

**रिझर्व्ह बँक परिपत्रकानुसार द्यावयाची विविध माहिती**

१. आर्थिक प्रमाणके रु. लाखात अ.क्र.३,४ व १०

तपशील	वर्ष २०२२ - २३	वर्ष २०२३ - २४
स्वनिधि परिपूर्णता प्रमाणके	१२.१८%	१५.३०%
अ) एन. पी. ए. कर्जांचे एकूण कर्जांशी शेकडा प्रमाण	२७.००%	२१.४७%
ब) निव्वळ एन.पी.ए कर्जांचे निव्वळ कर्जांशी शेकडा प्रमाण	९.२४%	४.४६%
अ) एन.पी.ए तरतूद (रु. लाखामध्ये)	१८६४.००	१६७७.०४
ब) गुंतवणूकीवरील घसासा (रु. लाखामध्ये)	०.००	०.००
क) आयकर (रु. लाखामध्ये)	०.००	०.००
अ) गुंतवणूकीची दोबळ किंमत -भारतातील (रु. लाखामध्ये)	८८७७.४२	७७७६.७२
ब) गुंतवणूकीवरील घसा-याची तरतूद - भारतातील (रु. लाखामध्ये)	३२.२२	३२.२२
दोबळ नपयाचे खेळत्या भांडवलाशी शेकडा प्रमाण	०.८६%	२.०७%
एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	८.३४%	८.६५%
एकूण व्याजाशिवाय उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	०.८८%	१.१९%
व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी शेकडा प्रमाण	३.८४%	३.१५%
निव्वळ नपयाचे खेळत्या भांडवलाशी शेकडा प्रमाण	०.५०%	१.८०%
अ) प्रति सेवक व्यवसाय (रु. लाखामध्ये)	१८४.५१	१९२.३६
ब) प्रति सेवक निव्वळ नफा (रु. लाखामध्ये)	०.७३	१.९८
ठेवीवरील खर्चाचा सरासरी दर	५.९४%	५.७१%
मातमत्तेवरील मिळालेल्या उत्पन्नाचा दर	०.००%	०.००
निधी उभारण्याच्या खर्चाचा दर	०.००%	०.००
व्यवसायातील दुरावा	४.३०%	५.३५%
कर्जावरील कमीत कमी व्याजदर	७.००%	७.००%
टीप: प्रमाणके सरासरी आकडेवारीवरून काढलेली आहेत.		

**7) Advances Against Real Estate**

Rs. In lakhs

For I) Constructure Business	472.49
II) Housing	2113.37
<b>Total</b>	<b>2585.86</b>

**8) Details Of Investment**

Rs. In lakhs

	31.03.2023	31.03.2024
<b>a) SLR Investment</b>		
1) Approved Securities	6659.77	5692.46
<b>b) Non SLR Investment FD with MSC &amp; DCC Bank</b>	2202.65	2084.26
	<b>8877.42</b>	<b>7776.71</b>
<b>c) Valuation of Investment</b>		
1) Face Value	6700.00	5700.00
2) Book Value	6659.00	5692.46
3) Market Value	6617.78	5639.49

**9) Deposit Insurance Premium**

The Bank has Paid Deposit Insurance Premium to Deposit Insurance & Credit Guarantee Corporation (DICGC) within stipulated time. The details of same are as under

Rs. In lakhs

Premium Rs.	Due Date	Date Of Payment	Period Covered
Rs. 12.87	30.11.2022	21.11.2022	01.10.2022 to 31.03.2023
Rs. 12.15	31.05.2023	22.05.2023	01.04.2023 to 30.09.2023
Rs. 12.12	30.11.2023	21.11.2022	01.10.2023 to 31.03.2024
Rs. 12.02	31.05.2024	22.05.2023	01.04.2024 to 30.09.2024

**संचालक व त्यांचे नातेवाईक यांना दिलेली कर्जे (महाराष्ट्र राज्य सह. कायदा १९६० कलम ७५(२) प्रमाणे माहिती)**

दिनांक ३१ मार्च २०२४ अखेरची माहिती

तपशील	वर्षाचे सुरुवातीस येणे रक्कम	सहकारी वर्षात कर्जांक दिलेली रक्कम	सहकारी वर्षात परत केलेली रक्कम	सहकारी वर्षात येणे रक्कम	पैकी थकीत रक्कम
संचालकाना दिलेली कर्जे	९.४४	-	१.०३	८.४१	-
नातेवाईकाना दिलेली कर्जे	५६.८३	-	५४.६१	२.२२	-

