

**THE COSMOS CO-OPERATIVE BANK LTD**

**BALANCE SHEET AS AT 31ST MARCH, 2021**

	CAPITAL AND LIABILITIES	SCH	AS AT 31ST MARCH, 2021 ₹	AS AT 31ST MARCH, 2020 ₹
1)	CAPITAL	"A"	3,33,58,64,400	3,22,66,89,800
2)	RESERVE FUND AND OTHER RESERVES	"B"	17,38,70,37,399	16,51,41,15,540
3)	DEPOSITS AND OTHER ACCOUNTS	"C"	1,61,50,45,44,109	1,51,95,08,57,235
4)	BORROWINGS	"D"	6,72,00,25,000	16,22,80,17,000
5)	BILLS FOR COLLECTION BEING BILLS RECEIVABLE		4,52,33,80,100	4,01,18,08,389
6)	BRANCH ADJUSTMENTS		1,36,34,05,096	1,52,35,91,405
7)	OVERDUE INTEREST RESERVE			
	a) Overdue Interest Reserve on NPA		3,85,13,22,471	3,00,01,70,955
	b) Overdue Interest on NPA Investment		1,62,39,475	-
8)	INTEREST PAYABLE		3,17,69,417	6,56,00,642
9)	OTHER LIABILITIES	"E"	5,25,95,02,140	4,75,57,06,327
10)	MERGED BANKS COLLECTION ACCOUNT PAYABLE	"F"	2,38,13,645	2,42,98,730
11)	PROFIT & LOSS ACCOUNT	"G"	72,39,09,176	18,08,84,475
	<b>TOTAL</b>		<b>2,04,74,08,12,427</b>	<b>2,01,48,17,40,498</b>
	<b>PROPERTY AND ASSETS</b>			
1)	CASH AND BANK BALANCES	"H"	7,85,30,66,138	6,72,14,29,411
2)	BALANCES WITH OTHER BANKS	"I"	2,15,77,92,581	96,63,03,062
3)	MONEY AT CALL AND SHORT NOTICE (LENDING UNDER REVERSE REPO / LAF)		14,61,00,00,000	8,25,00,00,000
4)	INVESTMENTS	"J"	36,67,06,16,392	46,61,78,40,419
5)	ADVANCES	"K"	1,18,80,67,35,814	1,15,03,15,07,521
6)	INTEREST RECEIVABLE			
	a) Interest on Deposits & Securities		63,81,08,307	78,96,57,327
	b) Interest on NPA Investment		1,62,39,475	-
	c) Overdue Interest on Loans & Advances		3,85,13,22,471	3,00,01,70,955
7)	BILLS RECEIVABLE BEING BILLS FOR COLLECTION		4,52,33,80,100	4,01,18,08,389
8)	PROPERTY, PLANT AND EQUIPMENT	"L"	6,35,72,76,140	6,59,50,36,920
9)	OTHER ASSETS	"M"	7,60,07,42,491	7,73,92,15,457
10)	NON BANKING ASSETS		1,01,41,61,733	1,01,39,73,583
11)	DEFERRED TAX ASSET		61,25,98,665	71,18,06,483
12)	GOODWILL A/C - MERGED BANKS		2,87,72,120	3,29,90,971
	<b>TOTAL</b>		<b>2,04,74,08,12,427</b>	<b>2,01,48,17,40,498</b>
	SECURITIES PURCHASED UNDER REPO/LAF		14,61,88,82,077	18,55,90,83,546
	CONTINGENT LIABILITIES :			
	BANK GUARANTEES		9,08,25,19,677	9,24,27,20,788
	LETTERS OF CREDIT ISSUED		1,94,92,47,510	2,06,48,07,975
	FORWARD EXCHANGE CONTRACTS PURCHASE/SALE		3,19,40,02,523	2,18,78,30,832
	OTHERS - DEPOSITOR EDUCATION & AWARENESS FUND		44,36,53,916	37,60,53,971

NOTES ON ACCOUNTS FORM PART OF ACCOUNTS

"Q"

AS PER OUR REPORT OF EVEN DATE FOR THE COSMOS CO-OPERATIVE BANK LTD.

