

THE DHARMAJ PEOPLES CO-OPERATIVE BANK LTD., DHARMAJ.

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ANNUNAL REPORT 2020 - 2021



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| | ple Co-operative Bar heet as on 31/03/20 | | 00000 | |
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| | 31/0 | 3/2020 | 31/03 | 3/2021 |
| CAPITAL & LIABILITIES | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) |
| 1. Capital | | | | |
| A. Authorize Share | | 15,000,000.00 | | 15,000,000.00 |
| 1,50,000 shares each Rs.100 | | | | |
| B.Issued ,Subscribed & Paid up | | 9,906,800.00 | 1 | 9,763,000.00 |
| 97,630 shares of Rs.100 each | | | | |
| (Previous Year 99,068 shares of Rs.100 each) | | | | |
| (A) Individual | 9,906,800.00 | | 9,763,000.00 | |
| (B) Co-Op Inst. | | | | |
| (C) State Govt. | | | | |
| 3 DECERVE FUND & OTHER RESERVES | | 76,565,686.92 | | 81,869,997.29 |
| 2. RESERVE FUND & OTHER RESERVES | 26 045 764 76 | 70,303,000.32 | 39,078,690.76 | 01,003,337.2 |
| 1. Statutory Reserve Fund | 36,845,764.76 | | | |
| 2. Building Fund | 5,022,854.00 | | 5,163,175.00 | |
| 3. Bad & Doubtfull Reserve | 11,500,000.00 | | 11,500,000.00 | |
| 4. B & D Fund | 2,198,599.00 | | 2,642,999.00 | |
| 5. Dividend Equilisation Fund | 2,494,129.00 | | 2,692,265.00 | |
| 6. Investment Depreciation Fund | 11,792,779.91 | | 11,792,779.91 | |
| 7. Other Funds | | | | |
| A. Charity Fund | 449,245.00 | | 589,566.00 | |
| B. Co-op. Propogenda Fund | 324,771.00 | | 394,932.00 | |
| C. Member Welfare Fund | 644,397.00 | | 835,361.00 | |
| D. Mahotsav Fund | 231,221.25 | | 441,703.25 | |
| E. Village Development Fund | 3,361,926.00 | | 3,572,408.00 | |
| F. Standard Asset (Provi.) | 500,000.00 | | 500,000.00 | |
| G. Contingency Fund | 1,200,000.00 | | - | |
| H. Investment Flu Rese | - | | 2,666,117.37 | |
| 3. PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND | | | | |
| 4. DEPOSITS & OTHER ACCOUNT | | 412,879,616.60 | | 446,066,187.87 |
| 1. FIX DEPOSITS | | ,,, | | ,, |
| A. Individuals (Annexure-1) | 252,489,129.00 | | 269,846,032.00 | |
| B. Central Co-operative Bank's | | | - | |
| C. Other Societies | 642,042.00 | | 892,042.00 | |
| 2. SAVINGS DEPOSITS | 0.12,0.12.100 | | 052,0 12.00 | |
| A. Individuals | 150,995,829.88 | | 164,551,100.02 | |
| B. Central Co-operative Bank's | 130,333,023.00 | | 104,551,100.02 | |
| C. Other Societies | | | | |
| 3. CURRENT DEPOSITS | , | | | |
| A. Individuals | 6 442 720 00 | | 0.004.000.04 | |
| NOTES AND ADDRESS | 6,142,738.00 | | 9,984,860.94 | |
| B. Central Co-operative Bank's C. Other Societies | 2 600 877 73 | | 702 452 04 | |
| C. Other Societies | 2,609,877.72 | | 792,152.91 | |
| 5. BORROWINGS | | | 1 | |
| (1) From Reserve Bank of India/State /Central CO-operative | | | | |
| Bank | | | | |
| A. Short Term Loans, Cash Credit & Overdrafts if which | | | - 1 | |
| secured against F.D.,O.D. from C.B.I. DMJ | - | | - | |
| B. Medium Term Loan of which Secured Against | | | - 1 | |
| C. Long Term Loan of which Secured Against | | | - | |
| (2) From State Bank of India | | | | |
| A. Short Term Loans, Cash Credit & Overdrafts if which | 0 | | 1 | |
| secured against | | | | |
| B. Medium Term Loan of which Secured Against | 121 | | | |
| C. Long Term Loan of which Secured Against | | | | |
| (3) From State Govt. | • | | - | |
| | | | | |
| A. Short Term Loans, Cash Credit & Overdrafts if which | | | | |
| secured against | • | | | |
| B. Medium Term Loan of which Secured Against | | l | - 1 | |
| C. Long Term Loan of which Secured Against | | | - 1 | |
| (4) Loans from other sources | | | . | |
| Total Rs. Carried Forward | | 499,352,103.52 | | E27 C00 405 41 |
| . o to or curricu i or waru | | 433,332,103.52 | | 537,699,185.1 |



