

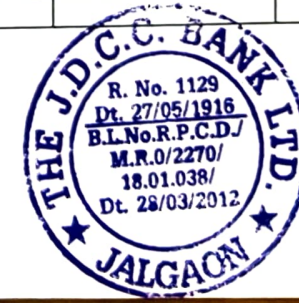
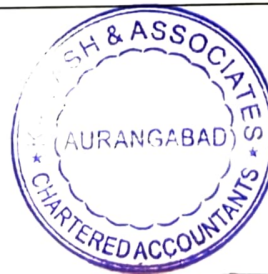
THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

(THE THIRD SCHEDULE)

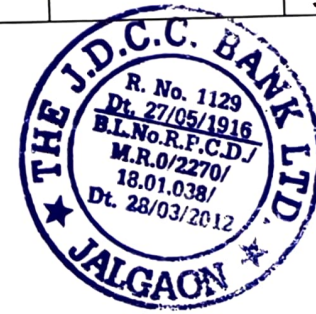
BALANCE SHEET AS ON 31 MARCH 2021

CAPITAL & LIABILITIES :-

| FIGURES FOR THE PREVIOUS YEAR 2019-2020 | SR. NO. | PARTICULARS | FIGURES FOR THE CURRENT YEAR 2020 -2021 | |
|---|---------|--|---|----------------------|
| 1 | 2 | 3 | 4 | |
| | 1 | | | |
| 2500000000.00 | | i) Authorised Capital :- | 2500000000.00 | <u>2500000000.00</u> |
| | | ii) SUBSCRIBED & CALLED UP CAPITAL | | |
| | | Paid Up Capital | | 1943113800.00 |
| | | OF (ii) AS ABOVE HELD BY . | | |
| 0.00 | | (A) State Govt | 0.00 | |
| 1932101000.00 | | (B) Coop. Institution Share 19404462 Rs. 100 each | 1940446200.00 | |
| 2579400.00 | | (C) Individuals 26676 Share of Rs. 100 each | 2667600.00 | |
| 0.00 | | (D) Share application money pending allotment (Share of Rs. 100 each) | 0.00 | |
| | 2 | RESERVE & OTHER RESERVES :- | | |
| 92163953.82 | | i) Statutory Reserve | 93222721.82 | |
| 46217273.00 | | ii) Agril. Credit Stabilisation Fund | 46217273.00 | |
| 33251000.00 | | iii) Building Fund | 33251000.00 | |
| 1523415156.82 | | iv) Asset Revaluation Reserve (Net of recoupment) | 1509814956.82 | |
| 196588.07 | | v) Dividend Equilisation Fund | 196588.07 | |
| 2323000000.00 | | vi) NPA Provision | 2805000000.00 | |
| 31100000.00 | | vii) Contingent Provision for Standard Assets | 31100000.00 | |
| 61000000.00 | | viii) Other Asset NPA Fund | 61000000.00 | |
| 0.00 | | ix) Investment Dep. Fund | 76400.00 | |
| | | x) OTHER FUNDS & RESERVE (To be specified as below) | 164304.00 | 4580043243.71 |
| 163504 | | a) Charity Fund | 163504.00 | |
| 800.00 | | b) Other Reserve | 800.00 | |
| 0.00 | | c) Jeep Sinking Fund | 0.00 | |
| 6045188675.71 | | T O T A L | | 6523157043.71 |



