

**THE COSMOS CO-OPERATIVE BANK LTD**

**BALANCE SHEET AS AT 31ST MARCH, 2020**

	CAPITAL AND LIABILITIES	SCH	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
1)	CAPITAL	"A"	3,22,66,89,800	3,44,47,48,600
2)	RESERVE FUND AND OTHER RESERVES	"B"	16,51,41,15,540	15,15,85,56,201
3)	DEPOSITS AND OTHER ACCOUNTS	"C"	1,51,95,08,57,235	1,53,53,04,20,386
4)	BORROWINGS	"D"	16,22,80,17,000	11,24,71,26,000
5)	BILLS FOR COLLECTION BEING BILLS RECEIVABLE		4,01,18,08,389	4,11,50,07,200
6)	BRANCH ADJUSTMENTS		1,52,35,91,405	45,34,09,346
7)	OVERDUE INTEREST RESERVE		3,00,01,70,955	2,81,98,83,803
8)	INTEREST PAYABLE		6,56,00,642	1,54,74,731
9)	OTHER LIABILITIES	"E"	4,75,57,06,327	4,81,72,59,106
10)	MERGED BANKS COLLECTION ACCOUNT PAYABLE	"F"	2,42,98,730	2,50,71,330
11)	PROFIT & LOSS ACCOUNT	"G"	18,08,84,475	80,28,71,886
	<b>TOTAL</b>		<b>2,01,48,17,40,498</b>	<b>1,96,42,98,28,589</b>
	<b>PROPERTY AND ASSETS</b>			
1)	CASH AND BANK BALANCES	"H"	6,72,14,29,411	8,78,91,69,415
2)	BALANCES WITH OTHER BANKS	"I"	96,63,03,062	1,66,57,19,659
3)	MONEY AT CALL AND SHORT NOTICE		8,25,00,00,000	3,24,85,30,943
4)	INVESTMENTS	"J"	46,61,78,40,419	45,38,45,98,299
5)	ADVANCES	"K"	1,15,03,15,07,521	1,15,99,15,41,528
6)	INTEREST RECEIVABLE			
a)	Interest on Deposits & Securities		78,96,57,327	86,65,95,318
b)	Overdue Interest on Loans & Advances		3,00,01,70,955	2,81,98,83,803
8)	BILLS RECEIVABLE BEING BILLS FOR COLLECTION		4,01,18,08,389	4,11,50,07,200
9)	PROPERTY, PLANT AND EQUIPMENT	"L"	6,59,50,36,920	6,33,02,46,146
10)	OTHER ASSETS	"M"	7,73,92,15,457	6,57,49,25,633
11)	NON BANKING ASSETS		1,01,39,73,583	21,96,12,761
12)	DEFERRED TAX ASSET		71,18,06,483	38,62,69,052
13)	GOODWILL A/C - MERGED BANKS		3,29,90,970	3,77,28,832
	<b>TOTAL</b>		<b>2,01,48,17,40,498</b>	<b>1,96,42,98,28,589</b>
	SECURITIES PURCHASED UNDER REPO/LAF		18,55,90,83,546	8,33,69,92,983
	CONTINGENT LIABILITIES :			
	BANK GUARANTEES		9,24,27,20,788	8,16,35,11,042
	LETTERS OF CREDIT ISSUED		2,06,48,07,975	2,53,99,61,274
	FORWARD EXCHANGE CONTRACTS PURCHASE/SALE		2,18,78,30,832	1,30,38,42,582
	OTHERS - DEPOSITOR EDUCATION & AWARENESS FUND		37,60,53,971	33,71,25,719

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

MILIND A. KALE

PRALHAD B. KOKARE

SUHAS S. GOKHALE

CHAIRMAN

VICE CHAIRMAN

MANAGING DIRECTOR

F.R.NO.105215W/W100057

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

MUKUND L. ABHYANKAR  
DIRECTOR

JAYANT BARVE  
DIRECTOR

SACHIN APTE  
DIRECTOR

FOR M/s. YARDI PRABHU & ASSOCIATES LLP  
CHARTERED ACCOUNTANTS  
F.R.NO.111727W / W100101

RAJAISHWARI DHOTRE  
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PRAVEENKUMAR GANDHI  
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(SUDHAN YARDI)  
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M. NO: 022887  
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NANDKUMAR KAKIRDE  
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ANURADDA GADALE  
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AJIT GIJARE  
DIRECTOR

