

**THE COSMOS CO-OPERATIVE BANK LTD.**

**BALANCE SHEET AS AT 31ST MARCH, 2019**

AS AT 31ST MARCH , 2018 ₹	CAPITAL AND LIABILITIES	SCH	AS AT 31ST MARCH , 2019 ₹	AS AT 31ST MARCH, 2018 ₹	PROPERTY AND ASSETS	SCH	AS AT 31ST MARCH , 2019 ₹
3,716,380,200.00	1) CAPITAL	"A"	3,444,748,600.00	8,583,868,652.09	1) CASH AND BANK BALANCES	"H"	8,789,169,414.60
16,124,462,885.65	2) RESERVE FUND AND OTHER RESERVES	"B"	15,158,556,201.20	1,709,143,526.58	2) BALANCES WITH OTHER BANKS	"I"	1,665,719,659.18
---	3) PRINCIPAL AND SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		---	2,000,000,000.00	3) MONEY AT CALL AND SHORT NOTICE (Lending under Reverse REPO/LAF)		3,248,530,943.44
149,324,977,453.40	4) DEPOSITS AND OTHER ACCOUNTS	"C"	153,530,420,386.17	47,733,834,129.93	4) INVESTMENTS	"J"	45,384,598,299.41
6,845,112,000.00	5) BORROWINGS	"D"	11,247,126,000.00	107,709,317,896.52	5) ADVANCES	"K"	115,991,541,528.21
3,269,859,711.25	6) BILLS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA)		4,115,007,199.89	885,935,338.00	6) INTEREST RECEIVABLE		
228,496,975.80	7) BRANCH ADJUSTMENTS		453,409,346.20	2,261,719,056.19	Interest on Deposits & Securities		866,595,318.35
2,261,719,056.19	8) OVERDUE INTEREST RESERVE On Non-Performing Advances		2,819,883,802.74	---	Overdue Interest on Loans & Advances		2,819,883,802.74
4,994,797.77	9) INTEREST PAYABLE		15,474,730.99	3,269,859,711.25	7) BRANCH ADJUSTMENTS		---
4,872,259,038.22	10) OTHER LIABILITIES	"E"	4,897,259,105.62	6,612,732,215.49	8) BILLS RECEIVABLE BEING BILLS FOR COLLECTION (AS PER CONTRA )		4,115,007,199.89
26,130,085.00	11) MERGED BANKS COLLECTION ACCOUNT PAYABLE	"F"	25,071,330.00	5,250,053,970.42	9) FIXED ASSETS (GROSS BLOCK LESS ACCUMULATED DEPRECIATION)	"L"	6,330,246,146.13
243,257,416.77	12) PROFIT & LOSS ACCOUNT	"G"	802,871,886.45	392,640,824.84	10) OTHER ASSETS	"M"	6,654,925,632.92
	NOTES ON ACCOUNTS	"Q"		469,784,000.00	11) NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		219,612,760.64
				38,760,298.74	12) DEFFERED TAX ASSET		386,269,052.00
					13) GOODWILL A/C - MERGED BANKS		37,728,831.74
<b>186,917,649,620.05</b>	<b>TOTAL</b>		<b>196,509,828,589.26</b>	<b>186,917,649,620.05</b>	<b>TOTAL</b>		<b>196,509,828,589.26</b>
5,675,197,644.61	SECURITIES PURCHASED UNDER REPO/LAF(CONTRA)		8,336,992,983.02				
6,717,571,860.38	CONTINGENT LIABILITIES :						
4,360,195,382.44	BANK GUARANTEES		8,163,511,041.61				
2,369,495,938.40	LETTERS OF CREDIT ISSUED		2,539,961,274.27				
293,297,186.92	FORWARD EXCHANGE CONTRACTS PURCHASE/SALE		1,303,842,582.07				
	OTHERS - DEPOSITOR EDUCATION & AWARENESS FUND		337,125,719.25				

