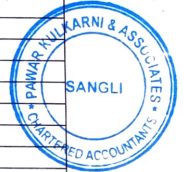


THE VITA MERCHANT'S CO-OPERATIVE BANK LTD., VITA (DIST. SANGLI)
THE BANKING REGULATION ACT 1949 (As applicable to Co-Op. Societies)
BALANCE SHEET AS ON 31st MARCH, 2023

The Third Schedule (See Section 29 & 31) FORM - A



| 31.03.2022 | CAPITAL & LIABILITIES | AMOUNT | AMOUNT | 31.03.2023 | 31.03.2022 | PROPERTIES & ASSETS | AMOUNT | AMOUNT | 31.03.2023 |
|--------------|---|--------------|--------------|---------------|--------------|--|--------------|--------------|--------------|
| | 01.SHARE CAPITAL | | | | | 01. CASH & BANK BALANCE | | | |
| 200000000.00 | 1 Authorised Share Capital 2,00,00,000 | | | 200000000.00 | 40793875.05 | Cash In hand & with Reserve Bank Of India, State Bank Of India, State Co-Op Bank & Central Co-Op Banks | | 28595947.17 | 28595947.17 |
| | shares of Rs. 10/- each | | | | | | | | |
| 200000000.00 | 2 Issued Share Capital 2,00,00,000 | | | 200000000.00 | | | | | |
| | shares of Rs. 10/- each | | | | | | | | |
| | | | | | 74219819.05 | 02.BALANCES WITH OTHER BANKS CURRENT A/C | | | 75845808.92 |
| | | | | | 616017.85 | i) state & district central coop bank | 25996461.16 | | |
| | | | | | 44483440.91 | iii) state bank of india | 850654.10 | | |
| 112812780.00 | 3.Subscribed Called & paid up Capital | 115608530.00 | 115608530.00 | | | iii)national& commercial Banks | 48998693.66 | | |
| | 1,15,60,853 shares of Rs 10/- each fully called & paid up | | | | | | | 75845808.92 | |
| | of the above held by | | | | 682320955.00 | 03.INVESTMENTS | | | 887741898.00 |
| | 4 Individuals | | | | | 1) In Central & State Govt. Securities | 665977250.00 | 665977250.00 | |
| | | | | | | Face Value Rs 67,00,00,000.00 | | | |
| | | | | | | Book Value Rs 66,59,77,250.00 | | | |
| | | | | | | Market Value Rs 66,17,78,000.00 | | | |
| | 02.RESERVE FUND & OTHER RESERVES | | | 309031912.56 | 1500000.00 | 2) Shares in Co-operative institutions | | 1500000.00 | |
| | | | | | | i) M.S.C. BANK MUMBAI | 450000.00 | | |
| 30111661.38 | 1) Statutory Reserve | 30254611.38 | | | | ii) SANGLI D.C.C BANK SANGLI | 1050000.00 | | |
| 21100000.00 | 2) Building Fund. | 21100000.00 | | | | | | | |
| 4550000.00 | 3) Dividend Equalisation Fund | 4550000.00 | | | 2500000.00 | 4) Other Investments (Fixed Deposits) | | | |
| 194500000.00 | 4) Bad & Doubtful Debts Reserve | 186400000.00 | | | | a) The M S C Bank Ltd., Mumbai | 2500000.00 | | |
| 3730000.00 | 5) Provision Against Standard Assets | 3730000.00 | | | 73646020.00 | b) The Sangli D C C Bank Ltd., | 83575864.00 | | |
| 4500000.00 | 6) Investment Fluctuation Fund | 5000000.00 | | | 92045715.00 | c) The Satara D C C Bank Ltd., | 11977446.00 | | |
| 185000.00 | 7) Charity Fund | 185000.00 | | | 5000000.00 | d) IDBI Bank Br Kolhapur | 0.00 | | |
| 200000.00 | 8) Contingency Expenditure Fund | 200000.00 | | | 89097065.00 | e) The Kolhapur D.C.C. Bank Ltd., | 80882640.00 | | |
| 430400.00 | 9) Members Welfare Fund | 430400.00 | | | 0.00 | g) Rbl Bank Ltd. | 15285567.00 | | |
| 123996.00 | 10) Student Welfare Fund | 123996.00 | | | 42500000.00 | h) Solapur D.C.C. Bank Ltd. | 5000000.00 | | |
| 314000.00 | 11) Development Fund | 314000.00 | | | | i) Icici bank ltd. | 21043131.00 | | |
| 368462837.38 | | 363801537.38 | 424640442.56 | 1148722907.86 | | Non SLR Investment | | 220264648.00 | |
| | | | | | | | | 992183654.09 | 992183654.09 |
| | | | | | | | | | 992183654.09 |

