SHRI ARIHANT CO-OP BANK LTD.

BALANCE SHEET AS AT MARCH 31, 2023	(Amount in Rupees)

		ВА	LANCE SHEET AS A	AT MARCH 31, 2023	(Amount in Rupee	S)
AS AT MARCH 31, 2022	CAPITAL & LIABILITIES	SCH. AS AT MARCH 31, 2023	AS AT MARCH 31, 2022	PROPERTY & ASSETS	SCH ·	AS AT MARCH 31, 2023
500,000,000.00	CAPITAL     i) Authorised Capital     2,00,00,000 Shares of Rs. 25.00 each	500,000,000.0	407,820,932.27	CASH     In hand with Reserve Bank of India, State Bank of India and Nationalised     Banks, State Co-operative Banks & District Central Co-operative Banks	E	257,639,531.99
<b>88,987,300.00</b> 71,926,975.00	ii) Subscribed and Paid-up Capital  3365611 Shares of Rs. 25.00 each fully paid (Previous Year 3559492 Shares of 25.00. each) a) Individuals	<b>84,140,275.0</b> 66,962,250.00	106,872,489.73	2 BALANCE WITH OTHER BANKS  i) Current Deposits	F 110.968.819.51	
17,060,325.00	b) Co-operative Institutions c) State Government d) Others	17,178,025.00	446,673,385.00 - <b>553,545,874.73</b>	ii) Fixed Deposits iii) Savings Bank Deposits	522,126,230.00	633,095,049.51
			65,000,000.00	3 MONEY AT CALL & SHORT NOTICE	G	40,000,000.00
133,388,894.41 64,788,885.79 7,660,000.00	RESERVES & SURPLUS     i) Statutory Reserve Fund     ii) Bad & Doubtful Debt Reserve     iii) Contingent Provision against Standard Asset	A 133,773,393.41 65,588,885.79 7,660,000.00	1,478,643,284.00	4 INVESTMENTS i) In Central & State Government Securities (At Book Value) Face Value Rs. 1,465,000,000	1,488,697,722.00	
59,870,135.65 8,887,615.00	iv) Building Fund v) General Reserve	59,870,135.65 8,887,615.00		(Previous Year         Rs. 1,445,000,000)           Market Value         Rs.         1,399,238,375		
33,512,143.00 24,958,333.26 3,510,496.67 1,000,000.00	vii) Investment Fluctuation Reserve viii) Dividend Equalisation Fund	42,892,760.00 24,958,333.26 3,510,496.67 1,000,000.00		(Previous Year Rs. <u>1,412,750,800)</u> ii) Other Approved Securities		
168,922.09 9,983,151.00 2,130,378.16	x) Scholarship Fund xi) Revaluation Reserve xii) Special Reserve u/s 36(1) (VIII) of IT Act	146,422.09 8,984,836.00 2,130,378.16	73,250.00	iii) Shares of Co-operative Institutions iv) Bonds of PSU	73,250.00	
6,000,000.00 10,476,177.23 1,100,000.00	xiv)Additional Reserve Fund	7,424,045.00 10,476,177.23 1,100,000.00 100.00		v) Other Investments Other Bonds / Mutual Funds / Commercial Paper/ PNCPS/ Equity Warrants Face Value Rs. 11,060,110	11,060,110.00	
367,435,132.26		378,403,578.2	1,478,716,534.00	·	.00	1,499,831,082.00
-	3 PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT	-	-	5 INVESTMENTS OUT OF THE PRINCIPAL/SUBSIDIARY/STATE/PARTNERSHIP FUND  6 ADVANCES		-
	4 DEPOSITS AND OTHER ACCOUNTS i) Fixed Deposits			i) Short Term Loans Cash Credits, Overdrafts and Bills Discounted,		
2,046,177,856.00 23,246,268.00 32,998,131.00 2,102,422,255.00	a) Individuals 1,913,772,243.7 b) Other Societies 25,517,058.0 c) Matured Term Deposits 42,871,170.0		309,154,035.13 660,393,441.35 10,435,163.12 979,982,639.60	b) Other Tangible Securities 611,826,381 c) Personal Sureties with or without collateral Securities 38,620,090	.62	
1,039,446,364.41 25,653,698.34 1,065,100,062.75			57,522,821.98 41,728,525.59	Of the advances, amount due from individuals Of the advances, amount overdue 87,288,884	.21	
494,419,892.93 7,308.94 494,427,201.87	iii) Current Deposits a) Individuals b) Other Societies 574,257,696.6 7,308.9		37,532,405.00			
61,641,987.00 27,000.00	iv) Recurring Deposits a) Individuals 57,879,744.0 b) Other Societies 0.0		72,301,818.50 3,629,667.00 113,463,890.50	c) Personal Sureties with or without collateral Securities 7,698,400  Of the advances, amount due from individuals	.40 109,358,979.90	
1,671,229.00 63,340,216.00	c) Matured Term Deposits 986,920.4	58,866,664.40	1,901,684.40 1,883,410.40			
34,917,800.00 2,700,000.00 3,982,356.00 41,600,156.00	v) Short Term Deposits a) Individuals b) Other Societies c) Matured Term Deposits 47,175,316.0 3,132,813.0 3,543,888.0					
3,766,889,891.62		3,747,781,147.0	9			

BALANCE SHEET AS AT MARCH 31, 2023	(Amount in Rupees)

1   100				BAL	ANCE SHEET AS	AT MARCH 31, 2023		(Amount in Ru	oees)
	MARCH 31,	CAPITAL & LIABILITIES	SCH.	MARCH 31,	MARCH 31,	PROPERTY & ASSETS	s	СН .	MARCH 31,
1   Four Regions Specific Regions (Specific Specific Sp	4,223,312,323.88	BROUGHT FORWARD		4,210,325,000.35	2,505,083,341.00	BROUGHT FORWARD			2,430,565,663.50
BILLS FOR COLLECTION BEING BILLS (as per contral)   10   10   10   10   10   10   10   1	i) iii iii A   B	From Reserve Bank of India/State/Central Govt.  From State Bank of India/State Govt.  Long Term Subordinated Deposits - Series I refrom others  Short Term Loans of which secured against:  a) Govt. and other approved securities  b) Other Tangible Securities  Medium Term Loans of which secured against:  a) Govt. and other approved securities  b) Other Tangible Securities  Coverage Govt.  Coverage	   		524,022,451.06 5,208,868.79 540,951,763.65  70,908,951.17 67,829,224.17	Of which secured against: a) Govt. & Other Trustee Securities b) Other Tangible Securities c) Personal Sureties with or without collateral Securities  Of the advances, amount due from individuals Of the advances, amount overdue	510,273,332.23 5,902,732.78  62,819,419.58	521,598,557	1,665,970,396.4
## 14.00   \$2.011.838.98   Of the advances, amount operation   \$7.421.997.38	(a	ILLS FOR COLLECTION BEING BILLS us per contra) Bills for Collection Acceptances, Endorsements & other obligations As			31,071,000.83	i) On Loans & Advances ii) On Investments Of which amount overdue Considered Bad & doubtful of recovery		42,251,297	 .00 42,251,297.0
7.045,953.07 9 INTEREST PAYABLE  1.7.045,953.07 9 INTEREST PAYABLE  1.7.045,953.07 1 1.7.04	- 7 B	RANCH ADJUSTMENTS		414.00	52,011,838.98	Of the advances, amount overdue			
10 OTHER LABILITIES			В			(as per contra) i) Bills Receivable ii) Acceptances, endorsements & other obligations Inward Bills			
1 PROFIT & LOSS ACCOUNT   Balance Sheet   20,483,928,94   26,937,492,06   Less: Appropriation Rocust   1,993,730,000,000,000   10,000	i) 1,762,816.00 iii 12,208,058.90 iii	Deferred Tax Liability ) Pay Orders ) Provisions	C 13,26	2,230.00	46,004.00				-
200,000,00   iii) Next Election Expenses	67,984,472.93 82,295,282.83 11 P 6,397,492.06 B Li 1,599,373.02	Others  ROFIT & LOSS ACCOUNT  alance as per last Balance Sheet  ess: Appropriations made:  Statutory Reserve	D 40,88	0,575.80	100,000.00  45,477.00 2,270,435.00 	Balance as per last Balance Sheet Add: Additions during the year Add: Revaluation during the year Less: Deducion Less: Depreciation Less: Depreciation on Revalued Premises	865,707.79  6,488.00		
160,888.00	200,000.00 iii 3,958,369.83 iv v	) Next Election Expenses ) Investment Fluctuation Fund ) Building Fund		   	11,195,593.04 1,767,819.82 10,722.21 44,108.00 1,713,637.06	12 FURNITURE & FIXTURE Balance as per last Balance Sheet Add: Additions during the year Less: Assets written off Less: Deductions Less: Depreciation	5,152,447.54 3,315.00 335,463.58		
136,755.00	-			-	160,888.00   	13 VEHICLES  Balance as per last Balance Sheet Add: Additions during the year Less: Assets written off Less: Deductions	  	,	
		CARRIED FORWARD			136,755.00	OADDIED FORWARD	•	-	4,229,350,598.24