| No. | | e Co-operative Bank eet as on 31/03/202 | | | |
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| LCASH A. Oh hand and with Reserve Bank / State Bank of India B. State Co-operative Bank and Dist. Central Co-operative Bank (Annexure-4) 2. BALANCE WITH OTHER BANKS Current Deposits (Annexure-6) 5.117,042.5 5.15,000,000.00 5.000,000.00 5.117,042.5 5.15,000,000.00 5.117,042.5 5.15,000,000.00 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 5.15,677,407.08 | PROPERTY & ASSETS | 31/03 | | | - |
| A Ch hand and with Reserve Bank/ State Bank of India B. State Co-perative Bank (Annexure-4) (Annexure-4) (Annexure-4) (Annexure-4) (Annexure-4) (Annexure-5) (Annexure-5) (Annexure-5) (Annexure-6) (Ann | | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) |
| 3. State Co-operative Bank and Dist. Central Co-operative Bank (Annexure-4) 2. BALANCE WITH OTHER BANKS A. Current Deposits (Annexure-5) S. Savings Bank Opposits C. Fixed Deposits (Annexure-6) S. Joseph Savings Bank Deposits C. Fixed Deposits (Annexure-6) S. JOSEPH Savings Bank Deposits C. Fixed Deposits (Annexure-6) S. JOSEPH Savings Bank Deposits C. Fixed Deposits (Annexure-6) S. JOSEPH Savings Bank Comparative Savings Bank Lotter Savings | | | 5,000,000.00 | 10 | 5,000,000.00 |
| 2. BALANCE WITH OTHER BANKS A. Current Deposits (Annexure-5) S. Swings Bank Deposits C. Fixed Deposits (Annexure-6) S. Journal of State Government Securities A. In Central and State Government Securities A. Howest Value Rs. 34.82 Cr. At Face Value Rs. 34.80 Cr. At Book Value Rs. 34.82 Cr. At Face Value Rs. 34.80 Cr. B. Other Trustee Securities (Annexure-8) S. Differ Trustee Securities (C. Shares in Go-operative Bank tud. 2. The Kinds Jillia Central Co-Operative Bank tud. 3. In Share of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 6. ADVANCES 1. Of which National Transplance Securities 8. La Journal Rs. 0.00 2. Of the Advances 3. Individuals Rs. 5.38, 32.55.10 3. Overdue Amount Rs. 0.00 2. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of which hold that of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of which Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 3. Of the Advances amount overdue considered bad and | B. State Co-operative Bank and Dist. Central Co- | | .,, | | -,, |
| A Current Deposits (Annexure-5) B. Swings Bank Deposits C. Fixed Deposits (Annexure-6) 3. MONEY AT CALL AND SHORT NOTICE 4. INVESTMENTS A. In Central and State Government Securities At Book Value Rs.3.4 82 Cr. Af Face Value Rs.34.80 Cr. Held to maturity Rs.8.00 Cr. B. Other Trustes Securities Bonds C. Shares in Co-operative Institutions 1. The Gujarrat State Co-Operative Bank Ltd. 2. The Kind Jillia Central Co-Operative Bank Ltd. 2. The Kind Jillia Central Co-Operative Bank Ltd. 2. The Kind Jillia Central Co-Operative Bank Ltd. 3. ROBERT SHARES (Annexure-7) 5. NOESTMENTS OUT OF THE PRINCIPLAL/ SUBSIDIARY STATE PARTINESHIP PUND A. In share of Central Co-Operative Bank B. Against Other Tirm Loans, Cash Credits, Over drafts and Bills Discounted B. Applicate Control of the Principlal Securities B. Applicate Other Tirm Loans, Cash Credits, Over drafts and Bills Discounted C. Of the Advances a. Individuals Rs.2,63,84,255.51 D. Overdue Amount Rs.0.00 C. Of the Advances amount overdue considered bad and doubtfull of recovery Rs.0.00 C. Of the Advances a. Individuals Rs.2,63,84,213,87,97.59 of Which above Advances a. Individuals Rs.2,83,84,21,38,797.59 of Which above Advances a. Individuals Rs.2,10,38,797.59 of W | operative Bank (Annexure-4) | | 6,235,281.10 | | 5,117,042.93 |
| A Current Deposits (Annexure-5) B. Swings Bank Deposits C. Fixed Deposits (Annexure-6) 3. MONEY AT CALL AND SHORT NOTICE 4. INVESTMENTS A. In Central and State Government Securities At Book Value Rs.3.4 82 Cr. Af Face Value Rs.34.80 Cr. Held to maturity Rs.8.00 Cr. B. Other Trustes Securities Bonds C. Shares in Co-operative Institutions 1. The Gujarrat State Co-Operative Bank Ltd. 2. The Kind Jillia Central Co-Operative Bank Ltd. 2. The Kind Jillia Central Co-Operative Bank Ltd. 2. The Kind Jillia Central Co-Operative Bank Ltd. 3. ROBERT SHARES (Annexure-7) 5. NOESTMENTS OUT OF THE PRINCIPLAL/ SUBSIDIARY STATE PARTINESHIP PUND A. In share of Central Co-Operative Bank B. Against Other Tirm Loans, Cash Credits, Over drafts and Bills Discounted B. Applicate Control of the Principlal Securities B. Applicate Other Tirm Loans, Cash Credits, Over drafts and Bills Discounted C. Of the Advances a. Individuals Rs.2,63,84,255.51 D. Overdue Amount Rs.0.00 C. Of the Advances amount overdue considered bad and doubtfull of recovery Rs.0.00 C. Of the Advances a. Individuals Rs.2,63,84,213,87,97.59 of Which above Advances a. Individuals Rs.2,83,84,21,38,797.59 of Which above Advances a. Individuals Rs.2,10,38,797.59 of W | 2 PALANCE WITH OTHER PANKS | | 67 700 000 50 | | 67 477 407 000 |
| 8. Savings Bank Deposits (Annexure-6) 3. MONEY AT CALL AND SHORT NOTICE 4. INVESTMENTS A. In Central and State Government Securities B. Other Trustee Securities (Bonds C. Shares in Co-operative Institutions C. Shares in Co-operative Bank Itd. 2. The Kinda illia Central Co-Operative Bank Itd. 2. The Kinda illia Central Co-Operative Bank Itd. 2. The Kinda illia Central Co-Operative Bank Itd. 3. No Other Investments (Annexure-7) 5. INVESTMENTS OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND S. In Share of Central Co-Operative Bank B. Primary Agriculture Credit Societies 6. ADVANCES A. Rajant Covernment and other approved Securities B. Against other Tangible Securities Rs. 1,53,07,255.13 of which above Advances a. Individuals Rs. 2,638.43 255.1 b. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 2,638.43 255.1 b. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 5,003,512.04 9 b. Overdue Amount c. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 c. Of the Advances a. Individuals Rs. 5,003,512.04 9 b. Overdue Amount c. Of the Advances a. Individuals Rs. 5,003,512.04 9 b. Overdue Amount c. Of the Advances a. Individuals Rs. 5,003,512.04 9 b. Overdue Amount c. Of the Advances a. Individuals Rs. 4,013,8797.59 of which above Advances a. Individuals Rs. 4,013,8797.59 b. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 4,013,8797.59 of which above Advances a. Individuals Rs. 4,013,8797.59 b. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 4,013,8797.59 of which above Advances a. Individuals Rs. 4,013,8797.59 b. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 4,013,8797.59 b. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 4,013,8797.59 c. Overdue Amount Rs. 0.00 c. Of the Advances a. Individuals Rs. 4,013,8797.59 c. Overd | The state of the s | 15 066 306 58 | 67,790,009.58 | 15 677 407 08 | 67,177,407.08 |
| 3. MONEY AT CALL AND SHORT NOTICE 4. INVESTIMENTS A. In Central and State Government Securities A. Robert Trustee Securities Bonds C. Shaves in Co-operative Institutions 1. The Gujarts State Co-Operative Bank Ltd. 2. The Whole Jilla Central Co-Operative Bank Ltd. 2. The Whole Jilla Central Co-Operative Bank Ltd. 2. The Whole Jilla Central Co-Operative Bank Ltd. 3. Other Trustee State Co-Operative Bank Ltd. 3. The Gujarts State Co-Operative Bank Ltd. 3. The Gujarts State Co-Operative Bank Ltd. 3. The Whole Jilla Central C | | - | | - | |
| 4. INVESTMENTS A. In Central and State Government Securities A. 1 Central and State Government Securities A. 1 Central and State Government Securities A. 1 Central and State Government Securities B. Other Trustee Securities (Ponds C. Shares in Co-operative Institutions C. Shares in Co-operative Bank Ltd. 2. The Khda Jilla Central Co-Operative Bank Ltd. 2. The Khda Jilla Central Co-Operative Bank Ltd. 3. The State Sta | | 52,723,703.00 | | 51,500,000.00 | |
| A In Certral and State Government Securities At Book Value R.3.48.2 Cr. At Taxe Value R.3.48.0 Cr. At Market Value R.3.63.1 Cr. Held to maturity R.3.00 Cr. 3. Other Trustee Securities / Bonds C. Shares in Co-operative Institutions 1. The Gujart State Co-Operative Bank Ltd. 2. The Khab Jilla Central Co-Operative Bank Ltd. 2. The Khab Jilla Central Co-Operative Bank Ltd. 3. Other Investments (Annewure P) 5. INVESTMENTS OUT OF THE PRINCIPAL/ SUBSIDIARY 5TATE PARTNESHIP FUND 4. In share of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 6. ADVANCES 4. A painst Government and other approved Securities 8. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 4. A painst Government and other approved Securities 8. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 4. A painst Government and other approved Securities 8. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 5. ADVANCES 4. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 5. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 8. Application of Central Co-Operative Banks 8. Application of Central Co-O | 3. MONEY AT CALL AND SHORT NOTICE | | - | | - |
| A In Certral and State Government Securities At Book Value R.3.48.2 Cr. At Taxe Value R.3.48.0 Cr. At Market Value R.3.63.1 Cr. Held to maturity R.3.00 Cr. 3. Other Trustee Securities / Bonds C. Shares in Co-operative Institutions 1. The Gujart State Co-Operative Bank Ltd. 2. The Khab Jilla Central Co-Operative Bank Ltd. 2. The Khab Jilla Central Co-Operative Bank Ltd. 3. Other Investments (Annewure P) 5. INVESTMENTS OUT OF THE PRINCIPAL/ SUBSIDIARY 5TATE PARTNESHIP FUND 4. In share of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 6. ADVANCES 4. A painst Government and other approved Securities 8. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 4. A painst Government and other approved Securities 8. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES 4. A painst Government and other approved Securities 8. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 5. ADVANCES 4. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 5. Application of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 8. Application of Central Co-Operative Banks 8. Application of Central Co-O | | | | | |
| At Book Value Rs.34.82 Cr. At Face Value Rs.34.80 Cr. At Market Value Rs.36.31 Cr. Held to maturity Rs.8.00 Cr. B. Other Trustee Securities / Bonds C. Shares in Co-operative Bank Ltd. 5,000.00 1. The Clujarat State Co-Operative Bank Ltd. 21,025.00 21,025.00 0. Other Investments (Annexure-7) 9,528,000.00 1. Shares in Co-operative Bank Ltd. 5,000.00 1. Shares in Co-operative Bank B. Primary Agriculture Credit Societies 6. ADVANCES (Annexure-8) 1. Of which Short Trun Loans, Cash Credits, Over drafts and Bills Discounted A. Against Government and other approved Securities 88.1,10,77,070.38 B. Against other Tangible Securities 88.1,53,07,255.13 of which above Advances an Individuals Rs.2,63,84,325.51 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery Rs.0.00 2. Of which habove Advances an Individuals Rs.5,30,25,120.49 b. Overdue Amount considered bad and doubtfull of recovery Rs.0.00 4. Against Government and other approved Securities 8. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances an Individuals Rs.4,01,38,797.59 of which above Advances and the approved Securities 8. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances an Individuals Rs.4,01,38,797.59 of which above Advances and Individuals Rs.4,01,38,797.59 | | 205 225 220 22 | 304,779,025.00 | | 357,728,990.00 |
| At Market Value Rs. 36.3 LC. Held to maturity Rs. 8.00 Cr. 8. Other Trustee Securities / Bonds C. Shares in Co-operative Institutions 1. The Gujart State Co-Operative Bank Ltd. 2. The Khda Jilla Central Co-Operative Bank Ltd. 3. The Khda Jilla Central Co-Operative Bank Ltd. 2. The Khda Jilla Central Co-Operative Bank Ltd. 3. Nother Institutions S. INVESTMENTS OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTINERSHIP FUND A. In share of Central Co-Operative Banks 8. Primary Agriculture Credit Societies 6. ADVANCES (Annexure-8) 1. Of which Short Tim Loans, Cash Credits, Over drafts and Bills Discounted A. Against Government and other approved Securities 8. Algainst other Tangible Securities Rs. 1,53,07,255.13 of which above Advances a. Individuals Rs. 2,6384,325.51 b. Overdue Amount Es. 0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery Rs. 0.00 2. Of which above Advances a. Individuals Rs. 5,30,25,120.49 b. Overdue Amount Co. Of the Advances amount overdue considered bad and doubtfull of recovery 8. Against other Tangible Securities 8. Against other Tangible Securities 8. Against other Tangible Securities 9. Against o | | 295,225,000.00 | | 348,174,965.00 | |
| Held to maturity R.S. 80.0 Cr. | | | | | |
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| B. Against other Tangible Securities C. Other Securities of which above Advances a. Individuals Rs.5,30,25,120.49 b. Overdue Amount c. Of the Advances amount overdue considered bad and doubtfull of recovery 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE B. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land 1,354,000.00 1,354,000.00 1,354,000.00 1,300,000.00 | 2. Of which Medium Tern Loan | | | | |
| B. Against other Tangible Securities C. Other Securities of which above Advances a. Individuals Rs.5,30,25,120.49 b. Overdue Amount c. Of the Advances amount overdue considered bad and doubtfull of recovery 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE B. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land 1,354,000.00 1,354,000.00 1,354,000.00 1,300,000.00 | A Against Government and other approved Securities | 45 027 265 59 | | 53 025 120 49 | |
| C. Other Securities of which above Advances a. Individuals Rs.5,30,25,120.49 b. Overdue Amount c. Of the Advances amount overdue considered bad and doubtfull of recovery 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land 1,354,000.00 1,354,000.00 1,354,000.00 1,300,000.00 | | 13,027,203.33 | | 33,023,220.13 | |
| b. Overdue Amount c. Of the Advances amount overdue considered bad and doubtfull of recovery 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against Other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land 1,354,000.00 1,354,000.00 1,354,000.00 1,300,000.00 | | | | | |
| c. Of the Advances amount overdue considered bad and doubtfull of recovery 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against Other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land 1,354,000.00 1,354,000.00 1,300,000.00 | a. Individuals Rs.5,30,25,120.49 | | | | |
| doubtfull of recovery 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land 1,354,000.00 1,354,000.00 1,300,000.00 | b. Overdue Amount | | | | |
| 3. Of which Long Term Loan A. Against Government and other approved Securities B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS | | | | | |
| A. Against Government and other approved Securities B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS | F-1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 - 1000 | | | | |
| B. Against other Tangible Securities Rs.4,01,38,797.59 of which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS | | 56,393,921.00 | 1 | 40,138,797.59 | |
| which above Advances a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS | | | | | |
| a. Individuals Rs.4,01,38,797.59 b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS | | | | | |
| b. Overdue Amount Rs.0.00 c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 6,316,283.00 6,327,526.0 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION - 9. BRANCH ADJUSTMENTS - 10. PREMISES Land 1,354,000.00 Construction 1,354,000.00 1,300,000.00 | | | | | |
| c. Of the Advances amount overdue considered bad and doubtfull of recovery - Rs. 0.00 7. INTEREST RECEIVABLE 6,316,283.00 6,327,526.0 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION - 9. BRANCH ADJUSTMENTS - 10. PREMISES Land 1,354,000.00 Construction 1,354,000.00 1,300,000.00 | | | | ' | |
| | and the state of t | | | | |
| 7. INTEREST RECEIVABLE 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land Construction 1,354,000.00 1,354,000.00 1,300,000.00 | | | | | |
| 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION 9. BRANCH ADJUSTMENTS 10. PREMISES Land Land Land Land Land Land Land Land | 7. INTEREST RECEIVABLE | | 6,316,283.00 | | 6,327,526.00 |
| 9. BRANCH ADJUSTMENTS 10. PREMISES Land Construction 1,354,000.00 1,354,000.00 1,300,000.00 | | | | | |
| 10. PREMISES 2,798,500.00 2,654,000.00 Land 1,354,000.00 1,354,000.00 Construction 1,444,500.00 1,300,000.00 | 8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION | | | × | |
| Land 1,354,000.00 1,354,000.00 Construction 1,444,500.00 1,300,000.00 | 9. BRANCH ADJUSTMENTS | | ž | | |
| Construction 1,444,500.00 1,300,000.00 | 10. PREMISES | | 2,798,500.00 | | 2,654,000.00 |
| | Land | 1,354,000.00 | | 1,354,000.00 | |
| | Construction | 1,444,500.00 | | 1,300,000.00 | |
| | | | | | |
| Total Rs. Carried Forward 525,094,571.36 563,553,209.6 | Total Rs. Carried Forward | and the same of th | 525 004 F71 26 | | 563,553,209.60 |

