

31.03.2023	CAPITAL AND LIABILITIES		31.03.2024	
Rs.		Rs.	Rs.	
	1. CAPITAL :			
	a) Authorised Capital			
20,00,00,000.00	80,00,000 Shares of Rs. 25/- Each		20,00,00,000.0	
, , ,	b) Subscribed & Paid Up Capital			
	65,05,507 Shares of Rs.25/- Each			
16,61,15,800.00	(P.Y.66,44,632 Shares of Rs. 25/- Each) Heldby:		16,26,37,675.0	
16,61,15,800.00	(A) Individuals & Others	16,26,37,675.00	, , ,	
0.00	(B) Co-Op Institutions	0.00		
0.00	(C) State Government	0.00		
	2. RESERVE FUND & OTHER RESERVES :			
13,27,46,283.96	a) Statutory Reserve	13,28,54,383.96		
1,60,00,000.00	b) Contingency General Reserve Fund	1,60,00,000.00		
9,10,00,000.00	c) Building Fund	9,10,00,000.00		
1,00,00,000.00	d) Dividend Equalisation Fund	1,00,00,000.00		
16,55,59,539.87	e) Bad & Doubtful Debts Reserve	16,55,59,539.87		
1,99,53,000.00	f) Provision for Doubtful Investment	1,99,53,000.00		
1,55,00,000.00	g) Contingent Provision against Standard Assets	1,55,00,000.00		
43,00,000.00	h) Reserve for Restructured Advances	50,000.00		
63,00,000.00	i) Special Reserve u/s 36(1)(viii) of Income Tax Act	63,00,000.00		
3,50,00,000.00	j) Investment Fluctuation Reserve	3,50,00,000.00		
26,50,000.00	k) Charity Fund	26,50,000.00		
35,00,000.00	l) Members Welfare Fund	35,00,000.00		
	m) Staff Welfare Fund			
3,82,588.50	,	3,82,588.50		
15,73,215.00	n) Co-operative Training Fund	13,31,613.00		
16,51,86,801.74	o) Building Revaluation Reserve	15,69,27,459.74		
66,96,51,429.07			65,70,08,585.0	
0.00	3. PRINCIPAL / SUBSIDIARY STATE			
	PARTNERSHIP FUND ACCOUNTS			
	For Share Capital of			
0.00	(i) Central Co-operative Bank	0.00		
0.00	(ii) Primary Agricultural Credit Soceities	0.00		
0.00	(iii) Other Soceities	0.00	0.0	
			0	
	4. DEPOSITS & OTHER ACCOUNTS:			
	a) Fixed Deposits			
70,98,89,065.00	- Individuals	67,35,95,752.80		
3,24,28,005.00	- Societies	2,98,49,923.00		
74,23,17,070.00		70,34,45,675.80		
	b) Dhanashree Yojana			
2,70,10,57,941.45	- Individuals	2,67,18,36,669.87		
18,51,42,541.00	- Societies	17,35,87,484.80		
2,88,62,00,482.45		2,84,54,24,154.67		
0.02.00.474.00	c) Recurring Deposits	0.70.01.000.00		
8,93,90,171.00	- Individuals	8,78,91,932.00		
1,58,519.00	- Societies	5,16,805.00		
8,95,48,690.00		8,84,08,737.00		
84,08,106.00	d) Matured Deposit	69,87,079.60		
	e) Saving Bank Deposits			
1,54,51,06,736.18	- Individuals	1,45,66,28,771.01		
6,08,18,831.57	- Societies	6,67,63,839.78		
1,60,59,25,567.75		1,52,33,92,610.79		
	f) Current Deposits	• • • •		
30,34,38,143.75	- Individuals	31,28,10,641.92		
11,36,097.72	- Societies	6,50,804.46		
30,45,74,241.47		31,34,61,446.38		
0.00	g) Money at Call and Short Notice	0.00		
5,63,69,74,157.67	TOTAL DEPOSITS		5,48,11,19,704.2	