| 1 | 2 | 3 | 4 | 5 |
|----------------|---|--|----------------|-----------------------|
| 6045188675.71 | | TOTAL C/F. ... | | 6523157043.71 |
| | | 3 PRINCIPAL SUBSIDIARY STATE PARTENERSHIP FUND | | |
| 0.00 | | i) Central Cooperative Bank | 0.00 | |
| 729100.00 | | ii) Primary Agril. Credit Societies | 729100.00 | |
| 10000.00 | | iii) Other Societies | 10000.00 | 739100.00 |
| | | 4 DEPOSITS & OTHER ACCOUNTS :- | | |
| | | i) FIXED DEPOSITS :- | | |
| 9311749081.00 | | a) Individuals | 9984995478.52 | |
| 69855629.00 | | b) Other Cooperative Banks | 69146306.00 | |
| 4799367372.61 | | c) Other Societies | 5022266067.98 | 15076407852.50 |
| | | ii) SAVING DEPOSITS | | |
| 12356521287.80 | | a) Individuals | 13733382559.23 | |
| 0.00 | | b) Other Cooperative Banks | 0.00 | |
| 619130828.63 | | c) Other Societies | 620545367.18 | 14353927926.41 |
| | | iii) CURRENT DEPOSITS :- | | |
| 4736793384.82 | | a) Individuals | 732497560.94 | |
| 88383494.05 | | b) Other Cooperative Banks | 90995176.90 | |
| 481183298.92 | | c) Other Societies | 479756017.82 | 1303248755.66 |
| | | iv) MONEY AT CALL & SHORT NOTICE :- | | |
| 2461777652.00 | | a) Individuals | 1214826860.00 | |
| 30751750.00 | | b) Other Cooperative Banks | 169945195.00 | |
| 443259990.00 | | c) Other Societies | 1015279818.41 | 2400051873.41 |
| 30947291.68 | | v) MATURED FIXED DEPOSITS | | 26889165.72 |
| | | 5 BORROWINGS :- | | 33160525573.70 |
| | | a) From State Coop. Banks : | | |
| 106836.00 | | i) S.T.Loan / Cash Credit & O/Draft of which secured again | 64431.00 | |
| 0.00 | | 1) Govt. & Other Approved Securities (FDR) Overdraft | 0.00 | |
| 0.00 | | Rs. 64431.00 | 0.00 | |
| 0.00 | | 2) Other Tangible Securities :- Rs. 0.00 | 0.00 | 64431.00 |
| 0.00 | | ii) Medium - Term Loans | | |
| 0.00 | | iii) L.T. Loans | 0.00 | |
| 0.00 | | b) From State Bank of India S/Term O / draft | 0.00 | 0.00 |
| 41475755672.22 | | TOTAL B/F | | 39684421717.41 |



| 1 | 2 | 3 | 4 | |
|----------------|----|--|--------------|----------------|
| 41475755672.22 | | TOTAL C/F | | 39684421717.41 |
| | | c) From the State Government :- | | |
| 400000.00 | | a) M.T. Loans | 400000.00 | |
| 0.00 | | b) L.T. Loans | 0.00 | 400000.00 |
| 24042744.03 | 6 | BILLS FOR COLLECTION BEING BILLS R'BLE (Per Contra) | | 22429951.03 |
| 0.00 | | A) DEAF Amount P'ble to unclaimed Depositer | 0.00 | 0.00 |
| 110000000.00 | | B) High Court Deposit Agaisnt Belganga SSK | 110000000.00 | 110000000.00 |
| 61127255.08 | 7 | BRANCH ADJUSTMENTS | | 37775556.65 |
| 473886866.80 | 8 | RESERVE FOR OVERDUE INTEREST | | 577165584.77 |
| 489960378.25 | 9 | INTEREST PAYABLE | | 423478568.25 |
| 0.00 | 10 | OTHER LIABILITIES :- | | |
| 84272129.76 | | i) Bills Payable | 54383921.04 | |
| 0.00 | | ii) Unclaimed Dividends Including Dividend Payable * (Unclaimed Dividend/ Dividend P'ble) | 0.00 | |
| 743033.60 | | iii) Suspense | 765461.60 | |
| 728034468.84 | | iv) Sundries | 594248126.43 | 649397509.07 |
| | 11 | PROFIT & LOSS ACCOUNTS :- | | |
| 0.00 | | Profit as per Last Balance Sheet | 0.00 | |
| 0.00 | | Less : Appropriation / Transfer to Accumulated Loss | 0.00 | |
| 0.00 | | Balance | | |
| 0.00 | | Profit for the year brought from the Profit & Loss a/c Transferred to Accumulated loss. | 23346937.99 | 0.00 |
| | 12 | ACCEPTANCE ENDORSEMENT OF OTHER OBLIGATIONS | | |
| | | ON BEHALF OF AS BELOW :- | | |
| | i | Guarantee given to Yogita Vitthalrao Jadhav | 100000.00 | |
| | ii | DEAF Amount P'ble to unclaimed Depositer | 44274332.85 | |
| 43448222548.58 | | GRAND TOTAL | | 41505133318.18 |

FOR THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

[Signature]
MANAGER
(BANKING AND STATISTICS)