FOR M/s. KIRTANE & PANDIT LLP  
CHARTERED ACCOUNTANTS  
F.R.NO.105215W/W100057

MILIND A. KALE  
CHAIRMAN

PRALHAD B. KOKARE  
VICE CHAIRMAN

SUHAS S. GOKHALE  
MANAGING DIRECTOR



SANDEEP WELLING  
PARTNER  
M. NO: 044576  
(STATUTORY AUDITOR)

MUKUND L. ABHYANKAR  
DIRECTOR

JAYANT BARVE  
DIRECTOR

SACHIN APTE  
DIRECTOR

FOR M/s. G. D. APTE & CO.  
CHARTERED ACCOUNTANTS  
F.R.NO.100515W

RAJAISHWARI DHOTRE  
DIRECTOR

PRAVEENKUMAR GANDHI  
DIRECTOR

SAURABH PESHWE  
PARTNER  
M. NO: 121546  
(STATUTORY AUDITOR)

NANDKUMAR KAKIRDE  
DIRECTOR

ANURADDA GADALE  
DIRECTOR

AJIT GIJARE  
DIRECTOR

YASHWANT KASAR  
DIRECTOR

MILIND POKALE  
DIRECTOR

ARVIND TAVARE  
DIRECTOR

PLACE: PUNE  
DATE: 10 / 06 / 2021

UMESH C. DATAR  
(STAFF REPRESENTATIVE)

ARCHANA V. JOSHI  
DY. GENERAL MANAGER





**THE COSMOS CO-OPERATIVE BANK LTD**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2021**

	INCOME	SCH	AS AT 31ST MARCH, 2021 ₹	AS AT 31ST MARCH, 2020 ₹
1	INTEREST & DISCOUNT	"P"	13,60,75,36,640	14,42,00,04,274
2	PROFIT ON SALE OF SECURITIES (Net)		3,04,86,42,106	1,38,07,23,959
3	COMMISSION & EXCHANGE		68,01,70,886	77,12,34,235
4	OTHER RECEIPTS			
	a) Rent		62,071	62,071
	b) Share Transfer Fee, Form Fee etc.		10,93,999	9,44,888
	c) Locker Rent		5,94,91,537	5,81,89,101
	d) Other Income		3,54,92,966	96,70,097
	e) Depository Income		88,03,948	1,05,45,855
	f) Principal Recovery in NPAs Written off		79,79,82,092	1,02,64,22,994
5	PROFIT ON SALE OF NON-BANKING ASSETS		-	24,57,384
6	EXCESS PROVISION FOR MERGED BANK LOSSES WRITTEN BACK		42,18,848	47,37,862
7	EXCESS PROVISION FOR RESTRUCTURED ASSETS WRITTEN BACK		-	6,88,92,217
8	EXCESS PROVISION WRITTEN BACK		5,55,70,022	-
9	B.D.D.R / FITL PROVISION WRITTEN BACK		2,51,31,95,859	2,92,03,23,196
	<b>TOTAL</b>		<b>20,81,22,60,974</b>	<b>20,67,42,08,133</b>
	<b>EXPENDITURE</b>			
1	INTEREST ON DEPOSITS, BORROWINGS ETC.		9,77,56,48,358	10,73,14,11,299
2	SALARIES, ALLOWANCES, PF CONTRIBUTION & GRATUITY ETC.		2,01,64,98,029	2,03,89,39,818
3	DIRECTORS FEES & ALLOWANCES		23,27,930	10,66,540
4	RENT, TAXES, INSURANCE, LIGHT ETC.		66,35,23,622	64,67,51,165
5	POSTAGE, TELEGRAM & TELEPHONE		4,70,52,307	4,60,38,066
6	AUDITORS FEE		2,80,40,711	2,53,98,491
7	DEPRECIATION, REPAIRS, MAINTENANCE TO BANK'S PPE		40,31,70,564	42,28,98,029
8	STATIONERY, PRINTING, ADVT. SADIL ETC.		6,12,34,648	7,97,67,745
9	AMORTISATION OF PREMIUM ON SECURITIES		21,05,76,848	18,80,25,555
10	OTHER EXPENDITURE	"N"	41,77,45,214	50,50,70,985
11	PROVISION FOR ASSETS	"O"	3,67,62,55,694	3,46,61,64,482
12	BAD DEBTS WRITTEN OFF		2,51,31,95,859	2,92,03,23,196
	<b>TOTAL</b>		<b>19,81,52,69,784</b>	<b>21,07,18,55,371</b>
	<b>PROFIT / (LOSS) BEFORE EXCEPTIONAL ITEM AND TAX</b>		<b>99,69,91,190</b>	<b>(39,76,47,238)</b>
13	LOSSES PROVIDED FOR CYBER ATTACK		-	44,23,05,386
	<b>PROFIT / (LOSS) AFTER EXCEPTIONAL ITEM AND BEFORE TAX</b>		<b>99,69,91,190</b>	<b>(83,99,52,624)</b>
14	INCOME TAX EXPENSES			
	CURRENT YEAR TAX		33,00,00,000	1,56,000
	INCOME TAX FOR EARLIER YEARS (EXCESS)/SHORT, NET DEFERRED TAX		-	2,88,27,059
			9,92,07,819	(32,55,37,431)
	<b>TOTAL</b>		<b>42,92,07,819</b>	<b>(29,65,54,372)</b>
	<b>PROFIT / (LOSS) AFTER TAX</b>		<b>56,77,83,371</b>	<b>(54,33,98,252)</b>
	TRANSFER FROM BUSINESS RISK PROTECTION FUND		-	18,50,00,000
	<b>NET SURPLUS</b>		<b>56,77,83,371</b>	<b>(35,83,98,252)</b>