NOTES ON ACCOUNTS FORM PART OF ACCOUNTS

Signature to the Accounts including Schedules and Notes on Accounts

192,592,847,264.66

AS PER OUR REPORT OF EVEN DATE

FOR M/s. YARDI PRABHU & ASSOCIATES LLP  
CHARTERED ACCOUNTANTS  
F.R.NO.111727 W / W 100101

FOR M/s. P.G.BHAGWAT  
CHARTERED ACCOUNTANTS  
F.R.NO.101118 W

MILIND A. KALE  
CHAIRMAN

GOVIND R. KSHIRSAGAR  
VICE CHAIRMAN

SUHAS S. GOKHALE  
MANAGING DIRECTOR

( SUDHAN YARDI )  
PARTNER  
M.NO.22887  
(STATUTORY AUDITOR)

(NACHIKET DEO)  
PARTNER  
M. NO: 117695  
(STATUTORY AUDITOR)

MUKUND L. ABHYANKAR  
DIRECTOR

SMITA V.JOG  
DIRECTOR

JAYANT B. SHALIGRAM  
DIRECTOR

RAJEEV B.SABADE  
DIRECTOR

PLACE: PUNE  
DATE: 29/05/2019

ARCHANA V. JOSHI  
ASST. GENERAL MANAGER

PRALHAD B.KOKARE  
DIRECTOR

SHRIPAD D.PANCHPOR  
DIRECTOR

JITENDRA B. SHAH  
DIRECTOR

UMESH C. DATAR  
(STAFF REPRESENTATIVE)

**THE COSMOS CO-OPERATIVE BANK LTD.**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2019**

31.03.2018		EXPENDITURE	SCH		31.03.2019	31.03.2018		INCOME	SCH	31.03.2019
₹					₹	₹				₹
10,995,602,338.81	1.	INTEREST ON DEPOSITS, BORROWINGS ETC.			10,510,278,098.26	14,616,742,881.73	1.	INTEREST & DISCOUNT		14,627,512,668.19
1,579,933,015.76	2.	SALARIES, ALLOWANCES, PF CONTRIBUTION & GRATUITY ETC.			1,763,593,998.34	961,049,595.59	2.	PROFIT ON SALE OF SECURITIES (Net)		411,321,983.78
1,248,000.00	3.	DIRECTORS FEES & ALLOWANCES			1,047,880.00	745,789,661.39	3.	COMMISSION & EXCHANGE		784,382,152.87
589,965,152.29	4.	RENT, TAXES, INSURANCE, LIGHT ETC.			630,498,268.58		4.	OTHER RECEIPTS		
1,262,201.50	5.	LEGAL CHARGES			63,950.00	62,072.46	a)	Rent	62,071.00	
56,243,363.76	6.	POSTAGE, TELEGRAM & TELEPHONE			50,059,350.14	1,043,306.14	b)	Share Transfer Fee , Form Fee etc.	852,931.86	
21,739,497.14	7.	AUDITORS FEE			27,671,238.00	54,946,436.30	c)	Locker Rent	56,643,101.90	
402,932,685.99	8.	DEPRECIATION, REPAIRS, MAINTENANCE TO BANK'S PROPERTY			405,128,280.76	526,205.37	d)	Other Income	9,447,217.95	
87,524,199.99	9.	STATIONERY, PRINTING, ADVT. SADIL ETC.			81,759,617.91	10,633,638.22	e)	Depository Income	10,112,340.91	
154,557,237.21	10.	AMORTISATION OF PREMIUM ON SECURITIES			204,923,840.87	250,598,569.44	f)	Principal Recovery in NPAs Written off	668,076,385.13	745,194,048.75
533,641,834.03	11.	OTHER EXPENDITURE	"N"		1,019,554,280.89					
3,239,366,570.61	12(i).	PROVISION FOR ASSETS	"O"		1,600,740,243.29	20,425,876.44	5.	PROFIT ON SALE OF PROPERTIES / OTHER ASSETS		91,348,140.59
-	12(ii).	RESERVE FOR INFRASTRUCTURE & HOUSING DEVELOPMENT			-	9,651,673.01	6.	EXCESS PROVISION FOR MERGED BANK LOSSES WRITTEN BACK		1,031,467.00
2,097,535,286.33	13.	BAD DEBTS WRITTEN OFF			1,545,530,159.67	18,416,000.00	7.	EXCESS PROVISION FOR STANDARD ASSETS WRITTEN BACK		-
						2,097,535,286.33	8.	B.D.D.R WRITTEN BACK		1,545,530,159.76
	14.	PROFIT BEFORE TAX			365,471,414.23	974,130,181.00	9.	LOSS BEFORE TAX		-
150,000.00	15.	INCOME TAX		3,788,700.00						
6,247,878.00		INCOME TAX EARLIER YEARS (EXCESS)/SHORT		13,913,830.00						
(323,225,284.00)		ADD / (LESS): DEFERRED TAX		129,465,720.00						
-	16.	PROFIT AFTER TAX			147,168,250.00	657,302,775.00	10.	LOSS AFTER TAX		-
-	17.	NET PROFIT CARRIED FORWARD			218,303,164.23	657,302,775.00	11.	NET LOSS		-
		NOTES ON ACCOUNTS	R		218,303,164.23	657,302,775.00				
19,444,723,977.42					18,206,320,620.94	19,444,723,977.42		TOTAL		18,206,320,620.94
657,302,775.00		NET LOSS BROUGHT FORWARD			-	-		NET PROFIT BROUGHT FORWARD		218,303,164.23
					-	724,235,109.46		TRANSFER FROM RESERVE FOR UNFORESEEN LOSSES		237,056,496.39
66,932,334.46		NET SURPLUS CARRIED TO BALANCESHEET			755,359,660.62			EXCESS INVESTMENT FLUCTUATION RESERVE WRITTEN BACK		300,000,000.00
724,235,109.46		TOTAL			755,359,660.62	724,235,109.46		TOTAL		755,359,660.62

