



S.K.Y.G.D.P & ASSOCIATES

CHARTERED ACCOUNTANTS
MUMBAI

Independent Auditor's Report

To,
The Members
The Ajara Urban Co-op. Bank Ltd., Ajara. (Multi-State)
Ajara, Kolhapur.

Report on the Audit of the Financial Statements

We have audited the accompanying financial statements of The Ajara Urban Co-op. Bank Ltd., Ajara (Multi State) as at **31st March 2023**, which comprise of the Balance Sheet as at **31st March 2023** and the Profit and Loss account, Cash Flow Statement for the year then ended, and a summary of Significant Accounting Policies and other explanatory information including Notes on Accounts. The returns of H.O & all 32 Branches audited by us are incorporated in these financial statements.

Auditors Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and subject to our observations in Part A, B &

