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THE DAMAN & DIU CO-OPERATIVE BANK LIMITED

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		x l' Form A nce Sheet	
The Daman	& Diu Sta	ate Co-operative Ba	ank Limited,
	Head Office	ce, Nani Daman 31st March 2023	
Capital and Liabilities			(Amount in Rupees
	Schedule	(Current Year) As on 31-3- 2023	(Previous Year As on 31-03-2022
Capital Reserves and Surplus	1 2	203,095,900 700,550,351	175,260,900 323,897,145
Seposits Sorrowings	3 4	6,134,306,814	6,095,384,595
Other liabilities and Provisions Total	5	190,369,415 7,228,322,480	235,336,593 6,829,879,233
		,,_20,322,400	0,029,879,233
Assets			
Cash Aand Balances with Reserve Bank of India	6	14,038,665	22,451,570
Balance with banks and money at call and short notice	7	1,706,425,005	1,682,308,003
nvestments Advances	8	2,015,220,214	1,673,180,214
xed Assets ther Assets	10	2,962,719,744 84,902,751	2,387,985,283 86,343,185
Total	11	7,228,322,480	977,610,978 6,829,879,233
Contingent liabilities	12	7,990,599	2.070.040
Bills for collection		7,550,555	2,970,849
Schedule 1 - Capital		(Current Year) As	(Amount in Rupees) (Previous Year) As
l For Nationalised Banks		on 31-3- 2023	on 31-03-2022 0
Capital (Fully owned by Central Government)		0	0
Total II. For Banks incorporated outside India		0	0
outside India Capital (i) The amount brought in by banks		V	0
 The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown 		o	ol
der this head. (ii) Amount of deposit kept with the			
RBI under Section 11(2) of the Banking Regulation Act, 1949.		0	0
Total III. For Other Banks		0	0
Authorised Capital (2500000 shares of Rs.1000 each)		2,500,000,000	0
Issued Capital (shares of Rs. each)			1,000,000,000
Subscribed Capital		- 0	- 0
(75,000 shares of Rs.1,000 each) Govertment Share ""A""		75,000,000	75,000,000
(1,196 shares of Rs.100 each) Society Share ""B""		119,600	119,600
(740 shares of Rs.1,000 each) ociety Share ""B""		740,000	640,000
(43,540 shares of Rs.100 each) Individual Share ""C""		4,354,000	4,354,000
(1,22,562 shares of Rs.1,000 each) Individual Share ""C""		122,562,000	95,147,300
(3,203 shares of Rs.100 each) Individual Share ""C""		320,300	
Called-up Capital shares of Rs. each)		0	
.ess: Calls unpaid Add: Forfeited shares		0	
fotal	Total	203,095,900	175 000 000
			175,260,900
Schedule 2 - Reserves and S	Surplus		(Amount in Rupees
Schedule 2 - Reserves and S	Surplus	(Current Year) As on 31-3- 2023	
Statutory Reserves Opening Bal.	Surplus		(Amount in Rupees (Previous Year) A
Statutory Reserves Opening Bal. Additions during the Year Deductions	Surplus	31-3- 2023	(Amount in Rupees (Previous Year) A on 31-03-202
Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II.Capital Reserves Opening Bal.	Surplus	31-3- 2023	(Amount in Rupees (Previous Year) A on 31-03-202
II.Capital Reserves Opening Bal.	Surplus	31-3- 2023 12,880.671	(Amount in Rupees (Previous Year) A on 31-03-202
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal.	Surplus	31-3- 2023 12,880,671 251,981	(Amount in Rupees (Previous Year) A on 31-03-202
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal.	Surplus	31-3-2023 12,880,671 251,981	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year IIII. Share Premium Opening Bal. Additions during the Year Deductions pring the Year Deductions IV. Revenue and Other Reserves	Surplus	31-3-2023 12,880,671 251,981	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions	Surplus	31-3-2023 12,880,671 251,981	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deductions during the Year Deductions during the Year	Surplus	31-3-2023 12,880,671 251,981	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions	Surplus	31-3-2023 12,880,671 251,981	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year Deductions IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account	Total	31-3-2023 12,880,671 251,981 - - - 122,557,479 322,622,452	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V)		31-3-2023 12,880,671 251,981 - - 122,557,479 322,622,452 242,237,768 700,550,351	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 122,557,479 - 188,207,014 323,897,145 (Amount in Rupees
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V)		31-3-2023 12,880,671 251,981 - - 122,557,479 322,622,452 242,237,768	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 122,557,479 - 188,207,014 323,897,145
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits		31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 122,557,479 - 188,207,014 323,897,145 (Amount in Rupees (Previous Year
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits III. Demand deposits III. From others		31-3- 2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3- 2023	(Amount in Rupees (Previous Year) As on 31-03-202 12,880,671 251,981
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits (i) From banks (ii) From others II. Savings Bank Deposits III. Term Deposits		31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Bealance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits III. From banks III. Term Deposits III. Term Deposits III. From others Total (I, II and III)		31-3- 2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3- 2023 170,210,065 2,651,186,805 3,312,909,944	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits II. From banks III. Term Deposits III. Term Deposits III. Term Deposits III. Term Deposits III. Term Deposits III. III and III) 3. (i) Deposits of branches in India		31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits II. From banks III. Term Deposits III. Term Deposits III. Term Deposits III. Term Deposits III. Term Deposits of branches in India III) Deposits of branches outside India Iotal		31-3- 2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3- 2023 170,210,065 2,651,186,805 3,312,909,944	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 191,301,045 2,527,292,161 3,376,791,389
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits (ii) From banks (iii) From others III. Savings Bank Deposits III. Term Deposits (iii) From banks (iii) From banks (iii) From others Total (I, II and III) Ba.(i) Deposits of branches in India (iii) Deposits of branches outside India Total	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202/ 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 6,095,384,595 (Amount in Rupees)
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deductio	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202) 191,301,045 2,527,292,161 3,376,791,389 - 6,095,384,595