FOR M/s. P.G.BHAGWAT  
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YASHWANT KASAR  
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MILIND POKALE  
DIRECTOR

ARVIND TAVARE  
DIRECTOR

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

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, 2020**

	INCOME	SCH	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
1	INTEREST & DISCOUNT	"P"	14,42,00,04,274	14,62,75,12,668
2	PROFIT ON SALE OF SECURITIES (Net)		1,38,07,23,959	41,13,21,984
3	COMMISSION & EXCHANGE		77,12,34,234	78,43,82,153
4	OTHER RECEIPTS			
	a) Rent		62,071	62,071
	b) Share Transfer Fee , Form Fee etc.		9,44,888	8,52,932
	c) Locker Rent		5,81,89,101	5,66,43,102
	d) Other Income		96,70,097	94,47,218
	e) Depository Income		1,05,45,855	1,01,12,341
	f) Principal Recovery in NPAs Written off		1,02,64,22,994	66,80,76,385
5	PROFIT ON SALE OF PROPERTIES / OTHER ASSETS		-	6,45,26,421
6	PROFIT ON SALE OF NON-BANKING ASSETS		24,57,384	2,68,21,720
7	EXCESS PROVISION FOR MERGED BANK LOSSES WRITTEN BACK		47,37,862	10,31,467
8	EXCESS PROVISION FOR RESTRUCTURED ASSETS WRITTEN BACK		6,88,92,217	-
9	B.D.D.R WRITTEN BACK		2,92,03,23,196	1,54,55,30,160
	<b>TOTAL</b>		<b>20,67,42,08,133</b>	<b>18,20,63,20,621</b>
	<b>EXPENDITURE</b>			
1	INTEREST ON DEPOSITS, BORROWINGS ETC.		10,73,14,11,299	10,51,02,78,098
2	SALARIES, ALLOWANCES, PF CONTRIBUTION & GRATUITY ETC.		2,03,89,39,818	1,76,35,93,998
3	DIRECTORS FEES & ALLOWANCES		10,66,540	10,47,880
4	RENT, TAXES, INSURANCE, LIGHT ETC.		64,67,51,165	63,04,98,269
5	POSTAGE, TELEGRAM & TELEPHONE		4,60,38,066	5,00,59,350
6	AUDITORS FEE		2,53,98,491	2,76,71,238
7	DEPRECIATION, REPAIRS, MAINTENANCE TO BANK'S PPE		42,28,98,029	40,51,28,281
8	STATIONERY, PRINTING, ADVT. SADIL ETC.		7,97,67,745	8,17,59,618
9	AMORTISATION OF PREMIUM ON SECURITIES		18,80,25,555	20,49,23,841
10	OTHER EXPENDITURE	"N"	50,50,70,985	51,75,66,433
11	PROVISION FOR ASSETS	"O"	3,46,61,64,482	1,60,07,40,243
12	BAD DEBTS WRITTEN OFF		2,92,03,23,196	1,54,55,30,160
	<b>TOTAL</b>		<b>21,07,18,55,371</b>	<b>17,33,87,97,409</b>
	<b>PROFIT / (LOSS) BEFORE EXCEPTIONAL ITEM AND TAX</b>		<b>(39,76,47,238)</b>	<b>86,75,23,212</b>
13	LOSSES PROVIDED FOR CYBER ATTACK (Refer Note No. Q.III.2)		44,23,05,386	50,20,51,798
	<b>PROFIT / (LOSS) AFTER EXCEPTIONAL ITEM AND BEFORE TAX</b>		<b>(83,99,52,624)</b>	<b>36,54,71,414</b>
14	INCOME TAX EXPENSES			
	CURRENT YEAR TAX		1,56,000	37,88,700
	INCOME TAX FOR EARLIER YEARS (EXCESS)/SHORT, NET		2,88,27,059	1,39,13,830
	DEFERRED TAX		(32,55,37,431)	12,94,65,720
	<b>TOTAL</b>		<b>(29,65,54,372)</b>	<b>14,71,68,250</b>
	<b>PROFIT / (LOSS) AFTER TAX</b>		<b>(54,33,98,252)</b>	<b>21,83,03,164</b>
	TRANSFER FROM RESERVE FOR UNFORESEEN LOSSES		-	23,70,56,496
	TRANSFER FROM BUSINESS RISK PROTECTION FUND		18,50,00,000	-
	EXCESS INVESTMENT FLUCTUATION RESERVE WRITTEN BACK		-	30,00,00,000
	<b>NET SURPLUS</b>		<b>(35,83,98,252)</b>	<b>75,53,59,661</b>