	F DODDOWINGS		0.0	
0.00	5. BORROWINGS		U.U	
0.00	BILLS SENT FOR COLLECTION (as per Contra)		0.0	



31st MARCH 2024

1. CASH 2 Cash in Hand 2,93,31,492.6 1.11,128,743,096.67 2. BALACES WITH OTHER BANKS 33,08,15,387.20 2.09,34,40.00.92 (i) Current Depoits with R98 & Nationalised Banks 3,08,01,272.03 0.00 (iii) Every Depoits with Other Banks 3,08,01,272.03 0.00 (iii) Every Depoits with Nationalised Banks 5,01,55,509.00 0.96,93,93,04.00 (iv) Freed Depoits with Nationalised Banks 5,01,55,509.00 0.96,93,93,04.00 (iv) Freed Depoits with Nationalised Banks 5,01,55,509.00 0.96,93,93,04.00 (iv) Freed Depoits with Other Banks 58,71,61,519.00 0.96,93,93,04.00 (iv) Freed Depoits with Nationalised Banks 5,01,55,509.00 0.97,93,55,321.22 (i) Covernment Securities 1,81,88,40,613.42 0.97,93,523,123 (i) Covernment Securities 1,81,88,40,613.42 0.97,93,523,123 (ii) Covernment Securities 0,000 0.97,94,75,750,00 (iii) Chee Approved Securities 0,000 0.97,94,75,750,00 (iv) Other Investments 0,000 0.97,94,750,00 (iv) Other Investments 0,000 0.97,94,750,00 (iv) Other Secreties 0,000 0.97,94,750,00 (iv) Other	31.03.2023 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2024 Rs.	
4,60,84,771.00 c) csh in Hand 2,93,31,492.01 11,128,74,200.07 c) Current Cleposits with RIS & Nationalised Banks 33,08,15,387.20 c) Current Cleposits with RIS & Nationalised Banks 33,08,15,387.20 c) Current Cleposits with RIS & Nationalised Banks 3,08,01,770.03 c) Current Cleposits with RIS & Nationalised Banks 3,08,01,770.03 c) Current Cleposits with Other Banks 5,61,36,500.00 c) Fixed Deposits with Nationalised Banks 5,61,36,500.00 c) Fixed Deposits with Nationalised Banks 5,61,36,500.00 c) Signal System 5,600.00 c) Fixed Deposits with Nationalised Banks 5,61,36,500.00 c) Signal System 5,600.00 c) Signal System 6,600.00 c) Signal Syst		1 (ASH -			
19,94,4,20.09.72 (i) Current Deposits with B816 Nationalised Banks 33,08,15,387.20				2,93,31,492.0	
19,94,4,20.09.72 (i) Current Deposits with B816 Nationalised Banks 33,08,15,387.20	1.11.28.74.309.67	2. BALANCES WITH OTHER BANKS :			
2,62,4,0,124.75 (ii) Current Deposits with Other Banks 3,08,01,272,03 (iii) Saving Deposits with Nationalised Banks 5,0,13,5,509,00 (iv) Fixed Deposits with Nationalised Banks 8,5,1,3,5,509,00 (iv) Fixed Deposits with Other Banks 8,5,1,48,191,00 1,30,69,01,392,2 14,00,000,000.00 (iv) Fixed Deposits with Other Banks 8,5,1,48,191,00 1,30,69,01,392,2 14,00,000,000.00 (iv) Fixed Deposits with Other Banks 8,5,1,48,191,00 1,30,69,01,392,2 14,00,000,000.00 (iv) Fixed Deposits with Other Banks 1,2,1,2,1,2,1,2,1,2,1,2,1,2,1,2,1,2,1,2			33,08,15,387.20		