[Signature]
MANAGING DIRECTOR,

[Signature]
VICE-CHAIRMAN,

[Signature]
CHAIRMAN



For KAILASH & ASSOCIATES

[Signature]
CA ANKIT K. AGRAWAL
M. NO. 141742



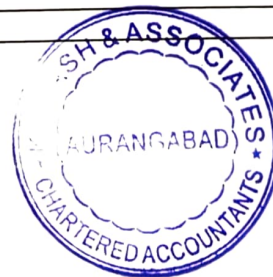
BALANCE SHEET AS ON 31 MARCH 2021

PROPERTIES & ASSETS

| FIGURES FOR THE PREVIOUS YEAR 2019-2020 | SR. NO. | PARTICULARS | FIGURES FOR THE CURRENT YEAR 2020 -2021 | |
|---|----------|---|---|----------------|
| 1 | 2 | 3 | 4 | |
| | 1 | CASH | | |
| 1164846243.92 | | i) In Hand & with Reserve Bank of India | 1724754195.12 | |
| 471424516.21 | | ii) State Bank of India | 217586694.44 | |
| 80832528.75 | | iii) M.S.C. Bank Ltd., Mumbai (In Current A/c.) | 30266571.72 | |
| 40033.37 | | iv) M.S.C. Bank Ltd. Nasik (Sugar A/c.) | 40033.37 | 1972647494.65 |
| | 2 | BALANCE WITH OTHER BANKS :- | | |
| 1596233.42 | | i) Current Deposits - Axis Bank | 40186517.42 | |
| 526679.02 | | JANA Bank | 106627.82 | |
| 191617672.64 | | I.C.I.C.I. Bank | 2946625460.00 | |
| 3902372.02 | | HDFC Clearing Back up | 252022.11 | |
| 459692.28 | | Yes Bank | 40470732.28 | |
| 3245605516.22 | | Other Banks | 227043535.21 | |
| 0.00 | | ii) Saving Deposits | 0.00 | |
| 0.00 | | iii) Fixed Deposits | 0.00 | 3254684894.84 |
| | 3 | MONEY AT CALL & SHORT NOTICE :- | 0.00 | 0.00 |
| | 4 | INVESTMENTS:- | | |
| 7326749250.00 | | i) Central & State Govt. Securities (At Book Value) | 7690225100.00 | |
| 0.00 | | ii) Other Trustee Securities | 0.00 | |
| 97260400.00 | | iii) Shares in Co-op. Institutions Other than in Item (5) above. | 97260400.00 | |
| 8932708850.00 | | iv) MSC Bank Mumbai (Fixed and S.T. Deposits) | 3488150000.00 | |
| 1500000000.00 | | v) NABARD (STD Deposits) | 0.00 | |
| 2228900000.00 | | vi) F.D & ST Dep. with other Bank | 7808700000.00 | 19084335500.00 |
| | 5 | INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND A/C. IN SHARES OF :- | | |
| 0.00 | | i) Central Co-op. Banks | 0.00 | |
| 729100.00 | | ii) Primary Agril. Societies | 729100.00 | |
| 10000.00 | | iii) Other Societies. | 10000.00 | 739100.00 |
| 25247209087.85 | | TOTAL B/F | | 24312406989.49 |



