

वैधानिक लेखा परिक्षकांचा अहवाल

(नमुना नं. N- 2)

1. आम्ही दि शिरपूर पिपल्स को-ऑप. बँक लि. शिरपूर या संस्थेचा सोबत जोडलेल्या दि.31-03-2025 चा ताळेबंद व सन 2024-2025 या सहकारी वर्षाचे नफा तोटा पत्रकाचे वैधानिक लेखापरिक्षण केले आहे. सदरची आर्थिक पत्रके तयार करण्याची जबाबदारी बँकेच्या व्यवस्थापनाची आहे. आमची जबाबदारी ही आम्ही केलेल्या लेखापरिक्षणावरून बँकेच्या व्यवस्थापनाने तयार केलेल्या आर्थिक पत्रकावर मत प्रदर्शन करणेपूरती मर्यादित आहे. तसेच बँकेची हिशोब पुस्तके ठेवण्याची व सर्व व्यवहार हे बँकेच्या अधिकार कक्षेत करण्याची जबाबदारी ही बँकेच्या व्यवस्थापनाची आहे तसेच बँकेच्या हिशोब पुस्तकाबाहेर व / किंवा अधिकाराबाहेर जर काही व्यवहार झाले असतील तर त्यास बँकेचे संचालक मंडळ व संबंधित अधिकारी व कर्मचारी हे वैयक्तिकरित्या जबाबदार राहतील.
2. आम्ही सर्वसामान्यपणे वापरल्या जाणाऱ्या लेखापरिक्षा प्रमाणकांना अनुसरून लेखापरिक्षण केले आहे आम्ही अशा पद्धतीने लेखापरिक्षणाचे नियोजन करून ते पार पाडले की वरील लेखापरिक्षा प्रमाणकांनुसार बँकेची आर्थिक पत्रके ही ढोबळ प्रमाणात दोष विरहीत असल्याबद्दल सर्वसाधारण खात्री यावी, लेखापरिक्षणात चाचणी पद्धतीने परिक्षण, रकमांना आधारभूत जोडपत्रे आणि आर्थिक पत्रकातील प्रगटन आदी बाबींचा समावेश आहे. लेखापरिक्षणात व्यवस्थापनाने वापरलेल्या आर्थिक तत्वांचा तसेच महत्वपूर्ण अंदाज देखील अंतर्भूत आहे असा आम्हाला विश्वास आहे.
3. आमचा विश्वास आहे की, आमचे लेखापरिक्षण हे आमचे मत व्यक्त करण्यासाठी योग्य आधार पुरवते.
4. आमच्या मते व आम्हाला मिळालेल्या माहिती व खुलाशाचे आधारे सोबतच्या सविस्तर अहवालातील विशेषतः भाग अ, ब व क यामधील शेरे व सुचना यास पात्र राहून, आम्ही अहवाल सादर करतो की,
 - 1) आमच्या मते बँकेने महाराष्ट्र सहकारी संस्थेचा कायदा, नियम व संस्थेचे पोट नियमास अनुसरून आवश्यक असणारी हिशोब पुस्तके योग्य रितीने ठेवलेली आहेत.
 - 2) आमच्या लेखा परिक्षणाच्या उद्देशासाठी आमच्या ज्ञानाप्रमाणे व विश्वासाप्रमाणे जरूर ती सर्व माहिती व खुलासे आम्हाला उपलब्ध झाले आहेत.
 - 3) आमच्या निरीक्षणात बँकेचे व्यवहार हे बँकेच्या कार्यक्षेत्राच्या अखत्यारितील आहेत.
 - 4) आमच्या मते बँकेने तयार केलेला ताळेबंद व नफा-तोटा पत्रक संगणकिकृत हिशोबी पुस्तकांशी जुळते.
5. वर उल्लेख केलेल्या अहवालातील विशेषतः भाग अ, ब व क यामधील शेरे व सुचना यास पात्र राहून –
 - (अ) दि.31-03-2025 चे बँकेने तयार केलेले ताळेबंद पत्रक बँकेच्या आर्थिक व्यवहाराची सत्य व वास्तविक स्थिती दर्शविते.
 - (ब) दि.31-03-2025 अखेरचे नफा तोटा पत्रक त्या दिनांकास संपणाऱ्या वर्षाच्या नफ्याची सत्य व वास्तविक स्थिती दर्शविते.
6. सन 2024-25 या आर्थिक वर्षासाठी बँकेस लेखा परिक्षण वर्ग “अ” देण्यात आलेला आहे.

