NALBARI URBAN CO-OPERATIVE BANK LTD.

L. N. B. ROAD, NALBARI - 781335 (ASSAM)

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উপ-বিধিৰ ২১(১) অনুচ্ছেদ মৰ্মে বছৰেকীয়া সভাৰ জাননী

নলবাৰী আৰবান কো-অপাৰেটিভ বেংক লিমিটেড

সমবায় আইনৰ অধীনত পঞ্জীয়ন নং ঃ এন ১/১৯৯০-৯১, তাৰিখ ঃ ২৫-০৫-১৯৯০

ৰিজাৰ্ভ বেঙ্কৰ অনুজ্ঞা পত্ৰৰ নং ঃ ইউ.বি.ডি./এ.এচ. ১০৪০, তাৰিখ ঃ ১০-০৫-১৯৯১

লক্ষ্মীনাথ বেজবৰুৱা পথ, L.N.B. Road ঃ নলবাৰী - ৭৮১৩৩৫, Nalbari - 781335

বিত্তীয় বৰ্ষ- ২০২৫-২৬

বাৰ্ষিক সাধাৰণ সভা - ২০২৬-২৭

ইয়াৰ দ্বাৰা নলবাৰী আৰবান কো-অপাৰেটিভ বেংক লিমিটেডৰ সমূহ অংশীদাৰকে জনোৱা হয় যে সিপিঠিত দিয়া কাৰ্যসূচী সম্পাদন কৰাৰ উদ্দেশ্যে অহা ৩০/০৮/২০২৬ তাৰিখ দেওবাৰে ৰাতিপুৱা ১১ (এঘাৰ) বজাত নলবাৰী জিলা পুথিভঁৰাল প্ৰেক্ষাগৃহত বেংকৰ ৩৭ তম্ বাৰ্ষিক সাধাৰণ সভাখন আহ্বান কৰা হৈছে। উক্ত সভাত ৩১/০৩/২০২৫ তাৰিখলৈ বেংকৰ সদস্যভুক্ত হোৱা আৰু সভাৰ দিনলৈ সদস্য পদ বাহাল থকা প্ৰতিগৰাকী অংশীদাৰকে যথা সময়ত উপস্থিত থাকিবলৈ অনুৰোধ জনোৱা হ'ল।। লগতে উক্ত অংশীদাৰসকলক নিশ্চিতভাৱে দুপৰীয়া ১২ বজাৰ ভিতৰত উপস্থিতিৰ বহীত চহী কৰিবলৈ অনুৰোধ জনোৱা হ'ল।

সভাৰ দিনা প্ৰত্যেক অংশীদাৰে নিজৰ লগত চৰকাৰৰ দ্বাৰা স্বীকৃতিপ্ৰাপ্ত যিকোনো ফটোযুক্ত পৰিচয় পত্ৰ অথবা আমাৰ বেংকত থকা একাউণ্টৰ ফটোযুক্ত পাছবুক আনিব লাগিব।

উক্ত সাধাৰণ সভাত দুপৰীয়া ১২ বজাৰ ভিতৰত সন্মানীয় অংশীদাৰসকলৰ উপস্থিতি শ্ৰদ্ধাৰে কামনা কৰা হ'ল।

ভৱদীয়

তাৰিখ ঃ ২০-০৭-২০২৬

স্থান ঃ নলবাৰী

শ্ৰীমৃগেন শৰ্মা

পৰিচালন সঞ্চালক

বিঃ দ্ৰঃ- ৩০/০৮/২০২৬ তাৰিখে থুলৰ অভাৱত বা আন কোনো কাৰণত সভা অনুষ্ঠিত নহ'লে, সেই সভাখন ০৬/০৯/২০২৬ তাৰিখে দিনৰ ১১-০০ বজাত একে ঠাইতে অনুষ্ঠিত কৰি একে কাৰ্যসূচী সম্পাদন কৰা হ'ব।