**The Vita Merchants' Co-Op Bank Ltd HO Vita (Sangli)**

YEAR	Capital Funds Rs.			Percentage Of Capital Fund To Risk Weighted Asset		
	Tier 1 (a)	Tier 1 (b)	Total Funds (a+b)	(a) %	(b) %	(c) %
31.03.2023	833.66	175.65	1009.31	10.05	2.12	12.18
Addition	343.14	0.00	343.14	537.25	3.28	0.00
Deduction	0.00	1.72	1.72	0.00	0.15	0.16
31.03.2024	1176.80	173.93	1350.73	8826.21	13.33	1.97

**3) MOVEMENT IN NPAsRs. In Lakhs**

Year	Amount Of NPAs at beging of the year	Recovery During the Year	Addition During the Year	Amount at the end of the Year
2022-23	2911.22	584.82	245.27	2571.67
2023-24	2571.67	566.13	147.62	2153.16

**4) MOVEMENT IN PROVISION :- A) TOWARDS NPAsRs. In Lakhs**

Year	Amount of the beginning of the year	Addition During the year	Deduction During the year	Amount at the end of the year
2022-23	1945.00	0.00	81.00	1864.00
2023-24	1864.00	0.00	156.50	1707.50

**B) TOWARDS DEPRECIATION ON INVESTMENTSRs. In Lakhs**

Year	Amount of the beginning of the year	Addition During the year	Deduction During the year	Amount at the end of the year
2022-23	32.22	0.00	0.00	32.22
2023-24	32.22	0.00	0.00	32.22

**C) TOWARDS STANDARD ASSETSRs. In Lakhs**

Year	Amount of the beginning of the year	Addition During the year	Deduction During the year	Amount at the end of the year
2022-23	37.30	0.00	0.00	37.30
2023-24	37.30	0.00	0.00	37.30

**THE VITA MERCHANTS' CO-OP BANK LTD., VITA YashwantNagar, Salshinge Road, Vita, Tal.Khanapur Dist. Sangli CASH FLOW STATEMENT 31.03.2024**

PARTICULARS	2022-23	2023-24
<b>A Cash Flow From Operating Activities</b>		
Net Profit As per Profit & Loss A/c	10072245.38	35926671.00
Adjustment to Reconcile Profit before tax to net cash flow		
Depreciation on Assets	1972503.00	1771646.00
Total	12044748.38	37698317.00
<b>Add Adjustment for working Capital Change</b>		
Increase/(Decrease) in Deposits	-157346889.53	-20129455.37
Increase/(Decrease) in Other Liabilities	-3602666.87	-19163072.12
Increase/(Decrease) in Reserves & Surplus	-7642301.82	-25574007.00
Total	-168591858.22	-64866534.49
<b>Add Adjustment for Capital Change</b>		
Increase/(Decrease) in Investments	100867857.00	-110070149.00
Increase/(Decrease) in Loans & Advances	7763908.66	50257867.42
Increase/(Decrease) in Other Assets	-10557049.59	-33495395.52
Total	98074716.07	-93307677.10
<b>Cash Generated From Operating Activities (A)</b>	<b>-58472393.77</b>	<b>-120475894.59</b>
Less Income Tax Paid	0.00	0.00
<b>Cash Generated From Operating Activities (A)</b>	<b>-58472393.77</b>	<b>-120475894.59</b>
<b>B Cash Flow from Investing Activities</b>		
Net Addition to Fixed Assets	5247.00	16403
<b>Cash Flow from Investing Activities (B)</b>	<b>5247.00</b>	<b>16403</b>
<b>C Cash Flow from financing Activities</b>		
Increase/(Decrease) in Share Capital	2795750.00	2692960.00
Payment of dividend	0.00	0.00
Increase/(Decrease) in Borrowings	0.00	0.00
<b>Cash Flow from financing Activities (C)</b>	<b>2795750.00</b>	<b>2692960.00</b>
<b>Total (A+B+C) Net Cash Flow during the year</b>	<b>-55671396.77</b>	<b>-117766531.59</b>
<b>Cash &amp; Cash Equivalents at Beginning of the year</b>		
Cash	40793875.05	28595947.17
Cash at Bank	119319277.81	75485808.92
<b>Cash &amp; Cash Equivalents at Beginning of the year</b>	<b>160113152.86</b>	<b>104441756.09</b>
<b>Cash &amp; Cash Equivalents at the end of the year</b>		
Cash	28595947.17	34272318.47
Cash at Bank	75485808.92	138871180.03
<b>Cash &amp; Cash Equivalents at the end of the year</b>	<b>104441756.09</b>	<b>173143498.50</b>