NOTES ON ACCOUNTS FORM PART OF ACCOUNTS

"Q"

AS PER OUR REPORT OF EVEN DATE

FOR THE COSMOS CO-OPERATIVE BANK LTD.

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PLACE: PUNE  
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**THE COSMOS CO-OPERATIVE BANK LTD.**

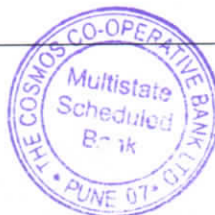
**SCHEDULES TO BALANCE SHEET**

(Amt. in ₹ )

PARTICULARS		AS AT 31ST MARCH , 2021 ₹	AS AT 31ST MARCH , 2020 ₹
<b>SCHEDULE-"A"</b>			
<b>CAPITAL</b>		10,00,00,00,000	10,00,00,00,000
A)	Authorised Capital 10,00,00,000 Shares of Rs.100/- each		
B)	Issued, Subscribed and Paid-up : Shares of Rs.100/- each fully paid: <b>held by :</b>		
	a) Individuals - 2,23,89,352 (Previous Year: 2,16,24,533)	2,23,89,35,200	2,16,24,53,300
	b) Co-operative Institutions	-	-
	c) State Government	-	-
	d) Others - 1,09,69,292 (Previous Year: 1,06,42,365)	1,09,69,29,200	1,06,42,36,500
		3,33,58,64,400	3,22,66,89,800
<b>SCHEDULE-"B"</b>			
<b>RESERVE FUND &amp; OTHER RESERVES</b>			
1)	Statutory Reserve Fund	2,83,97,23,506	2,83,70,14,506
2)	Building Fund	1,22,46,62,052	1,22,46,62,052
3)	Reserve for Bad & Doubtful Debts	2,78,06,65,657	2,61,35,16,709
4)	Provision for Restructured Assets	5,48,85,000	-
5)	Contingent Provision for Standard Assets	38,37,15,000	42,69,21,001
6)	Contingent Provision against depreciation in Investments	1,43,78,19,652	76,69,47,634
7)	Provision for Investment Diminution	80,09,025	1,05,025
8)	Investment Fluctuation Reserve	56,15,84,323	56,15,84,323
9)	Provision for Ahmedabad Co-op. Bank Losses	2,87,72,122	3,29,90,970
10)	Staff Development Fund	46,34,594	43,88,482
11)	Member Child Education Fund	4,16,58,540	3,91,82,224
12)	Social / Member Commitment Reserve	89,378	84,065
13)	Revaluation Surplus	4,71,41,54,717	4,80,33,44,606
14)	Reserve For Infrastructure & Housing Development	9,42,67,154	9,42,67,154
15)	Reserve for Unforeseen Losses	2,18,30,320	2,18,30,320
16)	General Reserve	1,46,66,64,161	1,37,74,74,272
17)	Provision for Other Receivables	1,34,80,00,000	1,33,39,00,000
18)	ARC Surplus Fund	37,59,02,197	37,59,02,197
		17,38,70,37,398	16,51,41,15,540
<b>SCHEDULE-"C"</b>			
<b>DEPOSIT AND OTHER ACCOUNTS</b>			
(i)	<b>TERM DEPOSITS</b>		
	a) From Individuals & Others	1,09,93,61,21,016	1,05,29,21,97,828
	b) From Central Co-op Banks	-----	-----
	c) From Other Societies	11,98,15,32,968	12,84,16,69,880
		1,21,91,76,53,984	1,18,13,38,67,708
(ii)	<b>SAVINGS BANK DEPOSITS</b>		
	a) From Individuals & Others	28,48,67,05,885	24,54,81,95,750
	b) From Central Co-op Banks	-----	-----
	c) From Other Societies	94,16,71,807	80,80,97,960