কাৰ্যসূচী

১। সভাপতিৰ আসন গ্ৰহণ।

২। সভাৰ উদ্দেশ্য ব্যাখ্যা।

৩। শোক প্ৰস্তাৱ।

৪। যোৱা ২০/০৭/২০২৫ তাৰিখে অনুষ্ঠিত বেংকৰ ৩৬ তম বাৰ্ষিক সাধাৰণ সভাৰ কাৰ্যবিৱৰণী পাঠ আৰু দৃঢ়ীকৰণ।

৫। বিগত বছৰটোৰ কাম-কাজৰ বিষয়ে সঞ্চালকমণ্ডলীৰ প্ৰতিবেদন পাঠ, বিবেচনা আৰু সিদ্ধান্ত গ্ৰহণ।

৬। বিগত বছৰটোৰ পৰীক্ষিত লাভ-লোকচান আৰু ৩১/০৩/২০২৬ তাৰিখৰ বেলেঞ্চ চীট বিবেচনা।

৭। ক) ২০২৫-২৬ চনৰ পৰিপূৰক বাজেট গ্ৰহণ।
খ) ২০২৬-২৭ চনৰ বাজেট গ্ৰহণ।

৮। ২০২৬-২৭ ইং চনৰ সৰ্বোচ্চ জমা আৰু সৰ্বোচ্চ ঋণ গ্ৰহণৰ সীমা নিৰ্দ্ধাৰণ।

৯। প্ৰয়োজনীয় প্ৰস্তাৱ গ্ৰহণ।
ক) লভ্যাংশ বিতৰণৰ বাবে প্ৰস্তাৱ গ্ৰহণ।
খ) বেংকৰ Loss Asset একাউণ্টত থকা ধনৰাশি Write off কৰাৰ বাবে প্ৰস্তাৱ গ্ৰহণ।

১০। অন্যান্য।
ক) ২০২৫-২৬ বৰ্ষত NPA ঋণৰ ক্ষেত্ৰত ৰেহাই দিয়া সুতৰ অনুমোদন।
খ) তৃতীয় পক্ষৰ উৎপাদন বিপণন (Marketing of 3rd Party Product) কৰাৰ বাবে উপবিধি সংশোধনৰ বাবে অনুমোদন।
গ) সঞ্চালক সকলে ২০২৫-২৬ চনত বেংকৰ পৰা লোৱা ঋণৰ বিৱৰণ।

১১। সভাপতিৰ ভাষণ।

১২। শলাগৰ শৰাই।

১৩। সভা ভংগ।

NALBARI URBAN CO-OPERATIVE BANK LIMITED
FORM A
BALANCE SHEET AS ON 31ST MARCH, 2026

	SCHEDULES	As on 31/03/2026 Rs.	As on 31/03/2025 Rs.
CAPITAL AND LIABILITIES :			
Capital	1	1,46,77,375.00	1,46,48,675.00
Reserves & Surplus	2	11,43,37,162.37	11,18,85,936.46
Deposits	3	95,06,13,876.06	91,02,97,484.72
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	3,74,05,689.46	3,88,49,530.68
Total — Rs.		**1,11,70,34,102.89**	**1,07,56,81,626.86**
ASSETS :			
Cash and Balances with Reserve Bank of India	6	30,32,891.00	31,13,656.00
Balances with Banks and Money at call and short notice	7	17,27,34,412.40	14,27,92,983.39
Investments	8	67,43,07,844.00	65,96,26,943.00
Advances	9	24,85,14,732.27	25,30,21,398.35
Fixed Assets	10	55,87,209.32	59,46,208.32
Other Assets	11	1,28,57,013.90	1,11,80,437.80
Total — Rs.		**1,11,70,34,102.89**	**1,07,56,81,626.86**
CONTINGENT LIABILITIES	12	**30,37,494.35**	**20,29,026.05**
Significant Accounting Policies and Notes on Accounts	19		