GENERAL MANAGER

CHIEF EXECUTIVE OFFICER

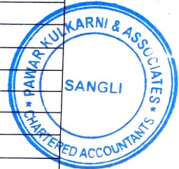
DIRECTOR

VICE CHAIRMAN

CHAIRMAN



| 31.03.2022 | CAPITAL & LIABILITIES | AMOUNT | AMOUNT | 31.03.2023 | 31.03.2022 | PROPERTIES & ASSETS | AMOUNT | AMOUNT | 31.03.2023 |
|---------------|---|---------------|---------------|---------------|---------------|--|---------------|---------------|---------------|
| 368462837.38 | B/F | | 363801537.38 | 424640442.56 | 1148722907.86 | B/F | 963587706.92 | 992183654.09 | 992183654.09 |
| 3200.00 | 12) Social Welfare Fund | | 3200.00 | | 0.00 | | | | |
| 6214839.00 | 13) Leave Encashment Fund | | 6152788.00 | | | | | | |
| 59440005.00 | 14) Revaluation Reserve Fund | | 49533338.00 | | | | | | |
| 3222000.00 | 15) Investment Depreciation Fund | | 3222000.00 | | 429520120.00 | 05.ADVANCES | | | 952634584.08 |
| 361207.00 | 16) Institutional Development Fund | | 361207.00 | | | A) Short Term Loans | | 419258633.83 | |
| 577713.00 | 17) General Reserve Fund | | 609512.18 | | | Cash Credits,Overdrafts & Bill Discounted | 282646572.03 | | |
| 1111860.00 | 18) Provision on Other Asset | | 956860.00 | | | of which secured against | | | |
| | | | | | | 1) Govt. & Other Approved Securities | 474760.00 | | |
| | | | | | | 2) Other Tangible Securities | 136101080.80 | | |
| | | | | | | 3) Surety Loan | 36221.00 | | |
| | 03.PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND A/C | | | 0.00 | | A) Of the advances amount due from individuals | 412892018.33 | | |
| | | | | | | B) Of the advances amount due from Co-op Societies | 993417.00 | | |
| | 04.DEPOSITS AND OTHER FUNDS | | | | | C) Of the advances amount Overdue | 104742148.00 | | |
| | 1) Fixed Deposits | | | | | D) Considered Bad & Doubtful | 96306850.00 | | |
| 1355654105.00 | a) Individuals | 1196612749.00 | | | 270203391.84 | B) Medium Term Loans | | 243994572.27 | |
| 27286218.00 | b) Other Co-op Societies | 29079323.00 | | | | (of Which secured against) | | | |
| | | | 1225692072.00 | | | 1) Govt. & Other Approved Securities | 0.00 | | |
| | 2) Savings Bank Deposits | | | | | 2) Other Tangible Securities | 239985431.47 | | |
| 342042437.05 | a) Individuals | 340381324.01 | | | | 3) Surety Loan | 3621874.80 | | |
| 4749129.48 | b) Other Co-op Societies | 5527992.67 | | | | 4) Central Govt. Agri Loan Relief Scheme 200 | 387266.00 | | |
| | | | 345909316.68 | | | A) Of the advances amount due from individuals | 243994572.27 | | |
| | 3) Current Deposits (Including Matured Fixed Depo. & Cash Credit Cr.Balance) | | | | | B) Of the advances amount due from Co-op Societies | 0.00 | | |
| 71048127.47 | a) Individuals | 78325099.63 | | | | C) Of the advances amount Overdue | 96452395.00 | | |
| 13333868.26 | b) Other Co-op Societies | 6840507.42 | | | | D) Considered Bad & Doubtful | 107192430.00 | | |
| | | | 85165607.05 | | | | | | |
| 19743069.00 | Of which Matured fixed deposits | 25289851.00 | | | | | | | |
| | | | 1656766995.73 | 1656766995.73 | | | | | |
| 2253507546.64 | | | 2081407438.29 | 2081407438.29 | 1848446419.70 | | 1626840913.02 | 1655436860.19 | 1944818238.17 |



