

**DHARMAVIR SAMBHAJI URBAN CO-OP. BANK LTD., PIMPRI CHINCHAWAD**  
BALANCE SHEET AS ON 31.03.2020

31.03.2019	LIABILITY	31.03.2020	31.03.2019	ASSETS	31.03.2020
TOTAL	1. CAPITAL	TOTAL	TOTAL	PROPERTY AND ASSETS	TOTAL
10,00,00,000.00	A) Authorised Share Capital 4000000 Share Of Rs. 25.00 each	10,00,00,000.00	21,32,50,308.07	1. CASH AND BANK BALANCE	16,88,84,164.33
5,75,22,075.00	B) Paid Up Share Capital	5,89,87,050.00	2,15,38,328.00	A) Cash on Hand	1,66,98,812.00
11,05,00,441.65	2. RESERVE & OTHER FUNDS	12,82,95,471.73	15,76,81,855.07	B) Current A/c. with Banks (CRR)	11,62,80,732.33
3,36,31,365.00	A) Statutory Reserve Fund	3,50,30,399.00	3,30,30,125.00	C) Fixed Deposits with Banks (SLR)	3,38,30,125.00
2,90,13,534.88	B) Building Fund	2,90,13,534.88	10,00,000.00	D) Fixed Deposit with Other Bank (Non SLR)	20,74,495.00
1,57,201.36	C) Dividend Equilisation Fund	1,57,201.36	18,18,78,778.86	2. BALANCE WITH OTHER BANKS (Non CRR)	14,62,37,138.55
3,24,73,063.02	D) Bad And Doubtful Reserve	4,68,29,213.65	-	3. MONEY AT CALL & SHORT NOTICE	-
4,42,044.55	E) Investment Fluctuation Fund	22,05,000.00	21,75,76,924.00	4. INVESTMENT	21,35,76,924.00
1,65,000.00	F) Charitable Fund	1,65,000.00	20,71,40,924.00	A) Central & State Govt. Sec.	20,71,40,924.00
55,238.00	G) Share Holder Welfare Fund	55,238.00	20,71,40,924.00	GOI Securities	20,71,40,924.00
3,42,617.00	H) Staff Welfare Fund	3,42,617.00	-	SDL Securities	-
16,10,000.00	I) Contingent Pro. On Std. Assets	16,10,000.00	-	T-Bills	-
1,14,50,000.00	J) Investment depreciation Fund	1,14,50,000.00	12,000.00	B) Share of Co-op. Institute	12,000.00
11,58,110.00	K) Reserve for unforeseen losses	14,35,000.00	1,04,24,000.00	C) Others	64,24,000.00
2,267.84	L) Information Technology Fund	2,267.84	58,53,07,487.24	5. ADVANCES	60,46,12,285.47
			17,10,76,955.82	A) Short Term C/C, OD	13,70,10,677.23
			-	Against Govt & Trustee Sec.	-
			13,85,94,157.80	Against other Tangible Sec.	11,08,51,108.23
1,09,62,62,730.33	3. DEPOSIT AND OTHER A/C	1,02,79,18,835.68	3,24,21,143.00	against FDR	2,61,59,569.00
79,64,87,250.83	A) Fixed Deposit (Schedule C)	74,61,61,470.83	61,655.02	against surety C/C + TOD	-
21,70,08,183.83	B) Saving Deposits	21,97,15,858.07	1,49,79,492.51	of which overdue	2,01,06,999.00
8,12,92,275.19	C) Current Deposits	6,15,15,152.23	-		
14,75,020.48	D) Credit Balance in Cash/Credit /OD A/c.	5,26,354.55	12,78,85,033.12	B) MEDIUM TERM	19,16,49,932.43
-	4. OUTSIDE BORROWINGS	-	11,90,38,174.12	Against other Tangible Sec.	18,38,56,559.43
-	5. BILLS SENT FOR COLL. (Contra)	-	88,46,859.00	against surety LOAN	77,93,373.00
10,995.27	6. BRANCH ADJUSTMENT	-	3,48,93,853.10	of which overdue	1,07,76,566.00
7,10,00,416.22	7. OVERDUE INTEREST RESERVE	6,64,24,667.00	-		
3,95,000.00	8. INTEREST PAYABLE	1,66,000.00	28,63,45,498.30	C) Long Term Loan	27,59,51,675.81
92,26,306.78	9. OTHER LIABILITIES	96,23,004.74	28,47,03,262.30	Against other Tangible Sec.	26,14,19,133.81
17,92,699.00	A) Dividend Payable	10,71,191.00	16,42,236.00	against surety LOAN	1,45,32,542.00
-	B) Anamat Payable	-	2,46,54,051.45	of which overdue	6,63,72,084.00
74,33,607.78	C) Other Payable(Scheduled "A")	85,51,813.74	-		
27,26,121.32	10. PROFIT AND LOSS A/C	1,60,27,844.74	7,46,40,494.09	6. INTEREST RECEIVABLE	6,93,79,601.00
27,26,121.32	A) Current Year	1,60,27,844.74	7,10,00,416.22	a) overdue Interest (Contra)	6,64,24,667.00
-	B) Previous Year	-	1,65,104.77	b) On Bank FDR	-
			34,74,973.10	c) On Govt. Investment	29,54,934.00
			-	7. BILLS RECEIVABLE (Contra)	-
			-	8. BRANCH ADJUSTMENT/NET BRANCH ADJ.	9,005.09
			1,82,61,400.11	9. DEAD STOCK, FURNITURE, COMPUTER & OTHER	2,25,24,965.40
			2,70,83,986.00	10. LAND & BUILDING	2,65,31,252.00
			2,96,44,308.20	11. OTHER ASSETS (Scheduled "B")	2,36,31,848.57
1,34,76,43,686.57	<b>TOTAL</b>	1,27,53,87,184.41	1,34,76,43,686.57	<b>TOTAL RUPEES</b>	1,27,53,87,184.41
1,50,000.00	Contingent Liability against Bank Guaranty Issued	2,69,079.00	1,50,000.00	Contingent Liability against Bank Guaranty Issued	2,69,079.00

