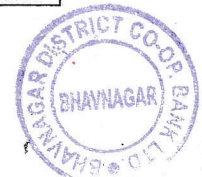
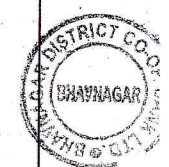
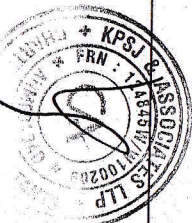


BHAYNAGAR DISTRICT CO-OPERATIVE BANK LTD. BHAYNAGAR

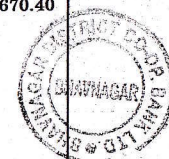
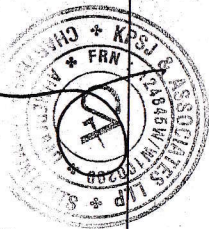
BALANCE SHEET AS ON 31/03/2022

As per the third schedule form A

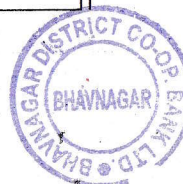
31/03/2021	CAPITAL AND LIABILITIES	31/03/2022	Rs.	P.	31/03/2021	PROPERTY AND ASSETS	31/03/2022	Rs.	P.
	1. Capital				2059176009.00	1. Cash :	2281005532.00		
	(i) Authorised capital				0.00	In hand and with Reserve Bank	0.00		
	A. Class shares of Rs. 1000 each				459532915.75	State Bank of India, State co-operative bank and central co.op.Bank.	471879563.17		
20000000.00	(ii) Subscribed capital	20000000.00	800000000.00		2500000000.00	Fixed Deposits GSC Bank & Other Bank	1530000000.00	4282885095.17	
780000000.00	20000 -- shares of Rs. 1000 each	780000000.00			0.00	2. Balances with other banks :			
	780000 shares of Rs. 1000 each				0.00	(i) Current deposits	0.00		
	(iii) Amount called up				0.00	(ii) Savings bank deposits	0.00		
	20000 shres at Rs. 1000 each Less calls unpaid				0.00	(iii) Fixed deposits	0.00		0.00
	610979 shares at Rs.1000 each Less calls unpaid					3. Money at Call & short notice			0.00
	of (iii) above. Held by					4. Investments :			
596803000.00	(a) Individuals	610979000.00	610979000.00		3425006250.00	(i) In Central and State Government securities (at book value)			
0.00	(b) Co-operative institutions	0.00			0.00	Face value Rs 5251280000.00	5193648700.00		
	(c) State Government	0.00			29980250.00	Market value Rs.	0.00		
	2. Reserve fund and other reserves					(ii) Other Trustee securities	29970250.00		
152311815.09	i) Statutory Reserve	184608842.09			33680.00	(iii) Shares in co-operative institutions other than in items 5 below	0.00		
139264497.00	ii) Agri.(Credit Stabi.) fund	152589186.00			200.00	(iv) Other Investment (to be specified F.S.F.C. equity shares	0.00		
14395133.30	iii) Building Fund	19915458.20			0.00	Mahavir palace asso.	200.00		
2530331.00	iv) Dividend Equalisation Fund	3530331.00			0.00	I.D.B.I.	0.00		
21963098.00	v) Sp.BedDebt Reserve (67-A)	30843442.00			0.00	I.C.I.C.I	0.00		
652522.00	vi) Agri. Dev. Fund	1152522.00			0.00	Non SLR Mutual Fund	0.00	5223619150.00	
223376717.00	vii) Bad and Doubtful debt Reserve	223376717.00			0.00	5. Investment out of the principal subsidiary state partnership fund	0.00		
2000000.00	viii) Investment Fluctuation Reserve	4000000.00				In shares of :			
122533.00	ix) State level Tra.Pro.Fund	122533.00			42340.00	(i) Central co.operative banks	42340.00		
5462500.00	x) Technology Adoption Fund	5962500.00				(ii) Primary agri.credit societies			
290444.33	a. Public Purpose fund	290444.33	1126131221.23			(iii) Other societies		42340.00	
0.00	b. Investment Depreciation Reserve	17500000.00				6. Advances :			
296863251.94	c. I.T act 36(1) (7a) bad debt Reserve	403162163.61				(i) Short-term loans, cash credits, overdrafts and bills discounted,	9587578125.50		
0.00	d. Vahan Sahay Fund	2977356.00				Of which secured against :			
24944140.00	e. Revaluation Reserve Building Fund	22449726.00				a) Govt. and other approved securities Rs..00			
53650000.00	f. Revaluation Reserve Land Fund	53650000.00				b) Other tangible securities Rs. 17942527.26			
	3. Principal/Subsidiary State Partnership Fund Account				8974389431.17	Of the advances, amount due from individuals Rs.390303098.44			
	for share capital of :					Of the advance amount			
42340.00	i) Central co-operative banks	42340.00	42340.00			Overdue Rs. 1215890000.00			
	ii) Primary agri credit Societies					Considered bad and doubtful of recovery (as per NPA) 814812000.00			
	iii) Other societies.								
	4. Deposits and Other Account:								
	i) Fixed deposits								
6312950788.54	a. Individuals	6429309154.10							
93210417.00	b. Urban co-operative banks	114191626.00							
1268803232.91	c. Other societies	1237576567.11							
0.00	ii) Savings Bank Deposits	0.00							
5526081213.02	a. Individuals	6713919392.25							
0.00	b. Urban co.operative bank	0.00							
191325208.27	c. Other societies.	215807635.27							
14927043182.40	Carried Forward	14710804374.73	1737152561.23		17448161075.92	Carried Forward	9587578125.50	9506546585.17	