**10) Details Of Non- SLR Investments**

Rs. In Crores

No.	Items	Amount	Extend to below investment grade securities	Extend of unratred securities	Extend of Unlisted Securities
1	PSUS	0.00	--	--	0.00
2	F/S	0.00	--	--	0.00
3	Nationali	0.00	--	--	0.00
4	Others	0.15	--	--	0.15
5	Provision	0.00	--	--	0.00
	<b>Total</b>	<b>0.15</b>	--	--	<b>0.15</b>

**11) Non Performing Non-SLR Investment**

Rs. In Cores

Particulars	Amount
Opening Balance	NIL
Addition during the year since 1 <sup>st</sup> April	NIL
Deductions during the above period	NIL
Closing Balance	NIL
Total Provision Held	NIL

**परिशिष्ट अ**

बँकेचे नाव :- दि विटा मर्चंट्स को-ऑप. बँक लि विटा (जि. सांगली)  
 मुख्य कार्यालय :- साळशिगे रोड, यशवंतनगर, विटा  
 पत्ता :- ता. खानापूर (जि.सांगली)विटा - ४१५३११  
 नोंदणी क्रमांक व दिनांक :-७६४१ १४/१२/१९३६  
 रिझर्व बँक लायसननंबर :-यु.बी.डी./एम.एच./८४८ - पी.दिनांक १४/०२/१९८७  
 कार्यक्षेत्र :-सांगली, सातारा, सोलापूर, कोल्हापूर,मुंबई, पुणे, रत्नागिरी व सिधुदुर्ग जिल्हे

अ.न.	तपशील	दिनांक ३१/०३/२०२४ अखेर रक्कम रु. लाखात (अ.क्र. १,२,९,१० व १२ सोडून)
१)	मुख्य कार्यालयासह एकूण शाखा	मुख्य कार्यालय व २२ शाखा
२)	सभासद	नियमित २४१६३ नामधारी ९३८
३)	वसूल भाग भांडवल	११८३.०१
४)	एकूण निधी (राखीव व इतर)	२८३४.५८
५)	ठेवी	सेव्हींगज ३५२२.०१ चालू १०९६.३५ मुदत ११७४८.०२
६)	कर्जे	तारणी ९९६०.८७ विनातारणी ६८.०५ अग्रक्रम क्षेत्र ७१.९४% दुर्बल घटक २५.५१%
७)	देणी (बोरोईंग्ज)	०.००
८)	गुंतवणूक	७७७६.७२
९)	थकबाकीचे प्रमाण	२०.१६%
१०)	ऑडीट वर्ग	"ब"
११)	नफा/तोटा	३५९.२६
१२)	एकूण सेवक	१३२
१३)	खेळते भांडवल	१९९८५.२६

Contd.3

FORM AR-N-1  
[See Section 81 and Rule 69 (3)]

INDEPENDENT AUDITOR'S REPORT

To  
The Chairman  
The Vita Merchants Co-Operative Bank Ltd Vita,  
Vita Tal-KhanapurDist - Sangli.

Report on the Financial Statements as a Statutory Audit

1. We have audited the accompanying financial statements of Vita Merchants Co-Operative Bank Ltd. Vita, which comprise the Balance Sheet as at 31<sup>st</sup> March 2024 and the Profit and Loss Account, and the Cash flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 22branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Register of co-operative Societies, Maharashtra Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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PAWAR KULKARNI AND ASSOCIATES  
CHARTERED ACCOUNTANTS  
SHAILAJA APARTMENT SOUTH SHIVAJI NAGAR SANGLI -416416

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Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by The Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statement together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act 1960, the Maharashtra Co-operative Societies Rules 1961 and the guidelines issue by the National Bank for Agricultural and Rural Development, (as applicable) and guidelines issued by the Reserve Bank of India and register of co-operative societies, Maharashtra in the manner so required and true and fair view in conformity with the accounting principles generally accepted in India:

- (i) In the case of the Balance Sheet, of the state of affairs of the Bank as at 31<sup>st</sup> March 2024,
- (ii) In the case of profit and loss Account, of the profit for the year ended on that date; and
- (iii) In the case of the cash flow statement, of the cash flows for year ended on that date.

Report on Other Legal and Regulatory Matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961.