| 433.00 day, x = 100 and 100 an | energy programme in the commencer of the contribution | nk Limited, Dharmaj | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|---------------------|--------------|----------------|
| Balance Si | heet as on 31/03/20 | 21 (2020-21) | | |
| CAPITAL & LIABILITIES | 31/0 | 3/2020 | 31/03 | /2021 |
| CAPITAL & LIABILITIES | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) |
| Total Rs. Brought Forward | | 499,352,103.52 | | 537,699,185.16 |
| 6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per | | | | 100 |
| Contra) | | | 1 | |
| 7. BRANCH ADJUSTMENT | | | | |
| 7. BRANCH ADJUSTIVIENT | - | | - 1 | |
| 8. OVERDUE INTEREST RESERVES | | 307,719.84 | | 307,719.84 |
| 9. INTEREST PAYABLE (Annexure-2) | | 23,354,786.00 | | 22,309,127.00 |
| 10. OTHER LIABILITIES (Annexure-3) | | 30,798,047.26 | İ | 31,067,685.30 |
| 11. PROFIT & LOSS ACCOUNT | | 5,555,000.00 | | 5,750,000.00 |
| Previous Year Profit | 4,235,448.76 | | | |
| Profit Appropriation | 4,235,448.76 | | | |
| Profit | - | | | |
| Add : Current Year Profit | 5,555,000.00 | | 5,750,000.00 | |
| | | = " | | |
| | | | | |
| TOTAL | | 559,367,656.62 | | 597,133,717.30 |
| DEAF NON OPERATIVE A/C CR. BALANCE | | 687,272.09 | | 690,029.42 |
| BANK GUARANTEE | | | | |

