

# THE DAMAN AND DIU STATE CO-OPERATIVE BANK LTD

## BALANCE SHEET

31.03.2022 audited

| CAPITAL & LIABILITIES                   | AMOUNT        | AMOUNT               | PROPERTIES & ASSETS                        | AMOUNT         | AMOUNT         |
|---|---------------|----------------------|--|----------------|----------------|
| <b>CAPITAL</b>                          |               |                      | <b>CASH</b>                                |                |                |
| <b>AUTHORISED CAPITAL</b>               |               | <b>1,000,000,000</b> | WITH RBI                                   | -              |                |
|   |               |                      | IN HAND                                    | -1,98,01,570   |                |
|   |               |                      | IN ATM                                     | -26,50,000     | -2,24,51,570   |
| <b>ISSUED, SUBSCRIBED &amp; PAID UP</b> |               |                      | <b>CURRENT ACCOUNT WITH OTHER BANKS</b>    |                |                |
| C" CLASS SHARE CAPITAL (INDIVIDUAL)     | 9,95,01,300   |                      | <b>CASH with Nationalised Bank (Sch-8)</b> | -4,60,46,577   |                |
| A" SHARE CAPITAL (SOCIETY)              | 7,59,600      |                      | <b>Cash with Other Banks (Sch-9)</b>       | -29,02,96,817  | -33,63,43,394  |
| B" SHARE CAPITAL (GOVERNMENT OF DD)     | 7,50,00,000   | <b>17,52,60,900</b>  |  |                |                |
| <b>RESERVE FUND AND PROVISION</b>       |               |                      | <b>INVESTMENT</b>                          |                |                |
| CAPITAL RESERVE FUND                    | 2,51,981      |                      | CENTRAL & STATE GOVT. SECURITY             | -167,318,0,214 |                |
| GENERAL RESERVE (SCH-1)                 | 3,21,205      |                      | F.D. WITH OTHER BANK                       | -134,34,64,609 |                |
| AGRI. CR. STAB. FUND SUBSIDY A/C.       | 39,830        |                      | F.D. WITH S.B. OF SOURASHTRA               | -25,00,000     | -301,91,44,823 |
| EDUCATION FUND & FEES                   | 45,158        |                      |  |                |                |
| SHARE CAPITAL REDUMPTION FUND           | 8,31,495      |                      | <b>LOANS &amp; ADVANCES</b>                |                |                |
| STATUTORY RESERVE FUND                  | 1,28,80,671   |                      | SHORT TERM LOANS                           | -28,39,18,551  |                |
| REVALUATION RESERVE A/C                 | 4,69,22,760   |                      |  |                |                |
| DIVIDEND EQUILISATION                   | 6,20,925      |                      | LONG TERM LOANS                            | -86,52,37,881  |                |
| AGRI. CR. STAB. FUND LOAN A/C.          | 13,276        |                      |  |                |                |
| AGRI. CREDIT STABIL. FUND               | 52,98,900     |                      | MEDIUM TERM LOANS                          | -123,88,28,851 | -238,79,85,283 |
| PROVISION FOR FR RESERVE                | 1,42,56,743   |                      |  |                |                |
| BUILDING FUND                           | 70,47,064     |                      | <b>INTEREST RECEIVABLE</b>                 |                |                |
| PROVISION FOR BAD & DOUBTFUL DEBT       | 3,67,79,529   |                      | INTEREST RECEIVABLE ON ADVANCE             | -2,06,59,623   |                |
| CONT. PROV. AGAINST STANDARD ASSETS     | 89,97,205     |                      | INTEREST RECEIVABLE ON INVEST.             | -9,24,46,553   | -11,31,06,176  |
| RESERVE FUND FOR UNFORESEEN LOS         | 13,83,391     | <b>13,56,90,131</b>  |  |                |                |
| <b>DEPOSIT</b>                          |               |                      | <b>FIXED ASSETS</b>                        |                |                |
| <b>A. FIXED DEPOSIT</b>                 |               |                      | PREMISES                                   | -11,430,817    |                |
| <b>I. Societies:</b>                    | 1,60,12,129   |                      | PREMISES A/C (REVALUATION)                 | -46,922,760    |                |
| <b>II. Local Bodies:</b>                | 88,90,031     |                      | Others (Sch-6)                             | -27,989,608    | -86,343,185    |
| <b>III. Individuals</b>                 | 334,10,54,595 | <b>336,59,56,755</b> |  |                |                |
| <b>B. Monthly Recurring</b>             |               | <b>1,08,23,346</b>   |  |                |                |