			SHRI ARIHANT CO-O	P BANK LTD.		
			BALANCE SHEET AS A	AT MARCH 31, 2023		(Amount in Rupees)
AS AT MARCH 31, 2022	CAPITAL & LIABILITIES	scн.	AS AT AS AT MARCH 31, 2023 2022	PROPERTY & ASSETS	SCH	AS AT MARCH 31, 2023
4,364,666,409.36	BROUGHT FORWARD		4,329,445,079.77 4,254,426,108.09	BROUGHT FORWARD		4,229,350,598.24
	CONTINGENT LIABILITIES: Bank Liabilities for i) Guarantee issued on behalf of customers (Pervious Year Rs. 17,487,049.00)  ii) Letter of Credit issued on behalf of customers (Previous Year Rs. 0.00)  iii) Other: Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF) (Previous Year Rs. 10,492,832.16)  (iv) Any other Contingent Liability (Previous Year Rs. 0.00)	14,768,349.00  12,218,316.53 	380,584.00 4,448,750.00 627,840.73 160,000.00 34,520,741.49 22,652,693.00 25,146,760.65 87,937,369.87	ii) Deposit with Landlord iii) Prepaid Expenses iv) Clearing House Receivable v) Cash Collateral Deposit with CCIL/TREPS/NPCI vi) Income Tax & TDS Receivable vi) Deferred Tax Asset viii) Sundries / Other Assets	н	380,584.00 3,914,750.00 1,061,540.22 1,018,056.68 8,181,352.89 25,788,535.00 24,524,896.11 64,869,714.90
4,364,666,409.36	TOTAL		4,329,445,079.77 4,364,666,409.36	Current year Loss as per Profit & Loss A/c		22,302,931.40 12,921,835.23 <b>35,224,766.63</b> 4,329,445,079.77

AS PER OUR REPORT OF EVEN DATE Dollar P Shah Kirankumar N Momaya Ashok S Savalkar Yashodhan R Karani FOR Shinde Nayak & Associates Chairman Vice Chairman Director Chief Executive Officer

**Chartered Accountants** 

DIRECTORS:

CA. L. V. Nayak Abhay G Dharamshi Gulab D Shah Kiran L Patel

Partner

Mem. No. : 104221 FRN No. : 119906W

Statutory Auditors Manisha M Poladia Ropin J Nagda Ritesh K Khona

UDIN No.: 23104221BGWAOY6795

Place : Mumbai,

Date: 23.06.2023 Tejal R Shah Virchand N Lodaya

> Mahesh M Padave Keshav N More

### SCHEDULES TO BALANCE SHEET

(Amount in Rs.)

	SCHEDULE A	(Amount in Rs.)
31.03.2022	Reserve Fund & Other Reserves	31.03.2023
5110012022		
	RESERVE FUND:	
	Balance as per last balance sheet	133388894.41
	Add : Entrance Fees	41500.00
	Add : Nominal Membership Fees	48200.00
	Add: Transfer Unpaid Dividend for the year 2018-19	294799.00
	Add : Transfer from Profit & Loss Account	0.00
133388894.41		133773393.41
	RESERVE FOR BAD & DOUBTFUL DEBTS :	
54788885 70	Balance as per last balance sheet	64788885.79
34700003.73	Less : Write off	04700003.73
	Less : Excess provision Written Back	
	Add : Provision made during the year	800000.00
64788885.79	The Tribust made daming the year	65588885.79
0.110000110		
	CONTINGENT PROVISION AGAINST STANDARD ASSETS:	
7660000.00	Balance as per last balance sheet	7660000.00
700000 00	Add : Addition during the year	700000 00
7660000.00		7660000.00
	BUILDING FUND :	
	BOILDING FOND .	
59870135 65	Balance as per last balance sheet	59870135.65
	Add : Transfer from Profit & Loss Account	
59870135.65	7 dd - Transfer Hofff Folk & 2000 7 looddin	59870135.65
8887615.00	GENERAL RESERVE :	8887615.00
8887615.00		8887615.00
	CONTINGENT PROVISION AGAINST DEPRECIATION IN INVESTMENT:	
	Balance as per last balance sheet	33512143.00
	Add : During the year	9380617.00
	Less : Transfer during the year	
33512143.00		42892760.00
	INVESTMENT FLUCTUATION RESERVE :	
20999963.43	Balance as per last balance sheet	24958333.26
	Add: Addition during the year	
	Less : Transfer during the year	
24958333.26		24958333.26
	DIVIDEND EQUALISATION FUND :	
3510496.67	Balance as per last balance sheet	3510496.67
	Less : Transfer during the year	-
3510496.67		3510496.67
	PROVISION FOR NEXT ELECTION EXPENSES :	
	Balance as per last balance sheet	1000000.00
	Add : Addition during the year	0.00
1000000.00		1000000.00
	COUGLARCHIR FUND.	
100000 00	SCHOLARSHIP FUND:	400000 00
168922.09	Balance as per last balance sheet	168922.09
400000 00	Less : Transfer during the year	22500.00
168922.09		146422.09

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	REVALUATION RESERVE:	
11092389.00	Balance as per last balance sheet	9983151.00
1109238.00	Less : Depreciation on Revaluation Reserve	998315.00
9983151.00		8984836.00
	SPECIAL RESERVE U/S. 36(1)(VIII) OF IT Act:	
2130378.16	Balance as per last balance sheet	2130378.16
	Add : Addition during the year	
2130378.16		2130378.16
	PROVISION FOR NON PERFORMING INVESTMENT (NPI):	
400000 00	Balance as per last balance sheet	6000000.00
	Add: Addition during the year	1424045.00
600000.00	Add . Addition during the year	7424045.00
000000.00		1424040.00
	ADDITIONAL RESERVE FUND :	
9836428.02	Balance as per last balance sheet	10476177.23
	Add: Addition during the year	
10476177.23	,	10476177.23
	TECHNOLOGICAL DEVELOPMENT FUND:	
1100000.00	Balance as per last balance sheet	1100000.00
1100000.00		1100000.00
	NOMINAL MEMBERSHIP FEES:	
17200.00	Balance as per last balance sheet	0.00
	Add : Addition during the year	48300.00
103600.00	Less : Transfer to Reserve Fund	48200.00
0.00		100.00
367435132.26	Total Reserve Fund & Other Reserves	270402570 26
307433132.20	Total neserve rund a Other neserves	378403578.26
	SCHEDULE B	
31.03.2022	INTEREST PAYABLE	31.03.2023
5198910.00	Provision for Interest on Recurring Deposit	4959816.00
713667.50	Provision for Interest on Fixed Deposit	661289.50
546023.00	Provision for Interest on Short Deposit	723540.76
588363.17	Provision for Interest on Overdue Deposit	597721.00
7046963.67	Total Interest Payable on Deposits	6942367.26
	SCHEDULE C	
31.03.2022	Other Liabilities-Provisions	31.03.2023
1000150 55	Adinating Oradit Assessed	0440700.00
	Adjusting Credit Account	2410780.00
	Provision for Jovennent Audit Fees	678200.00
	Provision for Internal Audit Fees Provision for Tax Audit	101250.00
		72000.00
	Provision for Leave Encashment Sundry Deposit Sundry Creditors (PMC Interest upto 31-03-2021)	10000000.00
12208058.90	Total Other Liabilities-Provisions	0.00 <b>13262230.00</b>
12200030.90	TOTAL OTHER FIANIITIES-FIONISIONS	13202230.00