NOTES ON ACCOUNTS FORM PART OF ACCOUNTS

SIGNATURES TO THE ACCOUNTS INCLUDING SCHEDULES AND NOTES ON ACCOUNTS

AS PER OUR REPORT OF EVEN DATE

FOR M/s. YARDI PRABHU & ASSOCIATES LLP  
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**THE COSMOS CO-OPERATIVE BANK LTD.**

**SCHEDULES TO BALANCE SHEET**

(Amt. in ₹)

AS AT 31ST MARCH, 2018 ₹	PARTICULARS		AS AT 31ST MARCH, 2019 ₹
<b>10,000,000,000.00</b>	<b>SCHEDULE-"A"</b>		<b>10,000,000,000.00</b>
	<b>CAPITAL</b>		
	A) Authorised Capital 100000000 Shares of Rs.100/- each		
3,716,380,200.00	B) Issued, Subscribed and Paid-up : Shares of Rs.100/- each fully paid: held by :		
	Individuals : 24688625	2,468,862,500.00	
	Others : 9758861	975,886,100.00	
			<b>3,444,748,600.00</b>
<b>3,716,380,200.00</b>			<b>3,444,748,600.00</b>
	<b>SCHEDULE-"B"</b>		
	<b>RESERVE FUND &amp; OTHER RESERVES</b>		
2,771,022,301.37	1) Statutory Reserve Fund	2,776,315,570.20	
1,224,662,052.30	2) Building Fund	1,224,662,052.30	
2,908,860,603.51	3) Reserve for Bad & Doubtful Debts	3,330,047,017.44	
37,915,316.65	4) Provision for Restructured Assets	68,892,217.17	
371,967,063.00	5) Contingent Provision for Standard Assets	394,375,000.00	
1,294,754,620.01	6) Contingent Provision against depreciation in Investments	467,095,854.30	
105,025.00	7) Provision for Investment Diminution	1,105,025.00	
861,584,323.22	8) Investment Fluctuation Reserve	561,584,323.22	
38,760,298.74	9) Provision for Ahmedabad Co-op. Bank Losses (Since Amalgamated)	37,728,831.74	
3,855,927.92	10) Staff Development Fund	4,113,428.47	
33,823,802.67	11) Member Child Education Fund	36,414,705.95	
72,568.26	12) Social / Member Commitment Reserve	78,126.99	
2,500,000.00	13) Staff Death Benevolent Fund	-	
4,600,811,287.36	14) Revaluation Surplus	4,462,821,815.29	
94,267,154.34	15) Reserve For Infrastructure & Housing Development	94,267,154.34	
237,056,496.39	16) Reserve for Unforeseen Losses	-	
1,266,541,848.14	17) General Reserve	1,323,152,882.02	
375,902,196.77	18) ARC Surplus Fund	375,902,196.77	
			<b>15,158,556,201.20</b>
<b>16,124,462,885.65</b>			<b>15,158,556,201.20</b>

