

**Annexure
Form A
Balance Sheet**

**Balance Sheet of The Yavatmal District Central Co-Operative Bank
Balance as on 31st March 2024**

(000's omitted)

Capital and Liabilities	Schedule	As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
Capital	1	1034084	1014147
Reserves and Surplus	2	7552585	6597391
Deposits	3	29697387	27077026
Borrowings	4	4427083	4052055
Other liabilities and provisions	5	2971814	2402121
Total		45682953	41142740
Assets			
Cash and balances with Reserve Bank of India	6	1087097	1312467
Balance with banks and money at call and short Notice	7	9907374	7764013
Investments	8	5292288	5380202
Advances	9	26675960	24458732
Fixed Assets	10	60881	58962
Other Assets	11	2659353	2168364
Total		45682953	41142740
Contingent liabilities	12	9699	7450
Bills for collection		30316	66514

A.R. TAGALPALLEWAR
(D.G.M-BANKING)



P.R.DUDHE
(GENERAL MANAGER)

A.D.DESHPANDE
(CHIEF EXECUTIVE OFFICER)

S.N.DERKAR
(VICE CHAIRMAN)

V.V.GHUIKHEDKAR
(VICE CHAIRMAN)

M.Ü.PATIL
(CHAIRMAN)

Date : 27.06.2024
Place : Chandrapur

As per our Statutory Audit Report of Even Date
For, M/S D A V A & Associates.
Chartered Accountants
FRN : 114157W

CA Vivek Murarka
Partner
MRN: 121167



Schedule 1 – Capital

(000's omitted)

	As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
For Other Banks (D.C.C. Bank)		
Authorised Capital (1250000 shares of Rs.1000 each)	1250000	1250000
Issued Capital (1035173 shares of Rs.1000 each)	1035173	1015469
Subscribed Capital (1035173 shares of Rs.1000 each)	1035173	1015469
Called-up Capital (1035173 shares of Rs.1000 each)	1035173	1015469
Less: Calls unpaid	1089	1322
Add: Forfeited shares	0	0
of Above Held (Amount)	1034084	1014147

Schedule 2 - Reserves and Surplus

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I	Statutory Reserves	1205439	1174322
	Opening Balance	1174322	1136798
	Additions during the year	31145	38079
	Deductions during the year	28	555
II	Capital Reserves	595842	558008
	Opening Balance	558008	521244
	Additions during the year	37834	36764
	Deductions during the year	0	0
III	Share Premium	0	0
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
IV	Revenue and Other Reserves	5688590	4810110
	Opening Balance	4810110	3762565
	Additions during the year	1590660	1080454
	Deductions during the year	712180	32909
V	Balance in Profit and Loss Account	62714	54951
	Total (I, II, III, IV and V)	7552585	6597391

Schedule 3 – Deposits

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
A.I	Demand deposits	538749	467730
(i)	From banks	159523	128776
(ii)	From others	379226	338954
II	Savings Bank Deposits	12577288	10886661
III	Term Deposits	16581350	15722635
(i)	From banks	0	0
(ii)	From others	16581350	15722635
B	Total (I, II and III)	29697387	27077026
(i)	Deposits of branches in India	29697387	27077026
(ii)	Deposits of branches outside India Total	0	0
	Total	29697387	27077026



Schedule 4 – Borrowings

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I	Borrowings in India	4427083	4052055
	(a) Reserve Bank of India	0	0
	(b) Other banks	4427083	4052055
	(c) Other institutions and agencies	0	0
II	Borrowings outside India	0	0
	Total (I and II)	4427083	4052055
	Secured borrowings included in I and II above Rs.	4427083	4052055

Schedule 5 - Other Liabilities and Provisions

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
	Bills payable	13337	15586
I	Inter-office adjustment (net)	0	0
II	Interest accrued	0	0
III	Others (including provisions) Total	2958477	2386535
	Total	2971814	2402121

Schedule 6 - Cash and Balances with Reserve Bank of India

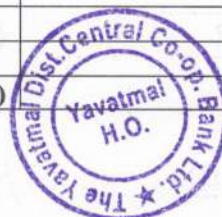
(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I	Cash in hand (including foreign currency notes)	1087097	1312467
II	Balances with Reserve Bank of India	0	0
	(i) in Current Account	0	0
	(ii) in Other Accounts	0	0
	Total (I and II)	1087097	1312467

Schedule 7 - Balances with Banks and Money at Call and Short Notice

(000's omitted)

			As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I		In India		
	(i)	Balances with banks	9907374	7764013
		a) in Current Accounts	2395174	2034113
		b) in Other Deposit Accounts	7512200	5729900
	(ii)	Money at call and short notice	0	0
		a) with banks	0	0
		b) with other institutions	0	0
		Total (i and ii)	9907374	7764013
II		Outside India	0	0
	(i)	in Current Accounts	0	0
	(ii)	in Other Deposit Accounts	0	0
	(iii)	Money at call and short notice	0	0
		Total (i, ii and iii)	0	0
		Grand Total (I and II)	9907374	7764013



Schedule 8 – Investments

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I	Investments in India in		
(i)	Government Securities	5192288	5185742
(ii)	Other approved securities	0	0
(iii)	Shares	100000	100000
(iv)	Debentures and Bonds	0	94460
(v)	Subsidiaries and/or joint ventures	0	0
(vi)	Others (to be specified)	0	0
	Total	5292288	5380202
II	Investments outside India in		
(i)	Government securities (including local authorities)	0	0
(ii)	Subsidiaries and/or joint ventures abroad	0	0
(iii)	Others investments (to be specified)	0	0
	Total	0	0
	Grand Total (I and II)	5292288	5380202

