

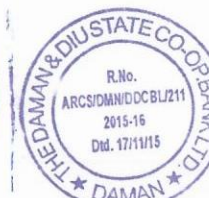
**THE DAMAN & DIU STATE CO OPERATIVE BANK LTD**  
**THE THIRD SCHEDULE**  
**FORM A**  
**FORM OF BALANCE SHEET AS ON 31.03.2025**

CAPITAL AND LIABILITIES		Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
<b>1. CAPITAL</b>				<b>1. CASH:</b>		
<b>(i) AUTHORISED CAPITAL</b>		2,50,00,00,000.00	2,50,00,00,000.00	In hand	1,59,01,497.00	
<b>(ii) Subscribed Capital</b>				with Reserve Bank	1,00,000.00	
<b>(1) A" Class Shares held by Cooperative Institutions of Rs.100/-/ Rs.1000/- each</b>		10,29,600.00		In ATM	9,00,000.00	1,69,01,497.00
<b>(2) B" Class shares held by Government of U.T of DNH &amp; Daman &amp; Diu of Rs.1000/- each</b>		7,50,00,000.00		[National Bank] State Bank of India	0.00	
<b>(3) C" Class shares held by Individuals Rs.100/-/ Rs.1000/- each</b>		13,89,61,300.00	21,49,90,900.00	State Co-operative Bank and Central Co-operative Bank	0.00	
<b>(4) Share Application Money</b>		51,12,130.00	51,12,130.00			
<b>(iii) Amount called up</b>				<b>2. BALANCES WITH OTHER BANKS</b>		
On ..... Shares at Rs..... Each		0.00	0.00	(i) Current Deposits (Sch-2)	49,54,48,417.96	
Less called unpaid				(ii) Saving Deposits	0.00	
On ..... Shares at Rs..... Each		0.00	0.00	(iii) Fixed Deposits	2,07,50,00,000.00	2,57,04,48,417.96
Less called unpaid of						
<b>(iii) Above, held by</b>				<b>3. MONEY AT CALL AND SHORT NOTICE</b>	0.00	
(a) Individuals .....		0.00	0.00			
(b) Co-operatives institutions .....		0.00	0.00	<b>4. INVESTMENT</b>		
(c) State Government .....		0.00	0.00	(i) In Central and State Government securities (at book value)	2,72,39,05,983.00	
<b>2. RESERVE FUND AND OTHER RESERVES</b>				Face Value Rs. 2,75,00,00,000		
<b>(i) Statutory reserve fund</b>		6,07,57,670.83		Market value Rs.2,80,71,99,900		
<b>(ii) Agricultural (Credit Stabilization Fund)</b>		3,40,78,006.05		(ii) Other Trustee securities	0.00	
<b>(iii) Building fund</b>		85,90,395.70		(iii) Shares in co-operatives institutions other than in item	0.00	
<b>(iv) Dividend equalization fund</b>		6,20,924.50		(iv) Other investment (to be specified)	0.00	2,72,39,05,983.00
<b>(v) Special Bad Debts Reserve</b>		0.00				
<b>(vi) Provision for bad &amp; doubtful debt</b>		24,64,09,754.68		<b>5. INVESTMENT OUT OF THE PRINCIPAL/</b>		
<b>(vii) Investment Depreciation Reserve</b>		0.00		<b>SUBSIDIARY STATE PARTNERSHIP FUNDS:</b>		
<b>(viii) Other Funds and Reserve (to be specified)</b>				In shares of		
<b>1. Capital reserve fund</b>		2,51,981.07		(i) Central Co-operative banks	0.00	
<b>2. General reserve fund</b>		5,62,795.00		(ii) Primary agricultural credit societies	0.00	
<b>3. Education fund &amp; fees</b>		45,157.82		(iii) Other societies	0.00	0.00
<b>4. Revaluation reserve a/c</b>		4,22,30,484.00		<b>6. ADVANCES</b>		





CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
5. Reserve fund for unforeseen loss	8,15,24,979.45		(i) Short term loans, Cash credit, Overdrafts and bills discounted of which secured against	31,95,02,532.02	
6. Share capital redemption fund	8,31,494.50		(a) Government and other approved securities	0.00	
7. Provision for FR reserve	1,43,53,513.37		(b) Other tangible securities of the advances, Rs.1,71,42,51,229.91	1,71,42,51,229.91	
8. Cont. prov. against standard assets	68,61,538.75		amount due from individuals of the advances,		
9. Investment fluctuation reserve (IFR)	13,75,00,000.00		amount overdue Considered bad and doubtful of recovery Rs.4,88,41,439.56		
10. Provision for sundries/suspense account	79,79,617.00		(ii) MEDIUM TERM LOANS	1,02,69,44,653.80	
11. Telephone Bill Payable	27,898.00		(a) Government and other approved securities Rs.0.00		
12. Provision for Recurring	1,65,394.00	64,27,91,604.72	(b) Other tangible securities of the advances, Rs. 3,47,25,10,006.20		
			amount due from individuals of the advances,		
<b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT:</b>			amount overdue Considered bad and doubtful of recovery Rs.13,38,48,799.30		
For share capital of:			(iii) LONG TERM LOANS of which secured against	79,15,55,555.33	
(i) Central co-operative banks	0.00	0.00	(a) Government and other approved securities Rs.0.00		
(ii) Primary agricultural credit societies	0.00	0.00	(b) Other tangible securities of the advances, Rs.6,79,11,61,678.25		
(iii) Other societies	0.00	0.00	amount due from individuals of the advances,		
<b>4. DEPOSIT AND OTHER ACCOUNTS</b>			amount overdue Considered bad and doubtful of recovery Rs.6,46,62,064.00	6,46,62,064.00	2,13,80,02,741.15
(i) Fixed Deposits			<b>7. INTEREST RECEIVABLE:</b>		
(a) Individuals	3,66,81,45,418.10		of which overdue Considered bad and doubtful of recovery (Sch-3)	4,98,49,899.50	
(b) Central Co-operative banks	0.00		on Government Securities	4,63,40,842.00	
(c) Other Societies	3,23,14,086.00	3,70,04,59,504.10	on Investments	10,14,79,028.00	19,76,69,769.50
(ii) Saving Bank Deposits			<b>8. BILLS RECEIVABLE BEING Bills for Collections</b>		
(a) Individuals	2,81,17,31,848.34		as per contra	0.00	0.00
(b) Central Co-operative banks	0.00		<b>9. BRANCH ADJUSTMENTS</b>	0.00	0.00
(c) Other Societies	66,98,340.15	2,81,84,30,188.49	<b>10. PREMISES LESS DEPRECIATION</b>		
(iii) Current Deposits			(i) PREMISES A/C (REVALUATION)	2,12,78,231.71	
(a) Individuals	18,60,51,033.62			4,22,30,484.00	6,35,08,715.71
(b) Central Co-operative banks	0.00		<b>11. FURNITURE AND FIXTURES LESS DEPRECIATION (Sch-4)</b>		
(c) Other Societies	2,40,71,818.08	21,01,22,851.70		1,68,23,171.75	1,68,23,171.75
(iv) Money at call and short notice	0.00	0.00	<b>12. OTHER ASSETS (To be specified)</b>		
<b>5. BORROWINGS:</b>			(i) Pan card coupon amount receivable	88,605.00	
(i) From the Reserve Bank of India			(ii) CGST Disallow	2,170.57	
[the National Bank]/State/Central Co-operative bank:			(iii) SGST Disallow	2,170.57	
(a) Short- term loans, cash credit and overdrafts			(iv) SGST Allow	87,513.32	
of which secured against:			(v) CGST Allow	3,21,797.32	
(A) Government and other approved securities	0.00		(vi) IGST Allow	2,67,165.42	
(B) Other tangible securities	0.00	0.00	(vii) TDS on Investment	7,62,201.00	
(b) Medium- term loans of which secured against:					







