

दि आजरा अर्बन को-ऑप बँक लि.(मल्टि-स्टेट)., आजरा

Balance Sheet as on 31/03/2024

दि.३१/०३/२०२४ अखेरचे ताळेबंद पत्रक

Sr. No	Capital & Liabilities भांडवली व देणी	Schedule परिशिष्ट	As on 31-03-2024		As on 31-03-2023	
			Rs.	Ps.	Rs.	Ps.
1	Share Capital भाग भांडवल	1	17,69,76,425.00		17,40,29,950.00	
2	Reserve Fund & Other Reserves राखीव निधी व इतर निधी	2	108,19,52,564.86		102,73,55,877.98	
3	Deposits & Other Accounts ठेवी व इतर खाती	3	899,02,90,455.92		798,57,56,166.01	
4	Borrowings घेतलेली कर्जे	-		0.00	5,00,00,000.00	
5	Bills for Collection वसुलीसाठी स्विकारलेली विले	-		--	--	
6	Branch Adjustments शाखा जुळवणी	-		2,958.68		0.00
7	Overdue Interest Reserve थकीत व्याज तरतूद	-	16,33,04,701.04		13,11,95,614.60	
8	Interest Payable देणे व्याज	-	22,37,13,940.30		16,61,30,252.50	
9	Other Liabilities & Provisions इतर देणी व तरतूदी	4	16,00,71,647.15		12,55,75,937.10	
10	Profit & Loss नफा-तोटा	5	5,13,32,165.52		5,02,92,972.32	
<b>Grand Total एकुण</b>			<b>1084,76,44,858.47</b>		<b>971,03,36,770.51</b>	
<b>Contingent Liabilities संभाव्य देणी</b>		<b>6</b>	<b>4,02,39,267.00</b>		<b>3,64,15,257.00</b>	




## Balance Sheet as on 31/03/2024

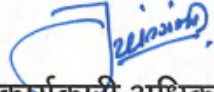
दि. ३१/०३/२०२४ अखेरचे ताळेबंद पत्रक

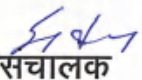
Sr. No	Assets & Debtors जिंदगी व येणी	Schedule परिशिष्ट	As on 31-03-2024		AS on 31-03-2023	
			Rs.	Ps.	Rs.	Ps.
1	Cash / रोख	7	52,67,81,441.29		44,09,69,759.79	
2	Fixed Deposit with Other Banks / इतर बँकातील मुदत ठेवी	8	97,79,01,260.00		87,07,33,152.00	
3	Money at Call & Short Notice / मागणी योग्य ठेव व शॉर्ट नोटिस	-	8,00,00,000.00			0.00
4	Investments / गुंतवणूक	9	257,86,83,661.00		267,80,23,885.47	
5	Loans & Advances / दिलेली कर्जे	10	618,53,20,646.24		527,32,63,727.67	
6	Overdue Interest Reserve / थकीत व्याज तरतूद	-	16,33,04,701.04		13,11,95,614.60	
7	Bills Receivable / वसूलीसाठी पाठविलेली बिले	-		0.00		0.00
8	Branch Adjustments / शाखा जुळवणी	-		0.00		32,981.00
9	Fixed Assets / स्थावर मालमत्ता	11	19,58,68,312.42		19,48,50,991.30	
10	Other Assets / इतर येणी	12	12,70,35,636.48		12,12,66,658.68	
11	Non-Banking Assets Acquired In Satisfaction of Claims / कर्ज वसूली पोटी खरेदी केलेल्या मिळकती	-		1,27,49,200.00		0.00
<b>Grand Total एकुण</b>			<b>1084,76,44,858.47</b>		<b>971,03,36,770.51</b>	

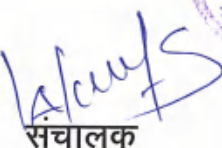
AS PER OUR REPORT OF EVEN DATE

  
सहाय्यक ससृत्यवस्थापक



  
मुख्य कार्यकारी अधिकारी

  
संचालक

  
संचालक

  
व्हा.चेअरमन

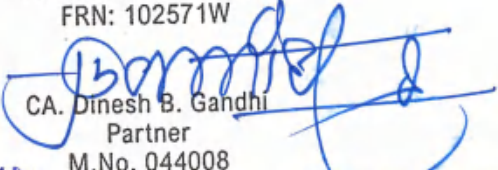
  
चेअरमन

AS PER OUR REPORT OF EVEN DATE

For S K Y G D P & Associates  
Chartered Accountants  
FRN: 102571W

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CA. Dinesh B. Gandhi  
Partner  
M.No. 044008