Schedule 9 – Advances

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
A.	(i) Bills purchased and discounted	0	0
	(ii) Cash credits, overdrafts and loans repayable on demand	24193471	21511672
	(iii) Term loans	2482489	2947060
	Total	26675960	24458732
B.	(i) Secured by tangible assets	26080513	23867811
	(ii) Covered by Bank/Government Guarantees	0	0
	(iii) Unsecured As Per NPA	595447	590921
	Total	26675960	24458732
C.I.	C.I. Advances in India		
	(i) Priority Sectors	23852964	20623365
	(ii) Public Sector	0	0
	(iii) Banks	0	0
	(iv) Others	2822996	3835367
	Total	26675960	24458732
C.II.	C.II. Advances outside India	0	0
	(i) Due from banks	0	0
	(ii) Due from others	0	0
	(a) Bills purchased and discounted	0	0
	(b) Syndicated loans	0	0
	(c) Others	0	0
	Total	0	0
	Grand Total (I and II)	26675960	24458732

Schedule 10 - Fixed Assets

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I	Premises	15861	15257
	At cost as on 31st March of the preceding year	15257	14132
	Additions during the year	2040	2396
	Deductions during the year	0	0
	Depreciation to date	1436	1271
II	Other Fixed Assets (including furniture and fixtures)	45020	43705
	At cost as on 31st March of the preceding year	43705	37904
	Additions during the year	10490	14079
	Deductions during the year	4	0
	Depreciation to date	9171	8278
	Total (I and II)	60881	58962



Schedule 11 - Other Assets

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	Inter-office adjustments (net)	0	0
II.	Interest accrued	0	0
III.	Tax paid in advance/tax deducted at source	81544	118429
IV.	Stationery and stamps	17032	17827
V.	Non-banking assets acquired in satisfaction of claims	0	0
VI.	Others *	2560777	2032108
	Total	2659353	2168364

Schedule 12 - Contingent Liabilities

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	Claims against the bank not acknowledged as debts	0	0
II.	Liability for partly paid investments	0	0
III.	Liability on account of outstanding forward exchange contracts	0	0
IV.	Guarantees given on behalf of constituents		
	(a) In India	600	500
	(b) Outside India	0	0
V.	Acceptances, endorsements and other obligations	0	0
VI.	Other items for which the bank is contingently liable	9099	6950
	Total	9699	7450



Claims against the bank not acknowledged as debts	0	0
Liability for partly paid investments	0	0
Liability on account of outstanding forward exchange contracts	0	0
Guarantees given on behalf of constituents		
(a) In India	600	500
(b) Outside India	0	0
Acceptances, endorsements and other obligations	0	0
Other items for which the bank is contingently liable	9099	6950
Total	9699	7450

**Annexure I
Form B
Profit and Loss Account for the year ended on 31st March 2024**

(000's omitted)

		Schedule	Year ended on 31.03.2024 (Current year)	Year ended on 31.03.2023 (Previous year)
I.	income			
	Interest earned	13	3425314	3506270
	Other income	14	187789	217973
	Total		3613103	3724243
II.	Expenditure			
	Interest expended	15	1899371	1721422
	Operating expenses	16	793970	733901
	Provisions and contingencies		860000	1216298
	Total		3553341	3671621
III.	Profit/Loss			
	Net profit/loss(-) for the year		59762	52622
	Profit/loss(-) brought forward		0	0
	Total		3613103	3724243
IV.	Appropriations			
	Transfer to statutory reserves		40000	30000
	Transfer to other reserves		20000	22000
	Transfer to Government/ proposed dividend		0	0
	Balance carried over to balance sheet		2714	2951

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(CHAIRMAN)

Date : 27.06.2024
Place : Chandrapur

As per our Statutory Audit Report of Even Date
For, M/S D A V A & Associates.
Chartered Accountants
FRN : 114157W

CA Vivek Murarka
Partner
MRN: 121167



Schedule 13 - Interest Earned

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	Interest/discount on advances/bills	2729819	2857728
II.	Income on investments	358860	414332
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	322357	215057
IV.	Others	14278	19153
	Total	3425314	3506270

Schedule 14 - Other Income

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	Commission, exchange and brokerage	4751	6137
II.	Profit on sale of investments	41637	44224
	Less: Loss on sale of investments	0	0
III.	Profit on revaluation of investments	0	0
	Less: Loss on revaluation of investments	0	0
IV.	Profit on sale of land, buildings and other assets	0	0
	Less: Loss on sale of land, buildings and other assets	0	0
V.	Profit on exchange transactions	0	0
	Less: Loss on exchange transactions	0	0
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	0	0
VII.	Miscellaneous Income	141401	167612
	Total	187789	217973

Schedule 15 - Interest Expended

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	Interest on deposits	1544513	1446472
II.	Interest on Reserve Bank of India / Inter-bank borrowings	354858	274950
III.	Others	0	0
	Total	1899371	1721422

Schedule 16 - Operating Expenses

(000's omitted)

		As on 31-3-2024 (Current year)	As on 31-3-2023 (Previous year)
I.	Payments to and provisions for employees	415734	456656
II.	Rent, taxes and lighting	14678	15047
III.	Printing and stationery	9288	5814
IV.	Advertisement and publicity	461	946
V.	Depreciation on bank's property	10607	9548
VI.	Director's fees, allowances and expenses	1350	1825
VII.	Auditors' fees and expenses (including branch auditors)	3769	4874
VIII.	Law charges	649	270
IX.	Postages, Telegrams, Telephones, etc.	1004	1027
X.	Repairs and maintenance	0	0
XI.	Insurance	27772	40243
XII.	Other expenditure Total	308658	197651
	Total	793970	733901