8. We report that :

- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- (b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- (c) The transactions of the Bank, which have come to our notice, are within the powers of the Bank.
- (d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- (e) The accountings standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to bank.

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PAWAR KULKARNI AND ASSOCIATES  
CHARTERED ACCOUNTANTS  
SHAILAJA APARTMENT SOUTH SHIVAJI NAGAR SANGLI -416416

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- 9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the rule 69 (6) of Maharashtra Co-operative Societies Rules 1961.
- 10. We further report that for the year under audit, the Bank has been awarded "B" Classification.

Place : Vita

For Pawar Kulkarni & Associates

Date : 18.06.2024

Chartered Accountants

Utamkumar K. Pawar, Partner

M.No.101985 FRN: 118008W

Co-Operative Panel No.14676

UDIN : 24101985BKQCM1081



II) Particulars Of Accounts Restructured 01/04/2023 to 31/03/2024

Particulars Of Accounts Restructured 01/04/2023 to 31/03/2024		Rs. In Lakhs			
		Housing Loan	SME Debt Restructured	Others	
Standard Advances Restructured	No. Of Borrowers	.....	.....	.....	.....
	Amount Outstanding	.....	.....	.....	.....
Substandard Advances Restructured	No. Of Borrowers	.....	.....	.....	.....
	Amount Outstanding	.....	.....	.....	.....
Total	No. Of Borrowers	.....	.....	.....	.....
	Amount Outstanding	.....	.....	.....	.....

The Vita Merchants' Co-Op Bank Ltd., Vita (sangli)  
Primary Segment Reporting by (Business Segment)

(Rs. In Lakhs)	Treasury		Other Banking Operation		Total	
Particulars	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Revenue	669.94	619.71	1171.48	1346.79	1841.42	1966.50
Operating Expenses	0.60	0.60	1740.10	1606.64	1740.70	1607.24
Operating Profit	669.34	619.11	-568.62	-259.85	100.72	359.26
Unallocated Expenses & Provision	0.00	0.00	0.00	0.00	0.00	0.00
Profit Before Tax	669.34	619.11	-568.62	-259.85	100.72	359.26
Less Income Tax	0.00	0.00	0.00	0.00	0.00	0.00
Profit After Tax	669.34	619.11	-568.62	-259.85	100.72	359.26
Other Information	0.00	0.00	0.00	0.00	0.00	0.00
Segment Assets	8877.42	7776.72	16800.54	17294.52	25677.96	25071.24
Unallocated Assets	0.00	0.00	-114.47	128.50	-114.47	128.50
Total Assets	8877.42	7776.72	16686.07	17423.02	25563.49	25199.74
Segment Assets	0.00	0.00	25595.74	25241.02	25595.74	25241.02
Unallocated Assets	88.22	87.22	-114.47	-128.50	-32.25	-41.28
Total Liabilities	88.22	87.22	25481.27	25112.52	25563.49	25199.74

Note:  
A) Segment are reported considering the nature of Product or Services, Class of customers for the Products/Services, different risks & returns attributable to them, organization structure and internal Management Information System  
B) The Bank Report its operation in the following Segment.  
i) Treasury: Dealing Operations in Govt. Securities & Investments  
ii) Other Banking Operations: Consists Of retail Banking Business & allied Services  
C) The Business Operations are Concentrated within Maharashtra State hence. Information about

Sl. No.	Particulars	31.03.2024
1	Paid-Up Capital	185.01
2	(+) Reserves and provisions not in the nature of outside liabilities (Excluding revaluation reserves)	538.75
3	(-) Surplus in P&L OR	359.26
4	(-) Accumulated Losses - Net worth (Book Value)	-108.85
5	Adjustment following inspection findings	892.84
6	(+) Any items including under liabilities (other than provision which may not be outside liabilities)	0.00
7	(-) Any excess of surplus provisions or provisions no longer required	92.30
8	(+) Additional loan loss provisions required	0.00
9	(-) Additional investments (depreciation) provisions required	0.00
10	(+) Provisions required for losses in other assets	0.00
11	(-) Provisions required for any items in off balance sheet items	0.00
12	(+) Additional provisions required for any other liabilities (e.g. Payments on interest on deposits/borrowings, Tax Grately, Pension, Bonus etc.)	0.00
13	(-) Any liabilities, likely to devolve, but not recognized	0.00
14	(-) Unrealised interest on NPAs taken to income	0.00
15	(-) Miscellaneous expenditure capitalised	0.00
16	(-) Shortfall in provisioning in any other items	0.00
17	Real net worth or real/exchangeable value of paid up capital and reserves as assessed by the inspecting officer	1114.44
18	(+) Any excess of surplus provisions or provisions no longer required	0.00