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101920.00   Staff Provident Fund   1103288.00   131878.00   Rent of SUL received in advance   140681281   140681		SCHEDULE D	
1881785.00   Perit of SDL received in advance   1406182.16	31.03.2022	Other Liabilities-Others	31.03.2023
1881785.00   Perit of SDL received in advance   1406182.16			
32518031.00   Provision for Income Tax   112777300   140465.50   1766543.00   176			
14042.50   178x deduction on interest on deposit   1614177.00   63992.00   Voxh Technologies Pvt Ltd.   63892.00   88013.00   Share Application Morey   88000.00   13x deduction on Arm Guards   8800.00   1428.00   1			
1766643.00   Tax deduction on interest on deposit   63392.00   86392.00   Sent Technologias Pt Ltd.			
63582_00   Vsoft Tachnologies Pvt Ltd.   63582_00   86013.00   Share Application Money   88600.00   4000.00   Tax deduction on Professional Fees   3656.00   1788.00   Tax deduction on Professional Fees   3656.00   33725.00   Tax deduction on Rent   78872.00   78872.00   Tax deduction on Rent   78872.00   29279.00   TDS Payable 9%   232134.22   2831352.53   SGST Payable 9%   232134.22   2831352.53   SGST Payable 9%   232134.22   1532.23   7892.24   78			
88600.00   Name Application Money   88600.00   4000.00   Tax deduction on Professional Fees			
1428.00   Tax deduction on Professional Fees			
1428.00   Tax deduction on Arm Guards   \$365.00   Tax deduction on Contractor   \$3772.00   Tax deduction on Contractor   \$37972.00   Tax deduction on Fent   78972.00   78792.00   78794.00   78978.40   \$22194.24   \$23194.25   \$23194.25   \$23194.25   \$23194.24   \$23194.22   \$31932.21   \$1932.21			
1788.00			3656.00
33725.00   2928.00   2828/96.42   GSST Payable 9%   232134.24   253152.53   GSST Payable 9%   232134.24   253152.53   GSST Payable 9%   232134.24   253152.53   GSST Payable 9%   24634.00   GST Payable 9%   24634.00   GST Payable 9%   24634.00   GST Payable 9%   24634.00   GST Payable 9%   24634.00   263512.21   2422.81   2			
228796.42   CGSF Payable 9%   232134.22   23134.22   0,90   GSF Payable 18%   24634.00   19132.21   RCM-CGSF Payable 9%   24634.00   1432.21   RCM-CGSF Payable 9%   24634.00   1432.21   Suspense GSF Payable 9%   24634.00   1432.21   Suspense GSF Payable 9%   24634.00   1432.21   Suspense GSF Payable 9%   399124.00   552019.20   Unclaimed Deposit   530627.00   48545.00   Sundry Deposit Sundry Creditors   78149.00   18359.00   RDO Welfare FD Interest A/C	33725.00	Tax deduction on Rent	78972.00
253152.53 SGST Payable 9% 73.14 19132.21 RCMx-CGST Payable 9% 26454.00 19132.21 RCMx-CGST Payable 9% 26454.00 19132.21 RCMx-CGST Payable 9% 26534.00 1490.22 RCMx-GST Payable 9% 26534.00 1490.27 369124.00 Excess Cash found in Branch 399124.00 552019.20 Unclaimed Deposit Unclaimed Deposit Unclaimed Deposit Unclaimed Deposit Sundry Creditors 78149.00 RCD Welfare FD Interest A/C 97328.17 PG-Comm_Issuer 9PG_Issuer 193465.20 Sundry Creditors 193465.20 Sundry Creditors 193465.20 Sundry Creditors 193465.20 Sundry Creditors 193465.20 Interest A/C 193708.21 Interest A/C 193708.	29229.00	TDS Payable	34318.00
1913221   RCM-CGST Payable 9%   24634.00   24634.00   1913221   RCM-CGST Payable 9%   24634.00   1432281   Suspense GST Payable 9%   24634.00   1432281   Suspense GST Payable   10400.79   398124.00   552019.20   Unclaimed Deposit   530627.00   18359.00   KDO Welfare FD Interest A/C   78149.00   18359.00   KDO Welfare FD Interest A/C   78149.00   18359.00   KDO Welfare FD Interest A/C   78149.00   134899.85	228796.42	CGST Payable 9%	232134.24
19132.21 RCM-GST Payable 9% 19132.21 RCM-SGST Payable 10400.79 1939124.00 Excess Cash found in Branch 15809.20 18399.00 KDO Wellare FD Interest A/C 77149.00 18399.00 KDO Wellare FD Interest A/C 77149.00 193728.17 PCS Issuer 134809.85 196871.75 E-Comm, Issuer 134809.85 196871.75 E-Comm, Issuer 19465.52 1103700.00 IMPS_Outward 1911620.21 19586589.20 UPL_Debit 5200971.42 1916884.00 ACM Debit 5200971.42 1916884.00 Repair Cess Payable – NPCI Digital Products 8317.01 821328.00 Repair Cess Payable – NPCI Digital Products 8317.01 821328.00 TDS On Cash Withdrawal uts 194 N 177759.00 118696.00 TDS On Cash Withdrawal uts 194 N 177759.00 118696.00 TDS On Cash Withdrawal uts 194 N 177759.00 1177894472.93 Total Other Liabilities- Others 40880575.80  87984472.93 Reserve Bank of India, 179448071.39 45463876.52 State Bank of India, Andrewal Maltonalised Banks 2856192.00 1078844.24 Punjab & Sindh Bank, Bhandup 1001835.73 1078844.22 b Bank of India, Bhandup 1001835.74 465135.73 Reserve Bank of India, Bhandup 1001835.74 465135.73 Reserve Bank of India, Bhandup 1001835.74 465135.75 Reserve Bank of India, Bhandup 1001835.74 465135.75 Reserve Bank of India, Bhandup 1001835.74 465135.77 Reserve Bank of India, Bhandup 1001835.74 465135.77 Reserve Bank of India, Bhandup 1001835.74 465135.77 Reserve Bank of India, Bhandup 1001835.74 465135.75 Reserve Bank of India, Bhandup 1001835.74 465135.75 Reserve Bank of India, Bhandup 1001835.74 465135.75 Reserve Bank of India, Bhandup 1001835.74 465135.76 Reserve Bank of India, Bhandup 1001835.74 465135.75 Reserve Bank of India, Bhandup 1001832.14 4071378448.22 407138448.22 407138448.22 407138448.22 407138448.23 40713849.23 4071372.00 4071	253152.53	SGST Payable 9%	232134.22
1913.2.21   RCM-SGST Payable 9%   24634.00   10400.79   389124.00   52019.20   Unclaimed Deposit   530627.00   48545.00   18399.00   KDO Welfare FD Interest A/C   72149.00   184965.52   1103700.00   ATM_Issuer   194465.52   1103700.00   ATM_Issuer   210270.74   19116120.21   1615844.00   ACH Debit   5209071.42   1615844.00   ACH Debit   5209071.42   1615844.00   ACH Debit   5209071.42   18696.00   Prov for Restructured, Rescheduled Advances Accounts   856992.00   1100000.00   Prov for Restructured, Rescheduled Advances Accounts   300000.00   18696.00   Prov for Restructured, Rescheduled Advances Accounts   300000.00   ATM Excess Cash   3103.2023   Total Other Liabilities- Others   40880575.80   40880575	0.90	IGST Payable 18%	73.14
14322.81   Suspense GST Payable   399124.00	19132.21	RCM-CGST Payable 9%	24634.00
Second   S	19132.21	RCM-SGST Payable 9%	24634.00
552019.20         Unclaimed Deposit         \$300627.00           48545.00         Sundry Deposit Sundry Creditors         78149.00           18359.00         NO Wolfare FD Interest A/C	14322.81	Suspense GST Payable	10400.79
A8545.00   Sundry Deposit Sundry Creditors   78149.00   18399.00   KDO Welfare FD Interest A/C	369124.00	Excess Cash found in Branch	399124.00
18359.00   KDO Welfare FD Interest A/C	552019.20	Unclaimed Deposit	530627.00
297328.17       POS_Issuer       134809.85         268717.50       E-Comm_Issuer       193465.52         1103700.00       ATM_Issuer       210270.74         17970629.18       IMPS_Outward       19116120.21         6256589.29       UPL_Debit       5209071.42         161584.00       ACH Debit       8173.01         821328.00       Repair Cess Payable – NPCI Digital Products       85992.00         1100000.00       Prov for Restructured, Rescheduled Advances Accounts       300000.00         118696.00       TDS On Cash Withdrawal u/s 194 N       177759.00         ATM Excess Cash       9000.00         ATM Excess Cash       9000.00         67984472.93       Total Other Liabilities- Others       40880575.80         SCHEDULE E         31.03.2022       CASH IN HAND       31.03.2023         40711372.00       Cash In hand       38758403.00         320803740.95       Reserve Bank of India, Analysis and			78149.00
193465.52	18359.00	KDO Welfare FD Interest A/C	
1103700.00   17970629.18   6255699.29   1615844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01   1015844.00   20.01	297328.17	POS_Issuer	134809.85
17970629.18   625659.29   19116120.21   5209071.42   5209071.42   1615844.00   20.01			193465.52
1615844.00			210270.74
1615844.00 20.01 2			
20,01   Difference Payable — NPCI Digital Products   Repair Cess Payable   8856992.00		_	5209071.42
821328.00       Repair Cess Payable       856992.00         1100000.00       Prov for Restructured, Rescheduled Advances Accounts       300000.00         118696.00       TDS On Cash Withdrawal u/s 194 N       177759.00         - Sundry Liabilities A/c (Interest Capitalisation)       402320.00         ATM Excess Cash       9000.00         67984472.93       Total Other Liabilities- Others       40880575.80         SCHEDULE E			
1100000.00 118696.00 11869		·	
118696.00   TDS On Cash Withdrawal u/s 194 N   177759.00   402320.00   40232			
- Sundry Liabilities A/c (Interest Capitalisation) 402320.00 9000.00 67984472.93 Total Other Liabilities- Others 40880575.80  SCHEDULE E CASH IN HAND 31.03.2023  40711372.00 Cash In hand 38758403.00 320803740.95 Reserve Bank of India, 179448071.39 45463876.52 State Bank of India and Nationalised Banks 28521929.28 5032813.00 a) State Bank of India (BCP CIg Operations) 15399.50 - c) State Bank of India (BCP CIg Operations) 5130992.00 1078844.24 Punjab & Sindh Bank, Bhandup 5130992.00 1078844.24 Punjab & Sindh Bank, Bhandup 8027464.27 33584422.25 Bank of Baroda, Bhandup 8027464.27 33584422.25 Bank of Baroda, Matunga 10026321.40 887460.00 Bank of Baroda, Mandvi 278289.00 - Bank of Baroda, Dombivli (New CA A/c) 2675000.00 200982.60 IDBI Bank, Dombivli (New CA A/c) 2675000.00 200982.60 IDBI Bank, Mulund 12273.62 - State Co-operative Banks (MDCC Bank Ltd., Fort ) 10911128.32			
ATM Excess Cash 9000.00 67984472.93 Total Other Liabilities- Others 40880575.80  SCHEDULE E 31.03.2022 Cash In hand 38758403.00 320803740.95 Reserve Bank of India, 179448071.39 45463876.52 State Bank of India, Anationalised Banks 28521929.28 5032813.00 15688.50 b) State Bank of India, Ghatkopar 2055136.40 15688.50 b) State Bank of India, Bhandup 5130992.00 1078844.24 Punjab & Sindh Bank, Bhandup 5130992.00 1078844.24 Punjab & Sindh Bank, Bhandup 100115.78 4651355.73 Bank of Baroda, Bhandup 8027464.27 33584422.25 Bank of Baroda, Matunga 10026321.40 887460.00 Bank of Baroda, Mandvi 278289.00 Bank of Baroda, Dombivli (New CA A/c) 2675000.00 200982.60 IDBI Bank, Dombivli (New CA A/c) 209946.31 12310.20 District Central Co-operative Banks (MDCC Bank Ltd., Fort ) 10911128.32	118696.00		