1,0,8,9,94.00 (iv) Fixed Deposits with Nationalised Banks 8,8,91,48,191.00 1,30,89,01,389.2 14,00,00,000.00 (v) Fixed Deposits with Other Banks 88,91,48,191.00 1,30,69,01,389.2 14,00,00,000.00 (v) Fixed Deposits with Other Banks 88,91,48,191.00 1,30,69,01,389.2 14,00,00,000.00 (v) Fixed Deposits with Other Banks 88,91,48,191.00 1,30,69,01,389.2 19,41,5,94,571.23 (i) Government Securities 1,81,88,40,613.42 10,41,894,571.23 (i) Government Securities 1,81,88,40,613.42 10,41,81,81,41,41,41,41,41,41,41,41,41,41,41,41,41					
1,00,00,000.00 V Fixed Deposits with Other Banks 88,91,48,191.00 1,30,69,01,359.2	0.00		0.00		
14,00,00,000.00 3. MONEY AT CALL AND SHORT NOTICE 19,715,56,321.23 4. INVESTMENTS: (1) Government Securities (Includes Rs. 3,09,266.10 Un-amortised Premium) (Face Value Rs. 1,24,270,000/-,PY1,97,87,20,000/-) (Market Value Rs. 1,74,98,13,733.63) 0.00 28,730.00 (ii) Other Approved Securities (iii) Shares of Co-op. Institutions (29,633,000.00 (iii) Shares of Co-op. Institutions (29,633,000.00 (iv) Other Investments (000 (iv) Other Investments (000 (iv) Other Mapproved Securities (000 (iv) Other Shares of Co-op. Institutions (000 (iv) Other Shares of Co-op. Institutions (000 (iv) Others (000 (·			
1.97,15.56.321.23	69,03,00,000.00	(v) Fixed Deposits with Other Banks	88,91,48,191.00	1,30,69,01,359.2	
1,941,8,94,571,23	14,00,00,000.00	3. MONEY AT CALL AND SHORT NOTICE		10,00,00,000.0	
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(Marlect Value Rs. 1,74 98,13,733.33) (ii) Other Approved Securities 0.00 (iii) Shares of Ce-op. Institutions 28,750.00 (iii) Shares of Ce-op. Institutions 28,750.00 (iv) Other Investments -					
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28,750.00	0.00		0.00		
0.00 (b) In Mutual Funds 0.00 (c) In Commercial Paper 0.00 (d) In Commercial Paper 0.00 (e) In Commercial Paper 0.00 (e) In Commercial Paper 0.00 (f) Others 0.00 (f) Other Societies 0.00 (f) Other Socie	28,750.00		28,750.00		
2,96,33,000.00 (b) In Non - SLR Bonds (c) In Commercial Paper (c) 0.00 (c) In Share of (c) In Share of (c) Central Co-operative Bank (c) 0.00 (ii) Primary Agricultural Credit Societies (c) 0.00 (iii) Primary Agricultural Credit Societies (c) 0.00 (c) 0.00 (iii) Primary Agricultural Credit Societies (c) 0.00		(iv) Other Investments -			
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0.00 (v) Others 0.00 1,84,83,11,862.4 0.00 5, INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND: In Share of		• •			
1.00				1,84.83.11.862 4	
SUBSIDIARY STATE PARTINERSHIP FUND: In Share of	0.00	(v) Others	0.00	1,04,03,11,002.4	
In Share of -	0.00				
0.00 (ii) Primary Agricultural Credit Societies 0.00 0.00 (iii) Other Societies 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.					