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 - Deposits II. Demand deposits (ii) From banks (iii) From banks (iii) From banks (iii) From banks (iii) From others Total (I, II and III) B. (i) Deposits of branches in India IV. Berrowings Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 - Deposits II. Demand deposits II. From banks III. From others III. Savings Bank Deposits III. Term Deposits III. Deposits of branches outside India Total Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks	Total	31-3- 2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3- 2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 6,134,306,814 (Current Year) As on 31-3- 2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202/2 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 6,095,384,595 (Amount in Rupees) (Previous Year) (Previous Year)
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 - Deposits II. Demand deposits (i) From banks (ii) From banks (ii) From banks (iii) From banks (iii) From others Total (I, II and III) B. (i) Deposits of branches in India Iotal Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other institutions and agencies II. Borrowings outside India	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202) 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 - Deposits II. Demand deposits (i) From banks (ii) From banks (iii) From others II. Savings Bank Deposits III. Term Deposits III. Term Deposits III. Term Deposits of branches in India I(iii) Deposits of branches outside India Total Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other institutions and agencies II. Borrowings outside India Total (I and II) Secured borrowings included in I and III Fecured borrowings included in I and III	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deduction	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-202) 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deduction	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944	(Amount in Rupees) (Previous Year) A on 31-03-202 12,880,671 251,981
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 - Deposits II. Demand deposits (i) From banks (ii) From banks (iii) From others II. Savings Bank Deposits III. Term Deposits III. Term Deposits III. Term Deposits of branches in India I(iii) Deposits of branches outside India Total Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other institutions and agencies II. Borrowings outside India Total (I and II) Secured borrowings included in I and III Fecured borrowings included in I and III	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year As on 31-03-2022
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I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year III. Demand Loss Account Total (I, II, III, IV and V) Schedule 3 - Deposits III. Demand deposits III. Savings Bank Deposits III. Term Deposits III. Demand deposits III. Term De	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 122,557,479 122,557,479 133,3897,145 (Amount in Rupees (Previous Year As on 31-03-2022 19,982,803 9,688,606 (Amount in Rupees) (Previous Year) As on 31-03-2022 19,982,803 9,686,606 1,404
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year Deductions during the Year Deductions pring the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 – Deposits II. Demand deposits III. From banks III. From banks III. From beposits III. Term Deposits III. Term Depo	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023	(Amount in Rupees (Previous Year) As on 31-03-202 12,880,671 251,981 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 48 on 31-03-2022 (Amount in Rupees) (Previous Year) As on 31-03-2022 (Amount in Rupees) (Previous Year) As on 31-03-2022 19,982,803 9,668,606 1,404 105,144
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits (i) From banks (ii) From banks (ii) From others II. Savings Bank Deposits III. Term Deposits of branches in India Iotal Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other institutions and agencies II. Borrowings outside India Total (I and II) Secured borrowings included in I and III bove - Rs. Schedule 5 - Other Liabilities a Bills payable ii. Inters Payable iii. Service Tay Payable iv. Draft Payable vi. Audit Fees Payable vi. Audit Fees Payable vi. Pay Order Payable	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 19,982,803 (Previous Year) As on 31-03-2022 (Amount in Rupees) (Previous Year) As on 31-03-2022 19,982,803 9,668,606 1,404 105,144 314,348 896,501
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deductions during the Year Deductions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 – Deposits II. Demand deposits (ii) From banks (iii) From others III. Savings Bank Deposits III. Term Deposits (ii) From banks (iii) Deposits of branches in India Schedule 4 – Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other banks c) Other institutions and agencies II. Borrowings outside India Total (I and II) Secured borrowings included in I and II bove - Rs. Schedule 5 - Other Liabilities a Bills payable i. Interest Payable iii. Des Payable iii. Servite Tayable iii. Servite Tayable vi. Audit Fees Payable vi. Audit Fees Payable vii. Dues Payable to Retired Empl iix. CGST Payable viii. Dues Payable to Retired Empl iix. CGST Payable	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234 184,444 170,700	(Amount in Rupees (Previous Year) A
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Savings Bank Deposits III. Savings Bank Deposits III. Form banks III. Form others III. Savings Bank Deposits III. Form others Total (I, II and III) B. (i) Deposits of branches in India Total Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other institutions and agencies II. Borrowings outside India Total (I and II) Secured borrowings included in I and III bove - Rs. Schedule 5 - Other Liabilities a Bills payable ii. Inters Payable iii. Service Tay Payable iii. Service Tay Payable vi. Audit Fees Payable vii. Pay Order Payable vii. Pay Fep Payable x. PF & EPF Payable	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 14,590,097 1,549,023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234 184,444	(Amount in Rupees (Previous Year) A