SCHEDULE E	-		
SCHEDULE E   CASH IN HAND   31.03.2023	67984472 93		
31.03.2022         CASH IN HAND       31.03.2023         40711372.00       Cash In hand       38758403.00         320803740.95       Reserve Bank of India,       179448071.39         45463876.52       State Bank of India and Nationalised Banks       28521929.28         5032813.00       a) State Bank of India, Ghatkopar       2055136.40         15688.50       b) State Bank of India, Ghatkopar       2055136.40          c) State Bank of India, Bhandup       5130992.00         1078844.24       Punjab & Sindh Bank, Bhandup       100115.78         4651355.73       Bank of Baroda, Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       8027464.27         887460.00       Bank of Baroda, Mandvi       278289.00         Bank of Baroda, Dombivli (New CA A/c)       2675000.00         200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks ( MDCC Bank Ltd., Fort )       10911128.32	01304472.00	Total other Elabilities others	4000010.00
31.03.2022         CASH IN HAND       31.03.2023         40711372.00       Cash In hand       38758403.00         320803740.95       Reserve Bank of India,       179448071.39         45463876.52       State Bank of India and Nationalised Banks       28521929.28         5032813.00       a) State Bank of India, Ghatkopar       2055136.40         15688.50       b) State Bank of India, Ghatkopar       2055136.40          c) State Bank of India, Bhandup       5130992.00         1078844.24       Punjab & Sindh Bank, Bhandup       100115.78         4651355.73       Bank of Baroda, Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       8027464.27         887460.00       Bank of Baroda, Mandvi       278289.00         Bank of Baroda, Dombivli (New CA A/c)       2675000.00         200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks ( MDCC Bank Ltd., Fort )       10911128.32			
40711372.00       Cash In hand       38758403.00         320803740.95       Reserve Bank of India,       179448071.39         45463876.52       State Bank of India and Nationalised Banks       28521929.28         5032813.00       3 State Bank of India, Ghatkopar       2055136.40         15688.50       b) State Bank of India, Bhandup       15390.50         -       c) State Bank of India, Bhandup       5130992.00         1078844.24       Punjab & Sindh Bank, Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       8027464.27         887460.00       Bank of Baroda, Mandvi       278289.00         -       Bank of Baroda, Dombivli (New CA A/c)       2675000.00         200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62         -       State Co-operative Banks       -         841942.80       District Central Co-operative Banks ( MDCC Bank Ltd., Fort )       10911128.32		SCHEDULE E	
320803740.95       Reserve Bank of India,       179448071.39         45463876.52       State Bank of India and Nationalised Banks       28521929.28         5032813.00       a) State Bank of India, Ghatkopar       2055136.40         15688.50       b) State Bank of India (BCP Clg Operations)       15390.50          c) State Bank of India, Bhandup       5130992.00         1078844.24       4651355.73       8ank of Baroda, Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       10026321.40         887460.00       Bank of Baroda, Mandvi       278289.00         200982.60       IDBI Bank, Dombivli (New CA A/c)       2675000.00         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks (MDCC Bank Ltd., Fort )       10911128.32	31.03.2022	CASH IN HAND	31.03.2023
320803740.95       Reserve Bank of India,       179448071.39         45463876.52       State Bank of India and Nationalised Banks       28521929.28         5032813.00       a) State Bank of India, Ghatkopar       2055136.40         15688.50       b) State Bank of India (BCP Clg Operations)       15390.50          c) State Bank of India, Bhandup       5130992.00         1078844.24       4651355.73       8ank of Baroda, Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       10026321.40         887460.00       Bank of Baroda, Mandvi       278289.00         200982.60       IDBI Bank, Dombivli (New CA A/c)       2675000.00         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks (MDCC Bank Ltd., Fort )       10911128.32	40711272.00	Cook in hand	20750402.00
45463876.52       State Bank of India and Nationalised Banks       28521929.28         5032813.00       a) State Bank of India, Ghatkopar       2055136.40         15688.50       b) State Bank of India, Bhandup       15390.50          c) State Bank of India, Bhandup       5130992.00         1078844.24       Punjab & Sindh Bank, Bhandup       100115.78         4651355.73       Bank of Baroda, Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       10026321.40         887460.00       Bank of Baroda, Dombivli (New CA A/c)       2675000.00         200982.60       IDBI Bank, Dombivli (New CA A/c)       2675000.00         10BI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks (MDCC Bank Ltd., Fort )       10911128.32	40/113/2.00	Cash in hand	30730403.00
State Bank of India, Ghatkopar   2055136.40     15688.50   b) State Bank of India (BCP Clg Operations)   15390.50         C) State Bank of India, Bhandup   5130992.00     1078844.24   Punjab & Sindh Bank, Bhandup   100115.78     4651355.73   Bank of Baroda , Bhandup   8027464.27     33584422.25   Bank of Baroda, Matunga   10026321.40     887460.00   Bank of Baroda, Mandvi   278289.00       200982.60   IDBI Bank, Dombivli (New CA A/c)   2675000.00     200982.60   IDBI Bank, Mulund   12273.62       State Co-operative Banks       841942.80   District Central Co-operative Banks (MDCC Bank Ltd., Fort )   10911128.32	320803740.95	Reserve Bank of India,	179448071.39
State Bank of India, Ghatkopar   2055136.40     15688.50   b) State Bank of India (BCP Clg Operations)   15390.50         C) State Bank of India, Bhandup   5130992.00     1078844.24   Punjab & Sindh Bank, Bhandup   100115.78     4651355.73   Bank of Baroda , Bhandup   8027464.27     33584422.25   Bank of Baroda, Matunga   10026321.40     887460.00   Bank of Baroda, Mandvi   278289.00       200982.60   IDBI Bank, Dombivli (New CA A/c)   2675000.00     200982.60   IDBI Bank, Mulund   12273.62       State Co-operative Banks       841942.80   District Central Co-operative Banks (MDCC Bank Ltd., Fort )   10911128.32	45 400070 50	Chata Dank of India and Mationalized Danks	00504000 00
15688.50 b) State Bank of India (BCP Clg Operations) c) State Bank of India, Bhandup 1078844.24 Punjab & Sindh Bank, Bhandup 100115.78 A651355.73 Bank of Baroda , Bhandup Bank of Baroda, Matunga 887460.00 Bank of Baroda, Mandvi Bank of Baroda, Dombivli (New CA A/c) 1020982.60 10Bl Bank, Dombivli 11DBl Bank, Mulund 12310.20 State Co-operative Banks (MDCC Bank Ltd., Fort ) 15390.50 15390.50 15390.50 153992.00 100115.78 8027464.27 802764.27 10026321.40 278289.00 2675000.00 2675000.00 200982.60 District Central Co-operative Banks (MDCC Bank Ltd., Fort )			
c) State Bank of India, Bhandup  1078844.24 Punjab & Sindh Bank, Bhandup  4651355.73 Bank of Baroda , Bhandup  887460.00 Bank of Baroda, Matunga  887460.00 Bank of Baroda, Mandvi  Bank of Baroda, Dombivli (New CA A/c)  200982.60 IDBI Bank, Dombivli  1081 Bank, Mulund  200946.31 IDBI Bank, Mulund  State Co-operative Banks  5130992.00  100115.78  8027464.27  2026321.40  278289.00  2675000.00  200946.31  12310.20 State Co-operative Banks  State Co-operative Banks  10911128.32		, , ,	
1078844.24       Punjab & Sindh Bank, Bhandup       100115.78         4651355.73       Bank of Baroda , Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       10026321.40         887460.00       Bank of Baroda, Mandvi       278289.00         Bank of Baroda, Dombivli (New CA A/c)       2675000.00         200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62         State Co-operative Banks         Bank of Baroda, Matunga         200946.31       10911128.32	13000.30		
4651355.73       Bank of Baroda , Bhandup       8027464.27         33584422.25       Bank of Baroda, Matunga       10026321.40         887460.00       Bank of Baroda, Mandvi       278289.00          Bank of Baroda, Dombivli (New CA A/c)       2675000.00         10BI Bank, Dombivli (DBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks (MDCC Bank Ltd., Fort )       10911128.32	1078844 24	,	
33584422.25       Bank of Baroda, Matunga       10026321.40         887460.00       Bank of Baroda, Mandvi       278289.00          Bank of Baroda, Dombivli (New CA A/c)       2675000.00         200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks (MDCC Bank Ltd., Fort )       10911128.32			
887460.00       Bank of Baroda, Mandvi       278289.00         200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks ( MDCC Bank Ltd., Fort )       10911128.32		•	
Bank of Baroda, Dombivli (New CA A/c) 2675000.00 200982.60 IDBI Bank, Dombivli 200946.31 12310.20 IDBI Bank, Mulund 12273.62 State Co-operative Banks State Co-operative Banks (MDCC Bank Ltd., Fort ) 10911128.32		•	
200982.60       IDBI Bank, Dombivli       200946.31         12310.20       IDBI Bank, Mulund       12273.62          State Co-operative Banks          841942.80       District Central Co-operative Banks ( MDCC Bank Ltd., Fort )       10911128.32		·	
12310.20 IDBI Bank, Mulund 12273.62  State Co-operative Banks  841942.80 District Central Co-operative Banks ( MDCC Bank Ltd., Fort ) 10911128.32		,	
State Co-operative Banks 841942.80 District Central Co-operative Banks ( MDCC Bank Ltd., Fort ) 10911128.32		·	
841942.80 District Central Co-operative Banks ( MDCC Bank Ltd., Fort )	.20.0.20		
	841942 80	·	10911128.32
407820932.27 Cash in Hand 257639531.99			
	407820932.27	Cash in Hand	257639531.99

