

**THE DAMAN & DIU STATE CO OPERATIVE BANK LTD**  
**BALANCE SHEET**  
**AS ON 31. 03. 2024**

CAPITAL & LIABILITIES		AMOUNT		PROPERTIES & ASSETS		AMOUNT	AMOUNT
<b>CAPITAL</b>							
<b>AUTHORISED CAPITAL</b>			2,50,00,00,000.00				
<b>SHARE CAPITAL</b>							
A" Class Shares held by Cooperative Institutions of Rs.100/- / Rs.1000/- each	10,29,600.00			<u>CASH</u> WITH RBI		1,72,83,462.00	
B" Class shares held by Government of U.T of DNH & Daman & Diu of Rs.1000/- each	7,50,00,000.00			IN HAND		9,00,000.00	
C" Class shares held by Individuals Rs.100/- / Rs.1000/- each	13,57,41,300.00	21,17,70,900.00		IN ATM			1,81,83,462.00
<b>RESERVE FUND AND PROVISION</b>				<b>CURRENT ACCOUNT WITH OTHER BANKS</b>			
STATUTARY RESERVE FUND	3,65,10,670.83			CASH WITH NATIONALISED BANK FOR CRR (SCH-5)		32,28,70,769.24	
AGRI.CREDIT STABIL.FUND	1,94,76,899.96			CASH WITH OTHER BANKS (SCH-6)		36,23,84,219.55	
AGRI.CR.STAB.FUND LOAN A/C.	13,276.00			F.D WITH OTHER BANK		1,61,42,00,000.00	2,29,94,54,988.79
AGRI.CR.STAB.FUND SUBSIDY A/C.	39,830.09			<b>INVESTMENT</b>			
CAPITAL RESERVE FUND	2,51,981.07			CENTRAL & STATE GOVT. SECURITY		2,49,75,43,382.00	2,49,75,43,382.00
BUILDING FUND	85,90,395.70						
GENERAL RESERVE (SCH-1)	4,70,435.00						
EDUCATION FUND & FEES	45,157.82			<b>LOANS &amp; ADVANCES</b>			
DIVIDEND EQUILISATION	6,20,924.50			SHORT TERM LOANS		23,79,89,779.16	
REVALUATION RESERVE A/C	4,69,22,760.00			MEDIUM TERM LOANS		1,32,18,32,729.19	
RESERVE FUND FOR UNFORESEEN LOS	10,25,71,501.03			LONG TERM LOANS		94,02,02,458.98	2,50,00,24,967.33
SHARE CAPITAL REDUPTION FUND	8,31,494.50						
PROVISION FOR FR RESERVE	1,43,53,513.37			<b>FIXED ASSETS</b>			
CONT. PROV. AGAINST STANDARD ASSETS	94,90,156.33			PREMISES		2,06,33,680.71	
PROVISION FOR BAD & DOUBTFUL DEBT	11,00,94,443.51			PREMISES A/C (REVALUATION)		4,69,22,760.00	
INVESTMENT FLUCTUATION RESERVE (IFR)	12,75,00,000.00						
PROVISION FOR BRANCH ADJUSTMENT	85,67,604.65						



CAPITAL & LIABILITIES		PROPERTIES & ASSETS	
DEPOSIT	AMOUNT	AMOUNT	AMOUNT
PROVISION FOR SUNDRIES/SUSPENSE ACCOUNT	79,79,617.00	49,43,30,661.36	OTHER (SCH-7)
A. FIXED DEPOSIT			OTHER ASSETS
I. SOLEITIES	2,51,88,208.00		PAN CARD COUPON AMOUNT RECEIVABLE
II. LOCAL BODIES	1,04,99,607.00		ADVANCE TAX DEPOSITS
III. INDIVIDUALS	3,47,27,76,889.20	3,50,84,64,704.20	SUNDRY DEBTORS
B. MONTHLY RECURRING	90,71,291.00	90,71,291.00	STATIONARY IN STOCK
C. PIGMY DEPOSIT	11,984.00	11,984.00	TDS ON INVESTMENT
SAVING DEPOSIT			LIBRARY BOOKS
SAVING ACCOUNT INDIVIDUAL	2,73,70,89,567.00		DEAF CLAIM ACCOUNTS
SAVING DEPOSIT SOCIETY	41,08,507.20		NFS ACQUIRE CHARGE BACK ACCOUNT
SAVING DEPOSIT LOCAL BODIES(LB)	3,66,58,945.20	2,77,78,57,019.40	TDS RECEIVABLE ON INCOME TAX
CURRENT DEPOSIT			TELEPHONE CONNECTION DEPOSIT
CURRENT DEPOSIT INDIVIDUAL	18,42,80,647.80		SECURITY DEPOSIT ACCOUNT
CURRENT DEPOSIT SOCIETY	1,84,89,918.47		RECEIVABLE AGAINST FR
CURRENT DEPOSIT LOCAL BODIES(LB)	500.00		POSTAGE
INTEREST PAYABLE			ELECTRICITY DEPOSIT
OVERDUE INTEREST RESERVE	2,65,02,915.39		FESTIVAL ADVANCES
INTEREST PAYABLE ON TERM DEPOSIT	61,86,000.92	3,26,88,916.31	MIGRATION DIFF
OTHER LIABILITIES			NPA_CHARGES_DEBIT
TDS PAYABLE (SCH-2)	24,15,239.70		REFUND FROM INCOME TAX
SERVICE TAX PAYABLE	1,403.70		ADVANCE FOR CAPITAL EXPENDITURE
PMSBY COLLECTION ACCOUNTS	33,216.00		OTHER (SCH-8)
PROVISION FOR TAX ACCOUNT	2,80,00,000.00		CLG ADJUSTMENT
DRAFT PAYABLE	93,344.00		NON CTS CLEARING RECEIVABLE
STAFF LIC PREMIUM PAYABLE	47,959.00		INTEREST RECEIVABLE ON INVESTMENT
			INTEREST RECEIVABLE ON GOVT. SEC.
			INTEREST RECEIVABLE ON INVEST.
			INTEREST RECEIVABLE ON ADVANCES
			OVERDUE INTEREST RECEIVABLE