AS AT 31ST MARCH, 2018 ₹	PARTICULARS		AS AT 31ST MARCH, 2019 ₹
	<b>SCHEDULE-"C"</b>		
	<b>DEPOSIT AND OTHER ACCOUNTS</b>		
	(i) TERM DEPOSITS		
102,462,641,797.75	a) From Individuals & Others	106,929,539,525.55	
-----	b) From Central Co-op Banks	-----	
10,793,348,020.92	c) From Other Societies	13,821,182,969.84	
113,255,989,818.67			<b>120,750,722,495.39</b>
	(ii) SAVINGS BANK DEPOSITS		
26,620,048,094.72	a) From Individuals & Others	23,653,887,619.88	
-----	b) From Central Co-op Banks	-----	
760,387,962.47	c) From Other Societies	747,983,401.40	
27,380,436,057.19			<b>24,401,871,021.28</b>
	(iii) CURRENT DEPOSITS		
8,442,577,192.87	a) From Individuals & Others	8,060,150,204.49	
-----	b) From Central Co-op Banks	-----	
245,974,384.67	c) From Other Societies	317,676,665.01	
8,688,551,577.54			<b>8,377,826,869.50</b>
<b>149,324,977,453.40</b>			<b>153,530,420,386.17</b>

AS AT 31ST MARCH, 2018 ₹	PARTICULARS	(Amt. in ₹)	AS AT 31ST MARCH, 2019 ₹
	<b><u>SCHEDULE-"D"</u></b>		
	<b><u>BORROWINGS</u></b>		
----- 6,845,112,000.00	1) Liquidity Adjustment Facility (LAF)	5,000,000,000.00	
	2) Long Term (Subordinated) Deposits	6,247,126,000.00	
6,845,112,000.00			11,247,126,000.00
	<b><u>SCHEDULE-"E"</u></b>		
	<b><u>OTHER LIABILITIES</u></b>		
207,616,857.40	a) Outstanding Payments	145,329,817.68	
8,207,623.50	b) Dividend Payable	6,087,319.21	
248,335,136.36	c) Suspense Account	224,230,333.70	
347,554,656.87	d) Payslip Payable	233,591,130.77	
363,986,922.55	e) Other Liabilities	427,783,287.85	
518,107,909.28	f) Sundries	515,746,374.89	
2,878,330,548.00	g) Income Tax Provision	2,896,033,078.00	
2,889,117.53	h) Interest Received in Advance on Export Credit	11,477,177.34	
231,139,824.81	i) Interest Provision for Funded Interest Term Loan (FITL)	351,743,572.06	
39,051,067.82	j) Claims under ECGC Scheme	39,051,067.82	
27,018,003.10	k) GST Payable	31,219,295.11	
21,371.00	l) NPA Recovery	94,384.00	
-	m) Exchange Profit Adjustment Account	14,872,267.19	
4,872,259,038.22			4,897,259,105.62
AS AT 31ST MARCH, 2018 ₹	PARTICULARS		AS AT 31ST MARCH, 2019 ₹
	<b><u>SCHEDULE-"F"</u></b>		
	<b><u>MERGED BANKS COLLECTION ACCOUNT PAYABLE</u></b>		
20,005,960.00	1) Unnati Co-op. Bank Ltd. , Baroda	19,398,680.00	
6,124,125.00	2) Sushil Kumar Nahata Co-op. Bank ,Bhusawal	5,672,650.00	
26,130,085.00			25,071,330.00
	<b><u>SCHEDULE-"G"</u></b>		
	<b><u>PROFIT AND LOSS ACCOUNT</u></b>		
109,788,444.92	Profit as per last Balance Sheet	176,325,082.31	
717,323,265.11	Balance c/f	(657,302,775.00)	
827,111,710.03	Profit / Loss for the year 2017-18	(480,977,692.69)	
-	Add : Transfer from Reserve for Unforeseen Losses	724,235,109.46	
827,111,710.03		243,257,416.77	
(-)21,26,87,000.00	Less : Dividend for the FY 2016-17	102,407,962.94	
(-)77,51,000.00	Less :Bad & Doubtful Debt Reserve	132,775,000.00	
(+ )7,36,06,717.00	Less : Overdue Interest Reserve	6,513,000.00	
680,280,427.03	Add : Deferred Tax Assets	45,950,772.00	
179,330,820.00		47,512,225.83	
71,732,330.00	Less :Appropriation		
7,173,235.00	a) Statutory Reserve Fund	-	
-	b) Reserve for Unforeseen Losses	-	
422,044,042.03	c) Education Fund	-	
(-)24,57,18,959.72	d) Investment Fluctuation Reserve	-	
176,325,082.31		47,512,225.83	
(-)65,73,02,775.00	Add/Less : Transfer To General Reserve	-	
(480,977,692.69)		47,512,225.83	
724,235,109.46	LESS: Net Profit / Loss for the year as per Annexed A/c	218,303,164.23	
-	Add: Transfer from Reserve for Unforeseen Losses	265,815,390.06	
243,257,416.77	Add: Excess Investment Fluctuation Reserve Written Back	237,056,496.39	
		300,000,000.00	802,871,886.45
	<b><u>SCHEDULE - "H"</u></b>		
	<b><u>CASH &amp; BANK BALANCES</u></b>		
829,112,472.00	a) Cash In Hand	613,487,305.50	
6,853,600,832.98	b) Reserve Bank of India Current Account	7,659,541,106.06	
396,092.06	c) Current Deposits with State Co-operative Bank Ltd.	308,202.70	
81,642,976.97	d) Current Deposits with Dist.Central Co-op. Bank Ltd.	88,126,889.59	
214,436,284.06	e) Current Deposits SBI & Other Nationalised Banks	138,811,127.64	
100,000.00	f) Fixed Deposits with State Co-op. Bank Ltd.	-----	
604,579,994.02	g) Fixed Deposits with SBI & Other Nationalised Banks	288,894,783.11	
8,583,868,652.09			8,789,169,414.60