Page 6

Current Deposit		SCHEDULE F	
171-269.69 HDFC Bank Ltd., DBC Ac. 183451.99 34971.48 HDFC Bank Ltd., DD Ac. 1100.00 1100000.00 ICID Bank Ltd. SCL Ac. 1100.00 78160769.43 ICICI Bank Ltd Xikhroli 282696973.87 (ICICI Bank Ltd Xikhroli 2826973.87 (ICICI Bank Ltd Xikhroli 2826973.87 (ICICI Bank Ltd CA Panhuly 100000.00 Indusand Bank-CA - Bhandup 100000.00 Horbsamd Bank-Ld CA Panhuly 1000000.00 Horbsamd Bank-Ld CA Panhuly 1000000.00 Horbsamd Bank-Ld CA Panhuly 1000000.00 Horbsamd Bank-Ld CA Panhuly 10000000.00 Horbsamd Bank-Ld CA Panhuly 100000000.00 Horbsamd Bank-Ld CA Panhuly 100000000.00 Horbsamd Bank-Ld CA Panhuly 100000000000000 Horbsamd Bank-Ld CA Panhuly 10000000000000000 Horbsamd Bank-Ld CA Panhuly 100000000000000000 Horbsamd Bank-Ld CA Panhuly 1000000000000000000000000000000000000	31.03.2022	Balances with Other Banks	31.03.2023
171-269.69 HDFC Bank Ltd., DBC Ac. 183451.99 34971.48 HDFC Bank Ltd., DD Ac. 1100.00 1100000.00 ICID Bank Ltd. SCL Ac. 1100.00 78160769.43 ICICI Bank Ltd Xikhroli 282696973.87 (ICICI Bank Ltd Xikhroli 2826973.87 (ICICI Bank Ltd Xikhroli 2826973.87 (ICICI Bank Ltd CA Panhuly 100000.00 Indusand Bank-CA - Bhandup 100000.00 Horbsamd Bank-Ld CA Panhuly 1000000.00 Horbsamd Bank-Ld CA Panhuly 1000000.00 Horbsamd Bank-Ld CA Panhuly 1000000.00 Horbsamd Bank-Ld CA Panhuly 10000000.00 Horbsamd Bank-Ld CA Panhuly 100000000.00 Horbsamd Bank-Ld CA Panhuly 100000000.00 Horbsamd Bank-Ld CA Panhuly 100000000000000 Horbsamd Bank-Ld CA Panhuly 10000000000000000 Horbsamd Bank-Ld CA Panhuly 100000000000000000 Horbsamd Bank-Ld CA Panhuly 1000000000000000000000000000000000000			
1283451,99 HDFC Bank Ltd., DG A/c. 1100.00 HDFC Bank Ltd., SGL A/c. 1100.00 HDFC Bank Ltd., SGL A/c. 1100.00 HDFC Bank Ltd., Fort (BCP Clg Operations) 100000.00 ICICI Bank Ltd CA, Vashi 100000.00 ICICI Bank Ltd ATM 100000.00 ICICI Bank Ltd CA - APMC, Vashi 1000000.00 ICICI Bank Ltd CA - APMC, Vashi 10000000.00 ICICI Bank Ltd APMC, Vashi 10000000.00 ICICI Bank Ltd Bank Ltd APMC 10000000.00 ICICI Bank Ltd Bank Ltd APMC 10000000.00 ICICI Bank Ltd Bank Ltd APMC 10000000.00 ICICI Bank Ltd Ba		Current Deposit :	
3497148 HDFC Bank Ltd., Fort (BCP Clg Operations) 100000	171266.96	HDFC Bank Ltd.,OBC A/c.	1189598.85
1100.00   HOPC Bank Ltd., Fort (BCP Clg Operations)   100000.00   78160768,43   ClCIC Bank Ltd CA, Vashi   28140046,2   28569073.87   ClCIC Bank Ltd ATM   2826273.9.87   10000.00   100000.00   100000.00   100000.00   100000.00   100000.00   1000000.00   100000.00   100000.00   100000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000000   10000000000	1263451.99	HDFC Bank Ltd.,DD A/c.	1300156.99
100000.00   CICI Bank Ltd CA, Vashi   28140546.22   28969073.87   CICI Bank Ltd Vikhroli   28140546.22   28268979.87   100000.00   Indusind Bank-CA - Bhandup   100000.00   CICI Bank Ltd CA, APMC, Vashi   100000.00   CICI Bank Ltd CA, APMC, Vashi   100000.00   CICI Bank Ltd CA, Pikhroli   5260417.00   - Ulikarsh Small Finance Bank Ltd CA, Vikhroli   5260417.00   - Ulikarsh Small Finance Bank Ltd CA, Kurla   79637.90   106872489.73   110968819.51   Fixed Deposit :	34971.48	HDFC Bank Ltd., SGL A/c.	53222.68
78160759.45   CICI Bank Ltd Vikhroli   283140546.22   2696973.87   CICI Bank Ltd ATM   28268739.87   CICID Bank Ltd ATM   28268739.87   CICID Bank Ltd ATM   100000.00   CICID Bank Ltd CA - Bhandup   100000.00   CICID Bank Ltd CA - Bhandup   100000.00   CICID Bank Ltd CA - Bhandup   100000.00   The Shamrao Vithal Co-op Bank Ltd CA, Vikhroli   5250417.00   CICID Bank Ltd CA, Thane   45368500.00   CICID Bank Ltd CA, Kurla   78937.90   CICID Bank Ltd CA, Kurla   78937.90   CICID Bank Ltd CA, Kurla   78937.90   CICID Bank Ltd CA   Kurla   78937.90   CICID Bank Ltd Fort   S000000.00   FDR with Bank of Baroda, Matunga   5000000.00   FDR with Bank of Baroda, Matunga   5000000.00   FDR with Bank of Baroda, Matunga   5000000.00   FDR with December of Bank Ltd., Fort   5000000.00   FDR with Ulkarsh Small Finance Bank Ltd., Kurla   61300000.00   FDR with Ulkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with Ulkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with Survoday Small Finance Bank Ltd., Chembur   6800000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   15000000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   15000000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   15000000.00   FDR with Florace Small Finance Bank Ltd., Wadala   15000000.00   FDR with Florace Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   15000000.00   FDR with Jana Small Finance Bank Ltd., Wadala   150000000.00   FDR with HDFC Bank Ltd., Fort — Day to Day Deposits   150000000.00   1500	1100.00	HDFC Bank Ltd., Fort (BCP Clg Operations)	
28288739.87   100000.00   Indusind Bank-CA - Bhandup   100000.00   100000.00   100000.00   100000.00   100000.00   100000.00   100000.00   100000.00   100000.00   100000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   1000000.00   100000000.00   100000000.00   100000000.00   100000000.00   10000000000	100000.00	ICICI Bank Ltd CA, Vashi	100000.00
100000.00	78160769.43	ICICI Bank Ltd Vikhroli	28140546.22
Rotak Mahindra Bank Ltd - CA, APMC, Vashi   100000.00   71850.00   The Sharmaco Vithal Co-op Bank Ltd CA, Vikhroli   5250417.00   Unity Small Finance Bank Ltd - CA, Thane   4638650.00   79637.90   106872489.73   110968819.51	26969073.87	ICICI Bank Ltd ATM	28268739.87
71850.00	100000.00	Indusind Bank-CA - Bhandup	100000.00
Ultkarsh Small Finance Bank Ltd - CA, Thane		Kotak Mahindra Bank Ltd - CA, APMC, Vashi	100000.00
106872489.73   Tive	71850.00	The Shamrao Vithal Co-op Bank Ltd CA , Vikhroli	5250417.00
106872489.73		Utkarsh Small Finance Bank Ltd – CA, Thane	46386500.00
Fixed Deposit :   FDR with Bank of Baroda, Bhandup (W)   13226230.00   18500000.00   FDR with Bank of Baroda, Matunga   5000000.00   FDR with MDCC Bank Ltd., Fort   5000000.00   50000000.00   FDR with The Shamrao Vithal Co-op. Bank, Oshiwara   3000000.00   50000000.00   FDR with The Shamrao Vithal Co-op. Bank, Oshiwara   61300000.00   50000000.00   FDR with Ulkarsh Small Finance Bank Ltd., Kurla   61300000.00   50000000.00   FDR with Ulkarsh Small Finance Bank Ltd., Chembur   50000000.00   50000000.00   FDR with Survoday Small Finance Bank Ltd., Chembur   5000000.00   50000000.00   FDR with Survoday Small Finance Bank Ltd., Mulund   10000000.00   50000000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   15000000.00   50000000.00   FDR with Fincare Small Finance Bank Ltd., Chatkopar (E)   15000000.00   50000000.00   FDR with Jana Small Finance Bank Ltd., Chatkopar (E)   15000000.00   50000000.00   FDR with Jana Small Finance Bank Ltd., Chatkopar (E)   15000000.00   50000000.00   FDR with Jana Small Finance Bank Ltd., Chatkopar (E)   15000000.00   500000000.00   500000000.00   500000000.00   500000000.00   50000000000	6.00	Unity Small Finance Bank Ltd – CA , Kurla	79637.90
13226230.00   13500000.00   FDR with Bank of Baroda, Bhandup (W)   13226230.00   135000000.00   FDR with Bank of Baroda, Matunga   5000000.00   FDR with MDCC Bank Ltd., Fort   5000000.00   50000000.00   FDR with The Shamrao Vithal Co-op. Bank, Oshiwara   30000000.00   50000000.00   FDR with AU Small Finance Bank Ltd., Kurla   6130000.00   5000000.00   FDR with Utkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with Utkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with GP Parsik Sahakari Bank Ltd., Chembur   5000000.00   FDR with GP Parsik Sahakari Bank Ltd., Mahape   7000000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   1500000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   1500000.00   FDR with Fincare Small Finance Bank Ltd., Fohthran Road, Thane (W)   3490000.00   FDR with Fincare Small Finance Bank Ltd., Ghatkopar (E)   15000000.00   FDR with Jana Small Finance Bank Ltd., Ghatkopar (E)   15000000.00   FDR with Jana Small Finance Bank Ltd., Ghatkopar (E)   1000000.00   FDR with Jana Small Finance Bank Ltd., Ghatkopar (E)   1000000.00   FDR with DCB Bank Ltd., Kanjurmarg (W)   70000000.00   FDR with Saraswat Co-operative Bank Ltd. Mulund (W)   3970000.00   FDR with HDFC Bank Ltd., Fort   3970000.00   FDR with TJSB Sahakari Bank Ltd., Varla (W)   5000000.00   FDR with TJSB Sahakari Bank Ltd., Vihroli (W)   5000000.00   522126230.00   5	106872489.73		110968819.51