25 MAY 2024

UDIN 24044008BKEELTY8892



दि आजरा अर्बन को-ऑप बैंक लि.(मल्टि- स्टेट)., आजरा

**SCHEDULES TO THE B/S AND P&L ACCOUNT**

Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>SCHEDULE - 1 CAPITAL / परिशिष्ट 1 भांडवल</b>				
<b>A. Authorised Capital / अधिकृत भागभांडवल</b> (2500000 "A" Class shares of Rs.100/- each) (प्रत्येकी रु.१००/- चा भाग)	<b>25,00,00,000.00</b>		<b>25,00,00,000.00</b>	
<b>B. Issued, Called up, Subscribed &amp; Paid up Capital / इश्यूड, कॉलड अप, भरणा झालेले भांडवल</b>				
<b>1.Individuals / वैयक्तिक</b>	<b>17,35,29,450.00</b>		<b>17,15,29,075.00</b>	
Individuals 5371294 shares of 25/- each and 392471 shares of 100/- each for year 2023-24				
Individuals 5520703 shares of 25/- each and 335115 shares of 100/- each for year 2022-23				
<b>2 Co-op. Institutions / सहकारी संस्था</b>		<b>0.00</b>		<b>0.00</b>
<b>3.Others / इतर</b>	<b>34,46,975.00</b>		<b>25,00,875.00</b>	
Others 33219 shares of 25/- each and 26165 shares of 100/- each for year 2023-24				
Others 54215 shares of 25/- each and 11455 shares of 100/- each for year 2022-23				
<b>Total - एकुण</b>	<b>17,69,76,425.00</b>		<b>17,40,29,950.00</b>	
<b>SCHEDULE 2 - RESERVE FUND &amp; OTHER RESERVES परिशिष्ट क्रं.२ राखीव निधी व इतर निधी</b>				
<b>A. Statutory Reserves / वैधानिक राखीव निधी</b>	<b>25,63,94,509.10</b>		<b>23,56,96,189.00</b>	
<b>B. Building Funds / इमारत निधी</b>	<b>19,54,92,244.01</b>		<b>18,85,09,571.69</b>	
<b>C. Capital Reserve / राखीव भांडवल</b>	<b>14,61,134.00</b>		<b>14,61,134.00</b>	
<b>D. Bad &amp; Doubtful Debts Reserve / बुडीत व संशयित कर्ज निधी</b>	<b>36,74,00,244.41</b>		<b>35,52,37,402.53</b>	
<b>E. Dividend Equalization Fund / लाभांश समतोल निधी</b>	<b>95,33,497.00</b>		<b>94,45,855.00</b>	
<b>F. Charity Fund / धर्मादाय निधी</b>	<b>1,39,588.00</b>		<b>1,39,588.00</b>	
<b>G. Vikas Funds / विकास निधी</b>	<b>0.00</b>		<b>1,11,129.27</b>	



Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
H. General Reserve / सर्व साधारण निधी	7,53,575.00		5,72,275.00	
I. Sahakar Prachar Fund / सहकार प्रचार निधी		0.00	2,52,626.01	
J. Silver Jubilee Fund / रौप्य महोत्सव निधी		0.00	5,22,314.80	
K. Golden Jubilee Fund / सुवर्ण महोत्सव निधी		0.00	4,73,662.95	
L. Member Welfare Fund / सभासद कल्याण निधी		0.00	2,17,499.00	
M. Ajara Bank Samajik Kalyan Nidhi / आजरा बँक सामाजिक कल्याण निधी		0.00	1,21,415.00	
N. Contingent Fund- Standard Assets / उत्तम जिंदगीसाठी तरतूद	3,02,00,000.00		2,10,00,000.00	
O. Investment Depreciation Fund / गुंतवणूक घसारा फंड	7,50,00,000.00		7,50,00,000.00	
P. Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	8,50,00,000.00		7,75,00,000.00	
Q. Akasmikta Nidhi / आकस्मिकता निधी		0.00	47,18,381.07	
R. Other Reserve / इतर निधी	23,04,321.34		26,85,217.66	
S. Machinery Wahan Fund / मशिनरी वाहन निधी		0.00	2,66,165.00	
T. Building Revaluation Reserve / इमारत पुनर्मूल्यांकन निधी	1,88,03,352.00		1,89,84,652.00	
U. Unforeseen Reserve / अकल्पित निधी	3,44,70,100.00		2,94,40,800.00	
V. Provision For Restructured Loan / पुनरचित कर्जावरील तरतूद	50,00,000.00		50,00,000.00	
<b>Total - एकुण</b>	<b>108,19,52,564.86</b>		<b>102,73,55,877.98</b>	
<b>SCHEDULE 3 - DEPOSITS परिशिष्ट क्रं.३ ठेवी</b>				
A. Fixed Deposits / मुदत ठेवी	<b>707,23,60,748.00</b>		<b>615,50,15,740.00</b>	
i) Individuals / वैयक्तिक	607,96,89,892.00		537,28,25,035.00	
ii) Other Societies / इतर संस्था	99,26,70,856.00		78,21,90,705.00	
B. Saving Bank Deposits / बचत ठेवी	<b>161,68,70,256.44</b>		<b>152,38,06,744.89</b>	
i) Individuals / वैयक्तिक	161,24,16,351.03		152,15,27,245.86	
ii) Other Societies / इतर संस्था	44,53,905.41		22,79,499.03	





Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>C. Current Deposits / चालू ठेवी</b>	<b>30,10,59,451.48</b>		<b>30,69,33,681.12</b>	
i) Individuals / वैयक्तिक	19,97,10,080.64		19,55,32,390.91	
ii) Other Societies / इतर संस्था	10,13,49,370.84		11,14,01,290.21	
<b>Total - एकुण</b>	<b>899,02,90,455.92</b>		<b>798,57,56,166.01</b>	
<b>SCHEDULE 4 - OTHER LIABILITIES &amp; PROVISIONS / परिशिष्ट क्रं. ४ इतर देणी व तरतुदी</b>				
<b>A) Other Liabilities / इतर देणी</b>				
1 Unclaim Dividend / अनक्लैम डिव्हीडंड	3,30,661.00		3,30,025.00	
2 Sundry Creditors, Tender Bayana & Other Provisions / किरकोळ देणे, टेंडर बयाणा व इतर तरतुदी	71,05,525.60		81,87,731.63	
3 Locker Security / लॉकर सिक्युरिटी	31,98,100.00		1,85,65,500.00	
4 Audit Fee Payable / लेखापरीक्षक फी देणे	11,49,000.00		10,05,400.00	
5 D.D / Pay Order Payable / डी.डी. पे ऑर्डर पेयेबल	5,42,711.88		4,64,460.00	
6 Miscellaneous / इतर देणी	6,42,52,153.67		3,56,79,719.47	
<b>Total - एकुण</b>	<b>7,65,78,152.15</b>		<b>6,42,32,836.10</b>	
<b>B) Provisions / तरतुदी</b>				
1 Income Tax Provisions / आयकर तरतुद	2,56,04,645.00		2,43,43,613.00	
2 Leave Salary Provision / रजा पगार तरतुद	4,24,97,280.00		2,29,64,674.00	
3 Deferred Tax / डेफर्ड टॅक्स	1,28,91,570.00		1,15,34,814.00	
4 Provision For Advances (Covid) / कर्जाची तरतुद (कोविड)	25,00,000.00		25,00,000.00	
<b>Total - एकुण</b>	<b>8,34,93,495.00</b>		<b>6,13,43,101.00</b>	
<b>Total - एकुण (A+B)</b>	<b>16,00,71,647.15</b>		<b>12,55,75,937.10</b>	
<b>SCHEDULE 5- PROFIT &amp; LOSS / परिशिष्ट क्रं. ५ नफा-तोटा</b>				
<b>A. Appropriations of profit for the preceding year</b>	<b>5,02,92,972.32</b>		<b>4,63,15,225.57</b>	
1. Statutory Reserve / वैधानिक राखीव निधी	1,25,75,000.00		1,15,79,000.00	
2. Reserve for Unforeseen Situations / अकल्पित निधी	50,29,300.00		46,32,000.00	
3. Contribution To N.C.U. Fund / NCU फंड	5,03,000.00		4,63,200.00	
4. Co-Op Rehabilitation, Reconstruction Development Fund/सहकार पुनर्वसन/ पुनर्रचना विकास निधी	5,03,000.00		0.00	
5. Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	75,00,000.00		75,00,000.00	



Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
6. Dividend to Shareholders subject to approval of AGM / लाभांश	1,72,00,000.00		1,75,00,000.00	
7. Building Fund / इमारत निधी	69,82,672.32		46,41,025.57	
B. Profit as per Balance Sheet / नफा ताळेबंद पत्रकानुसार	5,13,32,165.52		5,02,92,972.32	
<b>Total - एकुण</b>	<b>5,13,32,165.52</b>		<b>5,02,92,972.32</b>	
<b>SCHEDULE 6- CONTINGENT LIABILITIES / परिशिष्ट क्रं. ६ संभाव्य देणी</b>				
Bank Guarantees बँक हमीपत्रे	12,46,000.00		7,46,000.00	
Amount Transferred to DEAF डी.ई.ए.एफ. ला जमा केलेली रक्कम	3,89,93,267.00		3,56,69,257.00	
<b>Total - एकुण</b>	<b>4,02,39,267.00</b>		<b>3,64,15,257.00</b>	
<b>SCHEDULE 7 - CASH / परिशिष्ट क्रं.७ रोख शिल्लक व बँकातील शिल्लक</b>				
1.Cash in hand / रोख	19,77,14,599.00		15,53,72,365.00	
2. Cash with Reserve Bank of India / भारतीय रिझर्व बँक	3,64,06,600.68		3,10,80,167.70	
3. Cash with State Bank of India / स्टेट बँक ऑफ इंडिया	46,90,974.01		46,09,814.67	
4. Cash with State Co-op. Bank / राज्य सहकारी बँक	68,701.02		70,371.02	
5. Cash with District Co-op. Bank / जिल्हा सहकारी बँक	3,55,00,326.76		3,50,11,207.93	
6. Cash with Nationalized Bank / राष्ट्रीयकृत बँका	19,87,98,767.07		18,34,92,418.58	
7. Cash with Other Bank / इतर बँका	5,36,01,472.75		3,13,33,414.89	
<b>Total - एकुण</b>	<b>52,67,81,441.29</b>		<b>44,09,69,759.79</b>	
<b>SCHEDULE 8 – FIXED DEPOSIT WITH OTHER BANKS परिशिष्ट क्रं ८ इतर बँकातील मुदत ठेवी</b>				
1.DCC Bank / जिल्हा बँक मुदत ठेवी	42,00,00,000.00		37,50,00,000.00	
2. Other Bank / इतर बँका मुदत ठेवी	55,79,01,260.00		49,57,33,152.00	
<b>Total - एकुण</b>	<b>97,79,01,260.00</b>		<b>87,07,33,152.00</b>	





Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>SCHEDULE 9 - INVESTMENT परिशिष्ट क्रं ९ गुंतवणूक</b>				
I) Central / State Government Securities / केंद्र व राज्य सरकारचे रोखे	254,88,72,161.00		259,79,56,245.00	
II) Shares / शेअर्स				
i) Shares in Co-op. Institutions / सहकारी संस्थांचे शेअर्स	98,11,500.00		1,01,000.00	
ii) Shares in other Institution / इतर संस्थांचे शेअर्स	-		-	
III) PFC Bonds 2025 / पी.एफ.सी. गुंतवणूक	2,00,00,000.00		2,00,00,000.00	
V) Other Investments / इतर गुंतवणूक		0.00	5,99,66,640.47	
i) Tri-Party Lending / ट्राय पार्टी लेंडिंग		0.00	5,99,66,640.47	
<b>Total - एकुण</b>	<b>257,86,83,661.00</b>		<b>267,80,23,885.47</b>	
<b>SCHEDULE 10 - LOANS &amp; ADVANCES परिशिष्ट क्रं. १० दिलेली कर्जे</b>				
A. Short Term Loans, Cash Credits, Overdraft & Bills Discounted / अल्प मुदत कर्जे, कॅश क्रेडिट, ओव्हरड्राफ्ट व पसुलीची बिले.	273,66,50,355.10		223,40,63,214.11	
i) Secured against assets / इतर नजरगहाण तारण कर्जे	254,37,91,748.60		214,42,75,058.86	
ii) Against two personal sureties / विनातारण कर्जे	19,28,58,606.50		8,97,88,155.25	
Of the advances due from individuals / वरीलपैकी व्यक्तीकडून येणे	273,66,50,355.10		223,40,63,214.11	
Of the advances amount overdue / थकबाकी कर्जे	19,15,60,835.75		16,72,77,396.91	
B. Medium Term Loan / मध्यम मुदत कर्जे	240,35,31,381.99		209,96,42,076.89	
i) Secured against assets / तारण कर्जे	239,85,35,659.99		208,78,28,202.89	
ii) Against two personal sureties / विनातारण कर्जे	49,95,722.00		1,18,13,874.00	
Out of advances due from individuals / वरीलपैकी व्यक्तीकडून येणे	240,35,31,381.99		209,96,42,076.89	
Of the advances amount overdue / थकबाकी कर्जे	20,63,52,185.20		17,51,78,329.00	



Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>C. Long Term Loan / दीर्घ मुदत कर्जे</b>	<b>104,51,38,909.15</b>		<b>93,95,58,436.67</b>	
i) Secured against assets / तारण कर्जे	104,51,38,909.15		93,95,58,436.67	
ii) Against two personal sureties / विनातारण कर्जे		0.00		0.00
Out of advances due from individuals / वरीलपैकी व्यक्तीकडून येणे	104,51,38,909.15		93,95,58,436.67	
Of the advances amount overdue / थकबाकी कर्जे	1,44,33,019.99		1,72,27,859.24	
<b>Total - एकुण</b>	<b>618,53,20,646.24</b>		<b>527,32,63,727.67</b>	
<b>SCHEDULE 11 - FIXED ASSETS / परिशिष्ट क्रं. ११ कायम मालमत्ता</b>				
<b>A. Land &amp; Building (Premises) / जागा व इमारती</b>	<b>12,23,75,335.63</b>		<b>11,99,54,706.67</b>	
At cost as on 31 march of the preceding year	11,99,54,706.67		13,86,38,453.00	
Additon During the Year	53,87,535.96		21,05,771.67	
Deduction/Depreciation during the Year	29,66,907.00		2,07,89,518.00	
<b>B. Dead Stock &amp; Furniture / डेड स्टॉक व फर्निचर</b>	<b>5,03,09,494.10</b>		<b>5,32,77,358.86</b>	
At cost as on 31 march of the preceding year	5,32,77,358.80		5,25,47,525.50	
Additon During the Year	26,24,593.24		68,24,572.42	
Deduction/Depreciation during the Year	55,92,458.00		60,94,739.06	
<b>C. Computer / संगणक</b>	<b>1,09,33,864.63</b>		<b>98,88,129.96</b>	
At cost as on 31 march of the preceding year	98,88,129.96		1,43,70,473.08	
Additon During the Year	96,01,575.75		18,06,646.88	
Deduction/Depreciation during the Year	85,55,841.08		62,88,990.00	
<b>D. Software / सॉफ्टवेअर</b>	<b>52,69,675.75</b>		<b>68,66,823.50</b>	
At cost as on 31 march of the preceding year	68,66,823.50		1,05,52,453.00	
Additon During the Year	26,40,640.25		36,19,181.50	
Deduction/Depreciation during the Year	42,37,788.00		73,04,811.00	
<b>E. Motors Cars / वाहने</b>	<b>49,86,977.00</b>		<b>29,94,578.00</b>	
At cost as on 31 march of the preceding year	29,94,578.00		37,43,222.00	
Additon During the Year	32,39,144.00		0.00	
Deduction/Depreciation during the Year	12,46,745.00		7,48,644.00	





Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>F. Library / पुस्तकालय</b>	<b>0.00</b>		<b>1,904.00</b>	
At cost as on 31 march of the preceding year	1,904.00		2,380.00	
Additon During the Year	0.00		0.00	
Deduction/Depreciation during the Year	1,904.00		476.00	
<b>G. Plant &amp; Machinery / मशिनरी</b>	<b>19,92,965.31</b>		<b>18,67,490.31</b>	
At cost as on 31 march of the preceding year	18,67,490.31		10,28,394.50	
Additon During the Year	4,38,597.00		11,05,261.81	
Deduction/Depreciation during the Year	3,13,122.00		2,66,166.00	
<b>Total - एकुण</b>	<b>19,58,68,312.42</b>		<b>19,48,50,991.30</b>	
<b>SCHEDULE 12- OTHER ASSETS/ परिशिष्ट क्रं. १२ इतर येणी</b>				
<b>A. Advances Given / आगाऊ येणे</b>	<b>38,71,770.00</b>		<b>86,21,836.70</b>	
Festival Advance / फेस्टिवल अॅडव्हान्स	4,16,000.00		3,12,500.00	
Computer Purchase Advance / आगाऊ रक्कम येणे संगणक खरेदी	13,09,250.00		8,01,075.00	
Architect Fee Advance / आगाऊ रक्कम येणे वास्तुविशारद फी	75,000.00		74,068.00	
Battery Purchase Advance / आगाऊ रक्कम येणे बॅटरी खरेदी	2,00,700.00		3,30,300.00	
Building Repair Advance / आगाऊ रक्कम येणे इमारत दूरस्ती	5,60,000.00		0.00	
Br Gargoti Civil Furniture & Roofing Advance / आगाऊ रक्कम येणे शाखा गारगोटी फर्निचर	0.00		61,37,685.00	
Br Pratibhanagar Ter. FAB & TOI Civil Work Advance / आगाऊ रक्कम येणे शाखा प्रतिभानगर	0.00		9,66,208.70	
General Advance / सामान्य अॅडव्हान्स	12,81,350.00		0.00	
Stationery Advance / स्टेशनरी अॅडव्हान्स	14,800.00		0.00	
Staff Mediclaim Advance / स्टाफ मेडीक्लेम अॅडव्हान्स	14,670.00		0.00	
<b>B. Interest Receivable on Investments / गुंतवणुकीवरील येणे व्याज</b>	<b>7,82,63,742.00</b>		<b>7,39,66,719.00</b>	
<b>C. Stationery Stock / स्टेशनरी स्टॉक</b>	<b>19,81,455.86</b>		<b>21,61,948.83</b>	
<b>D. Other Receivables / इतर येणी</b>	<b>4,29,18,668.62</b>		<b>3,65,16,154.15</b>	
i) Income Tax Refund / आयकर परतावा	0.00		8,74,520.00	

Particulars (तपशिल)	As on 31-03-2024		As on 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
ii) Prepaid Expenses / आगाऊ केलेला खर्च	34,76,527.00		13,62,540.82	
iii) Miscellaneous Assets / इतर मालमत्ता	1,44,42,141.62		92,79,093.33	
iv) Advance Income Tax / आगाऊ आयकर	2,50,00,000.00		2,50,00,000.00	
<b>Total - एकुण (A+B+C+D)</b>	<b>12,70,35,636.48</b>		<b>12,12,66,658.68</b>	

**Profit & Loss Account for the year ended 31st March 2024**  
दि. ३१/०३/२०२४ रोजी संपलेल्या आर्थिक वर्षाचे नफा-तोटा पत्रक

EXPENDITURE / खर्च	Year Ended 31-03-2024		Year Ended 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
A. Interest paid on Deposits / ठेवीवरील दिलेले व्याज	48,62,18,677.83		42,49,64,127.20	
B. Interest paid on Borrowings / बँक कर्जावरील दिलेले व्याज	39,047.00		38,222.00	
C. Rent, Light, Insurance, Taxes etc./ भाडे, लाईट, विमा, कर इत्यादी.	89,77,275.12		84,03,818.66	
D. Printing Stationery & Advertisement / स्टेशनरी छपाई व जाहिरात	19,41,726.41		10,69,856.18	
E. Depreciation & Repairs of Property / घसारा, झीज व दुरुस्ती	2,30,72,539.40		2,50,34,511.96	
F. Directors, Fees, Allowances & Expenses / संचालकांचे शुल्क, भत्ता, व खर्च	40,59,680.00		23,77,807.00	
G. Audit Fees & Expenses / लेखापरीक्षक शुल्क व खर्च	16,44,830.00		14,75,061.50	
H. Law Charges / कायदा तज्ञाचे शुल्क	1,25,354.00		3,67,973.00	
I. Postage Telegram & Telephone / टपाल, तार व दूरध्वनी	35,94,929.55		42,40,632.67	
J. Deposit Insurance (DICGC) Premium / ठेव विमा प्रिमीयम	1,09,14,782.00		99,56,786.00	