<b>SCHEDULE - "I"</b>			
<b>BALANCES WITH OTHER BANKS</b>			
1,140,260,774.58	a) Current Deposits with other Banks	1,367,411,182.18	
568,882,752.00	b) Fixed Deposits with other Banks	298,308,477.00	
<b>1,709,143,526.58</b>			<b>1,665,719,659.18</b>
<b>SCHEDULE-'J'</b>			
<b>INVESTMENTS</b>			
43,681,125,947.93	(i) In Central & State Govt Securities Face Value Rs. 40,38,46,05,349.00 (Rs. 41,09,62,85,349.00) Market Value Rs.41,66,63,59,813.19( Rs. 42,13,83,36,902.87 ) [Including Rs. 41,41,20,651.00 (Rs.32,81,19,987.50) Pledged for Treasury Operations ]	41,724,541,042.41	
-----	(ii) Other Approved Securities	-----	
10,648,025.00	(iii) Shares of Co-operative Banks	10,648,025.00	
724,084,750.00	(iv) PSU Bonds	822,327,450.00	
4,999,200.00	(v) Shares of Subsidiary Co.-Cosmos eSolutions & Services Pvt Ltd & Shares of NPCI	4,999,200.00	
3,312,976,207.00	(vi) Security Receipts	2,822,082,582.00	
<b>47,733,834,129.93</b>			<b>45,384,598,299.41</b>

		(Amt. in ₹)	
AS AT 31ST MARCH, 2018 ₹	PARTICULARS		AS AT 31ST MARCH, 2019 ₹
<b>SCHEDULE-"K"</b>			
<b>ADVANCES</b>			
1) <u>Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against:</u>			
33,829,277.89	a) Government & Other approved securities	31,587,970.90	
48,829,820,723.53	b) Other Tangible Securities	53,426,316,509.85	
323,444.79	c) Personal Sureties	1,082,452.05	
<b>48,863,973,446.21</b>			<b>53,458,986,932.80</b>
	i) Amount overdue Rs. 4,962,159,214.56		
	ii) Amounts considered Bad & Doubtful of recovery Rs.4,906,604,021.35		
2) <u>Medium Term Loan of which Secured against:</u>			
26,841,432.40	a) Government & Other approved Securities	27,831,586.52	
18,867,094,878.33	b) Other Tangible Securities	18,992,394,253.18	
689,795,752.63	c) Personal Sureties	642,715,265.54	
<b>19,583,732,063.36</b>	(of the above amount receivable from State / Central Govt. of India against Debt Waiver Scheme is Rs.0.95 lac)		<b>19,662,941,105.24</b>
	i) Amount overdue Rs. 974,368,822.65		
	ii) Amounts considered Bad & Doubtful of recovery Rs.1,336,055,186.28		
3) <u>Long Term Loans of which Secured against:</u>			
-----	a) Government & Other approved Securities	-	
38,927,383,482.57	b) Other Tangible Securities	42,465,709,862.89	
334,228,904.38	c) Personal Sureties	403,903,627.28	
<b>39,261,612,386.95</b>			<b>42,869,613,490.17</b>
	i) Amount overdue Rs. 1,570,233,428.08		
	ii) Amounts considered Bad & Doubtful of recovery Rs 3,652,571,057.21		
<b>107,709,317,896.52</b>			<b>115,991,541,528.21</b>