13226230.00   13500000.00   FDR with Bank of Baroda, Bhandup (W)   13226230.00   135000000.00   FDR with Bank of Baroda, Matunga   5000000.00   FDR with MDCC Bank Ltd., Fort   5000000.00   50000000.00   FDR with The Shamrao Vithal Co-op. Bank, Oshiwara   30000000.00   50000000.00   FDR with AU Small Finance Bank Ltd., Kurla   6130000.00   5000000.00   FDR with Utkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with Utkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with GP Parsik Sahakari Bank Ltd., Chembur   5000000.00   FDR with GP Parsik Sahakari Bank Ltd., Mahape   7000000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   1500000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   1500000.00   FDR with Fincare Small Finance Bank Ltd., Fohthran Road, Thane (W)   3490000.00   FDR with Fincare Small Finance Bank Ltd., Ghatkopar (E)   15000000.00   FDR with Jana Small Finance Bank Ltd., Ghatkopar (E)   15000000.00   FDR with Jana Small Finance Bank Ltd., Ghatkopar (E)   1000000.00   FDR with Jana Small Finance Bank Ltd., Ghatkopar (E)   1000000.00   FDR with DCB Bank Ltd., Kanjurmarg (W)   70000000.00   FDR with Saraswat Co-operative Bank Ltd. Mulund (W)   3970000.00   FDR with HDFC Bank Ltd., Fort   3970000.00   FDR with TJSB Sahakari Bank Ltd., Varla (W)   5000000.00   FDR with TJSB Sahakari Bank Ltd., Vihroli (W)   5000000.00   522126230.00   5			
18500000.00		•	
5000000.00   FDR with MDCC Bank Ltd., Fort   5000000.00   50000000.00   FDR with The Shamrao Vithal Co-op. Bank, Oshiwara   30000000.00   FDR with AU Small Finance Bank Ltd., Kurla   5000000.00   FDR with Ultkarsh Small Finance Bank Ltd., Chembur   5000000.00   FDR with Ultkarsh Small Finance Bank Ltd., Chembur   68000000.00   FDR with Ultjivan Small Finance Bank Ltd., Mahape			13226230.00
50000000.00		• •	
### ### ##############################		·	
5000000.00   FDR with Utkarsh Small Finance Bank Ltd., Chembur   5000000.00   25000000.00   FDR with Ujjivan Small Finance Bank Ltd., Chembur   6800000.00   9900000.00   FDR with G P Parsik Sahakari Bank Ltd., Mahape	50000000.00	FDR with The Shamrao Vithal Co-op. Bank, Oshiwara	3000000.00
2500000.00   FDR with Ujjivan Small Finance Bank Ltd., Chembur   FDR with G P Parsik Sahakari Bank Ltd., Mahape   FDR with Survoday Small Finance Bank Ltd., Mulund   1000000.00   FDR with Survoday Small Finance Bank Ltd., Wadala   15000000.00   FDR with Fincare Small Finance Bank Ltd., Wadala   15000000.00   FDR with Fincare Small Finance Bank Ltd., Pokhran Road, Thane (W)   15000000.00   FDR with Jana Small Finance Bank Ltd., Powai   5000000.00   FDR with Jana Small Finance Bank Ltd., Powai   5000000.00   FDR with DCB Bank Ltd., Kanjurmarg (W)   7000000.00   FDR with DCB Bank Ltd., Kanjurmarg (W)   7000000.00   FDR with Saraswat Co-operative Bank Ltd. Mulund (W)			61300000.00
9900000.00	50000000.00	FDR with Utkarsh Small Finance Bank Ltd., Chembur	50000000.00
	2500000.00	FDR with Ujjivan Small Finance Bank Ltd., Chembur	68000000.00
1500000.00 3490000.00 1500000.00 1500000.00 1500000.00 1500000.00 1500000.00 1500000.00 1500000.00 1500000.00 1500000.00 150000000.00 150000000.00 150000000000	9900000.00		
34900000.00 150000000.00 150000000.00 150000000.00 150000000.00 150000000.00 150000000.00 15000000000 15000000000 150000000000		FDR with Survoday Small Finance Bank Ltd., Mulund	10000000.00
15000000.00 20000000.00 20000000.00 48900000.00 48900000.00 5DR with Jana Small Finance Bank Ltd., Powai 5000000.00 20000000.00 5DR with DCB Bank Ltd., Kanjurmarg (W) 7000000.00 10000000.00 5DR with ESAF Small Finance Bank Ltd., Ghatkopar (E) 7000000.00 10000000.00 1000000.00 5DR with ESAF Small Finance Bank Ltd., Ghatkopar (E) 7000000.00 1000000.00 11060110.00 7DR with DCB Bank Ltd., Fort 7DR with HDFC Bank Ltd., Fort 7DR with TJSB Sahakari Bank Ltd, Kurla (W) 7DR with TJSB Sahakari Bank Ltd, Thane (W) 7DR with ICICI Bank Ltd., Vikhroli (W) 7DR with ICICI Bank Ltd., Vikhroli (W) 7DR with CICI B		·	
20000000.00	34900000.00	FDR with Fincare Small Finance Bank Ltd., Pokhran Road, Thane (W)	34900000.00
48900000.00         FDR with DCB Bank Ltd., Kanjurmarg (W)         70000000.00           20000000.00         FDR with ESAF Small Finance Bank Ltd., Ghatkopar (E)         10000000.00           39700000.00         FDR with Saraswat Co-operative Bank Ltd. Mulund (W)		. , ,	
20000000.00 10000000.00 10000000.00 10000000.00 10000000.00 10000000.00 10000000.00 11060110.00 11060110.00 1		·	
1000000.00   FDR with Saraswat Co-operative Bank Ltd- Mulund (W)			
39700000.00   FDR with HDFC Bank Ltd., Fort   39700000.00   11060110.00   FDR with Unity Small Finance Bank Ltd, Kurla (W)   5000000.00   FDR with TJSB Sahakari Bank Ltd., Thane (W)   4500000.00   446673385.00   522126230.00   52			10000000.00
11060110.00			
FDR with TJSB Sahakari Bank Ltd, Thane (W) FDR with ICICI Bank Ltd., Vikhroli (W)  446673385.00  Savings Bank Deposits:  553545874.73  Total Balance With Other Banks  633095049.51  SCHEDULE G  31.03.2022  Money at Call and Short Notice  15000000.00  MDCC Bank Ltd., Fort – Day to Day Deposits  HDFC Bank Ltd., Fort – Day to Day Deposits  SBI DFHI Ltd., Fort - Day to Day Deposits  SBI DFHI Ltd., Fort - Day to Day Deposits  40000000.00			39700000.00
	11060110.00		
446673385.00         Savings Bank Deposits :		, ,	
Savings Bank Deposits : 553545874.73		FDR with ICICI Bank Ltd., Vikhroli (W)	45000000.00
SCHEDULE G   31.03.2022   Money at Call and Short Notice   31.03.2023	446673385.00		522126230.00
SCHEDULE G   31.03.2022   Money at Call and Short Notice   31.03.2023			
SCHEDULE G         31.03.2022       Money at Call and Short Notice       31.03.2023         15000000.00       MDCC Bank Ltd., Fort – Day to Day Deposits           HDFC Bank Ltd., Fort – Day to Day Deposits          50000000.00       SBI DFHI Ltd., Fort – Day to Day Deposits       40000000.00		Savings Bank Deposits :	
SCHEDULE G         31.03.2022       Money at Call and Short Notice       31.03.2023         15000000.00       MDCC Bank Ltd., Fort – Day to Day Deposits           HDFC Bank Ltd., Fort – Day to Day Deposits          50000000.00       SBI DFHI Ltd., Fort – Day to Day Deposits       40000000.00	553545874 73	Total Ralance With Other Ranks	633005040 51
31.03.2022         Money at Call and Short Notice         31.03.2023           15000000.00         MDCC Bank Ltd., Fort – Day to Day Deposits	0000+001+.10	Total Balance With Other Baliko	00000043.01
31.03.2022         Money at Call and Short Notice         31.03.2023           15000000.00         MDCC Bank Ltd., Fort – Day to Day Deposits		SCHEDULE G	
15000000.00 MDCC Bank Ltd., Fort – Day to Day Deposits HDFC Bank Ltd., Fort – Day to Day Deposits 50000000.00 SBI DFHI Ltd., Fort - Day to Day Deposits 40000000.00	31.03.2022		31.03.2023
HDFC Bank Ltd., Fort – Day to Day Deposits 50000000.00 SBI DFHI Ltd., Fort - Day to Day Deposits 40000000.00			_
50000000.00 SBI DFHI Ltd.,Fort - Day to Day Deposits 40000000.00			
· · ·	50000000.00		4000000.00
65000000.00 Total Money at Call and Short Notice 4000000.00			
	65000000.00	Total Money at Call and Short Notice	40000000.00