CAPITAL & LIABILITIES		AMOUNT	AMOUNT	PROPERTIES & ASSETS	AMOUNT	AMOUNT
PF & FPF PAYABLE		9,23,782.00		INTEREST RECEIVABLE ON ADVANCE	5,61,855.00	
PMJBY COLLECTION ACCOUNTS		32,760.00		INTEREST RECEIVABLE	17,69,647.00	2,56,17,311.00
AUDIT FEES PAYABLE		2,00,000.00		ACCEPTANCE ENDORSEMENT ETC.	87,71,599.00	87,71,599.00
PAY ORDER PAYABLE		13,17,664.00		RECEIVABLE FROM		
NFS ISSUER ACCOUNT		9,93,47,574.93		THE GOA STATE CO-OP BANK LTD.	3,29,73,355.45	3,29,73,355.45
SUNDRY CREDITORS (SCH-3)		8,96,663.60		BRANCH ADJUSTMENT	85,67,604.65	85,67,604.65
DUES PAYABLE TO STAFF (SCH-4)		1,84,444.00				
E.G.S.L.I.S. SCHEME		1,537.30				
STAFF INCOME TAX PAYABLE		2,44,703.00				
NPA_CHARGES_CREDIT		8,82,876.00				
ELECTRICITY BILL PAYABLE		50,000.00				
CGST PAYABLE		1,23,668.03				
SGST PAYABLE		23,165.03				
ACCEPTANCE ENDORSEMENTS ETC		87,71,599.00	13,48,20,000.29			
PROFIT & LOSS ACCOUNT			87,71,599.00			
PROFIT & LOSS ACCOUNT(H.O.) (OLD)		20,44,29,767.64				
PROFIT AND LOSS CURRENT YEAR		9,69,86,639.10	30,14,16,406.74			
GRAND TOTAL			7,68,19,74,548.57	GRAND TOTAL		7,68,19,74,548.57

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OFFICER  
ACCOUNTS

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GENERAL MANAGER  
ACCOUNTS

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CHIEF GENERAL MANAGER

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MANAGING DIRECTOR

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ADMINISTRATOR



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# Schedule of Balance Sheet 31-03-2024

(AMOUNT IN RUPEES)