In terms of our report attached

For Paresh k Shah and co  
Chartered Accountants  
FRN No 126777W

Paresh k Shah  
Partner  
M No 108820  
Date : 29-Dec-2020  
Place: Pune



For Dharmavir Sambhaji Urban Co Op Bank Ltd.

Sakaram Kulkarni  
Dy. General Manager

Ashok Patil  
General Manager

Vijayrao Deshmukh  
Vice Chairman

Adv. Goraknath Zol  
Chairman

Date : 29-Dec-2020  
Place: Pune



DHARMAVIR SAMBHAJI URBAN CO-OP. BANK LTD., PIMPRI CHINCHAWAD  
AUDITED PROFIT & LOSS ACCOUNT STATEMENT FOR 01.04.2019 TO 31.03.2020

31.03.2019	EXPENDITURE	31.03.2020	31.03.2019	INCOME	31.03.2020
7,27,95,715.29	1) Interest Paid	7,56,60,579.57	10,26,28,834.89	1) Interest Received	9,73,10,505.59
7,27,95,715.29	a) On Deposits	7,56,60,579.57	8,52,48,808.22	A) On Advances	7,91,34,415.13
-	b) On Inter Branch	-	1,73,80,026.67	B) On Investment	1,81,76,090.46
-	c) Int paid on GOI security	-	1,33,77,257.68	(I) Interest on G.O.I. Securities	1,35,80,089.46
-	d) Borrowing	-	24,20,497.00	(II) Interest on Bank FDR'S	25,84,482.00
1,88,83,430.00	2) Staff Expenses	1,65,87,025.00	3,50,305.00	(III) Call Money Deposits	10,01,655.00
6,77,856.37	3) Travelling Expenses	3,44,358.62	12,31,966.99	(IV) On Tax Free & PSU Bonds	10,09,864.00
3,37,618.00	4) Director Training & Meeting Expenses	2,41,937.00	-	(V) On Inter Branch Deposits	-
64,29,392.00	5) Rent, Electricity, Insurance	63,65,222.46	1,65,551.23	2) Dividend Received (tax Free)	1,650.00
3,31,206.00	6) Rate & Tax Expenses	1,82,438.00	90,00,407.60	3) Gain on Sale of Mutual Fund Investment / Trading	1,36,44,925.06
3,10,000.00	7) Audit Fees	4,48,661.99	11,14,949.53	4) Commission And Exchange On Remittances	5,38,054.89
10,19,197.00	8) DICGC Premium	11,99,386.10	32,59,905.39	5) Service Charges On Loan Prof Fee & Others	49,21,102.24
16,77,942.87	9) Postage, Telephone & Telegraph	13,62,414.72	21,00,000.00	6) Excess provision Rightback	-
2,56,577.41	10) Printing, Stationery & Advertisement	2,53,174.69	3,93,420.68	7) Locker Rent	2,64,138.72
-	11) Loss on Sale of Security / Assets	-	16,63,165.10	8) Other Income	29,14,022.16
14,76,000.00	12) Provisions	1,61,51,965.26	-	9) Profit on Sale of Security	-
90,74,982.32	13) Other Expenses	1,14,89,821.75	-	10) Profit on Sale of Assets	-
43,30,195.84	14) Depreciation	53,37,899.11	-	11) Transfer From Unforsen Losses	-
-	15) Income Tax Provision	-	-		
27,26,121.32	Net Profit Transfer To G/L	-	-	Net Loss Transfer To G/L	1,60,30,485.61
-	Balance of Previous Year Profit	-	-		
-	Net Distributable Profit / Accumulated Loss	-	-		
12,03,26,234.42	<b>TOTAL</b>	13,56,24,884.27	12,03,26,234.42	<b>TOTAL</b>	13,56,24,884.27

In terms of our report attached

For Paresh k Shah and co  
Chartered Accountants  
FRN No 126777W

Paresh k Shah  
Partner  
M No 108820  
Date : 29-Dec-2020  
Place: Pune



For Dharmavir Sambhaji Urban Co Op Bank Ltd.

Sakaram Kulkarni      Ashok Patil      Vijayrao Deshmukh      Adv. Gorakhnath Zol  
Dy. General Manager      General Manager      Vice Chairman      Chairman



Date : 29-Dec-2020  
Place: Pune