As per our separate report of even date attached

Ashit N Desai & Co Chartered Accountant Penal No. 168 Membership No.: 109760

Ashit N. Desai & Co. Chartered Accountants

Place : Vadodara Date : 15-07-2021

> Ashit N. Desai) Proprietor

UDIN: 21109760 AAACA 4499



| | People Co-operative Bank ce Sheet as on 31/03/2021 | | | |
|--------------------------------------------|-------------------------------------------------------|----------------|---------------|----------------|
| PROPERTY & ASSETS | 31/03/ | 31/03/2020 | | /2021 |
| PROPERTY & ASSETS | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) |
| Total Rs. Brought Forward | | 525,094,571.36 | | 563,553,209.60 |
| 11. FURNITURE AND FIXTURES | | 1,606,060.00 | | 1,418,760.00 |
| A. Furniture & Fixtures | 386,100.00 | | 347,500.00 | |
| B. Computer Systems | 114,300.00 | 1 | 76,200.00 | |
| C. Water Cooler | 4,960.00 | | 4,460.00 | |
| D. Safe Deposit Vault | 929,700.00 | | 836,700.00 | |
| E. Electric Fittings | 171,000.00 | | 153,900.00 | |
| 12. OTHER ASSETS | | 32,667,025.26 | | 32,161,747.70 |
| 01. Telephone/ Electric Deposit | 22,130.00 | | 22,130.00 | |
| 02. Stationery & Printing Stock | | | - | |
| 03. Staff Festival Advances Salary | | | | |
| 04. Adhesive Stamps | 1.5 | | - | |
| 05. Adhesive Stamps Franking | 2,094,061.00 | | 2,054,355.00 | |
| 06. Sundry Debtors | 148,125.00 | | 400,479.00 | |
| 07. In Operative a/c Advance payment | | | - 1 | |
| 08. Staff Gratuity LIC investment | 7,402,033.06 | | 6,941,251.00 | |
| 09. Staff Leave LIC Investment | 4,230,166.72 | 1 | 4,107,168.07 | |
| 10. Staff P.F. LIC Investment | 15,928,576.00 | | 15,667,478.00 | |
| 11. Advance Income Tax A.Y.2020-21 | 2,450,000.00 | | 2,250,000.00 | |
| 12. Staff PF LIC Pension Scheme Investment | 51,004.48 | | 148,688.92 | |
| 13. TDS A.Y. 2020-2021 | 340,929.00 | | 96,286.00 | |
| 14. TDS A.Y. 2021-2022 | - | | 153,919.00 | |
| 15. EXGRATIA INTEREST AMOUNT | | | 65,258.71 | |
| 16. INCOME TAX REUND AY 20-21 | - | | 254,734.00 | |
| TOTAL | | 559,367,656.62 | | 597,133,717.30 |
| DEAF NON OPERATIVE A/C CR. BALANCE | | 687,272.09 | | 690,029.42 |
| BANK GUARANTEE | | | | |

ShrI Balvantbhai D Patel Chairman Shri Kaushikahai C Patel Branch Committee Chairman