NOTES ON ACCOUNTS FORM PART OF ACCOUNTS

"Q"

AS PER OUR REPORT OF EVEN DATE

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UMESH C. DATAR  
(STAFF REPRESENTATIVE)

ARCHANA V. JOSHI  
DY. GENERAL MANAGER

PLACE: PUNE  
DATE: 13 / 07 / 2020

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

**SCHEDULES TO BALANCE SHEET**

(Amt. in ₹)

	PARTICULARS	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
	<b><u>SCHEDULE-"A"</u></b>		
	<b><u>CAPITAL</u></b>	<b>10,00,00,00,000</b>	<b>10,00,00,00,000</b>
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 - 2,16,24,533 (Previous Year: 2,46,88,625) b) Others - 1,06,42,365 (Previous Year: 97,58,861)	2,16,24,53,300 1,06,42,36,500	2,46,88,62,500 97,58,86,100
		<b>3,22,66,89,800</b>	<b>3,44,47,48,600</b>
	<b><u>SCHEDULE-"B"</u></b>		
	<b><u>RESERVE FUND &amp; OTHER RESERVES</u></b>		
1)	Statutory Reserve Fund	2,83,70,14,506	2,77,63,15,570
2)	Building Fund	1,22,46,62,052	1,22,46,62,052
3)	Reserve for Bad & Doubtful Debts	2,61,35,16,709	2,48,70,47,017
4)	Provision for Restructured Assets	-	6,88,92,217
5)	Contingent Provision for Standard Assets (Also Refer Note No. Q.III.5)	42,69,21,001	39,43,75,000
6)	Contingent Provision against depreciation in Investments	76,69,47,634	46,70,95,854
7)	Provision for Investment Diminution	1,05,025	11,05,025
8)	Investment Fluctuation Reserve	56,15,84,323	56,15,84,323
9)	Provision for Ahmedabad Co-op. Bank Losses	3,29,90,970	3,77,28,832
10)	Staff Development Fund	43,88,482	41,13,428
11)	Member Child Education Fund	3,91,82,224	3,64,14,706
12)	Social / Member Commitment Reserve	84,065	78,127
13)	Revaluation Surplus	4,80,33,44,606	4,46,28,21,815
14)	Reserve For Infrastructure & Housing Development	9,42,67,154	9,42,67,154
15)	Reserve for Unforeseen Losses	2,18,30,320	-
16)	General Reserve	1,37,74,74,272	1,32,31,52,882
17)	Provision for Other Receivables	1,33,39,00,000	84,30,00,000
18)	ARC Surplus Fund	37,59,02,197	37,59,02,197
		<b>16,51,41,15,540</b>	<b>15,15,85,56,201</b>
	<b><u>SCHEDULE-"C"</u></b>		
	<b><u>DEPOSIT AND OTHER ACCOUNTS</u></b>		
(i)	TERM DEPOSITS		
a)	From Individuals & Others	1,05,29,21,97,828	1,06,92,95,39,526
b)	From Central Co-op Banks	-	-
c)	From Other Societies	12,84,16,69,880	13,82,11,82,970
		<b>1,18,13,38,67,708</b>	<b>1,20,75,07,22,495</b>
(ii)	SAVINGS BANK DEPOSITS		
a)	From Individuals & Others	24,54,81,95,751	23,65,38,87,620
b)	From Central Co-op Banks	-	-
c)	From Other Societies	80,80,97,960	74,79,83,401
		<b>25,35,62,93,710</b>	<b>24,40,18,71,021</b>
(iii)	CURRENT DEPOSITS		
a)	From Individuals & Others	8,23,54,25,882	8,06,01,50,204
b)	From Central Co-op Banks	-	-
c)	From Other Societies	22,52,69,935	31,76,76,665
		<b>8,46,06,95,817</b>	<b>8,37,78,26,870</b>
		<b>1,51,95,08,57,235</b>	<b>1,53,53,04,20,386</b>
	<b><u>SCHEDULE-"D"</u></b>		
	<b><u>BORROWINGS</u></b>		
1)	Liquidity Adjustment Facility (LAF)	8,51,00,00,000	5,00,00,00,000
2)	Long Term (Subordinated) Deposits	7,71,80,17,000	6,24,71,26,000
		<b>16,22,80,17,000</b>	<b>11,24,71,26,000</b>