		29,42,83,77,692	25,35,62,93,710
(iii)	<b>CURRENT DEPOSITS</b>		
	a) From Individuals & Others	9,81,74,94,272	8,23,54,25,882
	b) From Central Co-op Banks	-----	-----
	c) From Other Societies	34,10,18,161	22,52,69,935
		10,15,85,12,433	8,46,06,95,817
		1,61,50,45,44,109	1,51,95,08,57,235



PARTICULARS		AS AT 31ST MARCH , 2021 ₹	AS AT 31ST MARCH , 2020 ₹
<b>SCHEDULE-"D"</b>			
<b>BORROWINGS</b>			
i)	<b>From the Reserve Bank of India / State / Central Co-op Bank</b>		
	a) Short Term Loans, Cash Credits and Overdrafts	-	-
	of which secured against -		
	A) Government and Other Approved Securities	-	-
	B) Other Tangible Securities	-	-
	b) Medium -term loans	-	-
	of which secured against-		
	A) Government and other approved securities	-	-
	B) Other Tangible securities	-	-
	c) Long Term Loans	-	-
	of which secured against-		
	A) Government and other approved securities	-	-
	B) Other Tangible securities	-	-
ii)	<b>From the State Bank of India</b>	-	-
iii)	<b>From the State Government</b>	-	-
iv)	<b>Loans from other sources (source and securities to be specified)</b>	-	-
	a) RBI Repo (LAF)	-	8,51,00,00,000
	b) Repo Borrowings	-	-
	c) Repo Borrowing under TREPS (TRIPARTY)	-	-
	d) Foreign Currency Borrowing from Banks	-	-
	e) Long Term (Subordinated) Deposits	6,72,00,25,000	7,71,80,17,000
		<b>6,72,00,25,000</b>	<b>16,22,80,17,000</b>
<b>SCHEDULE-"E"</b>			
<b>OTHER LIABILITIES</b>			
a)	Outstanding Payments	12,15,67,928	13,22,89,036
b)	Dividend Payable	16,45,584	17,02,128
c)	Suspense Account	16,78,66,618	24,30,83,283
d)	Payslip Payable	44,68,13,811	17,42,60,361
e)	Other Liabilities	35,52,74,520	47,41,61,446
f)	Sundries	40,62,33,625	30,95,02,727
g)	Income Tax Provision	3,22,24,00,378	2,89,24,00,378
h)	Interest Received in Advance on Export Credit	48,48,846	1,07,39,651
i)	Interest Provision for Funded Interest Term Loan (FITL)	20,35,95,375	24,60,60,056
j)	Claims under ECGC Scheme	-	3,90,51,068
k)	TDS Payable	15,39,00,653	10,36,84,107
l)	GST Payable	3,33,14,176	2,55,68,375
m)	NPA Recovery	-	71,350
n)	Exchange Profit Adjustment Account	4,28,73,064	10,31,32,361
o)	Clearing account	1,16,66,995	-
p)	Excess / Short / Mutilated Cash	550	-
q)	Unrecovered Charges	17	-
r)	Interest on Interest Payable Ex-Gratia	8,75,00,000	-
		<b>5,25,95,02,140</b>	<b>4,75,57,06,327</b>
<b>SCHEDULE-"F"</b>			
<b>MERGED BANKS COLLECTION ACCOUNT PAYABLE</b>			
1)	Unnati Co-op. Bank Ltd. , Baroda	1,87,75,720	1,89,95,980
2)	Sushil Kumar Nahata Co-op. Bank ,Bhusawal	50,37,925	53,02,750
		<b>2,38,13,645</b>	<b>2,42,98,730</b>