NALBARI URBAN CO-OPERATIVE BANK LIMITED
FORM B
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026

	SCHEDULES	For the year ended 31/03/2026 Rs.	31/03/2025 Rs.
INCOME :			
Interest Earned	13	7,10,37,970.48	7,14,80,236.91
Other Income	14	66,92,316.48	69,85,275.56
Total — Rs.		**7,77,30,286.96**	**7,84,65,512.47**
EXPENDITURE :			
Interest Expended	15	4,51,67,688.14	4,15,53,234.32
Operating Expenses	16	2,42,94,523.91	2,39,10,821.02
Provisions and Contingencies	17	40,00,000.00	58,50,000.00
Total — Rs.		**7,34,62,212.05**	**7,13,14,055,34**
PROFIT/LOSS :			
Net Profit/(Loss) for the year		42,68,074.91	71,51,457.13
Provision for the current year			
Provision on DBP no longer required written off			
Extra - ordinary Item			
Loss on "One Time Settlement" of Debts			
Profit/(Loss) brought forward			
Total — Rs.		**42,68,074.91**	**71,51,457.13**

For V. K. R & CO.
CHARTERED ACCOUNTANTS
(F. R No. 328237E)

Sd/-	Sd/-	Sd/-
(Mritunjay Barnwal)	Mrigen Sharma	Khagendra Narayan Choudhury
Membership No. : 318242	MANAGING DIRECTOR	CHAIRMAN
	Nalbari Urban Co-Operative Bank Ltd.	Nalbari Urban Co-Operative Bank Ltd.

NALBARI URBAN CO-OPERATIVE BANK LIMITED
SCHEDULES ANNEXED TO AND FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH, 2026

		As on 31/03/2026 Rs.	As on 31/03/2025 Rs.
SCHEDULE 1 : **Capital :**			
Authorised Capital: 8,00,000 shares of Rs. 25/- each (Total Rs.2,00,00,000.00)			
Issued, Subscribed and Paid up Capital : 5,85,947 shares of Rs. 25/- each		1,46,77,375.00	1,46,48,675.00
Total — Rs.		**1,46,77,375.00**	**1,46,48,675.00**
SCHEDULE 2 : **Reserves & Surplus :**			
A. Statutory Reserve	A.	0.00	0.00
B. Capital Reserves:	B.	0.00	0.00
C. Revenue and Other Reserves			
Reserve Fund		4,38,66,664.54	4,05,53,165.41
Special Reserve		25,29,149.00	25,29,149.00
General Reserve		1,62,30,389.00	1,58,72,889.00
Co-operataive Development Fund		4,392.20	4,392.20
Investment Fluctuation Fund		1,68,61,168.00	1,61,46,168.00
Charity Fund		2,58,434.00	2,00,214.00
Jubilee Fund		7,28,997.00	6,57,497.00
Bad debts Reserve		12,00,000.00	12,00,000.00
Building Reserve Fund		1,04,78,686.00	1,01,21,186.00
Dividend Equalisation Fund		0.00	0.00
Investment Depreciation Fund		1,11,80,737.92	1,11,80,737.92
Staff Welfare Fund		11,61,904.80	11,20,439.80
Training & Study Tour Fund		7,51,105.00	6,18,961.00
Computerisation Fund		14,77,431.00	14,82,151.00
Leave Encashment Fund		9,98,234.00	11,26,734.00
Contra Provisions for Standard Assets		10,26,395.00	10,26,395.00
I.T Fund		13,15,400.00	6,00,400.00
A.G.M. Fund		0.00	2,00,000.00
Profit & Loss Account		42,68,074.91	72,45,457.13
Total — Rs.	**C.**	**11,43,37,162.37**	**11,18,85,936.46**
Grand total - Rs.	**A + B + C**	**11,43,37,162.37**	**11,18,85,936.46**
SCHEDULE 3 : **Deposits :**			
A. I. Demand Deposits :			
(i) From Banks		0.00	0.00
(ii) From Others		1,04,77,684.76	61,69,433.59
Total — Rs.	**I**	**1,04,77,684.76**	**61,69,433.59**
II. Savings Bank Deposits:			
Total — Rs.	**II**	**33,71,01,452.73**	**34,57,82,225.06**
III. Term Deposits			
(i) From Banks		0.00	0.00
(ii) From Others		60,30,34,738.57	55,83,45,826.07
Total — Rs.	**III**	**60,30,34,738.57**	**55,83,45,826.07**
Total — Rs.	**I + II + III**	**95,06,13,876.06**	**91,02,97,484.72**
B. (i) Deposits of branches in India		95,06,13,876.06	91,02,97,484.72
(ii) Deposits of branches outside India		0.00	0.00
Total — Rs.		**95,06,13,876.06**	**91,02,97,484.72**
SCHEDULE 4 :			
Borrowings :			
I. Borrowings in India	**I**	0.00	0.00
II. Borrowings outside India	**II**	0.00	0.00
SCHEDULE 5 :			
Other Liabilities and Provisions :			
Bills Payable		0.00	0.00
Inter - Office Adjustments (Net)		3,000.00	25,300.00