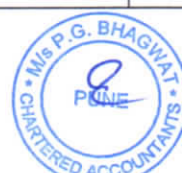




	PARTICULARS	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
	<b><u>SCHEDULE-"E"</u></b>		
	<b><u>OTHER LIABILITIES</u></b>		
a)	Outstanding Payments	13,22,89,036	14,53,29,818
b)	Dividend Payable	17,02,128	60,87,319
c)	Suspense Account	24,30,83,283	22,42,30,334
d)	Payslip Payable	17,42,60,361	23,35,91,131
e)	Other Liabilities	47,41,61,446	42,77,83,288
f)	Sundries	30,95,02,727	30,19,56,451
g)	Income Tax Provision	2,89,24,00,378	2,89,60,33,078
h)	Interest Received in Advance on Export Credit	1,07,39,651	1,14,77,177
i)	Interest Provision for Funded Interest Term Loan (FITL)	24,60,60,056	35,17,43,572
j)	Claims under ECGC Scheme	3,90,51,068	3,90,51,068
k)	TDS Payable	10,36,84,107	13,37,89,924
l)	GST Payable	2,55,68,375	3,12,19,295
m)	NPA Recovery	71,350	94,384
n)	Exchange Profit Adjustment Account	10,31,32,361	1,48,72,267
		<b>4,75,57,06,327</b>	<b>4,81,72,59,106</b>
	<b><u>SCHEDULE-"F"</u></b>		
	<b><u>MERGED BANKS COLLECTION ACCOUNT PAYABLE</u></b>		
1)	Unnati Co-op. Bank Ltd. , Baroda	1,89,95,980	1,93,98,680
2)	Sushil Kumar Nahata Co-op. Bank ,Bhusawal	53,02,750	56,72,650
		<b>2,42,98,730</b>	<b>2,50,71,330</b>
	<b><u>SCHEDULE-"G"</u></b>		
	<b><u>PROFIT AND LOSS ACCOUNT</u></b>		
	Profit as per last Balance Sheet		
	Balance c/f	4,75,12,226	17,63,25,082
	Profit / Loss for the year	21,83,03,164	(65,73,02,775)
		26,58,15,390	(48,09,77,693)
	Add : Transfer from Reserve for Unforeseen Losses	23,70,56,496	72,42,35,109
	Add : Investment Fluctuation Reserve	30,00,00,000	-
		80,28,71,886	24,32,57,417
	Less : Dividend for the FY 2016-17	-	10,24,07,963
	Less :Bad & Doubtful Debt Reserve	-	13,27,75,000
	Less : Overdue Interest Reserve	-	65,13,000
	Add : Deferred Tax Assets	-	4,59,50,772
		80,28,71,886	4,75,12,226
	Less :Appropriation		
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)	Cosmos Other Liabilities	21,83,040	-
		53,92,82,726	4,75,12,226
	Add/Less: Net Profit / Loss for the year as per Annexed A/c	(54,33,98,252)	21,83,03,164
		(41,15,525)	26,58,15,390
	Add: Transfer from Reserve for Unforeseen Losses	-	23,70,56,496
	Add: Excess Investment Fluctuation Reserve Written Back	-	30,00,00,000
	Add: Transfer from Business Risk Protection Fund	18,50,00,000	-
		<b>18,08,84,475</b>	<b>80,28,71,886</b>
	<b><u>SCHEDULE - "H"</u></b>		
	<b><u>CASH &amp; BANK BALANCES</u></b>		
a)	Cash In Hand	64,04,37,474	61,34,87,306
b)	Reserve Bank of India Current Account	5,06,40,26,478	7,65,95,41,106
c)	Current Deposits with State Co-operative Bank Ltd.	6,29,167	3,08,203
d)	Current Deposits with Dist.Central Co-op. Bank Ltd.	7,06,77,440	8,81,26,890
e)	Current Deposits SBI & Other Nationalised Banks	9,64,05,980	13,88,11,128
f)	Fixed Deposits with State Co-op. Bank Ltd.	10,000	-
g)	Fixed Deposits with SBI & Other Nationalised Banks	84,92,42,872	28,88,94,783
		<b>6,72,14,29,411</b>	<b>8,78,91,69,415</b>
	<b><u>SCHEDULE - "I"</u></b>		
	<b><u>BALANCES WITH OTHER BANKS</u></b>		
a)	Current Deposits with other Banks	68,42,82,204	1,36,74,11,182
b)	Fixed Deposits with other Banks	28,20,20,858	29,83,08,477
		<b>96,63,03,062</b>	<b>1,66,57,19,659</b>