Sl. No.	Particulars	31.03.2024
1	Fixed Assets	1114.44
2	Current Assets	1114.44
3	Liabilities	1114.44
4	Capital Funds	1114.44
5	Risk Assets	1114.44
6	Total Assets	1114.44
7	Risk Weighted Assets	1114.44
8	Percentage of Capital Funds to RWA	15.30%

Sl. No.	Particulars	31.03.2024
01	Capital Funds	1114.44
a) Tier I Capital	117680	
b) Tier II Capital	17393	
Total Capital	135073	
02	Risk Assets	2046598
a) Total Assets	882621	
b) Risk Weighted Assets	882621	
03	Percentage of Capital Funds to RWA	15.30%

PAWAR KULKARNI AND ASSOCIATES  
CHARTERED ACCOUNTANTS

Certificate Regarding Correctness of CRAR Calculation  
This is to certify that, we have verified the CRAR worked out by The Vita Merchants Co-op Bank Ltd., Vita. The Capital Adequacy Ratio is calculated in terms of new Capital Adequacy framework (Basel II) issued by RBI and is as follows:-

Sl. No.	Particulars	(Rs. In Thousands)
01	Capital Funds	1114.44
a) Tier I Capital	117680	
b) Tier II Capital	17393	
Total Capital	135073	
02	Risk Assets	2046598
a) Total Assets	882621	
b) Risk Weighted Assets	882621	
03	Percentage of Capital Funds to RWA	15.30%

The Percentage of Capital Funds to Risk Weighted Assets as worked out by Bank as on 31/03/2024 is 15.30% and it is found to be correct.

Disclaimer:  
The information of staff loan is accepted as provided by the bank  
We have relied on the information given by the bank regarding loans to CRE-H

Place: VITA

FOR PAWAR KULKARNI & ASSOCIATES

Date: 18.06.2024

CHARTERED ACCOUNTANTS

UTTAMKUMAR K. PAWAR, PARTNER

M.NO.101985

FRN : 118008W

UDIN : 24101985BKQCM1081





THE VITA MERCHANTS' CO-OPERATIVE BANK LTD., VITA (DIST.SANGLI)

FORM "B"

PROFIT & LOSS ACCOUNT FOR 1st APRIL 2023 TO 31st MARCH 2024

31.03.2023	EXPENSES	AMOUNT	31.03.2024	31.03.2023	INCOME	AMOUNT	31.03.2024
	<b>01) INTEREST ON DEPOSITS &amp; BORROWINGS</b>		93638092.00		<b>01) INTEREST &amp; DISCOUNT ON</b>		
101926852.00	A) Deposits	93519416.00		99614761.68	A) Loans & Advances	110975026.67	
221958.00	B) Borrowings	118676.00		66993834.88	B) Investments	61971261.00	
				166608596.56		172946287.67	172946287.67
44736552.00	<b>02) SALARIES,ALLOWANCES,PROVIDEND FUI CONTRIBUTION ETC.</b>	43234983.00	43234983.00		<b>02) COMMISSION EXCHANGE &amp; BROKERAGE</b>	253191.41	253191.41
				297614.22			
265904.00	<b>03) DIRECTORS &amp; LOCAL COMMITTEE MEMB FEES &amp; ALLOWANCES</b>	187588.00	187588.00		<b>03) OTHER RECEIPTS</b>		23449961.94
				1761414.83	A) Locker Rent	1935911.25	
				268573.35	B) Incidental Charges	135404.99	
4858319.00	<b>04) RENT,TAXES,INSURANCE,LIGHTING ETC.</b>	4949452.00	4949452.00	89658.25	C) Minimum Balance Charges	52526.69	
				1082149.49	D) Others	1435299.81	
735850.90	<b>05) LEGAL CHARGES</b>	514625.00	514625.00	16920.00	E ) Profit On Sale of Assets	37455.00	
				171000.00	F ) Dividend	171000.00	
668210.93	<b>06) POSTAGE,TELEGRAM,TELEPHONE CHAR</b>	480068.09	480068.09	8100000.00	G ) Bad & Doubtful Debts Reserve	15650000.00	
				3385420.00	H) Service Charges	3501981.00	
				155623.00	I) Recovery in Write Off Loans & Adv.A/c's	108444.00	
849793.00	<b>07) AUDITORS FEES</b>	847500.00	847500.00	2081000.00	J)Profit On Sale Of Investment	74000.00	
				124500.00	k)Cheque Book Charges	122939.20	
				17236258.92	L)P/L On Govt. Security After Maturity	225000.00	
1972503.00	<b>08) DEPRECIATION ON</b>				<b>04) LOSS</b>	0.00	
	A) Dead Stock,Furniture Fixture, Land & Buildings, Li	1771646.00	1771646.00				
	Library Books,Machinery,Computer, Motor Vehicle						
	<b>09) ADVERTISEMENT,PRINTING,&amp; STATIONERY</b>		473421.41				
48793.00	A) Advertisement	93350.00					
194874.17	B) Printing	213471.43					
88578.24	C) Stationery	94366.00					
288911.00	D) Computer Stationery	72233.98					
156857099.24		146097375.50	52459283.50	184142469.70		196649441.02	196649441.02

