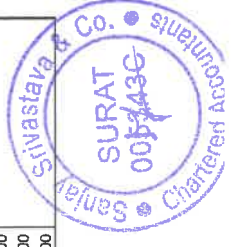


**THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD.
BALANCE SHEET AS AT 31ST MARCH 2021**

(Amt in INR)

| Corresponding Figures of the Previous Year 31/03/2020 | CAPITAL & LIABILITIES | AMOUNT | AMOUNT | Corresponding Figures of the Previous Year 31/03/2020 | PROPERTIES & ASSETS | AMOUNT | AMOUNT |
|--|---|-------------------|-------------------|--|--|-------------------|-------------------|
| 10,00,00,000.00 | 1. CAPITAL | | | 24,02,21,057.00 | 1. CASH: | 24,02,21,057.00 | |
| | I. AUTHORISED CAPITAL | | 1,00,00,00,000.00 | 1,43,56,950.00 | With Reserve Bank of India | 1,44,50,943.00 | |
| 2,75,600.00 | II. ISSUED, SUBSCRIBED & PAID UP | 7,59,600.00 | | 18,50,000.00 | In hand | 1,00,000.00 | |
| | a. "A" class shares held by Cooperative Institutions of ₹ 100/- / ₹ 1000/- each | | | | In ATMs | | 25,47,72,000.00 |
| 4,00,000.00 | b. "B" class shares held by Government of Goa of ₹ 1000/- / ₹ 5000/- each. | 2,50,00,000.00 | | | | | |
| 7,47,73,300.00 | c. "C" class shares held by Individuals of ₹ 100/- / ₹ 1000/- each | 8,19,40,300.00 | 10,76,99,900.00 | 76,33,159.00 | 2. BALANCES WITH OTHER BANKS | | |
| 34,67,000.00 | 2. SHARE APPLICATION MONEY | | 25,000.00 | 10,96,75,343.00 | Current A/c with SBI & other Nationalised Banks | 1,25,81,529.00 | |
| | 3. BORROWINGS | | | | Current A/c with other Banks. | 14,00,63,082.00 | |
| 1,28,80,671.00 | 4. RESERVE FUND AND PROVISIONS | 1,28,80,671.00 | | 25,00,000.00 | 3. TERM DEPOSITS WITH BANKS | | 15,26,44,611.00 |
| 70,47,064.00 | Statutory Reserve Fund | | | 72,06,70,595.00 | 4. MONEY AT CALL | | 1,44,17,35,614.00 |
| 6,20,925.00 | Building Fund | 70,47,064.00 | | 73,32,17,179.00 | 5. INVESTMENTS: | | |
| 13,83,391.00 | Dividend Equitisation Fund | 6,20,925.00 | | | a In Central & State Govt. Securities Held To Maturity | | |
| 53,52,007.00 | Reserve for Unforeseen Losses | 13,83,391.00 | | | 1. Central Govt. Securities | 73,31,16,464.00 | |
| 8,31,495.00 | Agriculture Credit Stabilisation Fund | 53,52,007.00 | | | Face Value Rs. 750000000 | | |
| 45,158.00 | Shares Capital Redemption Fund | 8,31,495.00 | | | Book Value Rs. 733116464 | | |
| 4,69,22,760.00 | Education Fund & Fees | 45,158.00 | | | 2. State Govt. Securities | | |
| 2,34,500.00 | Revaluation Reserve | 4,69,22,760.00 | | | 6. ADVANCES | | 73,31,16,464.00 |
| 90,76,405.00 | General Reserve (Sch 1) | 2,71,425.00 | | | I. SHORT TERM LOANS | 30,55,35,200.00 | |
| 6,52,03,163.00 | Contingent Prov. Against STD Assets | 92,47,632.00 | | | II. MEDIUM TERM LOANS | 1,35,67,17,566.00 | |
| 1,42,56,743.00 | Provision for Bad & Doubtful Debts | 4,04,25,520.00 | | | III. LONG TERM LOANS | 85,87,68,863.00 | |
| 2,51,981.00 | Prov. For Fraudulent Cases | 1,42,56,743.00 | | | 7. INTEREST RECEIVABLE ON | | 2,52,10,21,629.00 |
| | Capital Reserve | 2,51,981.00 | 13,95,36,770.00 | | Loans & Advances | 1,90,26,707.00 | |
| | | | | | Investments | 7,61,86,712.00 | |
| 1,76,60,210.00 | 5. DEPOSITS & OTHER ACCOUNTS | | | | 8. FIXED ASSETS LESS DEPRECIATION | | 9,52,13,419.00 |
| 3,45,52,868.00 | A. FIXED DEPOSITS | 1,62,45,260.00 | | | Premises | 1,03,87,923.00 | |
| 2,27,48,69,215.00 | I. SOCIETIES: | 40,59,456.00 | | | Premises A/c (Revaluation) | 4,69,22,760.00 | |
| | II. LOCAL BODIES: | 2,55,59,20,715.00 | | | Others (Sch 6) | 1,87,69,523.00 | |
| | III. INDIVIDUALS: | | | | 9. OTHER ASSETS: | | 7,60,80,206.00 |
| 1,19,85,098.00 | B MONTHLY RECURRING DEPOSITS | | | | Sundry Debtors | 80,64,606.00 | |
| 11,205.00 | C. PIGMY DEPOSITS | | | | Library Books | 1,026.00 | |
| | D. OTHER DEPOSITS | | | | Stock of Stationery | 3,20,107.00 | |
| 58,18,03,941.00 | SECURITY DEPOSITS | 46,74,92,447.00 | 46,74,92,447.00 | | Telephone connection deposits | 74,504.00 | |
| | MATURED DEPOSITS | | | | Festival & Special Advance | 3,33,400.00 | |
| 22,73,168.00 | E. SAVING BANK DEPOSITS: | 15,83,254.00 | | | | | |
| | Societies | | | | | | |