Shri Parimalbhai P Patel Managing Director

Shri Vinodbhai M Patel Incharge Manager Shri Nileshbhai B Patel Loan Officer



| The Dharmaj People C | O-operative Ran | k Limited Dharmai | | |
|---------------------------------------------------|-----------------|-------------------|--------------|---------------|
| INCOME AND EXPENDITURE FOR | | | | |
| | | 3/2020 | | 3/2021 |
| EXPENDITURE | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) |
| 1. INTEREST ON DEPOSITS BORROWINGS ETC. | - | 22,840,375.00 | - | 21,796,600.88 |
| | | | | |
| 2. SALARIES/EX GRATIA SALARIES, D.A. ALLOWANCES, | | | | 0.744 |
| PROVIDENT FUND, GRATUITY AND LEAVE ENCASHMENT | | 6,626,952.00 | | 6,637,671.00 |
| <u>EXPENSES</u> | | | | |
| | | | | |
| 3. DIRECTORS AND LOCAL COMMITTEE MEMBERS FEES & | | | | |
| ALLOWANCES | | - | | |
| 4. RENT,TAXES,INSURANCE,LIGHTING ETC | | 233,979.00 | | 237,878.00 |
| A. Rent | | 233,373.00 | | 237,070.00 |
| B. Building Taxes | 2,900.00 | | 2,900.00 | |
| C. Insurance | 77,729.00 | | 78,208.00 | |
| D. Electric Expenses | 150,950.00 | | 154,370.00 | |
| E. Professional Tax | 2,400.00 | | 2,400.00 | |
| | , | | | |
| 5. LAW CHARGES | | :- | | - |
| A. Vakil Fees | | | Ø. | |
| | | | | |
| 6. POSTAGE, TELEGRAMS AND TELEPHONE CHARGES | | 39,952.00 | | 79,129.55 |
| 7 ALIDITOR'S SEES | | 150 500 00 | | 242 600 00 |
| 7. AUDITOR'S FEES | | 158,600.00 | | 212,600.00 |
| 8. DEPRECIATION AND REPAIRS TO PROPERTY | | 439,066.00 | | 404,230.00 |
| A. Depreciation on | | 455,000.00 | | 404,230.00 |
| 1. Land and Building | 160,500.00 | | 144,500.00 | |
| 2. Dead Stock | 42,900.00 | 2 | 38,600.00 | |
| 3. Computer Software | 64,760.00 | | 38,100.00 | |
| 4. Locker's | 103,300.00 | | 93,000.00 | |
| 5. Electric Fittings | 19,000.00 | | 17,100.00 | |
| 6. Water Cooler | 540.00 | | 500.00 | |
| B. Repairs | 48,066.00 | | 72,430.00 | |
| | , | | , | |
| 9. STATIONERY, PRINTING AND ADVERTISEMENT ETC. | 7 | 249,757.00 | | 80,272.00 |
| A. Stationery Rpinting | 206,773.00 | | 67,272.00 | |
| B. Advertisement | 42,984.00 | | 13,000.00 | |
| | | | | |
| 10. LOSS FROM SALE OF OT DEALING WITH NON BANKING | | | | |
| ASSETS | | - | | - |
| 11.OTHER PROVISION/EXPENSES | | | | |
| A. Provisions | | | | |
| 1.Investment Depreciation (IDR) | | | | _ |
| 2. Govt. Security Premium | | 30,000.00 | | 30,000.00 |
| B 1 Income Tax paid | | 2,460,000.00 | | 2,085,000.00 |
| 2. Income Tax paid (last year's) | | 8,940.00 | | 6,850.00 |
| 3. Member Gift Expenses | | 3,540.00 | | 0,030.00 |
| 4 Other Expenses (Annexure-9) | | 905,709.53 | | 863,382.44 |
| C. Deposit Insurance Premium | | 536,161.91 | | 623,173.02 |
| D. Staff Leave Pay | | 200,000.00 | | 200,000.00 |
| E. Investment Depreciation Fund Provision | | 380.49 | | - |
| 12. Investment Depri. Fund Provision | | | | 1,325,796.37 |
| 13. Professionals Fee Expenses | | - 1 | | 45,000.00 |
| 14. Gove.Secu.Sales/Exp Differnce | | | | 120,000.00 |
| 15. NET PROFIT (TRANSFER TO BALANCE SHEET) | | | | |
| | | 5,555,000.00 | | 5,750,000.00 |

As per our separate report of even date attached

Ashit N. Desai & Co. Chartered Accountants

Ashit N Desai & Co Chartered Accountant Penal No. 168 Membership No.: 109760

Place : Vadodara Date : 15-07-2021

(Ashit N. Desai)
Proprietor

UDINI 21109760AAAACA4499

| The Dharma INCOME AND EXPENDIT | j People Co-oper URE FOR THE YEA | | | 20-21) |
|-----------------------------------|-------------------------------------|---------------|---------------|---------------|
| INCOME | 31/03 | /2020 | 31/03 | 3/2021 |
| INCOME | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) | Amount (Rs.) |
| 1. INTEREST AND DISCOUNT | | 39,157,527.82 | | 39,255,724.46 |
| A. Loan Interest | 13,263,125.00 | | 11,973,147.00 | |
| B. Govt. Secu. Int./ Bank Deposit | | | | |
| Interest | 25,894,402.82 | | 27,282,577.46 | |
| 2. COMMISSION, EXCHANGE & | | | | |
| BROKARAGE | | 169,217.62 | | 106,007.00 |
| 3. SUBSIDIES AND DONATIONS | | = = | | - |
| 4. INCOME FROM NON BANKING | | 12 | 55. | * |
| ASSETS & PROFIT FROM SALE OF | | | 8 | |
| OR DEALING WITH SUCH ASSETS | | - | | - |
| 5. OTHER INCOME | _ | _ | | |
| A. Locker Rent | | 618,460.00 | | 529,080.00 |
| B. Dividend | | 4,273.00 | | 600.00 |
| C. Govt. Security Sales Purchase | | | | |
| Difference | 1 | 73,000.00 | | |
| D. Share Tranfer Fees | | 6,555.00 | | 960.00 |
| E. Share Duplicate Fee | 1 | - | | 9 50 |
| F. Other Income | | 255,839.49 | | 165,771.80 |
| G. Recovery from Assets written | | | | |
| off | | - | | 1 10 10 |
| 6. INCENTIVE INCOME | | | | 119,000.00 |
| 7. EXCESS PROVISION RETURNED | 1 | | | |
| BACK | | - | | - |
| 8. LOSS, IF ANY | | - | | - |
| 9. Income Tax Re-Fund (2017- | | - = | | |
| 2018) | | | | 320,440.00 |
| | | | | |
| TOTAL | | 40,284,872.93 | | 40,497,583.26 |

ShrI Balvantbhai D Patel Chairman Shri Kaushikhhai C Patel Branch Committee Chairman Shri Parimalbhai P Patel Managing Director

Shri Vinodbhai M Patel Incharge Manager Shri Nileshbhai B Patel





| Sr. No. | PARTICULARS | 31/03/2020 (Amount Rs.) | 31/03/2021 Amount (Rs.) |
|---------|-------------------------------------------------|----------------------------|----------------------------|
| ANNEXUR | : 1 : FIXED DEPOSITS | | |
| 1 | BHAGYALAXMI DEPOSITS | 235,162,822.00 | 251,076,829.00 |
| 2 | FIXED DEPOSITS | 17,860,349.00 | 18,769,203.00 |
| 3 | RECURRING DEPOSITS | 108,000.00 | |
| 4 | STAFF PROVIDENT FUND | - | - |
| | TOTAL | 253,131,171.00 | 269,846,032.00 |
| ANNEXUR | E : 2 : INTEREST PAYABLE | | |
| 1 | INT. ON BHAGYALAXMI DEPOSITS | 21,578,570.00 | 20,823,048.00 |
| 2 | INT. ON FIXED DEPOSITS | 454,146.00 | 332,619.00 |
| 3 | INT. ON RECURRING DEPOSITS | 9,442.00 | - |
| 4 | M.INT. ON BHAGYALAXMI | 1,235,328.00 | 1,105,800.00 |
| 5 | M.INT. ON F.D.R. | 77,300.00 | 47,660.00 |
| | TOTAL | 23,354,786.00 | 22,309,127.00 |
| ANNEXUR | E : 3 : OTHER LIABILITIES | | |
| 1 | DIVIDEND 2016-2017 | 10,521.00 | 1- |
| | DIVIDEND 2017-2018 | 4,800.00 | 4,800.00 |
| | DIVIDEND 2018-2019 | 7,917.00 | 6,885.00 |
| | DIVIDEND 2019-2020 | | 1,176,151.00 |
| 2 | SUNDRY CREDITORS | - | |
| 3 | CREDITBALANCE IN ADVANCES A/C | 29,219.00 | 178,001.31 |
| 4 | AUDIT FEE (PAYABLE) | 62,300.00 | 50,500.00 |
| 5 | STAFF BENEFIT FUND | 611,510.00 | 681,671.00 |
| 6 | EMPLOYEE LEAVE ENCASHMENT FUND | 4,230,166.72 | 4,107,168.07 |
| 7 | STAFF GRATUITY FUND | 7,402,033.06 | 6,941,251.00 |
| 8 | STAFF PROVIDENED FUND | 15,979,580.48 | 15,816,166.92 |
| 9 | INCOME TAX PAYBANL YEAR : 2019-2020 & 2020-2021 | 2,460,000.00 | 2,105,091.00 |
| | TOTAL | 30,798,047.26 | 31,067,685.30 |