	PARTICULARS	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
	<b><u>SCHEDULE-'J'</u></b>		
	<b><u>INVESTMENTS</u></b>		
(i)	In Central & State Govt Securities Face Value Rs. 41,26,16,64,011 (Previous Year: Rs. 40,38,46,05,349) Market Value Rs. 44,86,58,70,825 (Previous Year: Rs. 41,66,63,59,813) [Including Rs. 1,18,41,77,118 (Previous Year: Rs. 41,41,20,651) Pledged for Treasury Operations]	43,48,47,50,953	41,72,45,41,042
(ii)	Other Approved Securities	-	-
(iii)	Shares	1,56,47,225	1,56,47,225
(iv)	PSU Bonds	57,33,27,450	82,23,27,450
(v)	Others	-	-
(vi)	Security Receipts	2,54,41,14,791	2,82,20,82,582
		<b>46,61,78,40,419</b>	<b>45,38,45,98,299</b>
	<b><u>SCHEDULE-"K"</u></b>		
	<b><u>ADVANCES</u></b>		
1)	<u>Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against:</u>		
	a) Government & Other approved securities	3,46,55,479	3,15,87,971
	b) Other Tangible Securities	50,81,16,11,861	53,42,63,16,510
	c) Personal Sureties	-	10,82,452
		<b>50,84,62,67,340</b>	<b>53,45,89,86,933</b>
	i) Amount overdue Rs. 5,18,15,50,794		
	ii) Amounts considered Bad & Doubtful of recovery Rs.4,70,06,49,298		
2)	<u>Medium Term Loan of which Secured against:</u>		
	a) Government & Other approved Securities	4,24,24,821	2,78,31,587
	b) Other Tangible Securities	19,00,37,17,147	18,99,23,94,253
	c) Personal Sureties	70,22,19,872	64,27,15,266
	(of the above amount receivable from State / Central Govt. of India against Debt Waiver Scheme is Rs. 94,946)	<b>19,74,83,61,840</b>	<b>19,66,29,41,105</b>
	i) Amount overdue Rs. 1,35,62,22,289		
	ii) Amounts considered Bad & Doubtful of recovery Rs.1,69,83,08,519		
3)	<u>Long Term Loans of which Secured against:</u>		
	a) Government & Other approved Securities	-----	-----
	b) Other Tangible Securities	43,89,89,14,150	42,46,57,09,863
	c) Personal Sureties	53,79,64,191	40,39,03,627
		<b>44,43,68,78,341</b>	<b>42,86,96,13,490</b>
	i) Amount overdue Rs. 1,77,79,02,048		
	ii) Amounts considered Bad & Doubtful of recovery Rs 4,41,99,49,405		
		<b>1,15,03,15,07,521</b>	<b>1,15,99,15,41,528</b>
	<b><u>SCHEDULE-"M"</u></b>		
	<b><u>OTHER ASSETS</u></b>		
a)	Deposits	6,76,80,358	4,63,74,445
b)	Clearing A/c	3,53,750	3,69,753
c)	Tasalmat	2,92,48,939	2,92,63,939
d)	Adhesive Stamp & Silver Coins Stock	3,31,41,067	2,78,37,990
e)	Advance to Suppliers	25,92,365	12,18,200
f)	TDS - Invest. Interest, Others	16,75,19,146	11,80,94,450
g)	Other Receivable	1,25,51,88,504	1,27,35,35,891
h)	Landlord Rent Deposit	15,93,44,854	16,18,24,692
i)	Stationery Stock in hand	76,48,684	79,92,997
j)	Income Tax	65,17,65,819	65,17,65,819
k)	Advance Income Tax	3,42,40,39,019	3,42,40,39,019
l)	Capital Exp. on Lease Premises	61,49,383	62,72,447
m)	Sundries	20,06,293	19,87,927
n)	Other Assets	1,51,54,070	1,72,86,699
o)	Interest Equalisation claim Receivable from RBI	14,79,505	2,48,575
p)	Prepaid Expenses	2,32,84,763	4,76,42,012
q)	GST Input Tax Credit	7,48,54,820	7,91,31,160
r)	Cash margin with CCIL	6,23,00,000	3,22,00,000
s)	Position Account Merchant	1,67,50,72,626	56,67,29,213
t)	Securities with Court (Amravati Bank)	8,00,00,000	8,00,00,000
u)	DEAF Claim Receivable	3,91,492	11,12,406
		<b>7,73,92,15,457</b>	<b>6,57,49,25,633</b>





