

Liabilities	Amount(Rs)	Assets	Amount(Rs)
L01 SHARE CAPITAL		A01 CASH AND BANK BALANCE	
11 SHARE CAPITAL	2,20,77,300.00	101 CASH IN HAND	2,20,52,856.00
-----	-----	102 C/A WITH JANATA SAHAKARI BANK	2,02,569.22
SHARE CAPITAL Total	2,20,77,300.00	107 S/B WITH JANATA SAHAKARI BANK	9,23,563.91
-----	-----	110 C/A WITH BANK OF MAHARASHTRA	4,55,326.37
L02 FUNDS AND RESERVE		112 S/B A/C WITH R.D.C.C BANK	39,617.59
12 ASSET CREATION FUND	6,25,00,000.00	115 S/B WITH BANK OF INDIA	6,70,166.20
13 GANGAJALI	17,42,23,330.50	119 C/A WITH R.D.C.C BANK	84,910.10
20 GENERAL FREE RESERVE	2,50,00,000.00	120 C/A WITH S.V.C BANK	7,731.23
58 SILVER JUBILEE FUND	3,06,964.00	283 C/A WITH ICICI BANK RATNAGIRI	1,14,31,555.27
77 SANSTHA VIKAS & PRASAR NIDHI	21,36,147.64	284 C/A WITH SARSWAT BANK RATNGIRI	41,059.32
78 SOCIAL WELFARE FUND A/C	45,21,540.06	286 C/A WITH SDCC BANK	8,716.50
82 TRAINING PROGRAMME PROMOTION FUND	21,37,213.00	288 C/A WITH UNITY SMALL FINANCE BANK	19,565.32
84 PLEDGE GOLD VALUE FLUCTUATION RISK FUND	1,09,55,155.00	331 C/A WITH COSMOS CO OPERATIVE BANK	77,747.50
85 NEW BRANCH STABILITY FUND	21,69,526.50	332 C/A WITH HDFC BANK	25,000.00
89 NEW TECHNOLOGY FUND	25,80,726.00	-----	-----
90 ELECTION FUND	2,99,425.00	CASH AND BANK BALANCE Total	3,60,40,384.53
168 INT. RATE FLUTUATION STABILISATION FUND	50,00,000.00	-----	-----
261 SABHASAD AND KARMACHARI KALYAN NIDHI	45,30,000.00	A02 INVESTMENT	
376 BUILDING FUND	25,00,35,135.75	251 INVESTMENT IN RDCC BANK	130,01,52,991.00
377 INVESTMENT RISK MANAGEMENT FUND	1,00,00,000.00	254 INVESTMENT IN SHARES	15,72,490.00
-----	-----	257 INVESTMENT IN RDCC RESERVE FUND	17,51,51,733.00
FUNDS AND RESERVE Total	55,63,95,163.45	304 INVESTMENT IN SARSWAT BANK	12,11,32,343.00
-----	-----	305 INVESTMENT IN ICICI BANK	2,60,58,961.00
L03 DEPOSITS		306 INVESTMENT IN TJSB BANK	2,00,33,315.00
21 CURRENT DEPOSIT	73,606.00	307 INVESTMENT IN SINDHUDURG BANK	1,02,75,018.00
23 SAVING DEPOSIT	32,04,85,699.44	308 INVESTMENT IN JANATA SAHAKARI BANK	20,05,342.00
25 RECURRING DEPOSIT	2,01,33,851.00	312 INVESTMENT IN BANK OF MAHARASHTRA	2,13,82,532.00
27 DHANSANCHAY RECURRING DEPOSIT	3,89,22,263.00	314 INVESTMENT IN COSMOS CO OPERATIVE BANK	52,17,223.00
29 PIGMY DEPOSIT	11,90,26,916.20	315 INVESTMENT IN BANK OF INDIA	1,00,00,000.00
31 MIS/QIS/HYS/YRL INTEREST DEPOSIT	129,04,97,098.00	-----	-----
36 SHORT TERM DEPOSIT	227,07,31,249.00	INVESTMENT Total	169,29,81,948.00
37 REINVESTMENT DEPOSIT	2,87,09,473.00	-----	-----
40 MATURED FIXED DEPOSIT	2,50,859.50	A03 LOAN AND ADVANCES	
-----	-----	171 PERSONAL LOAN	12,64,92,362.00
DEPOSITS Total	408,88,31,015.14	173 VEHICAL LOAN	7,48,91,490.00
-----	-----	174 PROPERTY LOAN	39,91,82,303.00
L04 PROVISIONS		175 CASH CREDIT	2,60,16,099.36
15 PROVISION FOR BAD DEBTS FUND@100%	2,25,64,448.10	176 LOAN AGAINST PIGMY/FD/RD	11,51,83,733.00
60 PROVISION FOR GRATUITY	2,02,26,727.00	182 GOLD LOAN	228,17,76,821.00
61 PROVISION FOR AUDIT FEE	13,66,109.50	183 CASH CREDIT AGAINST GOLD	30,32,529.00
62 PROVISION FOR DIVIDEND PAYABLE	21,85,790.00	-----	-----
79 PROVISION FOR EXGRATIA	13,00,937.00	LOAN AND ADVANCES Total	302,65,75,337.36
83 PROVISION FOR INCIDENTAL EXP	9,35,692.00	-----	-----
159 PROVISION FOR MUNICIPAL TAX	4,529.00	A04 OTHER ASSETS	
164 PROVISION FOR OUTSTANDING EXPENSES	34,95,214.00	121 BUILDING OLD	9,711.00
169 PROVISION FOR STANDARD ASSET	75,85,000.00	122 BUILDING NEW	2,57,92,095.85
266 PROV. FOR STATUTORY FORMALITY COMPEL FUND	1,75,68,161.00	123 FURNITURE & FIXTURE	89,73,794.07
267 PROVISION FOR MAINTAINANCE AND REPAIRS	10,00,000.00	124 COMPUTER	6,24,772.29
268 PROVISION FOR CLOSING ALLOWANCE	36,81,666.00	125 VEHICAL	34,01,346.00
371 PROVISION FOR LOSS ASSET	10,09,440.00	126 LIBRARY	9,851.00
374 PROVISION FOR STAFF INCENTIVE	36,48,258.00	127 DEADSTOCK	66,94,111.40
375 PROVISION FOR RETIREMENT BENEFIT	14,49,265.00	130 PIGMY MACHINE A/C	3,273.94
-----	-----	147 ONLINE INVERTER	8,03,482.26
PROVISIONS Total	8,80,21,236.60	167 VEHICAL TAX RECEIVABLE A/C	24,090.00
-----	-----	170 AIR CONDITIONERS	2,91,118.66
L05 OTHER LIABILITIES		195 OFFICE ELECTRONICS EQUIPMENTS	6,44,623.67
51 OUTWARD BILLS FOR COLLECTION	9,43,000.00	196 LAND FOR BUILDING	3,44,80,000.00
57 OVERDRAFT INT PAYABLE A/C	81,032.00	197 BUILDING UNDER CONSTRUCTION	2,66,40,844.04
65 LOAN ANAMAT	64,260.65	-----	-----