| Sr. No. | PARTICULARS | 31/03/2020 (Amount Rs.) | 31/03/2021 Amount (Rs.) |
|----------|---------------------------------------|----------------------------|----------------------------|
| ANNEXURE | E : 4 : CURRENT ACCOUNT | | |
| 1 | THE G.S.C.BANK LTD., AHMEDABAD | 3,936,339.23 | 4,563,114.06 |
| 2 | THE K.D.C.C. BANK LTD., PETLAD | 2,298,941.87 | 553,928.87 |
| 3 | THE K.D.C.C. BANK LTD., ANAND | 3 (1 -) | - |
| | TOTAL | 6,235,281.10 | 5,117,042.93 |
| ANNEXUR | E : 5 : CURRENT DEPOSITS | | |
| 1 | BANK OF BARODA, DHARMAJ | 2,881,243.74 | 1,951,208.74 |
| 2 | STATE BANK OF INDIA, DHARMAJ | 9,006,822.04 | 5,969,894.54 |
| 3 | CENTRAL BANK OF INDIA, DHARMAJ | 477,860.03 | 4,426,117.61 |
| 4 | ALLAHABAD BANK, DHARMAJ | 238,235.50 | 238,235.50 |
| 5 | IDBI BANK, PETLAD | 17,531.22 | 17,531.22 |
| 6 | INDUS IND BANK, DHARMAJ | 58,048.75 | 51,026.75 |
| 7 | HDFC BANK, VADODARA | 154,145.13 | 41,002.05 |
| 8 | AXIS BANK, V.V.NAGAR | 31,814.88 | 31,785.38 |
| 9 | ICICI BANK, DHARMAJ | 2,200,605.29 | 2,950,605.29 |
| 10 | | | - |
| | TOTAL | 15,066,306.58 | 15,677,407.08 |
| | E:6:FIXED DEPOSITS (INVESTMENTS) | | |
| 1 | THE G.S.C. BANK LTD., AHMEDABAD | 1,000,000.00 | 1,000,000.00 |
| 2 | THE G.S.C.(M.A.S), AHMEDABAD | 400,000.00 | 400,000.00 |
| 3 | THE K.D.C.C. BANK LTD., PETLAD | 5,000,000.00 | 5,000,000.00 |
| 4 | STATE BANK OF INDIA, DHARMAJ | 5,000,000.00 | 11,000,000.00 |
| 5 | CENTRAL BANK OF INDIA, DHARMAJ | 10,500,000.00 | 5,000,000.00 |
| 6 | CORPORATION BANK, DHARMAJ | 15,100,000.00 | 14,100,000.00 |
| 7 | BANK OF BARODA | 15,723,703.00 | 15,000,000.00 |
| 8 | | | - |
| 9 | | | - |
| | TOTAL | 52,723,703.00 | 51,500,000.00 |
| ANNEXUR | E:7:OTHER INVESTMENTS | 1 | |
| 1 | IRFC TAX FREE BOND | 3,020,000.00 | 3,020,000.00 |
| 2 | CHAROTAR CO-OP SUGAR FACTORY (N.P.I.) | 1,508,000.00 | 1,508,000.00 |
| 3 | C.R.B.CAPITAL (N.P.I.) | 5,000,000.00 | 5,000,000.00 |
| 4 | | | |
| 5 | | 1 2 | - |
| | TOTAL | 9,528,000.00 | 9,528,000.00 |



| Sr. No. | PARTICULARS | 31/03/2020 (Amount Rs.) | 31/03/2021 Amount (Rs.) |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| | | | |
| | E:8:ADVANCES | | |
| 1 | 1. SHORT TERM LOAN | 6 722 071 00 | 6 477 074 00 |
| | 1. SHORT TERM LOAN 2. CASH CREDIT, OVER DRAFT | 6,733,071.00 | 6,477,074.00 |
| | 1. CASH CREDIT | 158,218.00 | 49,425.00 |
| | 2. HYPOTHICATION | 10,829,513.12 | 8,780,756.13 |
| | 3. O.D. AGAINST BANK SECURITIES | 9,467,188.82 | 6,977,900.38 |
| | 4. O.D. AGAINST GOVERNMENT SECURITIES | 3,566,295.15 | 4,099,170.00 |
| | 5. P.M.C.C. ADVANCES | 3,300,293.13 | 4,099,170.00 |
| | S. F.IVI.C.C. ADVANCES | 30,754,286.09 | 26,384,325.51 |
| 2 | MEDIUM TERM LOAN | 30,754,286.09 | 20,384,325.51 |
| 2 | 1. MEDIUM TERM LOAN | 695,511.00 | 299,894.34 |
| | 2. VEHICLE LOAN | 32,820,096.59 | 38,890,636.15 |
| | 3. LOAN AGAINST BANK SECURITIES | 2,567,107.00 | 934,061.00 |
| | 4. LOAN AGAINST GOVERNMENT SECURITIES | | G-55, 10 & C.O C.O G-50, C.O. |
| | 5. STAFF PROVIDENT FUND LOAN | 7,059,619.00 1,642,068.00 | 4,411,289.00 |
| | 6. STAFF BENEFIT FUND LOAN | 242,864.00 | 2,707,953.00 |
| | 7. STAFF VEHICLE LOAN | 242,864.00 | 279,484.00 |
| | 8. AATMANIRBHAR SAHAY - 1 | | - F 2F4 610 00 |
| | 9. AATMANIRBHAR SAHAY - 2 | - 1 | 5,254,610.00 |
| | 9. AATMANIKBHAK SAHAY - 2 | 45 027 265 50 | 247,193.00 |
| 3 | LONG TERM LOAN | 45,027,265.59 | 53,025,120.49 |
| 3 | 1. LONG TERM LOAN | 10 422 670 00 | C 210 COC 00 |
| | 2. HOUSING LOAN | 10,422,679.00 | 6,210,606.00 |
| | 3. PLANT & MACHINERY LOAN | 4,322,102.00 | 3,695,385.94 |
| | 4. STAFF HOUSING LOAN | 9,992,581.00 | 10,988,372.00 |
| | 5. AGRICULTURAL LOAN | 141,419.00 | 984,404.00 |
| | 6. LONG / TERM LOAN | 1,403,572.00 | 268,859.00 |
| | A | 20 111 500 00 | 17 001 170 65 |
| | 7. EDUCATIONAL LOAN | 30,111,568.00 | 17,991,170.65 |
| | | 56,393,921.00 | 40,138,797.59 |
| | TOTAL | 132,175,472.68 | 119,548,243.59 |
| A NINIEVI IDI | | | |
| | STAFF TRAINING EXPENSES | 34,090.00 | |
| 1 2 | STAFF UNIFORM EXPENSES | 34,030.00 | 81,073.00 |
| 3 | COMPUTER MAINTENANCE EXPENSES | 239,371.50 | 257,377.10 |
| 4 | | 39,590.00 | 7,850.00 |
| | TRAVELLING EXPENSES ELECTION & AGM EXPENSES | 7,790.00 | 13,245.00 |
| 5 6 | Mark Control C | 182,881.60 | 99,353.00 |
| | STAMP FRANKING EXPENSES | and the second s | |
| 7 | MISCELLANEOUS EXPENSES | 375,283.11 | 375,400.03 |
| 8 | CLEARING HOUSE CHARGES | 9,003.32 | 5,079.31 |
| 9 | SUBSCRIPTION EXPENSES | 17,700.00 | 24,005.00 |
| | TOTAL | 905,709.53 | 863,382.44 |





NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH-2021

(A) ACCOUNTING POLICIES

1. ACCOUNTING CONVENTION

The accompanying financial statement have been prepared under historical cost convention by Following the going concern concept and in accordance with the RBI guideline and Banking Regulations Act, 1949 as applicable to The Co. Operative Banks.

2. FIXED ASSETS AND DEPRECIATION:-

- Fixed Assets are stated at their historical cost less accumulated Depreciation.
- > Depreciation is charged on Fixed Assets of the Bank as per Income Tax rate prescribed under Appendix-1 to Income Tax Rules, 1962 on written value method.

| Sr. No. | Fixed Assets | Rate of Depreciation | Metod of depreciation |
|---------|-----------------------|----------------------|-----------------------|
| 1 | Building | 10% | Written Down Value |
| 2 | Computers Strais Line | 33 % | Straightline |
| 3 | Furniture & Fixture | 10 % | Written Down Value |
| 4 | Electric Fitting | 10% | " |
| 5 | Safe Deposit Lockers | 10% | ,, |
| 6 | Water Cooler | 10% | ,, |

➤ Depreciation on addition to the Fixed Assets is provided at 50% As per Income Tax rates in case of additions after 30th September, 2017.

3. INVESTMENTS:-

- Classification on investments have been made in accordance with RBI guidelines as Under.
- ➤ Held to Maturity: These comprise of Investments that the Bank intends to hold till the date of Maturity.
- > Held for Trading: Securities which are held principally for resale within 90 days from the date of purchase.
- Available for sale: Investments that cannot be classified under any of the two heads are classified under this head.
- > Value of Investment:

| Sr. No. | CLASSIFICATION | BASIS OF VALUATION |
|---------|--------------------|-------------------------------------------------------|
| (I) | Held to Maturity | It is shown as a Book value |
| (II) | Available for Sale | At Purchase price or Market price whichever is lower. |

4. ADVANCES:

➤ In terms of Guidelines issued from time to time by Reserve Bank of India, Advances are classified in to

| (I) | Performing Assets | Standard Assets |
|------|-------------------------|----------------------------------------|
| (II) | Non - Performing Assets | Sub - Standard, Doubtful, Loss Assets. |

Necessary Provisions are made for Non - Performing Assets (NPAs) As per the Prudential Norms Prescribed By Reserved Bank of Indias as under.

| (i) | Sub-Standard | 10% |
|-------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| (ii) | Doubtful | 100% fo the Unsecured portion plus 20%/30%/100% of the secured portion depending upon the period for the advances has remained Doubtful |
| (iii) | Loss Assets | 100% |

- Advances are stated at gross value and the provisions of NPA and provision for Standard assets are shown under the head "Reserved Fund"
- Overdue Inerest on NPA is cedited to "Overdue Interest Reserve" accounts as per Directives of RBI.



- Amounts realized/recovered in case of NPA are first adjusted against outstanding principal amount.
- ➤ Provision for Standard Assets in made @ 0.25% as per RBI Guidelines.
- The total provision held for Non-Performing Assets in more than the provision required as per prudentil Norms of RBI excess provision is held in the following funds shown under the head "Reserves and Others Funds" In Balance Sheet.
 - (i) Sp. Bad Debts Reserve (ii) Bad & Doubtful Reserve. (iii) General Provision Against Standard Assets

5 INCOME:

- > The revenues are accounted for on accrual basis.
- ➤ Interest Income on advances classified as NPA as per prudential norms prescribed by Reserve Bank of India a is accounted for on realization, (MOC Enclosed with Audit Report); after outstanding principal amount is fully recovered.
- Commission and Exchange are accounted for on cash basis.

6. EXPENSES:

Interest on terms deposits as and when permitted under Bank's posicy is accounted for when such deposits are renewed.

7. RETIREMET BENEFITS:

- The Bank opted for L.I.C. Gratuity Scheme & Staff leave Salery. The Bank paying premium as per valuation done by L.I.C. all future liability are to be borne by L.I.C.
- Leave encashment is accounted for on cash basis.

(B) NOTES ON ACCOUNTS:

- The Bank is registered under The Gujarat State Co-Operative Societies Act. 1961.
- Under normal business transactions the bank has not sanctioned loans to the members of the Board of Directors.
- The Value of security for the purpose of classification of advances and provisioning is taken as submitted by the bank as per the latest available statements and valuation reports with the bank.
- The Bank does not pay any remuneration to its Chairman or Managing Directors and teherefore no details theereof are given in terms of Reserve Bank of India circular dated 29-03-2003.
- Balance of Deposits & advances are subject to confirmation by the parties.
- The priority advances are 52.51% of total advances as against requirement of 45% as per RBI guidelines. Advances to weaker section are 45.42% of total advances as against tequirement of 25%.
- The entire operation of the bank is composite Banking business not liable to different resks and rewards. Consequently accounting standard 17 on "Segment Reporting" issued by the Institute of Chartered Accountants of India is not applicable to the bank.
- Bank has no contingent Liabilities.
- ➤ Bank has deposited premium of Rs. 6.23 Lacs for the year 2020-2021 with DICGC. (Previous Year Rs. 5.36 Lacs)
- No Penalty is imposed by RBI during the year for violation of any law.
- > There are no old pending entries in interbank and inter branch Accounts reconciliation.
- previous Year's figures have been regrouped/rearranged to the extent necessary / practicable.

