

BHAVNAGAR DISTRICT CO-OPERATIVE BANK LTD., BHAVNAGAR

BALANCE SHEET AS ON 31/03/2025

As per the third schedule form A

BALANCE SHEET AS ON 31/03/2025					As per the third schedule form A		
Previous Year	CAPITAL AND LIABILITIES	Current Year	Current Year	Previous Year	PROPERTY AND ASSETS	Current Year	Current Year
31/03/2024		31/03/2025	P.	31/03/2024		31/03/2025	Rs. P.
200000000.00 780000000.00	1. Capital (i) Authorised capital A. 200000 - shares of Rs. 1000 each B. 1000000 shares of Rs. 1000 each	200000000.00 1000000000.00		3429459395.00 0.00	1. Cash : In hand and with Reserve Bank	3502193632.00 0.00	
	(ii) Subscribed capital 735282 shares at Rs. 1000 each less calls unpaid of (i) above. Held by (a) Individuals (b) Co-operative institutions (c) State Government		1200000000.00	1402408344.84	State Bank of India, State co-operative bank and central co.op.Bank	1225260411.20	
696320000.00 0.00	2. Reserve fund and other reserves (i) Statutory Reserve (ii) Agri. (Credit Stab.) fund (iii) Building Fund (iv) Dividend Equalisation Fund (v) Sp.BadDebt Reserve (67-A) (vi) Agri. Dev. Fund (vii) Bad and Doubtful debt Reserve (viii) Investment Fluctuation Reserve (ix) State level Tra. Pro Fund (x) Technology Adoption Fund a. Public Purpose fund b. Investment Depreciation Reserve c. I.T act 36(1) (7a) bad debt Reserve d. Vahan Sahay Fund e. Revaluation Reserve Building Fund f. Revaluation Reserve Land Fund 3. Principal/Subsidiary State Partnership Fund Account for share capital of : i) Central co-operative banks ii) Primary agri. credit Societies iii) Other societies. 4. Deposits and Other Account: i) Fixed deposits a. Individuals b. Urban co-operative banks c. Other societies ii) Savings Bank Deposits a. Individuals b. Urban co-operative bank c. Other societies.	735282000.00 0.00	735282000.00	5160000000.00	2. Balances with other banks : Fixed Deposits GSC Bank & Other Bank	5160000000.00	9877454043.20
247732892.09 200050868.00 30830115.20 4530336.00 68643442.00 2109600.00 223376717.00 19700000.00 122533.00 6462500.00 290444.33 30000000.00 265904749.62 0.00 50292874.00 60530000.00		290717982.09 231765544.00 35382785.20 5030336.00 94366592.00 2609600.00 223376717.00 34700000.00 122533.00 6462500.00 290444.33 30000000.00 267279765.86 0.00 45263567.00 60530000.00		31565250.00 0.00 200.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 42340.00 8882746332.32	3. Money at Call & short notice 4. Investments : (i) In Central and State Government securities (at book value) Face value Rs.5301280000.00 Market value Rs. (ii) Other Trustee securities (iii) Shares in co-operative institutions other than in items 5 below (iv) Other investment (to be specified F.S.F.C. equity shares Mahavir palace asso. I.D.B.I. I.C.I.C.I Non SLR Mutual Fund 5. Investment out of the principal subsidiary state partnership fund In shares of : (i) Central co operative banks (ii) Primary agri. credit societies (iii) Other societies 6. Advances : (i) Short-term loans, cash credits, overdrafts and bills discounted, Of which secured against : a) Govt. and other approved securities Rs..00 b) Other tangible securities Rs.____37858930.91 Of the advances, amount due from individuals Rs.1013083167.84 Of the advance amount 'Overdue Rs. 656075000.00 Considered bad and doubtful or recovery (as per NPA) 434121140.26	5245405250.00 0.00 34945250.00 0.00 200.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 42340.00 11851886315.05	
18107149708.12	Carried Forward	19129326814.80	2063212726.48	22854088112.16	Carried Forward	11851886315.05	16157847083.20