PARTICULARS	AMOUNT	TOTAL AMOUNT
<b>SCHEDULE 1</b>		
<b>GENERAL RESERVE</b>		
BALANCE OF ENTRANCE FEES	16,925.00	
BALANCE OF NOMINAL FEES	4,53,510.00	4,70,435.00
<b>SCHEDULE 2</b>		
<b>TDS PAYABLE</b>		
EMPLOYEES TDS PAYABLE	-	
TDS ON CONTRACTORS	1,610.00	
TDS ON INT. ON TIME DEPOSIT	23,68,971.70	
TDS ON PROFESSION	23,625.00	
TDS- CASH WITHDRAWAL-194 N	21,033.00	24,15,239.70
<b>SCHEDULE 3</b>		
<b>SUNDRY CREDITORS</b>		
SUNDRY CREDITORS	8,95,563.60	
UCLAIMED AMOUNT	1,100.00	8,96,663.60
<b>SCHEDULE 4</b>		
<b>DUES PAYABLE TO STAFF</b>		
DUES PAYABLE TO RETIRED EMPLOYEES	1,84,444.00	1,84,444.00
<b>SCHEDULE 5</b>		
<b>BALANCE WITH NATIONAL SED BANK</b>		
S.B.I (BANK) CURRENT A/C	29,36,84,352.59	
S.B.I (SOCIETY) CURRENT A/C	3,40,025.50	
S.B.I (BRANCH) CURRENT A/C	14,48,890.46	
STATE BANK OF INDIA	52,21,497.16	
CURRENT A/C WITH BANK OF BARODA	2,21,76,003.53	32,28,70,769.24
<b>SCHEDULE 6</b>		
<b>BALANCE WITH OTHER BANK</b>		
CASH WITH ICICI BANK	4,12,43,993.80	
AADHAR SETTLEMENT ACCOUNT (YES BANK)	9,20,77,577.02	
CASH WITH IDBI	2,40,000.00	
CASH WITH YES BANK (RTGS & RECON)	12,12,83,506.57	
AXIS BANK (BRANCH) CURRENT A/C	5,55,14,230.22	
ATM WITH YES BANK	29,00,000.00	
CTS PAYABLE DAMAN (YES BANK)	4,91,24,911.94	36,23,84,219.55
<b>SCHEDULE 7</b>		
<b>FIXED ASSETS</b>		
VEHICLE ACCOUNT	1,96,306	
FURNITURE AND FIXTURE	1,15,11,239.30	
COMPUTER HARDWARE PURCHASE	32,60,549.94	
COMPUTER SOFTWARE PURCHASE	96	
ELECTRONIC ITEM	35,58,826.82	1,85,27,018.06
<b>SCHEDULE 8</b>		
<b>OTHER ASSETS</b>		
Migration Diff. GSCB sepration 2017	1,22,189.00	
SGST ALLOW	979.36	
CGST ALLOW	2,83,802.99	
IGST ALLOW	11,313.01	
SGST DISALLOW	979.36	
CGST DISALLOW	2,83,802.99	
IGST DISALLOW	11,313.01	7,14,379.72

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OFFICER  
ACCOUNTS

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GENERAL MANAGER  
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*[Signature]*  
ADMINISTRATOR



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Sukh Aggarwal

**THE DAMAN AND DIU STATE CO-OPERATIVE BANK LTD**  
**PROFIT & LOSS STATEMENT**  
**FOR THE PERIOD OF 01-04-2023 TO 31-03-2024**

EXPENSE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
<b>I. INTEREST PAID ON</b>			<b>I. INTEREST RECEIVED ON</b>		
DEPOSIT	22,28,08,544.75		LOANS & ADVANCES	24,85,53,732	
PURCHASE OF SECURITY	1,92,02,375.01		STAFF LOAN	94,390.00	
INTEREST PAID ON					
SAVING DEPOSIT	6,17,20,632.00	30,37,31,551.76	INVESTMENT ON SLR	18,59,49,359.55	
<b>II. SALARY &amp; ALLOWANCE</b>			FDR WITH OTHER BANKS	9,89,21,999.00	53,35,19,480.55
SALARY (SCH - 1)	5,73,95,225.28		<b>II. COMMISSION &amp; EXCHANGE</b>	73,673.00	73,673.00
EDLI	58,110.00				
EMPLOYEE GROUP GRATUITY	37,25,226.00		<b>IV. SERVICE CHARGES &amp; PROCESSING FEES</b>	16,27,685.00	16,27,685.00
ADMINISTRATIVE FEES ON PF	2,11,123.44				
EPF Penalty	8,464.00	6,13,98,148.72	<b>V. OTHER RECEIPT (SCH- 5)</b>	45,04,059.06	45,04,059.06
<b>III. DIRECTOR SITING FEES</b>					
<b>IV. T.A/D.A TO MANAGEMENT</b>	25,197.77	25,197.77	<b>VI. PROFIT ON</b>		
			SALE OF SECURITY	26,85,000.00	26,85,000.00
<b>V. RENT, TAXES, INSURANCE &amp; ELECTRICITY</b>			<b>VII. EXCESS PROVISION REVERSAL</b>		
RENT	7,05,600.00		BAD & DOUBTFUL DEBT		
INSURANCE	12,19,595.21		STANDARD ASSETS	20,47,293.03	20,47,293.03
ELECTRICITY	7,33,456.48				
INSURANCE ON VEHICLE	47,946.00				
PREMISES HOUSE TAX	2,70,486.00	29,77,083.69			
<b>VI. INSURANCE ON DICGC</b>	88,77,201.00	88,77,201.00			
<b>VII. AMC</b>					
AMC CHARGE	1,87,868.00				
HARDWARE					
SOFTWARE					
OTHERS (SCH-2)	15,48,528.23	17,36,396.23			
<b>VIII. AMORTISATION ON PREMIUM ON HTM SECURITY</b>	3,28,082.00	3,28,082.00			
<b>IX. DEPRECIATION ON</b>					
PROPERTY	95,98,977.00				
VEHICLE	3,14,101.00	99,13,078.00			
<b>X. ESTABLISHMENT</b>					
LEGAL CHARGES & EXPENSE	42,673.00				
SUBSCRIPTION & PERIODICAL	30,179.00				
ADVERTISEMENT & PUBLICITY	5,15,850.20				
PROFF. & CONSULTANCY					
CHARGES	38,68,783.86				
LEASE LINE CHARGES	4,25,496.00				
AGM EXPENSE	11,750.00				
TELEPHONE & POSTAGE	3,54,013.15				
AUDIT FEES PAID	4,88,152.00				
REPAIRS TO PROPERTY (SCH - 3)	19,00,693.76				
GENERAL CHARGES (SH - 4)	42,83,241.59				
LICENSE FEES	16,200.00				