	PARTICULARS	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
	<b><u>SCHEDULE- "N"</u></b>		
	<b><u>OTHER EXPENDITURE</u></b>		
i)	Subscription & Contribution	84,25,559	67,80,519
ii)	Society Charges	22,31,043	25,84,600
iii)	Fuel Expenses on Vehicle	34,34,273	31,03,182
iv)	Cash Van Exps.	58,71,662	43,60,863
v)	Meeting Expenses	17,18,698	19,63,102
vi)	Security Service Charges	9,81,80,111	9,73,23,962
vii)	Clearing Charges	72,63,771	88,26,600
viii)	Depository Expenditure	18,57,780	27,37,067
ix)	Outsourcing Expenses	3,33,05,937	4,84,21,034
x)	Inauguration / Anniversary Day Expenses	13,72,936	11,36,857
xi)	Legal Expenses & Court Expenses	6,97,00,245	4,21,56,967
xii)	NFS & Bancs service charges	6,33,59,144	6,71,64,458
xiii)	Bank Charges	7,19,29,939	5,55,56,996
xiv)	Board Of Directors Lodging / Boarding / Travelling Exps.	3,88,183	4,29,633
xv)	Staff Travelling , Lunch etc.	17,37,275	15,75,816
xvi)	Sundries	5,90,28,469	4,10,82,373
xvii)	Profit/Loss on Sale of PPE	83,59,781	-
xviii)	Transaction Charges (CCIL)	58,59,250	61,60,906
xix)	Provision For Other Receivable	15,85,912	(84,89,343)
xx)	Software Expenses	61,36,370	51,41,955
xxi)	Visa Expenses	64,43,031	2,11,30,951
xxii)	IT. Services Consultancy & Maintenance charges	59,28,288	7,21,94,614
xxiii)	Tax & Other Consultancy Charges	72,18,208	38,02,322
xxiv)	Trusteeship Fee - ARC	80,92,436	83,08,457
xxv)	Record Keeping / Data Maintenance Expenses	1,00,07,308	96,32,702
xxvi)	ATM/SWIFT/Internet Banking/Mobile Banking/Rupay Charges	1,26,72,085	1,08,23,401
xxvii)	Financial Inclusion & Business Promotion Expenses	26,73,919	36,56,440
xxviii)	Donation	2,89,373	-
		<b>50,50,70,985</b>	<b>51,75,66,433</b>
	<b><u>SCHEDULE- "O"</u></b>		
	<b><u>PROVISION FOR ASSETS</u></b>		
a)	Bad & Doubtful Debts Reserve	3,13,37,66,702	1,33,55,41,574
b)	Contingent Prov. Against Standard Assets (Refer Note No. Q.III.5)	3,25,46,001	2,24,07,937
c)	Investment Depreciation Reserve	29,98,51,779	21,08,13,832
d)	Provision for Restructured Assets	-	3,09,76,901
e)	Provision for Investment Diminution	-	10,00,000
		<b>3,46,61,64,482</b>	<b>1,60,07,40,243</b>
	<b><u>SCHEDULE- "P"</u></b>		
	<b><u>INCOME FROM INTEREST &amp; DISCOUNT</u></b>		
1)	Interest on Loans and Advances	11,14,87,30,916	10,87,32,45,967
2)	Interest from Investments	3,26,74,69,059	3,75,30,97,402
3)	Dividend on Shares	38,04,300	11,69,300
		<b>14,42,00,04,274</b>	<b>14,62,75,12,668</b>



SCHEDULE "L" : PROPERTY, PLANT AND EQUIPMENT (PPE)

(Amt. in ₹)