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 – Deposits II. Demand deposits (i) From banks (ii) From others III. Savings Bank Deposits III. Term Deposits (ii) From banks (iii) Deposits of branches in India III. Deposits of branches in India Schedule 4 – Borrowings Borrowings in India a) Reserve Bank of India b) Other banks (c) Other institutions and agencies II. Borrowings outside India Total (I and II) Secured borrowings included in I and III bove - Rs. Schedule 5 - Other Liabilities a Bills payable i. Interest Payable iii. Der Payable vi. Laft Fuch premium Payable vi. Laft Fuch premium Payable vi. Audit Fees Payable vi. Audit Fees Payable vi. Audit Fees Payable vi. Laft Fuch premium Payable vi. Laft Fuch premium Payable vi. Audit Fees Payable vi. Laft Fuch premium Payable vi. Audit Fees Payable vi. Laft Fuch premium Payable vi. Laft Fuch Payable vi. Seft Fer Payable vi. Fer Payable vi. Seft Fer Payable vi. Payable vi	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234 184,444 170,700	(Amount in Rupees (Previous Year) As on 31-03-202 12,880,671 251,981 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 19,982,803 9,668,606 1,404 105,144 - 314,348 886,506 1,404 105,144 - 314,348 886,506 51,993
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits III. From banks III. From banks III. From Deposits III. From Deposits III. Term Deposits III. Total (I, II and III) III. Opposits of branches outside India Total Schedule 4 - Borrowings Borrowings in India a) Reserve Bank of India b) Other banks c) Other institutions and agencies III. Borrowings outside India Total (I and II) Decured borrowings included in I and III bove - Rs. Schedule 5 - Other Liabilities a Bills payable II. TDS Payable III. TSP Payable III. Service Tax Payable III. Service Tax Payable III. Service Tax Payable III. CGST Payable VII. Dues Payable to Retired Empl Ix. CGST Payable VII. Pay Order Payable VIII. Pay Order Payable VIII. Pay Order Payable VIII. Pay Order Payable VIII. CGST Payable VIII. Paya	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234 184,444 170,700	(Amount in Rupees (Previous Year) A on 31-03-202 12,880,671 251,981 251,981 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 19,982,803 (Previous Year) As on 31-03-2022 (Amount in Rupees) (Previous Year) As on 31-03-2022 19,982,803 9,668,606 1,404 105,144 105,144 314,348 896,501 283,206 51,993 1,033,196
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Savings Bank Deposits (I) From banks (II) From others III. Savings Bank Deposits III. Term Deposits (II) From others III. Savings Bank Deposits III. Term Deposits (II) Deposits of branches in India III) Deposits of branches in India III) Deposits of branches outside India Total Schedule 4 - Borrowings Coher Institutions and agencies III. Borrowings included in I and III Decured borrowings outside India Total (I and II) Secured borrowings included in I and III Decured borrowings incl	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234 184,444 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700	(Amount in Rupees (Previous Year) As on 31-03-202 (Amount in Rupees (Previous Year) As on 31-03-202 (Amount in Rupees) (Previous Year) As on 31-03-2022 (Amount in Rupees) (Pr
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year V. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Savings Bank Deposits III. Savings Bank Deposits III. From Others III. South Other India Deposits of branches outside India Total Schedule 4 - Borrowings Chedule 4 - Borrowings Borrowings in India Deposits of Deposits India Depo	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944	(Amount in Rupees (Previous Year) As on 31-03-202 12,880,671 251,981 122,557,479 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022 19,982,803 9,668,606 1,404 105,144 105,144 105,144 105,144 105,144 105,144 105,149 314,348 896,501 288,206 51,993 51,993 1,033,196 298,500 9,906,187
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits II. Form banks III. Term Deposits III. Term Deposits III. Term Deposits III. Term Deposits of branches in India III) Deposits of branches outside India Total Form others Total (I, II and III) III. Deposits of branches outside India Total Schedule 4 — Borrowings III. Borrowings III. Borrowings in India III. Borrowings in India III. Borrowings in India III. Borrowings in India III. Borrowings included in I and III Bove - Rs. Cohedule 5 - Other Liabilities a III. Service Tax Payable III. Service Tax Payable	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,665 2,651,186,805 3,312,909,944 6,134,306,814 (Current Year) As on 31-3-2023 14,590,097 1,549,023 1,404 92,246 52,020 177,348 841,234 184,444 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,700 170,559 33,216 56,023,373 32,657	(Amount in Rupees (Previous Year) As on 31-03-202 (Amount in Rupees) (Previous Year) As on 31-03-202 (Amount in Rupees) (Previous Year) As on 31-03-2022 (Amount in Rupees) (P
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions Pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits III. Term Dep	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944	(Amount in Rupees (Previous Year) As on 31-03-202 12,880,671 251,981 122,557,479 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022 As on 31-03-2022 19,982,803 9,668,606 1,404 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,144 105,145 29,803 9,906,187 1,993 1,033,196 298,500 9,906,187 29,970,849 333,216 82,449,773 32,657 99,347,575 1,303,753 1,303,753
I. Statutory Reserves Opening Bal. Additions during the Year Deductions during the Year II. Capital Reserves Opening Bal. Additions during the Year Deductions during the Year Deductions during the Year III. Share Premium Opening Bal. Additions during the Year Deductions pring the Year IV. Revenue and Other Reserves Opening Balance Additions during the Year Deductions during the Year IV. Balance in Profit and Loss Account Total (I, II, III, IV and V) Schedule 3 — Deposits II. Demand deposits III. From banks III. From others III. Savings Bank Deposits III. Term Deposi	Total	31-3-2023 12,880,671 251,981 251,981 122,557,479 322,622,452 242,237,768 700,550,351 (Current Year) As on 31-3-2023 170,210,065 2,651,186,805 3,312,909,944	(Amount in Rupees (Previous Year) As on 31-03-202 12,880,671 251,981 122,557,479 122,557,479 188,207,014 323,897,145 (Amount in Rupees (Previous Year As on 31-03-2022 191,301,045 2,527,292,161 3,376,791,389 6,095,384,595 (Amount in Rupees) (Previous Year) As on 31-03-2022 19,982,803 9,668,606 1,404 105,144 105,144 114,314,348 114,348 115,144 115