Interest accrued		0.00	0.00
Back - ended Subsidy		0.00	0.00
Others (including provisions)		0.00	0.00
Credit Balance in Overdraft Account		4,426	0.00
Credit Balance in Cash Credit Account		0.00	0.00
Interest payable on Deposits		79,34,644.00	88,49,759.00
Security deposit on Rented Premises		1,02,000.00	1,02,000.00
Dividend on Share		4,42,334.00	3,89,488.00
Audit Fee Payable		3,23,920.00	3,20,000.00
GST payable		6,953.12	12,569.38
Sundry Deposit		9,84,173.00	9,95,590.00
Professional Tax Payable		2,912.00	2,912.00
Provident Fund Payable		2,13,047.00	1,90,507.00
TDS payable		8,573.00	7,911.00
Legal Charges Suspense		1,12,048.00	80,706.00
Postal Charges Suspense		8,340.00	9,115.00
Penal Charges Suspense		37,856.00	37,856.00
Provision for Sub-standard Assets		10,97,104.00	10,97,104.00
Provision for Doubtful Assets		1,51,84,608.00	1,51,84,608.00
Provision for Loss Assets		16,60,660.00	16,60,660.00
Provision for Contingency		5,25,062.48	9,32,050.00
Provision for Arrear Salary		0.00	10,63,000.00
Bonus Payable to Staff		0.00	0.00
Provision for Income Tax		40,00,000.00	35,00,000.00
Overdue Interest Reserve		41,03,589.30	36,33,516.30
Link Share (Nominal Membership Fees)		6,50,439.00	7,54,879.00
Total — Rs.		**3,74,05,689.46**	**3,88,49,530.68**
III. Term Deposits			
(i) From Banks		0.00	0.00
(ii) From Others		60,30,37,738.57	55,83,45,826.07
Total — Rs.	**III**	**60,30,34,738.57**	**55,83,45,826.07**
Total — Rs.	**I + II + III**	**95,06,13,876.06**	**91,02,97,484.72**
B. (i) Deposits of branches in India		95,06,13,876.06	91,02,97,484.72
(ii) Deposits of branches outside India		0.00	0.00
Total — Rs.		**95,06,13,876.06**	**91,02,97,484.72**
SCHEDULE 6 :			
Cash and Balances with Reserve Bank of India			
I. Cash and Cheque in hand			
(i) Cash in hand		30,32,891.00	31,13,656.00
(ii) Cheque in hand		0.00	0.00
Total — Rs.	**I**	**30,32,891.00**	**31,13,656.00**
II. Balance with Reserve Bank of India:			
(i) in Current Account			
(ii) in Other Accounts			
Total — Rs.	**II**	**0.00**	**0.00**
Total — Rs.	**I + II**	**30,32,891.00**	**31,13,656.00**
SCHEDULE 7 :			
Balances with banks and Money at call and short notice :			
I. In India			
(i) Balances with Banks			0.00
(a) In Current Accounts		4,52,34,412.40	4,77,92,983.39
(b) In Other Deposit Accounts		12,75,00,000.00	9,50,00,000.00
Total — Rs.	(i)	17,27,34,412.40	14,27,92,983.39
(ii) Money at call and short notice:		0.00	0.00
Total — Rs.	(ii)	0.00	0.0
Grand Total — Rs.	I. = (i) + (ii)	**17,27,34,412.40**	**14,27,92,983.39**
II. Outside India	II	0.00	0.00
Total — Rs.	II.	0.00	0.00
Grand Total - Rs.	I. + II.	**17,27,34,412.40**	**14,27,92,983.39**