EXPENDITURE / खर्च	Year Ended		Year Ended	
	31-03-2024		31-03-2023	
	Rs.	Ps.	Rs.	Ps.
K. Other Expenses / इतर खर्च	3,55,20,119.51		2,77,47,415.10	
L. Staff Salaries & Allowances etc./ सेवक पगार व भत्ते इ.	18,38,42,601.14		14,19,64,526.00	
<b>M. Provision And Contingencies / तरतुदी व संभाव्य देणी</b>	<b>2,51,69,400.00</b>		<b>4,44,92,250.00</b>	
i) Bad & Doubtful Debts Reserve / बुडीत व संशयित कर्ज निधी	1,50,00,000.00		55,00,000.00	
ii) Provision of Standard Assets / उत्तम जिंदगीवरील तरतुदी	92,00,000.00		45,00,000.00	
iii) Investment Depreciation / गुंतवणूक घसारा फंड		0.00	3,25,00,000.00	
iv) Provision For Restructured Loan / पुनरचित कर्जावरील तरतुद		0.00		0.00
v) Investment Premium (Amortization) / गुंतवणूकीवरील प्रिमीयम	9,69,400.00		19,92,250.00	
	<b>7,78,86,797.52</b>		<b>7,57,18,468.32</b>	
<b>N. PROFIT BEFORE TAX / कर पूर्व नफा</b>				
Income Tax Provision / आयकर तरतुद	2,65,54,632.00		2,54,25,496.00	
<b>O. NET PROFIT / निव्वळ नफा</b>	<b>5,13,32,165.52</b>		<b>5,02,92,972.32</b>	
<b>Total - एकुण</b>	<b>86,30,07,759.48</b>		<b>76,78,51,455.59</b>	
INCOME/ जमा	Year Ended		Year Ended	
	31-03-2024		31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>A. Interest Received / मिळालेले व्याज</b>	<b>82,74,43,143.10</b>		<b>73,40,87,430.11</b>	
i) Loans & Advances / कर्जावरील व्याज	58,46,54,089.28		50,22,60,771.20	
ii) Investments / गुंतवणुकीवरील व्याज	24,27,89,053.82		23,18,26,658.91	
<b>B. Commission, Exchange, Brokerage etc./ कमिशन</b>	<b>1,73,84,284.69</b>		<b>1,41,35,945.47</b>	
<b>C. Profit on Sale of Securities / रोख्याच्या उलाढालीवरील नफा</b>	<b>39,28,466.00</b>		<b>55,95,000.00</b>	
<b>D. Income from Mutual Fund / म्यूचुअल फंडवरील उत्पन्न</b>	<b>7,95,367.90</b>		<b>0.00</b>	



INCOME/ जमा	Year Ended 31-03-2024		Year Ended 31-03-2023	
	Rs.	Ps.	Rs.	Ps.
<b>E. Other Income / इतर उत्पन्न</b>	<b>1,34,56,497.79</b>		<b>1,40,33,080.01</b>	
1.Dividend on Shares / शेयर्सवरील लाभांश		10,100.00		10,100.00
2.Other Income / इतर उत्पन्न		1,34,46,397.79		1,40,22,980.01
<b>Total - एकुण</b>	<b>86,30,07,759.48</b>		<b>76,78,51,455.59</b>	

AS PER OUR REPORT OF EVEN DATE

*Jain*  
सहाय्यक सर्वव्यवस्थापक



*Jain*  
मुख्य कार्यकारी अधिकारी

*S*  
संचालक

*K*  
संचालक

*M*  
व्हा.चेअरमन

*R*  
चेअरमन

AS PER OUR REPORT OF EVEN DATE

For SKY GDP & Associates  
Chartered Accountants  
FRN: 102571W



*D*  
CA. Dinesh B. Gandhi  
Partner  
M.No. 044008

25 MAY 2024 UDIN 2404400888KELTY8892