0.00 (iii) Other Societies 0.00 0.00 2,63,88,08,032.98 6. ADVANCES: 2,46,21,21,824.44 (i) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against - 9,70,820.00 a) Govt. & other approved securities 73,02,27,708.30 1,55,06,208.20 c) Personal Sureties with or without 2,06,42,114.73 20 14 1,55,06,208.20 c) Personal Sureties with or without 2,06,42,114.73 20 14 1,20,87,954.98 ii. Overdue 8,80,62,689.22 20,11,22,385.41 ii. Considered Bad & Doubtful (Provided as per Norms) 6,53,12,822.86 20,11,189.67 a) Govt. & Other approved securities 24,30,92,845.48 21,50,46,625.58 c) Personal Sureties with or without 9,28,19,633.10 20 16 Medium Term Advances - 1,50,46,625.58 c) Personal Sureties with or without 9,28,19,633.10 20 16 Medium Term Advances - 1,53,81,7,528.12 ii. Considered Bad & Doubtful (Provided as per Norms) 8,453,86,114.41 20 16 Medium Term Advances - 1,538,17,528.12 iii. Considered Bad & Doubtful (Provided as per Norms) 8,58,89,525.95 ii. Overdue 4,03,11,784.25	0.00		0.00		
(i) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against - Golden Securities (1) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against - Golden Securities (1) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against - Golden Securities (1) SHORT Term Advances - Golden Securities (1) SHORT Term Advances - Golden Securities (1) SHORT SECU					
(i) SHORT TERM LOANS, Bills Discounted, O/D, C/C, of which Secured against - of which Secured against - all Govt. & other approved securities	0.00	(iii) Other Societies	0.00	0.0	
of which Secured against - 9,70,820.00 a) Govt. & other approved securities 73,02,27,708.30 1,65,06,208.20 c) Personal Sureties with or without Collateral Securities 73,87,93,210.57 Due from individuals (Rs. 75,11,70,678.03) Out of Short Term Advances - 14,20,87,954.98 i. Overdue 9,11,22,385.41 ii. Considered Bad & Doubtful (Provided as per Norms) 6,53,12,822.86 (ii) MEDIUM TERM LOANS of which Secured against - 9,12,34,66,25.58 c) Personal Sureties with or without Collateral Securities 24,30,92,845.48 11,50,46,625.58 c) Personal Sureties with or without Collateral Securities 3,06,20,620.90 i. Overdue 3,06,20,620.90 ii. Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 27,58,581.00 a) Got. & Other approved securities 1,29,96,44,457.74 c) Personal Sureties with or without 2,75,8,581.00 a) Got. & Other approved securities 1,29,96,44,457.74 c) Personal Sureties with or without 6,18,94,926.72 Collateral Securities 1,34,04,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 1,34,08,752.55 i. Overdue 4,03,11,784.25	2,63,38,08,032.98	6. ADVANCES :		2,46,21,21,824.4	
9,70,820.00 7,1,13,16,182.37 b) Other Tangible Securities 7,13,16,182.37 b) Other Tangible Securities 73,02,27,708.30 1,65,06,208.20 c) Personal Sureties with or without 2,06,42,114,73 Due from individuals (Rs. 75,11,70,678.03) Out of Short Term Advances - 14,20,87,954.98 i. Overdue 9,11,22,385.41 ii. Considered Bad & Doubtful (Provided as per Norms) 6,53,12,822.86 (ii) MEDIUM TERM LOANS of which Secured against - 3,06,20,620.90 1,50,46,25.58 2, Personal Sureties with or without Collateral Securities 3,06,20,620.90 i. Overdue ii. Considered Bad & Doubtful (Provided as per Norms) 3,06,20,620.90 ii. Overdue iii. Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 3,06,20,620.90 ii. Overdue iii. Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iiii) LONG TERM LOANS of which Secured against - 3,06,20,620.90 iii. Overdue iii. Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 3,06,20,620.90 iii. Overdue iii. Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 3,06,20,620.90 iii. Overdue iii. Considered Bad & Doubtful (Provided as per Norms) 27,58,581.00 a) Govt. & Other approved securities 1,29,96,44,457,74 11,99,31,815.85 c) Personal Sureties with or without 6,18,94,926.72 1,44,17,77,926.00 1,57,02,67,346.46 Out of Long Term Advances - 1,37,02,67,346.46) Out of Long Term Advances - 1,37,02,67,346.46					
72,13,16,182.37 b) Other Tangible Securities 73,02,27,708.30 c,06,208.20 c) Personal Sureties with or without 2,06,42,114.73 collateral Securities 75,11,70,678.03 collateral Securities 75,11,70,678.03 collateral Securities 75,11,70,678.03 count of Short Term Advances - 14,20,87,954.98 i. Overdue 8,80,62,689.22 ii. Considered Bad & Doubtful (Provided as per Norms) 6,53,12,822.86 (ii) MEDIUM TERM LOANS of which Secured against - 3 of Out. & Other approved securities 47,71,321.33 d) 11,50,46,625.58 c) Personal Sureties with or without 9,28,19,633.10 collateral Securities (Collateral Securities 34,06,83,799.91 d) Count of Medium Term Advances - 1. Overdue 3,65,05,914.55 d) Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 3,65,05,914.55 d) Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 3,65,05,914.55 d) Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 3,65,05,914.55 d) Govt. & Other approved securities 5,29,64,4,457.74 d) 1,99,31,815.85 c) Personal Sureties with or without 5,18,94,926.72 (collateral Securities 1,29,96,44,457.74 d) 1,99,31,815.85 c) Personal Sureties with or without 5,18,94,926.72 (collateral Securities 1,37,02,67,346.46) Out of Long Term Advances - 1,00 verdue 4,03,11,784.25	0.70.920.00		2.00.955.00		
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9,11,22,385.41 iii. Considered Bad & Doubtful (Provided as per Norms) (ii) MEDIUM TERM LOANS of which Secured against - 3) Govt. & Other approved securities	14 20 87 954 98		8 80 62 689 22		
Of which Secured against - a Govt. & Other approved securities 47,71,321.33 33,31,73,081.16 b) Tangible Securities 24,30,92,845.48 11,50,46,625.58 c) Personal Sureties with or without 9,28,19,633.10 Collateral Securities 34,06,83,799.91					
Of which Secured against - a Govt. & Other approved securities 47,71,321.33 33,31,73,081.16 b) Tangible Securities 24,30,92,845.48 11,50,46,625.58 c) Personal Sureties with or without 9,28,19,633.10 Collateral Securities 34,06,83,799.91		(ii) MEDIUM TERM LOANS			
33,31,73,081.16 b) Tangible Securities 24,30,92,845.48 11,50,46,625.58 c) Personal Sureties with or without 9,28,19,633.10 Collateral Securities 34,06,83,799.91 Due from individuals (Rs. 34,06,83,799.91) Out of Medium Term Advances - i. Overdue 3,65,05,914.55 5,38,17,528.12 ii. Considered Bad & Doubtful (Provided as per Norms) 4,53,86,114.41 (iii) LONG TERM LOANS of which Secured against - 27,58,581.00 a) Govt. & Other approved securities 87,27,962.00 1,31,90,87,529.15 b) Tangible Securities 1,29,96,44,457.74 11,99,31,815.85 c) Personal Sureties with or without 6,18,94,926.72 Collateral Securities 1,37,02,67,346.46 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - i. Overdue 4,03,11,784.25		of which Secured against -			