31/03/2021	CAPITAL AND LIABILITIES	31/03/2022	Rs.	P.	31/03/2021	PROPERTY AND ASSETS	31/03/2022	Rs.	P.
14927043182.40	Brought Forward	14710801.73	7152561.23		17448161075.92	Brought Forward	9587578125.50	9506546585.17	
334730332.17	iii) Current deposits :	341558095.85			237422502.10	(ii) Medium term loans	279716274.48		
29416690.51	a. Individuals	24164929.00				Of which secured against :			
440213823.65	b. Urban co-operative bank	599580020.61				a) Govt. and other approved securities Rs. _____			
2455215.00	c. Other societies,	3489280.00	15679597306.25			b) Other tangible securities			
	iv) Money at call and short notice					Of the advances, amount due from individuals Rs.76272744.48			
	5. Borrowings :					Of the advances, amount			
0.00	(i) From the Reserve Bank of India/state/central Co.op.Bank					Overdue Rs. 103178000.00			
	a. SHORT-TERM loans,cash credits and overdrafts Of which secured against	1100000000.00			37888902.50	Considered bad and doubtful of recovery(as per NPA) Rs.104597000.00			
	(A) Govt.and other approved securities					(iii) Long term loans	32289160.50		
1955332860.00	(B) Other tangible securities					Of which secured against :			
	b. MIDUIM-TERM loans of which secured against	1713482680.00				a) Govt. and other approved securities Rs. _____			
	(A) Govt.and other approved securities					b) Other tangible securities Rs.29571975.50			
0.00	(B) Other tangible securities					Of the advances, amount due from individuals Rs.29571975.50			
	c. LONG TERM lonas of which secured against	0.00				Of the advances, amount			
300000000.00	(A) Nabard Direct Lending	0.00			458417924.25	Overdue Rs 345000.00			
	(B) Other tangible securities					Considered bad and doubtful of recovery (as per NPA) Rs 678000.00			9899583560.48
	(ii) From the State Bank of India					7. Interest receivable :			476172325.25
	a. Short-term loans cash credits and overdrafts					Of which overdue Rs 0.00			
	Of which secured against				0.00	Considered bad and doubtful of recoverable Rs. 0.00			
	(A) Govt.and other approved securities					8.(A) Bills receivable being bills for collection (as per contra)	0.00		
	(B) Other tangible securities				0.00	(B) Inward bills receivable being bill for collection (as per contra)			0.00
	b. MIDUIM-TERM loans of which secured against					9. Branch Adjustments			0.00
	(A) Govt.and other approved securities					Assets			
	(B) Other tangible securities					Depreciation Fund			
	c. LONG TERM loans of which secured against				5673315.81	10. MOTOR	9403361.00	4864708.35	4538652.65
	(A) Govt.and other approved securities				5686069.76	11. Building	17096767.24	11979304.48	5117462.76
	(B) Other tangible securities				874623.00	12. Land	874623.00	—	874623.00
	(C) LONG TERM loans of which secured against				3613208.59	13. Furniture and fixture	12333018.84	9049020.98	3283997.86
	(A) Govt.and other approved securities				9680417.80	14. Locker	24002431.64	14133980.04	9868451.60
	(B) Other tangible securities				3514877.55	15. Electric Equipment	21130750.22	17341802.11	3788948.11
	(C) LONG TERM loans of which secured against				1288254.40	16. ATM	10464033.00	10221582.77	242450.23
	(A) Govt.and other approved securities				58997.28	17. Electric Cable Fitting	143721.52	90623.74	53097.78
	(B) Other tangible securities				8119383.43	18. Computer Hardware	41687616.81	30553147.21	11134469.60
	(iii) from the state Government				2436994.49	19. Computer Software	24498407.00	10491108.78	14007298.22
	a. SHORT TERMS loans cash credits and overdrafts				24944140.00	20. Revaluation Building			22449726.00
	Of which secured against				53650000.00	21. Revaluation Land			53650000.00
	(A) Govt.and other approved securities				801455479.40	22. Interest Subvention Receivable			1298668670.40
	(B) Other tangible securities					23. Other assets(to be specified)			
					42596888.55	(i) Sundries			15809290.01
					1714014.00	(ii) Other Assets			1483782.00
					30000000.00	(iii) Advance Incometax			40000000.00
					7242195.00	(iv) Unclaim DEAF (RBI)			7110239.00
					2149482.26	v) stamp & stationery			2267643.83
					0.00	(vi) Rupay Credit Debit Card			752400.45
17989192103.73	Carried Forward	2813482680.00	17416749867.48		19186588806.09	Carried Forward			67423355.29
									21377403674.40