| Corresponding Figures of the Previous Year 31/03/2020 | CAPITAL & LIABILITIES | AMOUNT | AMOUNT | Corresponding Figures of the Previous Year 31/03/2020 | PROPERTIES & ASSETS | AMOUNT | AMOUNT |
|---|---|-------------------|-------------------|---|--|-----------------|-------------------|
| 7,55,64,360.00 | Local Bodies | 2,61,20,318.00 | 39,720.00 | 39,720.00 | Security deposit a/c. | 39,720.00 | |
| 2,27,74,38,029.00 | Individuals | 2,34,71,48,178.00 | 28,494.00 | 28,494.00 | Electricity & Water Connection Deposits | 28,494.00 | |
| | F. CURRENT DEPOSITS: | | 2,37,48,51,750.00 | 1,43,53,513.00 | Receivable Against Fraud Cases | 1,43,53,513.00 | |
| 1,91,77,992.00 | Societies | 1,02,15,962.00 | | 8,26,343.00 | DEAF Claim A/c | 8,95,948.00 | |
| 500.00 | Local Bodies | 500.00 | | 88,605.00 | PAN card coupon amt. receivable | 88,605.00 | |
| 16,60,83,288.00 | Individuals | 16,48,97,278.00 | 17,51,13,740.00 | 1,05,00,000.00 | Advance Tax | 1,05,00,000.00 | |
| | | | | 2,000.00 | NFS Issuer Charge Back Ac | 2,000.00 | 3,47,01,923.00 |
| 34,89,00,645.00 | G. INTEREST PAYABLE | | 33,71,94,444.00 | 66,96,776.00 | 10. CLEARING ADJUSTMENTS (Sch 7) | 83,53,342.00 | |
| 83,02,402.00 | 7. CLEARING ADJUSTMENTS (Sch 2) | | 77,01,482.00 | 4,56,166.00 | 11. BILLS RECEIVABLE (Being bills for collection as per contra) | 4,57,022.00 | |
| | 8. OTHER LIABILITIES | | | 9,29,30,374.00 | 12. BRANCH ADJUSTMENT | 49,46,98,835.00 | |
| 5,11,954.00 | Sundry Creditors (Sch 3) | 11,93,503.00 | | 41,86,666.00 | 13. ACCEPTANCE ENDORSEMENT & OTHER OBLIGATIONS ON BEHALF OF CUSTOMERS AS PER CONTRA | 27,06,349.00 | |
| 9,98,910.00 | Draft & Payorder payable | 9,45,316.00 | | | | | |
| 1,64,348.00 | Audit fees payable | 1,64,348.00 | | | | | |
| | TDS Payable (Sch 4) | 12,99,083.00 | | | | | |
| 40,307.00 | PMJIBY Collection Account | 65,873.00 | | | | | |
| 3,14,874.00 | NFS Issuer A/c | 5,11,028.00 | | | | | |
| 2,70,547.00 | Dues payable to staff (Sch 5) | 1,02,70,547.00 | | | | | |
| 9,77,915.00 | GST Payable | 1,77,268.00 | | | | | |
| 1,05,00,000.00 | Provision for Tax | 1,05,00,000.00 | | | | | |
| | | | 2,51,20,966.00 | 1,26,90,12,835.00 | 15. DAMAN DIU BIFURCATION | 53,17,24,637.00 | |
| 76,78,619.00 | 9. OVERDUE INTEREST RESERVE | | 76,40,552.00 | | | | |
| | 10. BRANCH ADJUSTMENT (Net) | | | | | | |
| 4,56,166.00 | 11. BILLS FOR COLLECTION (Being Bills Receivable as per contra) | | 4,57,022.00 | | | | |
| 41,86,666.00 | 12. ACCEPTANCES, ENDORSEMENT & OTHER OBLIGATIONS ON BEHALF OF CUSTOMERS AS PER CONTRA | | 27,06,349.00 | | | | |
| | 13. PROFIT & LOSS A/C As per Balance Sheet Add: Profit for the year ended 31.03.2021 | -73,32,058.00 | 11,48,96,875.00 | | | | |
| | | 12,22,28,933.00 | | | | | |
| 6,08,90,70,481.00 | | | 6,34,72,26,051.00 | 6,08,90,70,481.00 | | | 6,34,72,26,051.00 |