11,50,46,625.58 c) Personal Sureties with or without Collateral Securities 45,32,36,896.41 Due from individuals (Rs. 34,06,83,799.91) Out of Medium Term Advances - i. Overdue 5,38,17,528.12 (iii) LONG TERM LOANS of which Secured against - a) Govt. & Other approved securities (iii) 1,99,31,815.85 c) Personal Sureties with or without collateral Securities 1,199,31,815.85 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - i. Overdue 4,03,11,784.25					
Collateral Securities 45,32,36,896.41 Due from individuals (Rs. 34,06,83,799.91) Out of Medium Term Advances - i. Overdue ii. Considered Bad & Doubtful (Provided as per Norms) (iii) LONG TERM LOANS of which Secured against - 27,58,581.00 1,31,90,87,529.15 b) Tangible Securities 1,29,96,44,457.74 11,99,31,815.85 c) Personal Sureties with or without Collateral Securities 1,44,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - i. Overdue 4,03,11,784.25					
Due from individuals (Rs. 34,06,83,799.91) Due from individuals (Rs. 34,06,83,799.91)	11,50,40,025.56	.,	9,28,19,633.10		
Out of Medium Term Advances - i. Overdue 5,38,17,528.12 (iii) LONG TERM LOANS	45,32,36,896.41	condictal securities	34,06,83,799.91		
Out of Medium Term Advances - i. Overdue 5,38,17,528.12 (iii) LONG TERM LOANS		Due from individuals (Rs. 34.06.83.799.91)			
3,06,20,620.90 5,38,17,528.12 ii. Overdue 5,38,17,528.12 (iii) LONG TERM LOANS		· · · · · · · · · · · · · · · · · · ·			
(iii) LONG TERM LOANS	3,06,20,620.90	i. Overdue	3,65,05,914.55		
of which Secured against - 27,58,581.00 a) Govt. & Other approved securities 1,29,96,44,457.74 11,99,31,815.85 c) Personal Sureties with or without 1,44,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 3,58,89,525.95 i. Overdue Very default of the provided securities 87,27,962.00 1,29,64,457.74 6,18,94,926.72 1,37,02,67,346.46 1,37,02,67,346.46 4,03,11,784.25	5,38,17,528.12	ii. Considered Bad & Doubtful (Provided as per Norms)	4,53,86,114.41		
of which Secured against - 27,58,581.00 a) Govt. & Other approved securities 1,29,6,44,457.74 11,99,31,815.85 c) Personal Sureties with or without 1,44,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 3,58,89,525.95 i. Overdue Very Market Securities 87,27,962.00 1,29,64,457.74 6,18,94,926.72 1,37,02,67,346.46 1,37,02,67,346.46		(iii) LONG TERM LOANS			
1,31,90,87,529.15 b) Tangible Securities 1,29,96,44,457.74 6,18,94,926.72 Collateral Securities 1,44,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 3,58,89,525.95 i. Overdue 4,03,11,784.25		of which Secured against -			
11,99,31,815.85 c) Personal Sureties with or without 6,18,94,926.72 Collateral Securities 1,44,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 3,58,89,525.95 i. Overdue 4,03,11,784.25	, ,				
Collateral Securities 1,44,17,77,926.00 Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 3,58,89,525.95 i. Overdue 4,03,11,784.25					
Due from individuals (Rs. 137,02,67,346.46) Out of Long Term Advances - 3,58,89,525.95 i. Overdue 4,03,11,784.25	11,77,31,013.83	•	0,10,34,320.72		
Out of Long Term Advances - 4,03,11,784.25	1,44,17,77,926.00		1,37,02,67,346.46		
3,58,89,525.95 i. Overdue 4,03,11,784.25					
17,63,15,288.81 ii. Considered Bad & Doubtful (Provided as per Norms) 6,77,31,242.65		i. Overdue			
	17,63,15,288.81	ii. Considered Bad & Doubtful (Provided as per Norms)	6,77,31,242.65		



BALANCE SHEET AS ON

31.03.2023	CAPITAL AND LIABILITIES		31.03.2024
31.03.2023 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2024 Rs.
ns.		113.	ns.