Schedule 6 - Cash and Balance	ces with Res	serve Bank of India	
		(Current Year)	
Cash in hand (including foreign currency notes)		As on 31-3- 2023 14,038,665	As on 31-03-2022 22,451,570
II. Balances with Reserve Bank of India			
(i) in Current Account (ii) in Other Accounts		-	
Total (I and II)	Total	14,038,665	22,451,570
Schadula 7 - Rolances with Re	also and Ma		
Schedule 7 - Balances with Ba	inks and Mo	oney at Call and Short	Notice (Amount in Rupees)
I. In India		(Current Year) As on 31-3- 2023	(Previous Year)
(i) Balances with banks (a) in Current Accounts		625,975,005	000000
(b) in Other Deposit Accounts (ii) Money at call and short notice		1,080,450,000	336,343,394 1,345,964,609
(a) with banks (b) with other institutions		0	0
Total (i and ii)		1,706,425,005	1,682,308,003
II. Outside India (i) in Current Accounts		0	0
ii) in Other Deposit Accounts iii) Money at call and short notice		0	0
Total (i, ii and iii) Grand Total (I and II)	Total	1,706,425,005	1,682,308,003
Schedule 8 - Investments			
		(Current Year)	(Amount in Rupees) (Previous Year) As
		As on 31-3- 2023	
Investments in India in Government Securities		2,015,220,214	1,673,180,214
(ii) Other approved securities (iii) Shares		2,010,220,214	
(iv) Debentures and Bonds (v) Subsidiaries and/or joint			-
ventures (vi) Others (to be specified)			-
Total II. Investments outside India in	Total	2,015,220,214	1,673,180,214
(i) Government securities (including local authorities)			
(ii) Subsidiaries and/or joint ventures abroad			
(iii) Others investments (to be specified)			
Total			
Grand Total (I and II)	Total	2,015,220,214	1,673,180,214
Schedule 9 - Advances			(Amount in Rupees)
		(Current Year As on 31-3- 2023) (Previous Year)
A. (i) Bills purchased and discounted		(710 011 01 00 2022
(ii) Cash credits, overdrafts and loans repayable on demand		237,209,495	
(iii) TERMS LOANS Total B. (i) Secured by tangible assets	Total	2,725,510,249 2,962,719,744	2,387,985,283
(ii) Covered by ink/Government Guarantees		2,762,499,823	2,233,161,734
(iii) Unsecured	Total	200,219,921 2,962,719,744	154,823,549 2,387,985,283
C I. Advances in India	. 2101	-	2,307,985,283
(i) Priority Sectors (ii) Public Sector		1,551,402,416	588,523,000
(iii) Banks (iv) Others		1,411,317,328	2,387,985,283
II. Advances outside India	Total	2,962,719,744	2,387,985,283
(i) Due from banks (ii) Due from others (a) Bills purchased and		0	
discounted (b) Syndicated loans		0	
(c) Others		0	
Grand Total (C. I and II)		2,962,719,744	2,387,985,283
Schedule 10 - Fixed Assets			//
		(Current Year)	
I. Premises At cost as on 31st March of the		As on 31-3- 2023	As on 31-03-2022
At cost as on 31st March of the preceding Year Additions during the Year		5,83,53,577 69,45,191	5,73,10,683 62,05,214
Deductions during the Year Depreciation to date		18,33,428	62,05,214 51,62,320
II. Other Fixed Assets (including		10,03,420	31,02,320
furniture and fixtures) At cost as on 31st March of the		6.20.00	
preceding Year Additions during the Year		2,79,89,608 13,06,107	1,87,69,523 93,04,577
Deductions during the Year Depreciation to date		78,58,304	84,492
	Total		
	Total (I and II)	8,49,02,751	8,63,43,185
Schedule 11 - Other Assets			
		(Current Year)	
		As on 31-3- 2023	
I. Inter-office adjustments (net) i. Branch Adjustment		8,567,605	8,568,004
ii. Receivable from Goa SCB II. Interest accrued		232,501,040	730,401,040
i. Interest Receivable on Govt Sec ii. Interest Receivable on Invest		34,237,134 54,731,038	92,446,553
iii. Overdue Interest Receivable iv. Interest Receivable on Advance		4,600,704 561,855	20,659,623
v. Interest Receivable III. Tax paid in advance/tax		12,346,388	82.449.773
i. Advance Tax Deposit		56,023,373	
V. Stationery and stamps V. Non-banking assets acquired in		781,303	984,062
i. Receivable Against Fraud VI. Others		14,353,513	14,353,513
i. GST input tax Cr. Available		110,574	-
ii. PAN card coupon amount deposit iii. TDS on investment iv. Library Books		88,605 4,264,950	88,605 1,990,252
v. Deaf claim account vi. NFS Aquire charge Bank accts		58,719 1,403,920	58,719 953,442
vii. TDS Receivable on Income Tax		2,000 1,406,060	2,000 1,406,060
viii. Telephone Connection Deposit ix. Security Deposit Account x. Electricity Deposit		74,504 75,720	74,504 43,620
x. Electricity Deposit xi. Festival Advance		28,494 643,500	28,494 503,100
xii. Advance for capital Expenditure xiii. Migration Diff Seperation-2017		181,588 122,189	122,189
xiv. Migration Diff xv. FD TDS Receivable		22,445 3,403	22,445 16,797
xvi. SGST Allow xvii. CGST Allow		363,803 363,803	
xviii. IGST Allow xix. SGST Disallow		125,762 73,826	71,235
xx. CGST Disallow xxl. IGST Disallow		73,826 126,660	-
The state of the s		7,990,599	2,970,849
xxii. Acceptance Endorsement xxiii. Sundry Debtors		8,018,717	8,058,941
xxiii. Sundry Debtors xxiv Non CTS clearing receivable xxv CTS clearing with IDBI		8,018,717 688,481	8,058,941 688,481 10,634,727
xxiii. Sundry Debtors xxiv Non CTS clearing receivable	Total		688,481