AS AT 31ST MARCH, 2018 ₹	PARTICULARS		AS AT 31ST MARCH, 2019 ₹
	<b>SCHEDULE-"M"</b>		
	<b>OTHER ASSETS</b>		
25,645,560.84	a) Deposits	46,374,445.47	
577,709.80	b) Clearing A/c	369,752.80	
42,808,899.61	c) Tasalmat	29,263,938.61	
35,044,404.00	d) Adhesive Stamp & Silver Coins Stock	27,837,990.00	
1,775,555.27	e) Advance to Suppliers	1,218,199.62	
93,134,681.85	f) TDS - Invest. Interest, Others	198,124,711.65	
262,803,289.52	g) Other Receivable	1,273,535,891.03	
160,703,611.54	h) Landlord Rent Deposit	161,824,691.54	
7,254,287.16	i) Stationery Stock in hand	7,992,997.43	
651,765,819.00	j) Income Tax	651,765,819.00	
3,424,039,019.00	k) Advance Income Tax	3,424,039,019.00	
7,932,303.24	l) Capital Exp. on Lease Premises	6,272,446.74	
103,005,432.32	m) Exchange Profit Adjustment A/c	-	
2,012,170.90	n) Sundries	1,987,926.90	
16,538,803.79	o) Other Assets	17,286,698.61	
1,180,947.00	p) Interest Equalisation claim Receivable from RBI	246,575.00	
29,682,790.13	q) Prepaid Expenses	47,642,012.21	
86,698,977.71	r) GST Input Tax Credit	79,100,897.99	
30,600,000.00	s) Cash margin with CCIL	32,200,000.00	
186,210,791.40	t) Position Account Merchant	566,729,213.22	
80,000,000.00	u) Securities with Court (Amravati Bank)	80,000,000.00	
638,916.34	v) DEAF Claim Receivable	1,112,406.10	
5,250,053,970.42			6,654,925,632.92

**SCHEDULES TO PROFIT AND LOSS ACCOUNT**

(Amt. in ` )