PARTICULARS		AS AT 31ST MARCH , 2021 ₹	AS AT 31ST MARCH , 2020 ₹
<b>SCHEDULE-"G"</b>			
<b>PROFIT AND LOSS ACCOUNT</b>			
Profit as per last Balance Sheet		53,92,82,726	4,75,12,226
Balance c/f before appropriation		(54,33,98,252)	21,83,03,164
Profit / Loss for the past year		(41,15,526)	26,58,15,390
Add : Transfer from Reserve for Unforeseen Losses		-	23,70,56,496
Add : Investment Fluctuation Reserve		-	30,00,00,000
Add: Business Risk Protection Fund Written Back		18,50,00,000	-
		18,08,84,474	80,28,71,886
Add : Excess Amount of Education Fund for the year 2016-17		14,68,315	-
Less : Provision as per Annex. V of RBI Inspection of FY 2019-20		2,62,26,984	-
		15,61,25,805	80,28,71,886
<b>Less: Appropriation</b>			
a)	Statutory Reserve Fund	-	5,45,75,800
b)	Reserve for Unforeseen Losses	-	2,18,30,320
c)	Business Risk Protection Fund	-	18,50,00,000
d)	Education Fund	-	21,83,040
		15,61,25,805	53,92,82,726
<b>Add/Less: Net Profit / Loss for the year</b>		56,77,83,371	(54,33,98,252)
		72,39,09,176	(41,15,525)
		-	18,50,00,000
		72,39,09,176	18,08,84,475
<b>SCHEDULE - "H"</b>			
<b>CASH &amp; BANK BALANCES</b>			
a)	Cash In Hand	76,28,02,216	64,04,37,474
b)	Reserve Bank of India Current Account	5,85,45,94,629	5,06,40,26,478
c)	Current Deposits with State Co-operative Bank Ltd.	1,77,392	6,29,166
d)	Current Deposits with Dist.Central Co-op. Bank Ltd.	8,14,58,230	7,06,77,441
e)	Current Deposits SBI & Other Nationalised Banks	13,81,10,448	9,64,05,980
f)	Fixed Deposits with Dist.Central Co-op. Bank Ltd.	10,000	10,000
g)	Fixed Deposits with SBI & Other Nationalised Banks	1,01,59,13,223	84,92,42,872
		7,85,30,66,138	6,72,14,29,411
<b>SCHEDULE - "I"</b>			
<b>BALANCES WITH OTHER BANKS</b>			
a)	Current Deposits with other Banks	1,18,08,38,645	68,42,82,204
b)	Saving Deposits with other Banks	-	-
c)	Fixed Deposits with other Banks (Includes Rs. 95,55,64,489 pledged for securing Funded / Non-funded facilities & Treasury operations P.Y. Rs. 27,96,31,411)	97,69,53,936	28,20,20,858
		2,15,77,92,581	96,63,03,062
<b>SCHEDULE-'J'</b>			
<b>INVESTMENTS</b>			
(i)	In Central & State Govt Securities Face Value Rs. 30,50,48,29,011 (Previous Year: Rs. 41,26,16,64,011) Market Value Rs. 33,53,58,87,857 (Previous Year: Rs. 44,86,58,70,825) [Including Rs. 95,23,10,660.80 (Previous Year: Rs. 1,18,41,77,118) Pledged for Treasury Operations]	33,76,65,88,789	43,48,47,50,953
(ii)	Other Approved Securities	-	-
(iii)	Shares	1,56,47,225	1,56,47,225
(iv)	PSU Bonds	2,60,00,000	2,60,00,000
(v)	Others (Other Bonds & Security Receipt under ARC)	2,86,23,80,378	3,09,14,42,241
		36,67,06,16,392	46,61,78,40,419