# (Amount in Rs.)

	SCHEDULE H	
31.03.2022	Sundries / Other Assets	31.03.2023
871891.17	Stock of Stationery	682568.98
	Stamps on Hand	28480.00
1180750.00	Staff Festival Advance	1198750.00
17706.65	BSES Commission to be received	
	Advances for expenses	1511804.20
3862701.00	Income tax refund receivable	48279.00
	Stock Of PAN Coupons	13855.00
79343.63	Income Receivable	105423.53
205043.60	Vendor CGST Receivable (2.5, 6, 9, 14%)	280074.35
205043.52	Vendor SGST Receivable (2.5, 6, 9, 14%)	280074.33
44226.33	Vendor IGST Receivable (12, 18, 28%)	18576.40
32531.21	Vendor CGST Receivable-RCM 9%	37072.75
32531.21	Vendor SGST Receivable-RCM 9%	37072.75
29928.00	Vendor IGST Receivable-RCM 12%	29928.00
	Suspense GST Receivable	175214.85
135000.00	Stock of POS	135000.00
52202.00	CBS Collection Difference Account	52202.00
10971162.34	IMPS_Inward	12909708.43
867000.00	ATM_Acquirer	60100.00
5243155.12	UPI Credit	6766711.54
4000.00	Difference Receivable – NPCI Digital Products	54000.00
100000.00	Advance for Premises	100000.00
12480.00	APBS-DBTL Receiver	0.00
25146760.65	Total Sundries / Other Assets	24524896.11

