISSAR

Hissar Urban Co-op. Bank Ltd  
HISSAR

  
Anil Signatory

  
Mahesh Kumar  
Chief Executive Officer



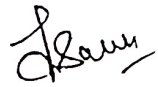
  
(CA Sanjeev Jain)  
(Partner)  
M. No. :- 500771  
UDIN :- 255007716441009066  
FRN :- 015140N  
Date :- 26.05.2025

**HISSAR URBAN CO-OPERATIVE BANK LIMITED, HISSAR**  
**HO: HISSAR**

**Form B**  
**Form of Profit and Loss Account for the year ended on 31<sup>st</sup> March 2025**

(Amount in ₹ Thousands)

	SCHEDULE	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I	Income		
	Interest earned	15635	15683
	Other income	93	78
	Total	15728	15761
ii	Expenditure		
	Interest expended	8076	7835
	Operating expenses	7128	7568
	Provisions and contingencies	100	Nil
	Total	15304	15403
	Profit/Loss		
	Net profit/loss(-) for the year	424	358
	Profit/loss(-) brought forward	1173	922
	Total	1597	1280
iv	Appropriations		
	Transfer to statutory reserves	90	330
	Other Reserve/Provision	18	66
	Total	108	396

  
 JAGDISH SAINI

  
 RAJIV CHADHA

  
 SAROJ

  
 MAHESH KUMAR

Jain Mittal Chaudhary & Associates

M.No. - 500771

UDIN - 25500771 BMGHCC906

Date - 26.05.2025

Place - Hissar  
 (CA Sanjay)

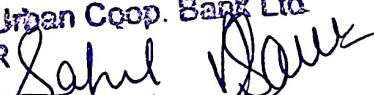
(CHAIRMAN)

(DIRECTOR)

(DIRECTOR)

(CEO)

Hissar Urban Coop. Bank Ltd  
 HISSAR

  
 Auth. Signatory

Hissar Urban Co-op. Bank Ltd.  
 HISSAR

  
 Chief Executive Officer




## Schedule 13 - Interest Earned

(Amount in ₹ Thousands)


Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Interest/discount on advances/bills	9972	8315
II. Income on investments (including dividend)	5663	7368
III. Interest on balances with Reserve Bank of India and other inter bank funds	00	00
IV. Others	00	00
<b>Total</b>	<b>15635</b>	<b>15683</b>

  
JAGDISH SAINI

  
RAJIV CHADHA

  
SAROJ

  
MAHESH KUMAR

  
Jain Mittal Chaudhary & Associates

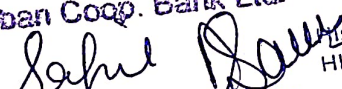
(CHAIRMAN)

(DIRECTOR)

(DIRECTOR)

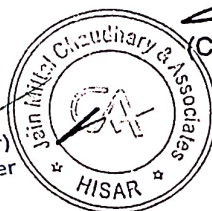
(CEO)


Hissar Urban Coop. Bank Ltd.  
HISSAR

  
Auth. Signature

Hissar Urban Co-op. Bank Ltd.  
HISSAR

  
Mahesh Kumar  
Chief Executive Officer



  
(CA Sanjeev Jain)  
(Partner)  
M.No. - 500771  
FRN :- 015140N  
UDIN :- 25500771BM4HCC906  
Date :- 26.05.2025

## Schedule 14 - Other Income

(Amount in ₹ Thousand)

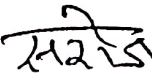
Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Commission, exchange and brokerage	9	14
II. Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other assets	Nil	Nil
III. Profit on exchange transactions Less: Loss on exchange transactions	Nil	Nil
IV. Profit on sale of investments (net) Less: Loss on sale of investments	Nil	Nil
V. Profit on revaluation of investments Less: Loss on revaluation of investments	Nil	Nil
a) Lease finance income	Nil	Nil
Lease management fee		
Overdue charges		
Interest on lease rent receivables		
VII. Miscellaneous income	84	64
<b>Total</b>	<b>93</b>	<b>78</b>

## Schedule 15 - Interest Expended

Particulars	(Amount in ₹ Thousands)	
	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Interest on deposits	8076	7835
II. Interest on Reserve Bank of India/inter-bank borrowings	00	00
III. Others	0	0
<b>Total</b>	<b>8076</b>	<b>7835</b>

  
JAGDISH SAINI

  
RAJIV CHADHA

  
SAROJ

  
MAHESH KUMAR

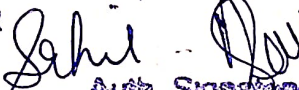
  
Jain Mittal Chaudhary & Associates

(CHAIRMAN)

(DIRECTOR)


(DIRECTOR)

Hissar Urban Coop. Bank Ltd  
HISSAR

  
Auth. Secretary

Hissar Urban Co-op. Bank Ltd.  
HISSAR  
Chief Executive Officer



  
(CA Sanjeev Jain)  
(Partner)  
M.No. :- 500771  
FRN :- 015140N  
UDIN :- 255007716HAHCC9066  
Date :- 26.05.2025  
Place :- HISSAR

## Schedule 16 - Operating Expenses

(Amount in ₹ Thousand)

Particulars	As on 31.03.2025 (Current year)	As on 31.03.2024 (Previous year)
I. Payments to and provisions for employees	2684	3343
II. Rent, taxes and lighting	162	157
III. Printing and stationery	00	00
IV. Advertisement and publicity	00	00
V.		
(a) Depreciation on bank's property other than Leased Assets	146	135
(b) Depreciation on Leased Assets	00	00
VI. Directors' fees, allowances and expenses	51	111
VII. Auditors' fees and expenses (including branch auditors' fees and expenses)	41	30
VIII. Law charges	0	33
IX. Postage, telegrams, telephones, etc.	13	08
X. Repairs and maintenance	185	15
XI. Insurance	00	00
XII. Amortization of Goodwill, if any	00	00
XIII. Other expenditure	3846	3736
<b>Total</b>	<b>7128</b>	<b>7568</b>

  
JAGDISH SAINI


(CHAIRMAN)

  
RAJIV CHADHA

(DIRECTOR)

  
SAROJ

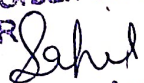
(DIRECTOR)

  
MAHESH KUMAR


(CEO)

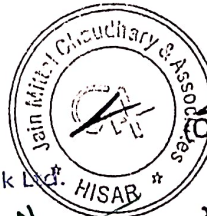
Jain Mittal Chaudhary & Associates

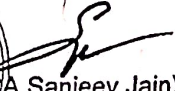
Hissar Urban Coop. Bank Ltd  
HISSAR

  
Anil  
Auth. Secretary

Hissar Urban Co-op. Bank Ltd.  
HISSAR

  
Mahesh Kumar  
Chief Executive Officer



  
CA Sanjeev Jain  
(Partner)

H.No. - 500771

FRN :- 015140N

UDIN :- 255007718Mq11cc9066

Date :- 26.05.2025

Place :- Hissar