	PARTICULARS	AS AT 31ST MARCH , 2021 ₹	AS AT 31ST MARCH , 2020 ₹
	<b>SCHEDULE-"K"</b>		
	<b>ADVANCES</b>		
1)	<u>Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against:</u>		
	a) Government & Other approved securities	4,40,15,827	3,46,55,479
	b) Other Tangible Securities	49,58,00,65,385	50,81,16,11,861
	c) Personal Sureties	8,78,674	-
		49,62,49,59,886	50,84,62,67,340
	i) Amount overdue Rs. 5,19,81,17,546		
	ii) Amounts considered Bad & Doubtful of recovery Rs. 5,38,53,55,013		
2)	<u>Medium Term Loan of which Secured against:</u>		
	a) Government & Other approved Securities	4,95,64,406	4,24,24,821
	b) Other Tangible Securities	21,26,49,21,537	19,00,37,17,147
	c) Personal Sureties	1,24,89,89,197	70,22,19,872
	(of the above amount receivable from State / Central Govt. of India against Debt Waiver Scheme is Rs. 94,946)	22,56,34,75,140	19,74,83,61,840
	i) Amount overdue Rs. 2,07,66,85,127		
	ii) Amounts considered Bad & Doubtful of recovery Rs. 2,83,26,27,233		
3)	<u>Long Term Loans of which Secured against:</u>		
	a) Government & Other approved Securities	-----	-----
	b) Other Tangible Securities	46,01,55,39,900	43,89,89,14,150
	c) Personal Sureties	60,27,60,888	53,79,64,191
		46,61,83,00,788	44,43,68,78,341
	i) Amount overdue Rs. 1,90,48,82,123		
	ii) Amounts considered Bad & Doubtful of recovery Rs. 4,85,39,85,410		
		1,18,80,67,35,814	1,15,03,15,07,521
	<b>SCHEDULE-"M"</b>		
	<b>OTHER ASSETS</b>		
a)	Deposits	8,62,71,862	6,76,80,358
b)	Clearing A/c	-	3,53,750
c)	Tasalmat	2,92,53,679	2,92,48,939
d)	Adhesive Stamp & Silver Coins Stock	1,45,33,620	3,31,41,067
e)	Advance to Suppliers	27,28,812	25,92,365
f)	TDS - Invest. Interest, Others	21,89,88,503	16,75,19,146
g)	Other Receivable	1,25,47,32,547	1,25,51,88,504
h)	Interest Ex-Gratia Receivable	1,89,12,534	-
i)	Landlord Rent Deposit	15,79,54,104	15,93,44,854
j)	Stationery Stock in hand	49,48,560	76,48,684
k)	Income Tax	71,14,54,138	65,17,65,819
l)	Advance Income Tax	3,37,86,04,891	3,42,40,39,019
m)	Capital Exp. on Lease Premises	45,61,046	61,49,383
n)	Sundries	18,32,526	20,06,293
o)	Other Assets	1,20,97,034	1,51,54,070
p)	Interest Equalisation claim Receivable from RBI	1,26,37,340	14,79,505
q)	Prepaid Expenses	3,73,06,380	2,32,84,763
r)	GST Input Tax Credit	4,84,82,204	7,48,54,820
s)	Cash margin with CCIL	6,24,00,000	6,23,00,000
t)	Position Account Merchant	1,46,24,16,118	1,67,50,72,626
u)	Securities with Court (Amravati Bank)	8,00,00,000	8,00,00,000
v)	DEAF Claim Receivable	6,26,593	3,91,492
		7,60,07,42,491	7,73,92,15,457