(Amt. in ₹)											
FIXED ASSETS	GROSS BLOCK					DEPRECIATION				NET BLOCK	
	OPENING	ADDITIONS / ADJUSTMENT DURING YEAR	REVALUATION	DELETIONS DURING YEAR	CLOSING	UPTO 31.03.2019	FOR THE YEAR 19-20	DELETION	TOTAL	WDV AS ON 31.03.2020	WDV AS ON 31.03.2019
1. Freehold Land	2,10,69,07,820	-	4,96,45,000	-	2,15,65,52,820	-	-	-	-	2,15,65,52,820	2,10,69,07,820
2. Buildings *	4,31,14,50,802	-	34,51,99,181	-	4,65,66,49,983	71,06,26,892	7,37,02,891	-	78,43,29,783	3,87,23,20,200	3,60,08,23,909
3.Furniture & Fixtures	79,58,17,160	3,73,63,051	-	1,13,24,590	82,18,55,621	51,05,81,088	6,27,80,864	90,90,013	56,42,71,939	25,75,83,682	28,52,36,072
4.ATM	1,73,00,750	-	-	-	1,73,00,750	1,46,38,317	15,54,259	-	1,61,92,576	11,08,174	26,62,433
5.Computer & Hardware	36,96,63,760	4,77,67,745	-	2,10,25,150	39,64,06,354	34,87,07,130	2,09,44,810	2,06,89,229	34,89,62,711	4,74,43,644	2,09,56,631
6.Electric Items	54,94,69,188	3,30,92,844	-	1,33,21,294	56,92,40,739	31,62,56,193	4,83,29,125	1,01,59,250	35,44,26,067	21,48,14,671	23,32,12,996
7.Vehicle	3,03,61,679	29,41,903	-	25,12,897	3,07,90,685	2,60,38,951	16,99,424	25,10,786	2,52,27,588	55,63,097	43,22,728
8.Intangible Assets	39,15,96,341	2,78,78,505	-	4,47,84,286	37,46,90,559	32,73,47,097	4,81,45,313	4,01,52,732	33,53,39,678	3,93,50,881	6,42,49,244
9.Work In Progress including Capital Advance	1,18,74,314	2,06,30,120	-	3,22,04,683	2,99,750	-	-	-	-	2,99,750	1,18,74,314
Grand Total	8,58,44,41,813	16,96,74,168	39,48,44,181	12,51,72,900	9,02,37,87,262	2,25,41,95,667	25,71,56,686	8,26,02,012	2,42,87,50,342	6,59,50,36,920	6,33,02,46,146

\* Depreciation of ₹ 5,43,21,390 is on Building Revaluation Surplus.



(Amt. in ₹ )		
PARTICULARS	AS AT 31ST MARCH , 2020 ₹	AS AT 31ST MARCH , 2019 ₹
<b>SUNDRIES (OTHER ASSETS)</b>		
Franking Machine Advance	1,08,462.00	90,646.00
Society Expenses Receivable	17,24,730.90	17,24,730.90
MUTILATED NOTES	66,800.00	66,900.00
EXC/SHORT CASH,/MUTILA	95,550.00	95,650.00
Share in Co-operative Society/Institutions	10,750.00	10,000.00
<b>TOTAL</b>	<b>20,06,292.90</b>	<b>19,87,926.90</b>

<b>SUNDRIES (OTHER LIABILITIES)</b>		
CIBIL CHARGES PAYABLE	-	88.00
SUPPLIER LIABILITIES (	67,54,060.03	98,07,156.00
SUBSIDY RESERVE FUND A	8,42,60,865.00	12,03,44,301.00
INTEREST SUBSIDY REC.	4,794.00	61,94,798.00
ADVANCE INTEREST- BILL	3,700.00	3,700.00
PMC TAX COLL. A/C	5,280.76	5,174.76
PAYMENTS SETTLEMENT AC	16,86,45,402.87	10,73,41,671.69
OWN YOUR LOCKER SCHEME	18,01,274.00	19,71,455.00
UNRECOVERED CHARGES	-	70,74,966.41
SHARE MONEY REFUNDABLE	4,79,28,800.00	4,92,13,140.00
NEFT RTGS LOAN RECOVER	98,550.00	-
<b>TOTAL</b>	<b>30,95,02,726.66</b>	<b>30,19,56,450.86</b>