Clares against the bork od school of school	Schedule 12- Contingent Lia	abilities		(Amount in Rupees)
Common control of the control of t				
	 Liability for partly paid 			
Committee Comm	outstanding forward exchange		-	120
Comment Comm	 IV. Guarantees given on behalf of constituents 			
Total	(b) Outside India		7,990,599	2,970,849
## Annax Form B Profit and Loss Account for the Year ended on 31st March 2023 Amount in Riguest	and other obligations VI. Other items for which the bank			
## Annex Form B ## Ann	is contingently liable	Total	7.990.599	2 970 849
Verse resided on \$1.0 2-2029 Process whether \$1.0 2-2029 Pro	-	Anr		2,070,043
Processor 1	Profit and Loss Account for	the Year	ended on 31st March 2	
Section				Year enbed on 31-03-2022
Total	Interest earned			471,283,743
Tender T	Total II. Expenditure			
Production Product P				
Miles conditionally interest to the control of th	Provisions and contingencies Total			
Transfer to subsidiory reservers	Net profit/loss(-) for the Year	/	94,519,402	73,310,139
Transfer of other riscovery		Total	489,203,555	503,944,874
Content Cont	Transfer to other reserves			(*2)
Schedule 13 - Interest Earned	dividend Balance carried over to Balance			-
Memoratic Security of the Committee of				
	Schedule 13 - Interest Earned	i	p	(Amount in Rupees)
Content in Interested in Firsts	I. Interest/discount or		(Current Year)	Year enbed on 31-03-2022 (Previos Year)
Concept Visit ended on 31-03-2023 Treat embed on 13-03-2023 Treat embed on 13-	advances/bills			298,742,977 172,540,766
Commission, schange and Commission Commission, schange and Commission Commission, schange and Commission Com	IV. Others	Total		
Vest cended on \$1.03.2023 Commission Respect whether on \$1.03.2023 Commission Respect with Vest of the Commission Respect with Vest with Vest of the Commission Respect with Vest of the Commission Respect with Vest of the Commission Respect with Vest with Ves		10(8)	4/5,414,028	4/1,283,743
Cornert Veral Cornert Vera	The contract of the co		Vancent	(Amount in Rupees)
Months M	Commission, exchange and		(Current Year)	(Previos Year)
	II. Profit on sale of investments			
W. Profit on some of name buildings and other performance in the profit of seaths	III. Profit on revaluation of investments Less: Loss on revaluation of investments		-	-
### Autor	IV. Profit on sale of land, buildings and other assets			
No.	other assets V. Profit on exchange transactions			9
rec. from substanemer commonies and or part VIV. Miscellaneurs in Conne 3. Brock Charges & Processing 3. Brock Charges & Processing 4. 6,950 3. 30,060 4. 1500 3. 28,277 3. 10,060 4. 1500 5. 1500 5. 1500 5. 1500 6. 1	VI. Income earned by way of dividends,		-	-
8. Service Chargeris & Processing 2,876,916 3,252,971 310,300 310,30	etc. from subsidiaries/ companies and/ or joint ventures abroad/in India		-	-
d. Diese of Stouge	a. Service Charges & Processing b. Other Receipts		48,950	
C. CT-6 received processing char 31,880	d. Sale of Scrap		41,953	330,680
1. Pages devoter nat or. Utilitied 709.529 3.434.568 1. Bad & Dueldfull Deter works	f. CTS cheques processing char. g. Legal charges & Proff fees		31,680 53,500	
Stander Access	i. Input service rax cr. Utilised		709,529	2 424 559
Total 13,789,527 32,681,137	k. Bad & Daubtfull Debt excess I. Stander Assest		4,109,577	21,209,516 945,456
Carrent Vear Carr		Total	-	
Interest condeposits		1000	13,789,527	32,661,131
Interest on deposits		Total		32,661,131
II. Interest on Reserve Bank of India/ Inter-bank forrowings	shall be shown in brackets		O ISTAP	(Amount In Rupees)
Schedule 16 - Operating Expenses	shall be shown in brackets Schedule 15 - Interest Expend		Year ended on 31-03-2023 (Current Year)	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year)
Payments to and provisions or employees Payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments of the payments to the payments of the payments	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of		Year ended on 31-03-2023 (Current Year) 237,790,783	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year)
Payments to and provisions or employees Payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments to and provisions or employees Feet to the payments of the payments to the payments of the payments	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others		Year ended on 31-03-2023 (Current Year) 237,790,783 17,096	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095
Payments to and provisions or employees Feet Payments to and provisions Feet Payments to an advance to an advance to an advance to a payment to a pay	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others		Year ended on 31-03-2023 (Current Year) 237,790,783 17,096	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095
Payments to and provisions or employees Feet Payments to and provisions Feet Payments to an advance to an advance to an advance to a payment to a pay	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety	led	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986	(Amount in Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095
Payments to and provisions or employees Feet Payments to and provisions or employees Feet Payments to and provisions or employees Feet Feet Payments to and provisions or employees Feet Feet Payments to and provisions Feet Payments Feet Payments Feet Payments	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety	led	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986	(Amount in Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095
Payments to and provisions Payments to and provisions Payments to and provisions Current Year) Payments to and provisions Current Year) Payments to and provisions Current Year) Payments to and provisions Provisions Payments Payme	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986	(Amount in Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095
Payments to and provisions or employees 69,118,156 71,179,226	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986	(Amount in Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095