PARTICULARS		AS AT 31ST MARCH , 2021 ₹	AS AT 31ST MARCH , 2020 ₹
<b>SCHEDULE- "N"</b>			
<b>OTHER EXPENDITURE</b>			
i)	Subscription & Contribution	87,64,333	84,25,559
ii)	Society Charges	23,97,804	22,31,043
iii)	Fuel Expenses on Vehicle	25,87,757	34,34,273
iv)	Cash Van Exps.	66,29,667	58,71,662
v)	Meeting Expenses	3,04,824	17,18,698
vi)	Security Service Charges	10,17,55,605	9,81,80,111
vii)	Clearing Charges	37,91,049	72,63,771
viii)	Depository Expenditure	15,31,058	18,57,780
ix)	Outsourcing Expenses	2,60,13,113	3,33,05,937
x)	Inauguration / Anniversary Day Expenses	5,05,967	13,72,936
xi)	Legal Expenses & Court Expenses	5,12,11,969	6,97,00,245
xii)	NFS & Bancs service charges	5,06,21,959	6,33,59,144
xiii)	Bank Charges	5,62,40,924	7,19,29,939
xiv)	Board Of Directors Lodging / Boarding / Travelling Exps.	1,36,552	3,88,182
xv)	Staff Travelling , Lunch etc.	7,06,751	17,37,275
xvi)	Sundries	3,89,44,875	5,90,28,469
xvii)	Profit/Loss on Sale of PPE	10,44,889	83,59,781
xviii)	Transaction Charges (CCIL)	48,78,135	58,59,250
xix)	Provision For Other Receivable	5,72,653	15,85,912
xx)	Software Expenses	66,47,579	61,36,370
xxi)	Visa Expenses	1,12,06,301	64,43,031
xxii)	IT. Services Consultancy & Maintenance charges	16,43,175	59,28,288
xxiii)	Tax & Other Consultancy Charges	22,41,758	72,18,208
xxiv)	Trusteeship Fee - ARC	80,90,699	80,92,436
xxv)	Record Keeping / Data Maintenance Expenses	1,01,41,164	1,00,07,308
xxvi)	ATM/SWIFT/Internet Banking/Mobile Banking/Rupay Charges	1,49,33,157	1,26,72,085
xxvii)	Financial Inclusion & Business Promotion Expenses	22,01,497	26,73,919
xxviii)	Donation	20,00,000	2,89,373
		<b>41,77,45,214</b>	<b>50,50,70,985</b>
<b>SCHEDULE- "O"</b>			
<b>PROVISION FOR ASSETS</b>			
a)	Bad & Doubtful Debts Reserve	2,94,09,18,831	3,13,37,66,702
b)	Contingent Prov. Against Standard Assets (Refer Note No. Q.III.5)	-	3,25,46,001
c)	Investment Depreciation Reserve	67,25,47,863	29,98,51,779
d)	Provision for Restructured Assets	5,48,85,000	-
e)	Provision for Investment Diminution	79,04,000	-
		<b>3,67,62,55,694</b>	<b>3,46,61,64,482</b>
<b>SCHEDULE- "P"</b>			
<b>INCOME FROM INTEREST &amp; DISCOUNT</b>			
1)	Interest on Loans and Advances	10,41,09,80,994	11,14,87,30,916
2)	Interest from Investments	3,19,45,25,646	3,26,74,69,058
3)	Dividend on Shares	20,30,000	38,04,300
		<b>13,60,75,36,640</b>	<b>14,42,00,04,274</b>