पी.सी.चांडक अँड असोसिएट्स
चार्टर्ड अकौंटंट्स, नाशिक
वैधानिक लेखापरिक्षक,

FRN 135001W

CBhandak

चेतन बी.चांडक

पार्टनर - मे.नं.150193



स्थळ : नाशिक

दिनांक : 28/06/2025

UDIN : 25150193BMJGUZ2317



P. C. Chandak & Associates

CHARTERED ACCOUNTANTS

Chetan B.Chandak

Partner

B.Com, F.C.A.

Pranita C. Chandak

Partner

M.Com, F.C.A., D.I.S.A.

FORM NO.N-2

(See Section 81 and rule 69(3))

INDEPENDENT AUDITOR'S REPORT

To,

The Chairman,

The Shirpur Peoples Co-operative Bank Limited, Shirpur

Tal:-Shirpur, Dist:-Dhule.

Ref.

1. Appointment letter Reference No. A.O./201/2024-25 Dated :-03/10/2024 of The Shirpur Peoples Co- operative Bank Limited, Shirpur. and
- 2..Appointment approval letter of Reserve Bank of India, R.O.Nagpur No.Nag.S-728/15.10.008/2024-25 Dtd.01/10/2024 and

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of Balance Sheet of **The Shirpur Peoples Co-operative Bank Limited, Shirpur** which comprises the Balance Sheet as at **31st March, 2025** and the statement of Profit and Loss for the year ended, and a summary of significant accounting Policies and other explanatory information incorporated in these financial statements of the bank along with its branches, if any, audited by us for the period **1st April, 2024 to 31st March, 2025**.

Management Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with The Maharashtra State Co-operative Societies Act, 1960 & Rules there under and Banking Regulation Act, 1949. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that they are free from material misstatement, whether due to fraud or error.

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by the Institute of Chartered Accountants of India and under the Maharashtra State Co-operative Societies Act, 1960 & Rules there under and Banking Regulation Act, 1949.

Those Standards requires that we comply with ethical requirements and plan and perform the audit to abstain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of



the risks of material misstatement of the financial statements. Whether due to fraud or error. In making those risk assessment. The auditor considers internal control relevant to the Banks preparation and fair presentation of the Financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us the said accounts together with the notes thereon give the information required as per the Maharashtra State Co-operative Societies Act, 1960 & Rules there under and Banking Regulation Act, 1949 and any applicable Acts and or circulars issued by the Hon. Commissioner / Registrar in the accounting principles generally accepted in India.

In the case of the Balance Sheet of the state of affairs of the Bank as at 31st March, 2025.

In the case of the Statements of Profit and Loss of the **Profit** for the year ended on that date
and

7. Report on other Legal and Regulatory Matters

The Balance Sheet and Profit and loss Account have been drawn up in accordance with the provisions of the Maharashtra State Co-operative Societies Act, 1960 & Rules there under and Banking Regulation Act, 1949.
We Report That :

- a) We have obtained all the information and explanation which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- b) The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
- c) The returns received from the offices and branches of the bank have been found adequate for the purposes of our audit.

8. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards.

9. We further report that :

- i) The Balance Sheet and Profit and Loss Account dealt with by this report are in agreements with the books of accounts and the returns.
- ii) In our opinion, Proper books of accounts as required by law have been kept by the bank so far as appears from our examination of these books.
- iii) The reports on the accounts of the branches audited by us have been dealt with in preparing our report in the manner considered necessary by us.
- iv) For the year under audit the bank has been awarded "A" Classification.

Place :-Nashik

Date :-28.06.2025



For P.C.CHANDAK & ASSOCIATES
CHARTERED ACCOUNTANTS

CHETAN B. CHANDAK

Partner, M. No.150193

FRN-135001W

UDIN : 25150193BMJGUZ2317