31.03.2023	EXPENSES	AMOUNT	31.03.2024	31.03.2023	INCOME	AMOUNT	31.03.2024
156857099.24		B/F 146097375.50	52459283.50	184142469.70		B/F 196649441.02	196649441.02
	<b>10) OTHER EXPENDITURE</b>		108264247.72				
26804.87	A) Commission	25694.27					
500000.00	B) Investment Fluctuation Reserve	500000.00					
1021434.50	C) General Expenses	926345.00					
240903.00	D) General Meeting Expenses	300971.00					
4700.00	E) Profession Tax	3700.00					
1062699.00	F) Motor Vehicle Fuel & Repairs Expenses	689240.00					
10569.68	G) Clearing House Charges	8945.57					
30000.00	H) Education Expenses	30000.00					
14105.00	I) Vardhapan Din Expenses	25115.00					
166154.00	J) News Paper Bill & Subscription	107035.00					
75940.00	K) Consultancy Fee & Allownces	101346.00					
60000.00	L) Investment Ammortisation	60000.00					
541600.00	M) Security Guard Charges	531998.00					
1404180.00	N) Maintenance & Repairs of Computer	1350477.02					
0.00	O) Peon / Employyes Dresses	94950.00					
1078549.60	P) Employees Travelling Expenses	596747.00					
133474.00	Q) Directors Travelling Expenses	97848.00					
16900.00	R) Trade Certificate Fee	0.00					
20000.00	S) Br. Shifting Expences	73759.00					
2256700.00	T) D C D R Connectivity Charges	2256700.00					
507575.00	U) Election Expences	531600.00					
0.00	V) Handling Charges	0.00					
384167.46	W) Input CGST Accounts Expenses	665893.43					
381379.97	X) Input SGST Accounts Expenses	665893.43					
2214973.00	Y) Expences on Deposit Insurance	2056783.00					
0.00	Z ) Lawad Expenses	0.00					
12152809.08		11701040.72					
16909908.32		157798416.22	160723531.22	184142469.70		196649441.02	196649441.02

31.03.2023	EXPENSES	AMOUNT	31.03.2024	31.03.2023	INCOME	AMOUNT	31.03.2024
16909908.32		B/F 157798416.22	160723531.22	184142469.70		B/F 196649441.02	196649441.02
2616.00	AA ) Safe Deposit Halt Rent	1416.00					
9828.00	AB ) Maharashtra Labour Welfare Fund	8928.00					
176000.00	AC ) Profit / Loss on Govt.Secu.after Maturity	0.00					
0.00	AD ) Depreciation on Investment	0.00					
108855.00	AE ) Training Expenses	70141.00					
0.00	AF ) Rebate on OTS	0.00					
0.00	AG ) Loss on sale Of Assets	228000.00					
22274.00	AH ) Loss in Write Off Assets	36507.00					
2172512.00	AI ) Loan Interest Rebate	57222.00					
0.00	AK ) Recovery Expenses	0.00					
0.00	AL ) Painting Expenses	0.00					
	<b>11) PROVISIONS</b>						
2568231.00	A) Bonus Ex-gratia Award pay to Staff	2522901.00					
0.00	B) Bad & Doubtful Debts Reserve						
	C) Provision on Standard Asset						
	D) Provision on Staff Retirement						
	E) Audit Fee Provision						
	F) Writte off Assets						
10072245.38	<b>12) PROFIT / LOSS</b>	35925909.80	35925909.80				
184142469.70		196649441.02	196649441.02	184142469.70		196649441.02	196649441.02