**SCHEDULE-"L"**

FIXED ASSETS	GROSS BLOCK OPENING	ADDITIONS / ADJUSTMENT DURING YEAR	REVALUATION	DELETIONS DURING YEAR	CLOSING	DEPRECIATION		DELETION	TOTAL	NET BLOCK	
						UPTO 31.03.2020	FOR THE YEAR 20-21			WDV AS ON 31.03.2021	WDV AS ON 31.03.2020
1. Freehold Land	2,15,65,52,820	-	-	-	2,15,65,52,820	-	-	-	-	2,15,65,52,820	2,15,65,52,820
2. Buildings *	4,65,66,49,983	-	-	3,66,85,316	4,61,99,64,667	78,43,29,783	8,17,64,104	1,03,26,620	85,57,67,267	3,76,41,97,400	3,87,23,20,200
3. Furniture & Fixtures	82,18,55,621	61,06,761	-	30,73,152	82,48,89,230	56,42,71,939	5,82,59,206	24,00,505	62,01,30,640	20,47,58,589	25,75,83,682
4. ATM	1,73,00,750	-	-	-	1,73,00,750	1,61,92,576	6,47,040	-	1,68,39,616	4,61,134	11,08,174
5. Computer & Hardware	39,64,06,354	67,25,693	-	73,12,305	39,58,19,742	34,89,62,711	2,42,58,720	73,11,859	36,59,09,572	2,99,10,171	4,74,43,644
6. Electric Items	56,92,40,739	65,86,655	-	1,13,51,590	56,44,75,804	35,44,26,067	4,62,91,395	73,52,464	39,33,64,998	17,11,10,806	21,48,14,672
7. Vehicle	3,07,90,685	13,13,379	-	8,20,481	3,12,83,583	2,52,27,588	13,77,946	8,20,478	2,57,85,056	54,98,527	55,63,097
8. Intangible Assets	37,46,90,560	63,01,116	-	-	38,09,91,676	33,53,39,678	2,39,85,977	-	35,93,25,655	2,16,66,021	3,93,50,881
9. Work In Progress including Capital Advance	2,99,750	26,35,430	-	2,99,750	26,35,430	-	-	-	-	26,35,430	2,99,750
10. Solar Equipments	-	48,65,750	-	-	48,65,750	17,03,679	26,76,829	-	43,80,508	4,85,242	-
<b>Grand Total</b>	<b>9,02,37,87,262</b>	<b>3,45,34,785</b>	<b>-</b>	<b>5,95,42,594</b>	<b>8,99,87,79,453</b>	<b>2,43,04,54,021</b>	<b>23,92,61,217</b>	<b>2,82,11,925</b>	<b>2,64,15,03,313</b>	<b>6,35,72,76,140</b>	<b>6,59,50,36,920</b>

\* Depreciation of ₹ 6,30,61,535.06 is on Building Revaluation Surplus.





(Amt. in ₹ )		
PARTICULARS	AS AT 31ST MARCH , 2021 ₹	AS AT 31ST MARCH , 2020 ₹
<b>SUNDRIES (OTHER ASSETS)</b>		
Franking Machine Advance	97,045	1,08,462
Society Expenses Receivable	17,24,731	17,24,731
Mutilated Notes	-	66,800
Excess / Short / Mutilated Cash	-	95,550
Share in Co-operative Society/Institutions	10,750	10,750
<b>TOTAL</b>	<b>18,32,526</b>	<b>20,06,293</b>

<b>SUNDRIES (OTHER LIABILITIES)</b>		
Supplier Liabilities	89,16,979	67,54,060
Subsidy Reserve Fund	3,70,01,247	8,42,60,865
Interest Subsidy Received	72,01,561	4,794
Advance Interest - Bill	3,700	3,700
PMC Tax Collection A/c	5,281	5,281
Payments Settlement A/c	30,75,15,600	16,86,45,403
Own Your Locker Scheme	17,88,706	18,01,274
Share Money Refundable	4,37,92,300	4,79,28,800
NEFT RTGS Loan Recovery	8,251	98,550
<b>TOTAL</b>	<b>40,62,33,625</b>	<b>30,95,02,727</b>