Printing and stationery 829,363 338,473 338,473 338,473 340,474 270,258 133,507 270,258 133,507 270,258 133,507 270,258 133,507 270,258 133,507 270,258 133,507 270,258 133,507 270,258 133,507 270,258 133,507 270,258	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 283,467,067 (Amount In Rupees) Year enbed on 31-03-2022
Valvertisement and publicity 270,258 133,907 Depreciation on bank's 9,563,863 5,246,812 Depreciation of bank 9,563,863 1,247,995 322,079 Repairs and maintenance 1,457,995 322,079 Repairs and maintenance 1,482,291 1,540,780 Depreciation of bank 1,540,780 1,540,780 1,540,780 1,540,780 Depreciation of bank 1,540,780 1,540,7	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expe	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 283,467,067 (Amount In Rupees) Year enbed on 31-03-2022 (Previos Year)
Director's fees, allowances	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Experiments of Securety Payments to and provisions or employees II. Rent, taxes and lighting III. Printing and stationery	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 Year ended on 31-03-2023 (Current Year) 69,118,156 1,493,169 829,363	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 (Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 71,179,226 1,351,346
Auditors' fees and expenses 125,000	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expendation Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 (Current Year) 69,118,156 1,493,169 829,363 270,258	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 (Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 71,179,226 1,351,346 388,473 133,907
	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others I	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 (Current Year) 69,118,156 1,493,169 829,363 270,258	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 (Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 71,179,226 1,351,346 388,473 133,907
Pepalis and maintenance 120,166 502,638 120,166 502,638 120,166 502,638 120,166 1,482,291 1,540,780 1,54	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expe Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property VII. Director's fees, allowances and expenses III. Auditors' fees and expenses	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 Year ended on 31-03-2023 (Current Year) 69,118,156 1,493,169 829,363 270,258 9,563,863	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 283,467,067 (Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 71,179,226 1,351,346 388,473 133,907 5,246,812
a. Vehical Repairs b. Computer software maintainance c. Hardware maintainance c. Hardware maintainance c. Hardware maintainance d. 175,000 d. Repair to property d. Repair to pr	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expend Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity Depreciation on bank's property III. Director's fees, allowances and expenses III. Auditors' fees and expenses including branch auditors) III. Law charges	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 (Current Year) 69,118,156 1,493,169 829,363 270,258 9,563,863	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 Year enbed on 31-03-2022 (Previos Year) 71,179,226 1,351,346 388,473 133,907 5,246,812
C. Hardware maintanance	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expend Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Depreciation on bank's prop	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 (Current Year) 69,118,156 1,493,169 829,363 270,258 9,563,863	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812
Repairs & Maintanance	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expe Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property VII. Director's fees, allowances and expenses III. Law charges V. Postages, Telegrams, elephones, etc. Repairs and maintenance a. Vehical Repairs b. Computer software maintainance	led Total	Year ended on 31-03-2023 (Current Year) 237.790,783 17,096 7,652,986 245,460,865 Year ended on 31-03-2023 (Current Year) 69,118,156 1,493,169 829,363 270,258 9,563,863 125,000 - 457,995	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812 444,300 34,000 322,079 502,638
Subscription & periodical 24,252 16,766	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Schedule 16 - Operating Expe Total Schedule 16 - Operating Expe Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 459,363 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 283,467,067 444,300 34,000 322,079 502,638 1,540,780 62,775
b. Proff & Consultancy char. c. Lease Line charges d. AGM Enpense e. TD DA to Management f. Vehical Fuel Bank Charges 1,455 h. Regional Office Expenses j. Customer Refreshment l. Other Expenses j. Customer Refreshment l. Other Charges l. Other	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others I	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 245,460,865 245,460,865 125,000	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812 444,300 34,000 322,079
E. TD DA to Management 82,442	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expe Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Depreciation on bank's pr	led Total	Year ended on 31-03-2023 (Current Year) 237.790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 457,936 270,258 9,563,863 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190 1,352,080 143,262 1,196,588	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year)
I. Vehical Fuel 812,273 287,304 g. Bank Charges 1,455	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expend Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity Depreciation on bank's property II. Director's fees, allowances and expenses III. Law charges III. Law charges III. Law charges III. Law charges III. Chemical Repairs III. Computer & Xerox maintanance III. Other expenditure III. Other expenditure III. Other Consultancy char.	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 245,460,865 245,460,865 1,493,169 829,363 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190 1,352,080 143,262 1,196,588	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812 444,300 34,000 322,079 502,638 1,540,780 62,775 23,289 40,190 94,625 977,477