AS AT 31ST MARCH, 2018 ₹	PARTICULARS		AS AT 31ST MARCH, 2019 ₹
	<b>SCHEDULE- "N"</b>		
	<b>OTHER EXPENDITURE</b>		
4,608,854.51	i) Subscription & Contribution	6,780,519.40	
2,493,421.69	ii) Society Charges	2,584,600.10	
2,849,338.01	iii) Fuel Expenses on Vehicle	3,103,181.68	
4,598,456.20	iv) Cash Van Exps.	4,360,862.90	
1,917,201.41	v) Meeting Expenses	1,963,101.68	
95,332,642.03	vi) Security Service Charges	97,323,962.26	
9,562,441.59	vii) Clearing Charges	8,826,600.19	
1,921,490.55	viii) Depository Expenditure	2,737,066.54	
59,296,119.50	ix) Outsourcing Expenses	48,421,033.74	
1,226,354.89	x) Inauguration / Anniversary Day Expenses	1,136,857.20	
28,273,315.78	xi) Legal Expenses & Court Expenses	42,093,017.16	
77,895,228.14	xii) NFS & Bancs service charges	67,164,458.09	
40,491,486.65	xiii) Bank Charges	55,556,995.93	
355,020.57	xiv) Board Of Directors Lodging / Boarding / Travelling Exps.	429,632.84	
1,735,326.90	xv) Staff Travelling , Lunch etc.	1,575,816.44	
25,902,497.90	xvi) Sundries	32,593,029.71	
11,950,344.36	xvii) Transaction Charges (CCIL)	6,160,906.00	
1,383,657.02	xviii) Provision for Cyber Attack	502,051,798.00	
3,573,094.98	xix) Charges for Market View Software	5,141,954.51	
20,709,528.84	xx) Visa Charges	21,130,951.13	
101,617,268.70	xxi) IT. Services Consultancy & Maintenance charges	72,194,613.52	
8,013,263.80	xxii) Tax & Other Consultancy Charges	3,802,322.06	
10,064,323.53	xxiii) Trusteeship Fee - ARC	8,308,457.06	
8,339,659.74	xxiv) Record Keeping / Data Maintenance Expenses	9,632,701.56	
5,352,387.76	xxv) ATM/SWIFT/Internet Banking/Mobile Banking/Rupay Charges	10,823,401.07	
4,179,108.98	xxvi) Financial Inclusion & Business Promotion Expenses	3,656,440.12	
533,641,834.03			1,019,554,280.89
	<b>SCHEDULE- "O"</b>		
	<b>PROVISION FOR ASSETS</b>		
2,299,898,097.09	a) Bad & Doubtful Debts Reserve	1,335,541,573.69	
-	b) Contingent Prov. Against Standard Assets	22,407,937.00	
901,553,156.87	c) Investment Depreciation Reserve	210,813,832.08	
37,915,316.65	d) Provision for Restructured Assets	30,976,900.52	
-	e) Provision for Investment Diminution	1,000,000.00	
3,239,366,570.61			1,600,740,243.29
	<b>SCHEDULE- "P"</b>		
	<b>INCOME FROM INTEREST &amp; DISCOUNT</b>		
10,491,988,914.84	1) Interest on Loans and Advances	10,873,245,966.55	
4,120,984,666.89	2) Interest from Investments	3,753,097,401.64	
1,269,300.00	3) Dividend on Shares	1,169,300.00	
2,500,000.00	4) Dividend on Shares of Subsidiary Company	-	
14,616,742,881.73			14,627,512,668.19

SCHEDULE "L"											
FIXED ASSETS											
											(Amt. in ₹)
FIXED ASSETS	GROSS BLOCK		REVALUATION	DELETIONS DURING YEAR	CLOSING	UPTO 31.03.2018	DEPRECIATION FOR THE YEAR 18-19	DELETION	TOTAL	NET BLOCK	
	OPENING	ADDITIONS / ADJUSTMENT DURING YEAR								WDV AS ON 31.03.2018	WDV AS ON 31.03.2019
1. Freehold Land	2106907820.00	0	0	0	2106907820.00	0	0	0	0	2106907820.00	2106907820.00
3. Buildings	4423073856.66	0	0	111623054.82	4311450801.84	663047056.66	76004269.29	28424433.55	710626892.40	3760026800.00	3600823909.44
4. Furniture & Fixtures	795498611.97	7909788.64	0	7591240.33	795817160.28	454197870.58	63770608.60	7387390.76	510581088.42	341300741.39	285236071.86
5. ATM	61649292.00	0.00	0.00	44348542.00	17300750.00	56605488.78	2381267.37	44348439.50	14638316.65	5043803.22	2662433.35
6. Computer & Hardware	721048247.15	41265341.15	0.00	1053487.64	761260100.66	601117972.36	75418060.09	481806.03	676054226.42	119930274.79	85205874.24
7. Electric Items	548332736.16	9859451.24	0.00	8722999.23	549469188.17	275856109.11	47929979.18	7529895.77	316256192.52	272476627.05	233212995.65
8. Vehicle	34135914.69	1767775.08	0.00	5542011.00	30361678.77	30133340.67	1447612.01	5542002.00	26038950.68	4002574.02	4322728.09
9. Work In Progress including Capital Advance	3043575.02	11874313.50	0.00	3043575.02	11874313.50	0.00	0	0	0.00	3043575.02	11874313.50
Grand Total	8693690053.65	72676669.61	0.00	181924910.04	8584441813.22	2080957838.16	266951796.54	93713967.61	2254195667.09	6612732215.49	6330246146.13

\* Depreciation of ₹ 5,66,13,773.88 is on Building Revaluation Surplus.