6,47,27,41,386.74	TOTAL B/F.		6,30,07,65,964.31
0.00	7. BRANCH ADJUSTMENT		0.00
1,27,46,39,578.65	8. OVERDUE INTEREST RESERVE A\C (as per contra)		1,52,94,12,510.16
16,11,236.00	9. INTEREST PAYABLE		23,62,362.00
	10. OTHER LIABILITIES :		
2,73,28,218.81	a) Sundry Creditors	50,77,493.81	
1,40,44,668.04	b) Pay Order & DD Payable	4,17,78,644.60	
3,54,804.08	c) Clearing Difference Payable	3,54,804.08	
0.00	d) Salary & Allowances Payable	3,58,911.00	
2,65,117.00	e) Rent, Rates & Taxes Payable	17,95,899.00	
2,80,933.00	f) Electricity & Telephone Charges Payable	3,13,494.00	
12,23,550.00	g) Audit Fees Payable	13,35,825.00	
3,57,750.00	h) Share Application Money	0.00	
1,000.00	i) Entrance Fees Received in Advance	0.00	
17,78,529.67	j) Advance Locker Rent	16,86,144.67	
1,06,28,148.00	k) Sundry Liability (Funded Interest)	0.00	
7,06,950.00	Professional Charges Payable	7,64,950.00	
8,14,516.60	m) Other Payables	8,09,093.50	
2,67,47,179.00	n) Provision for Income Tax	1,36,61,870.00	
25,50,430.50	o) Tax Deducted at Source Payable	33,58,618.03	
19,69,126.00	p) Provident Fund Payable	18,47,482.00	
36,800.00	q) Profession Tax Payable	35,000.00	
8,95,066.30	r) GST Payable	17,10,375.03	
51,48,861.14	s) Provision for Contingency	51,48,861.14	
3,55,00,000.00	t) Contingent Provision against Depreciation in Investment	3,55,00,000.00	
800.00	u) Nominal Membership	600.00	
12,71,239.36	v) Settlement Account (NFS/RUPAYPOS)	7,18,743.83	
13,19,03,687.50			11,62,56,809.69

7,88,08,95,888.89 TOTAL C/F. 7,94,87,97,646.16



31st MARCH 2024

31.03.2023 Rs.	PROPERTY AND ASSETS	Rs.	31.03.2024 Rs.	
5,90,42,87,434.88	TOTAL B/F.		5,74,66,66,538.0	
7,78,85,810.72	7. INTEREST RECEIVABLE ON LOANS & INVESTMENTS :			
2,62,19,883.12	(a) Interest Receivable on Loans	2,90,22,093.11		
5,16,65,927.60	(b) Interest Receivable on Investments	6,75,29,747.38	9,65,51,840.49	
1,27,46,39,578.65	8. UN-APPLIED INTEREST RECEIVABLE ON NPA		1,52,94,12,510.16	
0.00	(as per contra) 9. BILLS RECEIVABLE (as per Contra)		0.00	
0.00	10. BRANCH ADJUSTMENT		0.00	
19,24,67,172.00	11. PREMISES:			
5,56,07,090.36	Opening Balance at Cost	5,56,07,090.36		
0.00	Add: Additions during the year	0.00		
5,56,07,090.36	Less: Depreciation	5,56,07,090.36		
2,68,90,910.10	(i) Accumulated Depreciation	2,83,26,720.10		
14,35,810.00	(ii) Current year Depreciation	13,64,019.00		
2,83,26,720.10	(ii) can cite year pepresiation	2,96,90,739.10		
2,72,80,370.26	Closing Balance	2,59,16,351.26		
4,03,53,376.10	Premises (Revaluation) on 31.03.2007	4,03,53,376.10		
7,14,75,581.14	Premises (Revaluation) on 31.03.2014	7,14,75,581.14		
10,23,78,765.50	Premises (Revaluation) on 31.03.2023	10,23,78,765.50		
	Less: Depreciation	• • • • • • • • • • • • • • • • • • • •		
4,57,15,235.00	(i) Accumulated Depreciation	4,90,20,921.00		
33,05,686.00	(ii) Current year Depreciation	82,59,342.00		
4,90,20,921.00	(.,,,,	5,72,80,263.00		