CAPITAL AND LIABILITIES		31/03/2025	Rs.	P.	31/03/2024	PROPERTY AND ASSETS		31/03/2025	Rs.	P.
Brought Forward		19129326814.80	2063212726.48		22854088112.16	Brought Forward		11851886315.05	15157847083.20	
31/03/2024 18107149708.12	(iii) Current deposits : a. Individuals b. Urban co-operative bank c. Other societies. (iv) Money at call and short notice 5. Borrowings : (i) From the Reserve Bank of India/State/central Co-op Bank a. SHORT-TERM loans, cash credits and overdrafts Of which secured against	275859430.04 62327261.50 2096559828.01 3294035.00	21567367369.35		303521664.53	(ii) Medium term loans Of which secured against : a) Govt. and other approved securities Rs. _____ b) Other tangible securities Of the advances, amount due from individuals Rs.44912221.81 Of the advances, amount 'Overdue Rs. 108601000.00 Considered bad and doubtful of recovery(as per NPA) Rs.109049499.81		271426843.81		
1750000000.00	(A) Govt. and other approved securities (B) Other tangible securities b. MIDIMUM-TERM loans of which secured against	2845000000.00			27351647.50	(iii) Long term loans Of which secured against : a) Govt. and other approved securities Rs. _____ b) Other tangible securities Rs.27598073.50 Of the advances, amount due from individuals Rs.27598073.50 Of the advances, amount 'Overdue Rs.839000.00 Considered bad and doubtful of recovery (as per NPA) Rs.1125873.00		35428618.50		
1214163584.00	(A) Govt. and other approved securities (B) Other tangible securities c. LONG TERM loans of which secured against (A) Nabard Direct Lending (B) Other tangible securities (ii) From the State Bank of India a. Short-term loans cash credits and overdrafts Of which secured against (A) Govt. and other approved securities (B) Other tangible securities b. MIDIMUM-TERM loans of which secured against	1197320274.00	0.00 0.00 0.00		294786045.47	7. Interest receivable : Of which overdue Rs.152752899.47 Considered bad and doubtful of recoverable Rs. 141335340.47		12158741777.36 637092940.47		
0.00	(A) Govt. and other approved securities (B) Other tangible securities b. MIDIMUM-TERM loans of which secured against				159483520.26	8. (A) CONTRA WRITE-OFF(AUC) (B) Inward bills receivable being bill for collection (as per contra)		135985078.29		
0.00	(A) Govt. and other approved securities (B) Other tangible securities c. LONG TERM loans of which secured against (A) Govt. and other approved securities (B) Other tangible securities (iii) from the state Government a. SHORT TERMS loans cash credits and overdrafts Of which secured against (A) Govt. and other approved securities (B) Other tangible securities				0.00	9. Branch Adjustments		135985078.29	0.00	
						Assets	Depreciation Fund			
						10. MOTOR 7350358.00 3683476.50				
						11. Building 17086767.24 13367272.57				
						12. Land 874623.00 ---				
						13. Furniture and fixture 15100417.73 10582421.22				
						14. Locker 30780255.18 15892069.70				
						15. Electric Equipment 21839115.05 19009149.46				
						16. ATM 10935443.00 10766974.73				
						17. Electric Cable Fitting 143721.52 105024.10				
						18. Computer Hardware 49467266.83 42183369.63				
						19. Computer Software 26422057.00 26257381.52				
						20. Revaluation Building				
						21. Revaluation Land				
						22. Interest Subvention Receivable				
						23. Other assets(to be specified)				
						(i) Sundries				
						(ii) Other Assets				
						(iii) Advance Income tax				
						(iv) Undiamn DEAF (RBI)				
						v) stamp & stationery				
						(v) Rupee Credit Debit Card				
						Carried Forward				



23344543196.63	Carried Forward	4042320274.00	23630580095.83	310312024	PROPERTY AND ASSETS	310312025	Rs.	P.
310312024	CAPITAL AND LIABILITIES	310312025	Rs.	P.	Bro. Forward			
23344543196.63	Brought Forward	4042320274.00	23630580095.83	2219500.00	(vii) Deferred Tax Assets	2010636.65	28671999995.84	170139513.70
	b. MIDLUM-TERM loans of which secured against				13. Non-Banking assets acquired in satisfaction of claims (stating mode of valuation)	0.00	0.00	0.00
	(A) Govt and other approved securities				14. Profit and loss	0.00	0.00	0.00
	(B) Other tangible securities							
	c. LONG TERM loans of which secured against							
	(A) Govt and other approved securities							
	(B) Other tangible securities							
0.00	6. A. CONTRA WRITE-OFF(AUC)	0.00	4042320274.00					
159483520.26	6. B. Inward bills for collection being bills receivable	135985078.29						
0.00	7. Branch Adjustments	0.00	135985078.29					
282170845.91	8. Overdue Interest Reserve		0.00					
385553552.36	9. Interest Payable		273753822.91					
27800000.00	10. Contingent Provision against Standard Assets		385134006.17					
	11. Other Liabilities		32500000.00					
111701.25	(i) D D Payable	277496.25						
59000000.00	(ii) Income Tax Provision	65000000.00						
110330.00	(iii) Dividend Payable	69620.00						
28665063.57	(iv) Unclaim DEAF (RBI)	31268612.50						
71380664.67	(v) Sundries	25105445.59						
49077916.00	(vi) Subsidy Reserve	40045058.00	161766232.34					