CAPITAL AND LIABILITIES	Amount	Amount	PROPERTY AND ASSETS	Amount	Amount
(v) Draft payable	85,144.00				
(vi) Staff LIC premium payable	33,159.00				
(vii) Unclaimed deposits	1,100.00				
(viii) PMJJBY collection accounts	32,657.00				
(ix) Audit fees payable	3,32,690.00				
(x) Pay order payable	19,10,161.00				
(xi) Sundry creditors	2,65,42,077.15				
(xii) Dues payable	1,84,444.00				
(xiii) Staff income tax payable	1,74,806.00				
(xiv) NPA charges credit	1,60,277.00				
(xv) Electricity bill payable	54,137.00				
(xvi) CGST payable	62,838.45				
(xvii) SGST payable	62,838.45				
(xviii) Acceptance Endorsements etc.	38,89,000.00				
(xix) Acceptance to Constituents Lia.	7,22,85,650.88	13,75,77,831.73			
<b>11. Profit &amp; Loss</b>					
Profit as per last balance sheet	30,14,16,406.74				
Less: appropriations	30,14,16,406.74				
Add : profit for the year brought from the Profit and Loss Account	6,76,19,075.23	6,76,19,075.23			
<b>Total</b>		<b>7,85,88,90,979.78</b>	<b>Grand Total</b>		<b>7,85,88,90,979.78</b>

<b>CONTINGENT LIABILITIES</b>		
(i) Outstanding liabilities for guarantees issued	38,89,000.00	
(ii) Others		
(1) Acceptance to Constituents Lia.	7,22,85,650.88	
(2) Others (DEAF Amount Balance with RBI)	1,47,92,829.77	
<b>Grand Total</b>	<b>9,09,67,480.65</b>	



OFFICER  
ACCOUNTS



GENERAL MANAGER  
ACCOUNTS



MANAGING DIRECTOR



ADMINISTRATOR







# Schedule of Balance Sheet 31-03-2025

(AMOUNT IN RUPEES)

PARTICULARS	AMOUNT	TOTAL AMOUNT
<b>SCHEDULE 1</b>		
<b><u>TDS PAYABLE</u></b>		
TDS -Cash Withdrawal-194N	4,170.00	
TDS ON CONTRACTORS BILLS	18,923.00	
TDS ON INT.ON TIME DEPOSITS	28,15,592.70	
TDS ON PROFESSION	38,334.00	28,77,019.70
<b>SCHEDULE 2</b>		
<b><u>BALANCE WITH OTHER BANK</u></b>		
CASH WITH YES BANK(RTGS & RECO	2,27,70,357.89	
CASH WITH ICICI BANK	8,07,44,671.55	
AXIS BANK (BRANCH) - CURRENT A	6,67,11,457.22	
ATM WITH YES BANK	25,50,000.00	
CURRENT A/C WITH BANK OF BAROD	5,15,927.03	
Axis Bank - RTGS /NEFT A/C	5,00,000.00	
Axis Bank - ATM A/C	5,00,000.00	
Axis Bank - CTS A/C	5,00,000.00	
S.B.I (BANK) - CURRENT A/C	25,84,70,544.39	
S.B.I (SOCIETY) - CURRENT A/C	3,39,376.50	
S.B.I (BRANCH) - CURRENT A/C	1,03,57,061.46	
STATE BANK OF INDIA	86,05,773.16	
CTS PAYABLE DAMAN (YES BANK)	4,28,83,248.76	49,54,48,417.96
<b>SCHEDULE 3</b>		
<b><u>INTEREST RECEIVABLE</u></b>		
INTEREST RECEIVABLE	17,68,147.00	
INTEREST RECEIVABLE ON ADVANCE	5,61,855.00	
OVERDUE INTEREST RECEIVABLE	4,75,19,897.50	4,98,49,899.50
<b>SCHEDULE 4</b>		
<b><u>FURNITURE AND FIXTURES LESS DEPRECIATION</u></b>		
ELECTRONIC ITEM	40,84,871.49	
FURNITURE AND FIXTURES	1,10,42,708.70	
COMPUTER HARDWARE PURCHASE	16,95,588.56	
COMPUTER SOFTWARE PURCHASE	1.00	
VEHICLE ACCOUNT	2.00	1,68,23,171.75



OFFICER  
ACCOUNTS



GENERAL MANAGER  
ACCOUNTS



MANAGING DIRECTOR



ADMINISTRATOR