### SHRI ARIHANT CO-OPERATIVE BANK LIMITED

### PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2023

YEAR ENDED ON MARCH 31, 2022	EXPENDITURE	SCH.	YEAR ENDED ON MARCH 31, 2023	YEAR ENDED ON MARCH 31, 2022	INCOME	SCH.	YEAR ENDED ON MARCH 31, 2023
190,834,734.17	To Interest on Deposits & Borrowings		176,490,370.59	291,526,897.35	By Interest and Discounts	J	288,137,488.68
1	To Salaries, Allowances, P.F. Gratuity, Bonus		80,357,533.69		By Commission, Exchange and Brokerage		1,238,079.11
13,160.00	To Directors Fees & Allowances		-	3,240,572.88	By Rent on Lockers		3,097,779.50
82,142.00	To Meeting Expenses		100,209.40		By Dividend		88,480.90
14,131,207.13	To Rent, Taxes, Insurance and Lighting		15,275,627.14	16,271.20	By Profit on Sale of Assets		61,844.00
	To Law Charges		227,652.90		By Profit on Sale of Investments		0.00
877,172.25	To Professional Charges		1,194,103.50	1,392,848.20	By Miscellaneous Income	K	1,228,079.80
783,007.16	To Postage, Telegram & Telephone Charges		815,917.33		By Other Income	L	11,951,912.45
1,284,588.00	To Auditor Fees		1,381,205.00				
2,898,967.06	To Depreciation on Bank's Property		3,348,959.31				
	To Repairs to Furniture, Fittings, etc.		475,289.90				
679,044.74	To Printing and Stationery		840,453.09				
· ·	To Advertisement		1,036,229.00				
	To Loss on Sale of Assets		1,652.58				
*	To Assets written off		3,315.00				
	To Amortisation of Premium on Investments		2,329,349.00				
	To Loss on Redemption of Investment		-				
	To Other Expenditure	T.	20,767,621.24				
	Profit before Exceptional, Extraordinary Items, Income-tax and Provisions & Contingency Exceptional Items:  - To		1,158,175.77				
3,876,055.60	Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions & Contingency		1,158,175.77				
	Extraordinary Items: - To Loss On Shifting of Securities		6,406,213.00				
3,876,055.60	Profit before Provisions & Contingency		(5,248,037.23)		By Provisions and Contingency written back		800,000.00
	To Provision and Contingency				Provision for Restructured, Rescheduled Advance Accounts	800,000.00	
10,000,000.00	Provision for Bad & Doubtful Debts Reserve	800,000.00					
18,560,048.00	Provision for Investment Depreciation Reserve	9,380,617.00					
2,000,000.00	Provisions for Non Performing Inv (NPI)	1,424,045.00					
900,000.00							
31,460,048.00			11,604,662.00				
(27,583,992.40)	Profit before Income-tax		(16,052,699.23)				
<del></del>	To Provision for Tax: - Current Year Income-tax						
(5,529,197.00)	Deferred Tax	(3,135,842.00)					
248,136.00	<b>'</b>	4,978.00					
(5,281,061.00)	, , ,	1,576.66	(3,130,864.00)				
	- Net Profit after Tax			22,302,931.40	Net Loss After Tax		12,921,835.23
338,656,768.85	TOTAL		319,525,499.67	338,656,768.85	TOTAL		319,525,499.67

AS PER OUR REPORT OF EVEN DATE

Yashodhan R Karani

Dollar P Shah

Kirankumar N Momaya

Ashok S Savalkar

FOR Shinde Nayak & Associates

Chairman

Vice Chairman

Director

Chief Executive Officer

Chartered Accountants

DIRECTORS :

Abhay G Dharamshi Gulab D Shah Kiran L Patel

CA. L. V. Nayak

Partner

Mem. No. : 104221

FRN No. : 119906W Manisha M Poladia Ropin J Nagda Ritesh K Khona

Statutory Auditors

UDIN No.: 23104221BGWAOY6795

Place : Mumbai

Date: 23.06.2023 Tejal R Shah Virchand N Lodaya

Mahesh M Padave Keshav N More

### (Amount in Rs.)

# SCHEDULE - I

2021-2022	Particulars-Other Expenditure	2022-2023	
354,443.36	Conveyance Charges	526,584.49	
2,382,241.00	Expenditure A/C Security Guard	2,189,825.00	
879,406.51	Sundry Charges	802,798.35	
508,035.00	Clearing House Charges	500,482.00	
30,360.00	Kanjurmarg Premises Expenses	287,040.00	
10,564.00	News Paper & Periodicals	9,767.00	
21,763.00	Entertainment Charges	28,262.00	
274,613.37	Bank Charges	804,105.77	
432,707.00	Sanitation Charges	443,278.00	
53,000.00	Subscription to Association BMNS Bank	54,000.00	
1,607,957.73	Annual Service Contract	3,059,027.16	
65,894.12	Vehicle Running Expenses	97,959.18	
3,500.00	Promotional Activities	15,562.74	
76,143.35	Annual General Meeting Expenses	622,349.45	
2,759,535.62	Primary Port Rental Charges	1,493,387.39	
1,819,944.58	Hosting Charges	1,684,471.51	
1,429,496.00	Service Charges	576,748.00	
6,550.00	Miscelleneous Expenses	300.00	
	Inauguration Expenses	197,465.98	
851,078.91	ATM charges paid to ICICI bank	802,328.37	
174,617.46	IMPS charges paid to ICICI bank	163,267.03	
316,543.22	Expenses for ATM and Debit card	301,028.56	
30,000.00	SUBS MAHA URB COOP BK Federation	30,000.00	
2,818.00	Interest on Late payment	1,857.66	
744,335.58	Expenses for POS and IMPS	711,628.02	
143,473.55	NPCI Switching Fees	159,479.45	
	Customer Meet Expenses	33,824.00	
853.00	MMS Charges paid to NPCI	982.50	
1,248,709.96	CGST Receivable 50% Written Off	1,230,546.13	
1,248,709.96	SGST Receivable 50% Written Off	1,230,546.13	
133,272.90	IGST Receivable 50% Written Off	160,207.52	
(125,000.00)	Advisory Charges for Investment		
96,120.40	CIBIL Charges	129,708.51	
13,220.00	CERSAI Charges	7,590.00	
286,356.00	Bulk SMS & Email Charges	622,878.00	
35,664.00	Repair Cess Payable	35,664.00	
6,114.00	Interest on BG Deposit (TDS)	5,089.00	
2,200.00	Subscription Fees	11,000.00	

	Compensation Paid To NPCI	500.00
154,964.40	UPI Interchange Fee Paid	247,404.06
11,404.80	COVID 19 Expenses	
558,055.34	Expenses For UPI	907,947.54
463,200.00	Stamp Duty On Mutual Fund	460,250.00
2,478.00	Penalty Paid To NPCI	20,748.87
202,960.00	Sundry Balances Written off	
3,306.36	3,306.36 ATM Interchange Fee Received	
	Incentive Paid Towards Digital Transactions	3,662.83
GST Expenses		52,547.04
Premium paid for PSLC(Priority Sector Lending Certificate)		25,000.00
	Bouncer Salary to Society	18,522.00
19,321,610.48	Total Other Expenditure	20,767,621.24

# SCHEDULE - J

2021-2022	Particulars-Interest and Discounts	2022-2023
159,166,600.47	Interest on Loans	145,799,524.30
132,360,296.88	Interest on Investment	142,337,964.38
291,526,897.35	Total Interest and Discounts	288,137,488.68

## SCHEDULE - K

2021-2022	Particulars-Miscellaneous Income	2022-2023		
1,373,297.40	Miscellaneous Income	995,002.64		
9,424.30	Sundry Income	223,823.22		
9,625.00	Other Income from PMJJBY	8,840.94		
501.50	Penalty Received from NPCI	413.00		
1,392,848.20	Total Miscellaneous Income	1,228,079.80		

## SCHEDULE - L

2021-2022	Particulars- Other Income	2022-2023
1,350.00	Share Transfer Fees	300.00
3,185,818.38	Loan Processing Charges	3,198,979.74
6,307,243.72	Incidental Charges	5,456,888.77
336,625.00	Inspection Charges	316,666.67
1,650.00	Duplicate Share Certificate Charges	3,750.00
532,877.82	ATM Charges	400,522.36
890,315.30	SMS Banking Charges	902,437.16
539,774.47	IMPS Debit Charges	544,980.19
539,623.00	Cash handling charges	536,611.40
170,678.41	UPI Interchange Fee Received	197,910.12
	ATM Interchange Fee Received	3,068.00
	Interest Received on IT Refund	210,703.00
	Incentive Received From Digital Transactions	179,095.04
12,505,956.10	Total Other Income	11,951,912.45