SCHEDULE 8 :			
Investments :			
I. Investments in India in:			
(i) Government Securities		60,13,07,744.00	58,96,26,843.00
(ii) Other Approved Securities		0.00	0.00
(iii) Shares		100.00	100.00
(iv) Debentures & Bonds		0.00	0.00
(v) Subsidiaries and/or joint ventures		0.00	0.00
(vi) Others (to be specified)			
(a) Mutual Fund		7,30,00,000.00	7,00,00,000.00
(b) MSE Refinance Fund		0.00	0.00
Total — Rs.	I.	**67,43,07,844.00**	**65,96,26,943.00**
II. Investments outside India in:	II.	0.00	0.00
Government Securities (including local authorities)		0.00	0.00
Total — Rs.	II.	0.00	0.00
Grand Total - Rs.	I. + II.	**67,43,07,844.00**	**65,96,26,943.00**
SCHEDULE 9 :			
Advances :			
A. (i) Bills purchased and discounted		0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand		5,43,02,229.07	5,40,50,347.40
(iii) Term Loans		19,42,12,503.20	19,89,71,050.95
Total — Rs.		**24,85,14,732.27**	**25,30,21,398.35**
B. (i) Secured by tangible assets		23,64,85,809.14	24,40,94,364.97
(ii) Covèred by Bank/Government Guarantees		0.00	0.00
(iii) Unsecured		1,20,28,923.13	89,27,033.38
Total — Rs.		**24,85,14,732.27**	**25,30,21,398.35**
C. I. Advances in India:			
(i) Priority Sectors		16,17,30,218.57	14,93,71,885.40
(ii) Public Sectors		0.00	0.00
(iii) Banks		0.00	0.00
(iv) Others		8,68,08,287.70	10,36,49,512.95
Total — Rs.	I.	**24,85,14,732.27**	**25,30,21,398.35**
II. Advances outside India:		0.00	0.00
(i) Due from Banks		0.00	0.00
Total — Rs.	(i)	**0.00**	**0.00**
(ii) Due from others:			
(a) Bills purchased and discounted		0.00	0.00
(b) Syndicated loans		0.00	0.00
(c) Others		0.00	0.00
Total — Rs.	(ii)	**0.00**	**0.00**
Grand Total - Rs.	II. = (i) + (ii)	**24,85,14,732.27**	**25,30,21,398.35**
SCHEDULE 10 :			
Fixed Assets :			
I. Premises :			
At cost as at 31st March of the preceding year		45,81,830.00	47,85,283.00
Additions during the year		0.00	0.00
Less : Deductions during the year			0.00
Less : Depreciation to date		1,83,108.00	2,03,453,.00
Total — Rs.	I.	**43,98,722.00**	**45,81,830.00**
II. Other Fixed Assets (including furniture and fixtures) At cost as at 31st March of the preceding year		13,64,378.32	10,14,904.00
Additions during the year		1,52,353.00	7,30,065.32
Deductions during the year		0.00	0.00
Depreciation to date		3,28,244.00	3,80,591.00
	II.	**11,88,487.32**	**13,64,378.32**
Total — Rs.	I. + II	**55,87,209.32**	**59,46,208.32**
III. Capital Work in progress			
CBS		0.00	0.00
Building Suspense A/c		0.00	0.00
Total — Rs.		**0.00**	**0.00**
Total Assets - Rs.		**55,87,209.32**	**59,46,208.32**