16,51,86,801.74	Closing Balance of Revaluation	15,69,27,459.74	18,28,43,811.00	
3,43,62,450.97	12. FURNITURE & FIXTURES :	.,,	-, -, -, -	
8,71,37,971.84	Opening Balance at Cost	8,70,11,681.43		
8,53,601.76	Add: Additions during the year	0.00		
9,79,892.17	Less:Deletion during the year	11,40,638.93		
8,70,11,681.43	cost percent warming the year	8,58,71,042.50		
	Less: Depreciation			
4,74,60,418.46	(i) Accumulated Depreciation	5,26,49,230.46		
61,10,164.50	(ii) Current year Depreciation	49,27,385.00		
9,21,352.50	(iii) Deletion During the year	10,31,374.57		
5,26,49,230.46 2,72,199.50	13. VEHICLE:	5,65,45,240.89	2,93,25,801.61	
		24.04.656.00		
21,81,656.00 0.00	Opening Balance at Cost Add:- Additions during the year	21,81,656.00 0.00		
0.00	Less:Deletion during the year	0.00		
21,81,656.00	Less. Defection during the year	21,81,656.00		
21,81,030.00	Less: Depreciation	21,81,030.00		
18,00,572.50	(i) Accumulated Depreciation	19,09,456.50		
1,08,884.00	(ii) Current year Depreciation	76,219.00		
0.00	(iii) Deletion During the year	0.00		
19,09,456.50		19,85,675.50	1,95,980.50	
4,71,666.22	14. COMPUTER EQUIPMENT :			
2,00,13,572.24	Opening Balance at Cost	2,03,65,097.24		
3,51,525.00	Add: Additions during the year	0.00		
0.00	Less:Deletion during the year	0.00		
2,03,65,097.24		2,03,65,097.24		
4 02 02 027 00	Less: Depreciation	4 00 02 424 02		
1,93,02,937.00	(i) Accumulated Depreciation	1,98,93,431.02		
5,90,494.02 0.00	(ii) Current year Depreciation	3,54,207.22 0.00		
1,98,93,431.02	(iii) Deletion During the year	2,02,47,638.24	1,17,459.00	
1,98,432.00	15. COMPUTER SOFTWARE :	2,02,47,036.24	1,17,433.00	
2,78,43,022.77	Opening Balance at Cost	2,78,43,022.77		
0.00	Add: Additions during the year	0.00		
0.00	Less:Deletion during the year	0.00		
2,78,43,022.77		2,78,43,022.77		
	Less: Depreciation			
2,72,97,591.77	(i) Accumulated Depreciation	2,76,44,590.77		
3,46,999.00	(ii) Current year Depreciation	1,98,432.00		
0.00	(iii) Deletion During the year	0.00		
2,76,44,590.77		2,78,43,022.77	0.00	



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31.03.2023 Rs.	CAPITAL AND LIABILITIES	Rs.	31.03.2024 Rs.	
7,88,08,95,888.89	TOTAL B/F.		7,94,87,97,646.16	
	11. CONTINGENT LIABILITIES :			
7,01,71,086.00	a) Guarantees Issued	6,44,46,086.00		
0.00	b) Letter of Credit	0.00		
50,06,847.00	c) Claims not Acknowledged as Debts	50,06,847.00		
6,03,49,013.99	d) DEA Fund (Depositor Education and Awareness Fund)	6,82,80,613.61		
13,55,26,946.99	Total	13,77,33,546.61		

7,88,08,95,888.89	TOTAL		7,94,87,97,646.16
	For, Sanjay Rane & Associates LLP. Chartered Accountants Firm Regn. No. 121089W/W100878		For Janaseva Sahakari
Place: Borivli, Mumbai Date: 26/06/2024	sd/- Abhijeet Deshmukh, Partner. Statutory Auditor, Membership No. 129145 UDIN : 24129145BKAKBT7386	sd/- J. P. Mishra Chairman	sd/- S. V. Baliga Vice-Chairman