**ADMINISTRATOR**  
The Daman & Diu State  
Co-Operative Bank Ltd., Daman

**CA LADDA & CO. LLP**  
VAPI  
FRN 120352W  
W-100033  
Chartered Accountants

| CAPITAL & LIABILITIES              | AMOUNT        | AMOUNT               | PROPERTIES & ASSETS                 | AMOUNT        | AMOUNT        |
|------------------------------------|---------------|----------------------|-------------------------------------|---------------|---------------|
| <b>C. PIGMY</b>                    |               | <b>11,288</b>        | <b>OTHER ASSETS</b>                 |               |               |
| <b>SAVING DEPOSIT</b>              |               |                      | PAN CARD COUPON AMOUNT RECEIVABLE   | -88,605       |               |
| SAVING ACCOUNT INDIVIDUAL          | 249,93,29,835 |                      | ADVANCE TAX DEPOSITS                | -8,24,49,773  |               |
| SAVING DEPOSIT SOCIETY             | 15,32,728     |                      | SUNDRY DEBTORS                      | -80,58,941    |               |
| SAVING DEPOSIT LOCAL BODIES(LB)    | 2,64,29,599   | <b>252,72,92,161</b> | STATIONARY IN STOCK                 | -9,84,063     |               |
|                                    |               |                      | TDS ON INVESTMENT                   | -19,90,252    |               |
| <b>CURRENT DEPOSIT</b>             |               |                      | LIBRARY BOOKS                       | -58,719       |               |
| CURRENT DEPOSIT INDIVIDUAL         | 17,76,81,075  |                      | DEAF CLAIM ACCOUNTS                 | -9,53,442     |               |
| CURRENT DEPOSIT SOCIETY            | 1,36,19,470   |                      | NFS ACQUIRE CHARGE BACK ACCOUNT     | -2,000        |               |
| CURRENT DEPOSIT LOCAL BODIES(LB)   | 500           | <b>19,13,01,045</b>  | TDS RECEIVABLE ON INCOME TAX        | -14,06,060    |               |
|                                    |               |                      | TELEPHONE CONNECTION DEPOSIT        | -74,504       |               |
| <b>INTEREST PAYABLE</b>            |               | <b>1,99,82,803</b>   | SECURITY DEPOSIT ACCOUNT            | -43,620       |               |
|                                    |               |                      | RECEIVABLE AGAINST FR               | -1,43,53,513  |               |
| <b>CLEARING ADJUSTMENT (sch-2)</b> |               | <b>60,71,457</b>     | ELECTRICITY DEPOSIT                 | -28,494       |               |
|                                    |               |                      | FESTIVAL ADVANCES                   | -5,03,100     |               |
| <b>OTHER LIABILITIES</b>           |               |                      | OTHER (Sch-10)                      | -1,75,381     |               |
| SERVICE TAX PAYABLE                | 1,404         |                      | IGST PAYABLE                        | -71,235       | -11,12,41,702 |
| PMSBY COLLECTION ACCOUNTS          | 33,216        |                      | <b>CLG ADJUSTMENT (Sch-7)</b>       |               | -1,13,23,208  |
| PROVISION FOR TAX ACCOUNT          | 8,24,49,773   |                      | <b>BRANCH ACCOUNT</b>               |               |               |
| DRAFT PAYABLE                      | 1,05,144      |                      | BRANCH ADJUSTMENT                   | -85,68,004    |               |
| Dues Payable to Staff (Sch-5)      | 2,83,206      |                      | DIU DAMAN BIFURCATION               | -7,304,01,040 | -73,89,69,044 |
| PF & PPF PAYABLE                   | 10,33,196     |                      |                                     |               |               |
| PMJJBY COLLECTION ACCOUNTS         | 32,657        |                      |                                     |               |               |
| AUDIT FEES PAYABLE                 | 3,14,348      |                      |                                     |               |               |
| TDS PAYABLE (Sch-4)                | 96,68,606     |                      | <b>ACCEPATANCE ENDORSEMENT ETC.</b> |               | -29,70,849    |
| STAFF INCOME TAX PAYABLE           | 2,98,500      |                      |                                     |               |               |
| PAY ORDER PAYBLE                   | 8,96,501      |                      |                                     |               |               |
| NFS ISSUER ACCOUNT                 | 9,93,47,575   |                      |                                     |               |               |
| SUNDRY CREDITORS (SCH-3)           | 1,303,753     |                      |                                     |               |               |
| GST INPUT TAX CR. AVAILABLE        | 5,32,623      |                      |                                     |               |               |
| CGST PAYABLE                       | 51,993        |                      |                                     |               |               |
| CGST PAYABLE                       | 51,993        |                      |                                     |               |               |
| M.T. AGRICULTURE D/F               | 809           | <b>19,64,05,297</b>  |                                     |               |               |

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| CAPITAL & LIABILITIES       | AMOUNT       | AMOUNT        | PROPERTIES & ASSETS | AMOUNT | AMOUNT         |
|-----------------------------|--------------|---------------|---------------------|--------|----------------|
| OVERDUE INTEREST RESERVE    |              | 99,06,187     |                     |        |                |
| ACCEPTANCE ENDORSEMENTS ETC | 29,70,849    | 29,70,849     |                     |        |                |
| PROFIT & LOSS ACCOUNT       |              |               |                     |        |                |
| PROFIT & LOSS PREVIOUS YEAR | 11,48,96,875 |               |                     |        |                |
| PROFIT & LOSS CURRENT YEAR  | 73,310,139   | 18,82,07,014  |                     |        |                |
| GRAND TOTAL                 |              | 682,98,79,233 | GRAND TOTAL         |        | -682,98,79,233 |

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THE DAMAN & DIU STATE  
CO-OP. BANK LTD.

Authorised Signatory



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