| 1 | 2 | 3 | 4 | |
|----------------|----|---|----------------|----------------|
| 25247209087.85 | | Total C/F... | | 24312406989.49 |
| | 6 | ADVANCES :- | | |
| 13543515843.17 | | i) S.T. Loan C.C. O/D. Bill Discount | | 12373127360.55 |
| | | a) Govt. & Other Approved Securities | 426585083.90 | |
| | | b) Other Tangible Securities | 11946542276.65 | |
| | | of the Advances Amount due from Individuals | 411584434.30 | |
| | | of the Advances Amount overdues | 10936648853.00 | |
| | | Considered Bad & Doubtful of recovery | 6164428000.00 | |
| 960575782.37 | | ii) MEDIUM TERM LOANS :- | | 798005334.37 |
| | | Of wich Secured against | | |
| | | a) Govt. & Other Approved Securities | 0.00 | |
| | | b) Other Tangible Securities | 798005334.37 | |
| | | Of the advances Amt. Due from Individual | 361151416.45 | |
| | | Of the advances Amt. Overdues | 163380574.00 | |
| | | Considered bad and doubtful recovery | 179817000.00 | |
| 104127046.17 | | iii) LONG TERM LOANS :- | | 92290054.17 |
| | | Of which secured against | | 13263422749.09 |
| | | a) Govt. & Other Approved Securities | 0.00 | |
| | | b) Other Tangible Securities | 92290054.17 | |
| | | Of the advances Amt. Due from Individual | 55045630.17 | |
| | | Of the advances Amt. Overdues | 28290905.00 | |
| | | Considered bad and doubtful recovery | 21415000.00 | |
| 700278149.72 | 7 | INTEREST RECEIVABLE :- | | 937141332.77 |
| | | Of which overdues : Rs 577165584.77 | | |
| 24042744.03 | 8 | BILLS R'BLE BEING BILLS FOR COLLECTION (Per Contra) | | 22429951.03 |
| | | A) DEAF Amount P'ble to unclaimed Depositer | 0.00 | |
| 110000000.00 | | B) High Court Deposit Agaisnt Belganga SSK | 110000000.00 | 110000000.00 |
| 0.00 | 9 | BRANCH ADJUSTMENTS | | 0.00 |
| 1533301714.04 | 10 | PREMISES :- | | 1518786665.64 |
| 18026648.60 | 11 | FURNITURE & FIXTURES | | 23099946.50 |
| 42241077015.95 | | TOTAL B/F | | 40187287634.52 |



| 1 | 2 | 3 | 4 | |
|-----------------------|-----------|---|--------------------|-----------------------|
| 42241077015.95 | | TOTAL C/F. | | 40187287634.52 |
| | 12 | OTHER ASSETS (TO BE SPECIFIED) | | |
| 2298324.00 | | i) Vehicle | 1838659.00 | |
| 0.00 | | ii) Suspense | 0.00 | |
| 19555.18 | | iii) Library | 17600.18 | |
| 3061128.13 | | iv) Printing & Stationery Stocks | 3519472.64 | |
| 942136.00 | | v) Prepaid Expenses | 4384160.42 | |
| 1429111.56 | | vi) Locker Rent Receivable | 716449.56 | |
| 30500.00 | | vii) Other Advances to Staff. | 60042.48 | |
| 600808.00 | | viii) Advances for Bldg., Repairs | 451933.00 | |
| 52753367.41 | | ix) Sundry Dues | 43507055.16 | |
| 12474193.85 | | x) M.S.Agril. Rural Debt Relief | 12474193.85 | |
| 67695.00 | | xi) Computer Dead Stock | 50798.00 | |
| 6131224.18 | | xii) CBS Computer Dead Stock | 5417040.04 | |
| 124484085.00 | | xiii) 2.00% Interest R'ble from Central Govt.2019- 2020 & 2020-21 | 158933230.00 | |
| 163846565.00 | | xiv) 2.50% Interest R'ble from State Govt. 2019-20 & 2020-21 | 292675388.00 | |
| 4657168.00 | | xv) Premium on G-Sec Amortization | 3643116.00 | |
| 2084162.00 | | xvi) Advance for computer | 881554.00 | |
| 62206597.00 | | xvii) 3% Int R'ble from Central Govt. 2019-20 | 49563017.00 | |
| 10486073.00 | | xviii) Other Advances | 3486073.00 | |
| 0.00 | | xix) CSMSSY 2017 | 0.00 | 581619782.33 |
| | 13 | NON BANKING ASSETS :- | | 0.00 |
| | | | | |
| 759572839.32 | 14 | Accumulated Loss C/F from earlier year. | 759572839.32 | |
| | | Less Profit : FOR THE YEAR 2020 - 2021 | 23346937.99 | 736225901.33 |
| 43448222548.58 | | GRAND TOTAL | | 41505133318.18 |

FOR THE JALGAON DISTRICT CENTRAL CO-OP. BANK LTD., JALGAON

[Signature]
MANAGER
(BANKING AND STATISTICS)

[Signature]
MANAGING DIRECTOR,

[Signature]
VICE CHAIRMAN,

[Signature]
CHAIRMAN

Year/Date 20/21



For KAILASH & ASSOCIATES

[Signature]
ANKIT K. AGRAWAL
M. NO. 141742