SCHEDULE 11 :		
Other Assets :		
Inter-Office adjustment (net)	0.00	0.00
Interest accrued	0.00	0.00
Tax paid in advance/tax deducted at source	40,00,000.00	35,00,000.00
Stationery and stamps	1,52,371.60	1,66,693.50
Non-banking assets acquired in satisfaction of claims	0.00	0.00
Deposit for CBS Project - Nabard commitment charges		0.00
Interest Receivable on NPA	41,03,589.30	36,33,516.30
Interest Receivable on Staff Housing Loan	43,86,440.00	36,91,372.00
Festival Advance	0.00	0.00
Suspense Account	7,090.00	11,840.00
Security Deposit with ASEB	49,339.00	49,339.00
Legal Charge Receivable	1,12,048.00	80,706.00
Postage Charge Receivable	8,280.00	9,115.00
Penal Charges Receivable	37,856.00	37,856.00
Others	0.00	0.00
Loss	0.00	0.00
Total — Rs.	**1,28,57,013.90**	**1,11,80,437.80**
SCHEDULE 12 : **Contingent Liabilities :**		
Liability for partly-paid investments	0.00	0.00
Guarantees given on behalf of constituents:		
Liability DEA Fund	30,37,494.35	20,29,026.05
Total — Rs.	**30,37,494.35**	**20,29,026.05**
SCHEDULE 13 : **Interest Earned :**		
Interest/discount on advance/bills	2,45,52,446.30	2,45,39,947.00
Income on Investments	3,84,78,783.18	3,86,19,424.91
Interest on balances with Reserve Bank of India and other inter-bank funds	80,06,741,00	83,20,865.00
Others	0.00	0.00
Total — Rs.	**7,10,37,970.48**	**7,14,80,236.91**
SCHEDULE 14 :		
Other Income :		
Commission, exchange and brokerage	25,214.14	47,830.73
Miscellaneous Income	10,17,188.79	10,21,755.87
Dividend on Mutual Fund	55,61,513.55	57,38,538.96
Trading of Govt. Security	75,000.00	1,60,650.00
Sale of Non Banking Asset	13,400.00	16,500.00
Total — Rs.	**66,92,316.48**	**69,85,275.56**
SCHEDULE 15 : **Interest Expended :**		
Interest on Deposits	4,51,67,688.14	4,15,53,234.32
Interest on Reserve Bank of India/inter-bank borrowings	0.00	0.00
Others	0.00	0.00
Total — Rs.	**4,51,67,688.14**	**4,15,53,234.32**

SCHEDULE 16 :		
Payments to and Provisions for Employees	1,62,15,469.00	1,45,09,225.00
Rent, taxes and lightning	13,69,344.00	24,09,874.93
Printing and stationery	90,231.90	86,791.05
Advertisement and publicity	0.00	0.00
Depreciation on bank's property	5,11,352.00	5,84,044,.00
Directors' fees, allowances and expenses	1,74,250.00	1,76,250.00
Auditors' fees and expenses	2,83,010.00	3,92,000.00
Law charges	41,342.00	21,400.00
Postages, Telegrams, Telephones, etc.	27,959.00	40,530.00
Repairs and maintenance	74,679.00	94,727.00
Insurance	13,74,442.99	13,86,144.56
Amortisation of premium on Govt. Security	10,59,396.00	7,45,667.00
Other Expenditures	30,73,048.02	34,64,167.48
Total — Rs.	**2,42,94,523.91**	**2,39,10,821.02**
SCHEDULE 17 : **Provisions and Contingencies :**		
Provision for Standard Assets	0.00	50,000.00
Provision for bad and doubtful debts	0.00	12,00,000.00
Provision for Sub-Standard Assets	0.00	0.00
For other assets	0.00	0.00
Provision for inter-branch differences	0.00	0.00
For Payment of Income Tax	40,00,000.00	35,00,000.00
Provision for depreciation on Investment	0.00	0.00
Special Reserve	0.00	0.00
Prvision for Investment Fluctuation	0.00	11,00,000.00
Total — Rs.	**40,00,000.00**	**58,50,000.00**