g. Bank Charges h. Regional Offico Expenses 1,455 1. Other Expenses 555 17,380 1. Other Expenses 555 17,380 14,400 14,400 14,400 14,400 14,400 14,400 15,400 16,400 17,567 17,567 18,608,71 18,767 18,608,71 18,767 18,608,71 18,767 18,608,71 18,767 1	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expend Total Payments to and provisions or employees I. Rent, taxes and lighting II. Printing and stationers Perinting and stationers Auditors' fees and expenses and expenses and expenses III. Law charges III. Computer software maintainance I. Repairs and maintenance I. Computer Server maintainance I. Computer & Xerox maintanance III. Other expenditure III. Subscription & periodical Insurance III. Other expenditure III. Cangle Expenditure III. Subscription & periodical III. Proff & Consultancy char. I. Lease Line charges III. AGM Enpense	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 7,652,986 245,460,865 245,460,865 245,460,865 245,460,865 1493,169 829,363 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190 1,352,080 143,262 1,196,588 143,560 143,562 24,252 2,658,610 81,500	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year)
Customer Refreshment	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expe Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and provisions property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and provisions provisions property V. Advertisement and provisions provisio	led Total	Year ended on 31-03-2023 (Current Year)	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812 444,300 34,000 322,079 502,638 1,540,780 62,775 23,289 40,190 94,625 977,477 16,766 2,391,355 349,864
1. Other Charges	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Total Schedule 16 - Operating Expend Formal Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Auditors' fees and expenses for a deposition of the property V. Auditors' fees and expenses V. Postages, Telegrams, elephones, etc. C. Repairs and maintenance a. Vehical Repairs b. Computer software maintainance c. Hardware maintanance d. Repair to property e. Repairs & Maintanance I. Insurance CII. Other expenditure a. Subscription & periodical b. Proff & Consultancy char. c. Lease Line charges d. AGM Enpense e. TD DA to Management f. Vehical Fuel g. Bank Charges h. Regional Offico Expenses	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 245,460,865 245,460,865 1,493,169 829,363 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190 1,352,080 143,262 1,196,588 24,252 2,658,610 81,500 22,405 82,442 812,273 1,455 955	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812 444,300 34,000 322,079 502,638 1,540,780 62,775 23,289 40,190 94,625 977,477 16,766 2,391,355 349,864
n. Travelling & Conveyance 354,408 - 0. Cheque Book Maintain 64,100 - p. Fire Extinguisher & smoke 74,300 - q. Goods & Service Tax exp 72,691 - r. GST input tax un litilized 621,608 - s. NPA int. Rec. 16,925 - t. Stander Assets Provision 2,351,619 695,029 u. Bad & Daubtful Debt pro 11,941,308 17,553,524 p. Provision against fraud 96,770 - w. Advance Income Tax 37,440,000 26,426,400 x. Self Assesment Tax 37,440,000 26,426,400 x. Self Assesment Tax 30,07,970 4,933,624 y. Water Charges 15,000 22,919 z. Security service 15,000 22,919 as.Loss on sale of dead stock 102,869 ab. ATM Expanses 1,299,000 ac. Premium paid to DICGC - 8,519,003 Total Total 149,223,288 147,167,668	Schedule 15 - Interest Expend Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's property V. Advertisement and publicity V. Depreciation on bank's V. Depreciation on bank's V. Depreciation on bank's V. Postages, Telegrams, elephones, etc. C. Repairs and maintenance a. Vehical Repairs b. Computer software maintainance c. Hardware maintanance d. Repairs and maintenance d. Repairs and maintenance c. Hardware maintanance l. Insurance III. Other expenditure a. Subscription & periodical b. Proff & Consultancy char. c. Lease Line charges d. AGM Enpense e. TD DA to Management f. Vehical Fuel g. Bank Charges h. Regional Office Expenses j. Customer Refreshment	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 245,460,865 1,493,169 829,363 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190 1,352,080 143,262 1,196,588 24,252 2,658,610 81,500 22,405 82,442 812,273 1,455 955 353,377 14,760	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812
p. Fire Extinguisher & smoke 74,300 - Q. Goods & Service Tax exp 72,691 - C. GST input tax un litilized 621,608 - S. NPA int. Rec. 16,925 - C. Stander Assets Provision 2,351,619 695,029 U. Bad & Daubful Debt pro 11,941,308 17,563,524 - C. Provision against fraud 96,770 - C. Provision against fraud 96,770 - C. Security service 15,000 26,426,400 26,426,400 27	Schedule 15 - Interest Expend I. Interest on deposits II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others a. Purchase of Securety Schedule 16 - Operating Expe Payments to and provisions or employees I. Rent, taxes and lighting III. Printing and stationery IV. Advertisement and publicity IV. Depreciation on bank's property IV. Advertisement and publicity IV. Depreciation on bank's property IV. Advertisement and publicity IV. Postages, Telegrams, elephones, etc. IV. Repairs and maintenance IV. Hardware maintanance IV. Repairs & Maintanance IV. Repairs & Maintanance IV. Repairs & Maintanance IV. Computer & Xerox maintanance III. Insurance III. Other expenditure III. Subscription & periodical III. Proff & Consultancy char. I. Lease Line charges IV. AGM Enpense E. TD DA to Management IV. Vehical Fuel IV. Subscription & Periodical IV. Subscription & Periodical IV. Subscription & Periodical IV. Subscription & Periodical IV. Subscrip	led Total	Year ended on 31-03-2023 (Current Year) 237,790,783 17,096 7,652,986 245,460,865 245,460,865 245,460,865 245,460,865 245,460,865 245,460,865 1,493,169 829,363 270,258 9,563,863 270,258 9,563,863 125,000 457,995 120,166 1,482,291 175,000 266,190 1,352,080 143,262 1,196,588 24,252 2,658,610 248,650 22,405 82,442 812,273 1,455 955 353,377 14,760 248,650 375,757	(Amount In Rupees) Year enbed on 31-03-2022 (Previos Year) 264,740,095 18,726,972 18,726,972 283,467,067 283,467,067 283,467,067 283,467,067 71,179,226 1,351,346 388,473 133,907 5,246,812 444,300 34,000 322,079
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Dear Sir,