Balance Sheet of Banks - Disclosure of Information

As per RBI circular UBD.CO.BPD(PCB) Cir.No. 52/12.05.001/2013-14 dated March 25, 2014

- Capital to Risk Weight Asser Ratio. (CRAR):- As on 31 March 2021
- > Movement of CRAR :-

| As on 31 March 2020 | As on 31 March 2021 |
|-------------------------------|---------------------|
| As on 31 March 2020 31.94% | 35.13% |



Investments: * GOI Investment classification:

| S.No. | Details | 2019-2020 | | 2020-2 | 021 |
|--------|-----------------------------------------|------------------|--------------|------------------|---------------|
| 174155 | Book value and face value of investment | Rs. 2952.25 lakh | Rs.2950 lakh | Rs. 3482.05 lakh | Rs. 3481 lakh |
| 2 | Market value of investment | Rs.3091.70 lakh | ar A. mainte | Rs.3631.33 lakh | |

| S. No. | CLASSIFICATION | 201 | 9-2020 | 2020-2 | 021 |
|--------|--------------------|--------------|--------------|--------------|--------------|
| | | BOOK VALUE | MARKET VALUE | BOOK VALUE | MARKET VALUE |
| 1 | Held to Maturity | 799.23 lakh | | 799.23 lakh | 1 2 2 |
| 2 | Available for Sale | 2153.02 lakh | 2246.60 lakh | 2682.82 lakh | 2777.11 lakh |

Details of Issuer composition of non-SLR investments and non performing non-SLR Investmets.
 Issuer Composition of NON SLR Investments

| No. | Issuer | 2019-2020 | | | 2020-2021 | | | | |
|-----|----------------------------------------|-----------|---------------------------------------------|-------------------------------------|-------------------------------------|--------|---------------------------------------------|-------------------------------------|-------------------------------------|
| | | Amount | Extent of below investment grade securities | Extent of 'Unrated securities | Extent of Unlisted Securities | Amount | Extent of below investment grade securities | Extent of 'Unrated securities | Extent of Unlisted Securities |
| 1 | PSUs | | | | _ | | No sa De princip | | |
| 2 | FIS | 30.20 | | | | 30.20 | _ | | 200 |
| 3 | Public Sector Banks | 24.45 | | | | 30.75 | - 1 - 369 | | 901 |
| 4 | Mutual Funds | _ | | | _ | - | _ | _ | |
| 5 | Others | 65.08 | | | _ | 65.08 | _ | | |
| 6 | Provision Held towards Depreciation | 117.93 | US Fair | | | 117.93 | - | - | - |

* Non-Performing Non SLR Investment

| Particulars | 2019-2020 | 2020-2021 |
|------------------------------------------|----------------------|----------------------|
| | Amount (Rs. in Lakh) | Amount (Rs. in Lakh) |
| Opening Balance | 65.08 | 65.08 |
| Addition during the year since 1st April | | |
| Reduction during the above period | | |
| Closing Balance | 65.08 | 65.08 |
| Total Provisions held | 117.93 | 117.93 |

| Partic | culars | 2019-2020 | 2020-2021 |
|----------------------------------------------------------------------|------------------------------------------------------|-----------------|-----------------|
| ➤ Advances against | Real estate, | Rs. 0.00 lakh | Rs. 0.00 lakh |
| | Construction business, | Rs. 0.00 lakh | Rs. 0.00 lakh |
| | Housing | Rs. 43.22 lakh | Rs. 36.95 lakh |
| Advances againt shares & debentures | | Rs. 0.00 lakh | Rs. 0.00 lakh |
| Advances to directors, their relatives, | Funded FDOD | Rs. 34.02 lakh | Rs. 38.75 lakh |
| companies/firms in which they are interested | Non Funded based (Guarantees, L/C, etc.) | Rs. 0.00 lakh | Rs. 0.00 lakh |
| > Cost of Deposits :- | Average cost of deposits | 5.54 % | 4.65 % |
| > NPAs :- | Gross NPAs | Rs. 0.00 lakh | Rs. 0.00 lakh |
| | Net NPAs | Rs. 0.00 lakh | Rs. 0.00 lakh |
| ➤ Movement of NPAs % | Gross NPAs | Rs. 0.00 lakh | Rs. 0.00 lakh |
| 910.00 | Net NPAs | Rs. 0.00 lakh | Rs. 0.00 lakh |
| > Profitability | Interest income as a percentage to working funds | 7.01 % | 6.58% |
| | Non-interest income as a percentage to working funds | 0.21 % | 1.88% |
| C1014 | Operating profit as a percentage to working funds | 1.47 % | 1.31% |
| 09.5 | Return on Assets | 8.16 % | 7.73% |
| | Business (Deposits + Advances) per employee | Rs. 495.50 lakh | Rs. 565.61 lakh |
| | Profit per employee | Rs. 6.05 lakh | Rs. 5.75 lakh |



| | | 31-03-2020 | 31-03-2021 |
|-----------------------------|-----------------------------|------------|-----------------|
| > Provisions made towards:- | NPAs | 136.99 | Rs. 141.43 lakh |
| | Depreciation in investments | 117.92 | Rs. 117.93 lakh |
| Lander Park | Standard Assets | 5.00 | Rs. 5.00 lakh |

| Movement in provisions:- | 31-03-2020 | 31-03-2021 |
|-------------------------------------|-----------------|-----------------|
| Towards NPAs | Rs. 136.99 lakh | Rs. 141.43 lakh |
| Towards depreciation on investments | Rs. 117.93 lakh | Rs. 117.93 lakh |
| Towards standard assets | Rs. 5.00 lakh | Rs. 5.00 lakh |

| A | Foreign currency assets & liabilities : (if applicable) | | |
|---|-----------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| > | Payment of DICGC Insurance Premium | Rs. 5.36 lakh | Rs. 6.23 lakh |
| A | Penalty imposed by RBI UCBs are also required to disclose the penalty imposed by RBI in the 'Notes on Accounts' to their Balance Sheet | NIL | |
| A | Restructured Accounts | NIL | |

(Rs. in lakh)

| | Pariculars of Account Re | structured | | |
|--------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------|
| | | Housing Loan | SME Debt Restructuring | Others |
| Standard | Number of Borrowers | | D1000 E11E1 | |
| Advances | Amount Outstanding | | 5.41E | |
| Restructured | Sacrifice (diminution in the fair value) | | | |
| Sub Standard | Number of Borrowers | | | |
| Advances | Amount Outstanding | | | |
| Restructured | Sacrifice (diminution in the fair value) | | | |
| Doubtful | Number of Borrowers | | All | |
| Advances | Amount Outstanding | | | |
| Restructured | Sacrifice (diminution in the fair value) | The state of the s | | |
| | Number of Borrowers | | | |
| Total | Amount Outstanding | | | |
| | Sacrifice (diminution in the fair value) | | | TO THE REAL PROPERTY. |

(Rs. in lakh)

| > Restructured Accounts | 31-03-2020 | 31-03-2021 |
|--------------------------------------------------|------------|------------|
| Opening balance of amounts transferred to DEAF | 6.89 | 6.87 |
| Add: Amounts transferred to DEAF during the year | 0.17 | 0.07 |
| Less: Amounts reimbursed by DEAF towards claims | 0.19 | 0.04 |
| Closing balance of amounts transferred to DEAF | 6.87 | 6.90 |