EXPENSE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
ATM EXPENCES	4,22,439.65	1,23,59,472.21			
XI. COMPUTER S/W MAINTENANCE		18,12,324.15			
XI. PROVISION FOR STANDARD ASSET INCOME TAX	1,86,081.84 2,80,00,000.00	2,81,86,081.84			
XII. Loss on Sale Fixed Assets Govt. Security	74,344.17 6,250.00	80,594.17			
XIII. TAXES PAID (22-23) SELF ASSESSMENT TAX INCOME TAX PAID	1,52,52,452.00 7,92,888.00	1,60,45,340.00			
XIV. BALANCE OF PROFIT	9,69,86,639.10	9,69,86,639.10			
GRAND TOTAL		54,44,57,190.64	GRAND TOTAL		54,44,57,190.64

OFFICER  
ACCOUNTS

GENERAL MANAGER  
ACCOUNTS

CHIEF GENERAL MANAGER

MANAGING DIRECTOR

ADMINISTRATOR



Sinek Agomul

# Schedule of Profit & Loss 31-03-2024

(AMOUNT IN RUPEES)

PARTICULARS	AMOUNT	TOTAL AMOUNT
<b>SCHEDULE 1</b>		
<b>SALARY</b>		
STAFF TRAINING & DEVELOPMENT	1,000.00	
LEAVE ENCASHMENT	1,00,932.00	
STAFF SALARIES	5,59,84,851.80	
TADA TO MANAGING DIRECTOR	1,05,144.39	
TADA TO STAFF	2,71,440.09	
MD REIMBURSEMENT	3,17,715.00	
CGM Reimbursement	17,121.00	
BONUS PAYABLE TO SATFF	1,184.00	
INCENTIVE TO STAFF	5,95,837.00	5,73,95,225.28
<b>SCHEDULE 2</b>		
<b>AMC ON OTHERS</b>		
Security Services	15,48,528.23	15,48,528.23
<b>SCHEDULE 3</b>		
<b>REPAIRS TO PROPERTY</b>		
REPAIRS & MAINTENANCE	5,20,377.60	
REPAIRS TO PROPERTY	13,80,316.16	19,00,693.76
<b>SCHEDULE 4</b>		
<b>GENERAL CHARGES</b>		
COMPUTER & ZEROX MAINTENANCE	1,49,136.62	
BANK CHARGES	1,298.47	
OTHER EXPENDURE	3,19,444.87	
REGIONAL OFFICE EXP	13,280.00	
REGIONAL OFFICE EXPENDITURE	5,312.00	
VECHICLE MAINTENANCE (FUEL)	5,19,000.61	
VECHICLE MAINTENANCE (REPAIRS)	3,06,127.00	
WATER CHARGES	40,121.00	
CUSTOMER REFRESHMENT	35,726.00	
OTHER CHARGES	2,26,095.43	
SWEEPING CHARGES	3,36,609.15	
TRAVELLING & CONVEYANCE EXPENS	68,050.00	
STATIONARY & PRINTING	4,08,279.16	
Staff Refreshment	1,80,748.48	
CASH HANDLING CHARGES	649.00	
GST INPUT TAX UN-UTILIZED	7,20,461.80	
NPA INT. REC	8,65,521.00	
OFFICE EXPENSES	36,381.00	
SPONSORSHIP	51,000.00	42,83,241.59
<b>SCHEDULE 5</b>		
<b>OTHER RECEIPTS</b>		
LEGAL CHARGES & PROFF.FEES	8,500.00	
PROFIT ON SALE OF DEAD STOCK	28,379.37	
CTS CHEQUE PROCESSING CHARGES	1,16,000.00	
POSTAGE	2,43,412.00	
PROFIT ON SALE OF ASSETS	17,093.00	
SAFE DEPOSITS LOCKER RENT	39,91,186.69	
OTHER RECEIPTS	99,488.00	45,04,059.06

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OFFICER  
ACCOUNTS

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ACCOUNTS

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MANAGING DIRECTOR

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ADMINISTRATOR



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