Re: Statutory Audit of The Daman & Diu State Co-op Bank Ltd.

We refer to your letter Ref no. DDSCB/Statutory Audit/2023-24/13 dated 10/04/2023 for appointing us as Statutory Auditor of the Daman & Diu State Co-op Bank Ltd.

We are pleased to submit herewith our Report for the F.Y 2022-23.

Kindly find the same in order.

Thanking You, Yours Truly,

For, G B LADDHA & CO LLP

CA Giriraj B Laddin dered Accounts

M. No. 108558

Encl.: Statutory Audit Report

CC to The Administration, The Daman & Diu State Co-op Bank, Ltd., Nani Daman.

Independent Auditor's Report

The ARCS & The Members, The Daman & Diu State Cooperative Bank Ltd.,

Report on the Financial Statements

We have audited the accompanying financial statements of The Daman & Diu State Cooperative Bank Limited ('the Bank') as at 31st March 2023, which comprise the Balance Sheet as at 31st March 2023 the Profit and Loss Account for the year ended 31st March 2023, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Maharashtra Cooperative Societies Act 1960 and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank 's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The U.T. Administration of Dadra Nagar Haveli and Daman & Diu, Office of the Registrar of Co-operative societies will be also be reviewing and overseeing the Bank's financial reporting process.

Auditor's Responsibility

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Standards of Auditing (SAs) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are consider material, if individually or in the aggregate, they could reasonably be expected to influence the economic distance of users taken on the basis of these financial statements.

As a part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also

- · Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedure responsive to those risk and obtain audit evidence that is sufficient and appropriate to provide a basis of our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from errors, as fraud may involve collusion, forgery, international omissions, or the override of internal control.
- · Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstance.
- · Evaluate the appropriateness if of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exist related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that the material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosure in the financial statement, or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our audit report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiency in internal

control that we identified during our audit. We also provide those charged with the governance, with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may be reasonably be thought to bear on our independence and wherever applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when in an extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion and to the best of our information and according to the explanations given to us except for the effects of the matter described in the basis for Qualified Opinion section of our report and keeping in view observations in LFAR, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 and the Maharashtra State Co-operative Societies Act, 1960 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2023; b) In the case of the Profit and Loss Account, of the profit/loss for the year ended on that date

Basis of Qualified Opinion

Date: 28/06/2023

We conducted our audit in accordance with the Standards of Auditing (SAs) as issued by the Institute of Chartered Accountants of India (ICAI). Our responsibility under those standards are already described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are Independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements, and we have fulfilled our ethical responsibilities in accordance with the requirements and the Code of Ethics.

Further we enumerate below of the basis of qualified opinion:

a) Despite migrating to CBS platform, the bank has not perfectly adopted the system of generating NPAs from the system as some of the fields in the system are left blank. As a result, bank continues to prepare NPA position manually. Therefore, the bank has classified all the loan accounts under IRAC norms manually. At the time of verification of the loan accounts on random sampling basis some divergence was observed regarding the classification of the loan account as NPA and the details of the same have been given in the annexure in the long form audit report. Therefore, we are unable to comment on the completeness and correctness of the classification of the advances and consequent NPA provisioning as some fields are left blank at the time of the data migration from the Goa State Co-operative Bank Ltd and no information system audit was carried out during the year.

Other Matters

- a) During the year, Cash credit accounts were renewed without analyzing the previous year operations of the account, turnover in account, financial statements, monthly GST returns, latest net worth statement of the borrower and guarantor. Most of the accounts that were renewed during the year were not having sufficient Drawing Power or were renewed without obtaining the audited financial statements or stock statement and were allowed to utilize the complete limit irrespective of their actual DP limit.
- b) The Stock statement submitted by the borrowers does not contain age wise bifurcation of debtors, group debtors, schedules of debtors and creditors, details of stock. Also, as the bank obtains stock statement/ stock declaration only at the time of renewal it fails to analyze the monthly financial performance of the borrower.
- c) The bank does not have a policy or system of verifying whether loan applicant has availed multiple credit facility from other banks at the time of sanctioning of fresh loans.
- d) Information System Audit of the bank was not carried out during the financial year 2022-23.
- e) Attention is invited to allot and issue the share certificates.
- In some cases, it has been observed that in sundry debtors few entries are standing since long period and are pending to be reconciled.
- g) In few cases of loan account interest entry was not booked in the loan account but was booked separately in another account. Therefore, some loan accounts were closed without receiving the said interest.

Report on Other Legal & Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Maharashtra State Co-operative Societies Act, 1960.

As required by Section 73(4) of the Maharashtra State Co-operative Societies Act, 1960, we report

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which came to our notice have been within the powers of the
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account.
- e) In our opinion, except for the effects of the matter described in point (a) of the basis for qualified opinion paragraph and point (a) to (g) of others matters paragraph, the balance sheet and profit and loss account dealt with mandatory accounting standards.
- f) The U.T. Administration of Dadra Nagar Haveli and Daman & Diu, Office of the Registrar of cieties vide their order no. 12/14/2020-21/ARCS-DMN/10 dated 03.06.2020 appointed Shri Karanjit P. Vadodaria, Joint Secretary(Finance) to manage the affairs of the Bank. The Board of the bank has been dissolved and charges has been given to the Administration from June 3rd, 2020.
- g) The bank has not maintained proper records showing particulars including quantitative details and situation of fixed assets.
- h) Fixed assets have not been physically verified by the management of the bank. Hence, the discrepancies, if any, resulting from verification process could not be identified.
- i) CERSAI registration for the asset Mortgaged under the bank has not been done by the bank. Also, CIBIL of the borrower and the guarantor during the time of giving advances were not
- The bank has not transferred the 25% of profit to statutory reserves.