Liabilities	Amount(Rs)	Assets	Amount(Rs)
66 ANAMAT	3,95,296.50	OTHER ASSETS Total	10,83,93,114.18
72 INTEREST PAYABLE	26,14,323.00		
271 OUTPUT GST A/C	12,065.00	1A05 OTHER RECEIVABLE	
273 GST PAYABLE (OUTPUT)	2,14,603.66	1134 ADVANCE	4,42,761.00
274 OUTPUT GST PAYABLE (RCM)	31,235.66	1135 TELEPHONE DEPOSIT	14,699.00
295 RTGS NEFT SUSPENSE ACCOUNT	4,110.60	1136 ELECTRICITY DEPOSIT	54,505.00
355 EARNST MONEY FOR BUILDING	4,40,000.00	1137 T.D.S.RECEIVABLE	96,72,921.00
356 SECURITY DEPOSIT FOR BUILDING	4,40,000.00	1140 DEFFERED REVENUE	19,611.00
		1141 PREPAID GOLD & CASH INSURANCE A/C	60,90,667.16
OTHER LIABLITIES Total	52,39,927.07	1145 INT. RECEIVABLE ON INVESTMENT	74,990.00
		1150 SECURITY DEPOSITE	4,61,000.00
L06 BANK OVERDRAFT AGAINST FD INVESTMENT		1158 PREPAID VEHICAL INSURANCE A/C	71,260.00
96 RDCC BANK OVERDRAFT LOAN ACCOUNT	67,95,719.81	1191 O.B.R.	9,43,000.00
290 SARSWAT BANK OVERDRAFT ACCOUNT	60,00,000.00	1275 GST RECEIVABLE (INPUT)	6,00,918.48
		1352 PREPAID WEB SERVICE EXPENSES	6,39,285.00
BANK OVERDRAFT AGAINST FD INVESTMENT Total	1,27,95,719.81	1353 PREPAID FASTTAG	754.00
L07 OVERDUE INTEREST RESERVE A/C (NPA)		OTHER RECEIVABLE Total	1,90,86,371.64
80 OVERDUE INTEREST RESERVE	32,48,721.00		
		1A1N INTEREST RECEIVABLE ON NPA	
OVERDUE INTEREST RESERVE A/C (NPA) Total	32,48,721.00	1171 PERSONAL LOAN	11,28,050.00
		1174 PROPERTY LOAN	21,20,671.00
L09 LAST YEAR PROFIT AND LOSS ACCOUNT			
88 PROFIT AND LOSS FOR LAST YEAR	2,88,170.17	INTEREST RECEIVABLE ON NPA Total	32,48,721.00
LAST YEAR PROFIT AND LOSS ACCOUNT Total	2,88,170.17		
L99			
116 PROFIT AND LOSS	10,94,28,623.47		
Total	10,94,28,623.47		
	488,63,25,876.71		488,63,25,876.71

SWAMI SWAROOPANAND SAHAKARI PATSANSTHA MARYADIT

Manager Officer Clerk