31/03/2021	CAPITAL AND LIABILITIES	31/03/2021	Rs. P.	31/03/2021	PROPERTY AND ASSETS	31/03/2022	Rs. P.
17989192103.73	Brought Forward	2813482680.00	17416749867.48	19186588806.09	Brought Forward		21377403674.40
	b. MEDIUM-TERM loans of which secured against				13. Non-Banking assets acquired in satisfaction of claims (stating mode of valuation)	0.00	0.00
	(A) Govt. and other approved securities					0.00	0.00
	(B) Other tangible securities				14. Profit and loss	0.00	0.00
	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						
	b. MEDIUM-TERM loans of which secured against						
	(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						
	(iv) Loans from other sources (source and security to be specified)						
0.00	IDBI Bank FD OD	0.00	2813482680.00				
0.00	6.A. Bills for collection being bills receivable (as per contra)	0.00					
	6.B. Inward bills for collection being bills receivable						
0.00		0.00	0.00				
17337832.00	7. Branch Adjustments		39158.00				
557077732.05	8. Overdue Interest Reserve		554200000.05				
306075549.82	9. Interest Payable		308676935.17				
21865000.00	10. Contingent Pro. against Stand. Assets.		23600000.00				
0.00	10.B Nabard interest		0.00				
	11. Other Liabilities						
516898.00	(i) D.D. Payable	0.00					
32500000.00	(ii) Incometax Provision	47000000.00					
17453940.00	(iii) Dividend Payable	68490.00					
7242195.00	(iv) Unclaim DEAF (RBI)	7110239.00					
157728923.59	(v) Sundries	87225913.70					
20396335.00	(vi) Subsidy Reserve	37250391.00	178655033.70				



31/03/2021	CAPITAL AND LIABILITIES	31/03/2022	Rs.	P.	31/03/2021	PROPERTY AND ASSETS	31/03/2022	Rs.	P.
	12. Profit and Loss								
	Profit as per last balance sheet								
	Less : Appropriation(Loss Previous Year)	0.00							
	Add : Profit for the year brought from the profit and loss account	82000000.00	82000000.00						
59202296.90									
19186588806.09	TOTAL		21377403674.40		19186588806.09			21377403674.40	
	Contingent liabilities :								
	(i) Outstanding liabilities for gurantees issued.	0.00							
7242195.00	(ii) Others (DEAF RBI Amount)	7110239.00							

[Signature]
MANAGER
(Accounts & Banking)

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GENERAL MANAGER

[Signature]
DIRECTOR

[Signature]
VICE CHAIRMAN

[Signature]
CHAIRMAN

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DIRECTOR

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