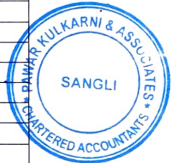

GENERAL MANAGER


CHIEF EXECUTIVE OFFICER


DIRECTOR


VICE CHAIRMAN


CHAIRMAN



| 31.03.2022 | CAPITAL & LIABILITIES | AMOUNT | AMOUNT | 31.03.2023 | 31.03.2022 | PROPERTIES & ASSETS | AMOUNT | AMOUNT | 31.03.2023 |
|---------------|---|---------------|---------------|---------------|----------------------------------|--|---------------|---------------|---------------|
| 2253507546.64 | B/F | | 2081407438.29 | 2081407438.29 | 1848446419.70 | B/F | 1626840913.02 | 1655436860.19 | 1944818238.17 |
| | 05) BORROWINGS | | | 0.00 | 260674980.90 | C) Long Term Loans | | 289381377.98 | |
| | Reserve Bank/State/M.S.C./Dist Co-Op Banks | | | | | (of which secured against) | | | |
| 0.00 | a) Sangli DCC Bank Ltd Q/D Against F/D | | 0.00 | | | 1) Govt. & Other Approved Securities | 0.00 | | |
| | | | | | | 2) Other Tangible Securities | 289381377.98 | | |
| | | | | | | 3) Surety Loan | 0.00 | | |
| | | | | | | A) Of the advances amount due from individuals | 278983226.98 | | |
| | | | | | | B) Of the advances amount due from Co-Op Societies | 10398151.00 | | |
| | | | | | | C) Of the advances amount Overdue | 36219503.00 | | |
| | | | | | | D) Considered Bad & Doubtful | 53667247.00 | | |
| | | | | | | | | | |
| | | | | | | 06) INTEREST RECEIVABLE | | | 444574760.31 |
| | | | | | | A) Interest Receivable On loans & Advances | | 360035086.85 | |
| | | | | | 345528677.85 | 1) Over due int Loans & Advances | 359140692.85 | | |
| 0.00 | 06) BILLS FOR COLLECTION BEING BILLS | 0.00 | 0.00 | 0.00 | 0.00 | 2) Considered Bad & Doubtful debt Interest | 0.00 | | |
| | RECEIVABLE (As per contra) | | | | | B) N P.A. Interest receivable | 894394.00 | | |
| | | | | | | 16527.00 | 62343.00 | 13761453.00 | |
| 0.00 | 07) BRANCH ADJUSTMENT | 0.00 | 0.00 | 0.00 | 12988327.00 | D) Interest receivable on Govt. Securities | 13699110.00 | | |
| | | | | | | E) Interest receivable on TDS Surcharge | 0.00 | | |
| | | | | | | F) Income Tax Surcharge on Interest | 0.00 | | |
| | 08) OVERDUE INTEREST SUSPENSE | | | 360035086.85 | 0.00 | | | | |
| | a) Overdue Interest Reserve | 359140692.85 | | | | | | | |
| | b) Interest Provision on N.P.A. A/c | 894394.00 | | | | 07) BILLS RECEIVABLE BEING BILLS | | | |
| 346428033.85 | | 360035086.85 | | | | FOR COLLECTION (As per contra) | | | |
| | | | | | | | | | |
| 57529204.00 | 09) Interest Payable (Borrowing & Deposits) | 54696793.08 | 54696793.08 | 10855351.00 | 08) PREMISES (Less Depreciation) | | 10394006.00 | 10394006.00 | |
| | | | | | 59440005.00 | Revaluation Asset | 49533338.00 | | |
| | | | | | | | | | |
| 2657464784.49 | | 2496139318.22 | 2496139318.22 | 2538849644.45 | | | 2290018830.85 | 2378542122.02 | 2399787004.48 |


GENERAL MANAGER


CHIEF EXECUTIVE OFFICER

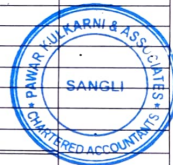

DIRECTOR


VICE CHAIRMAN


CHAIRMAN



| 31.03.2022 | CAPITAL & LIABILITIES | AMOUNT | AMOUNT | 31.03.2023 | 31.03.2022 | PROPERTIES & ASSETS | AMOUNT | AMOUNT | 31.03.2023 |
|---------------|---|--------------------|---------------|---------------|---------------|---|---------------|---------------|---------------|
| 2657464784.49 | B/F | | 2496139318.22 | 2496139318.22 | 2538849644.45 | B/F | 2290018830.85 | 2378542122.02 | 2399787004.48 |
| | 10) OTHER LIABILITIES | | | 24595644.33 | | 09) FURNITURE FIXTURES & DEADSTOCK | | | 11088072.00 |
| | | | | | | (Less Depreciation) | | 11088072.00 | |
| 0.00 | a) Unclaimed Dividend | | | | 6360646.00 | A) Furniture Fixture | 5729396.00 | | |
| 17313528.00 | b) Anamat | 9439577.75 | | | 3721357.00 | B) Dead Stock | 3263219.00 | | |
| 0.00 | c) Others | 0.00 | | | 932006.00 | C) Motor Vehicle | 792205.00 | | |
| 2488569.00 | 1) Bonous Ex-gretia & Award Pay Payable | 2458231.00 | | | 11311.00 | D) Liabráry Books | 10167.00 | | |
| 270000.00 | 2) Education Fund Payable | 300000.00 | | | 23328.00 | E) Lift | 22230.00 | | |
| 18900856.28 | 3) Others | 12397835.58 | | | 1256016.00 | F) Machinery | 1085680.00 | | |
| | | | | | 299813.00 | G) Computer | 185175.00 | | |
| | 11) PROFIT & LOSS ACCOUNT | | | | 3971698.00 | 10) NON BANKING ASSETS | | 3971698.00 | 3971698.00 |
| | Profit as per last Balance Sheet | | | | | 11) OTHER ASSETS | | 21244882.46 | |
| | Less - Appropriations | | | | 5000.00 | B) Tasalmat | 0.00 | | |
| | Current Year Profit | | | | 1807167.26 | C) Printing Stationery & Comp Station Stock | 1894892.31 | | |
| 5558245.64 | Profit | 10072245.38 | 10072245.38 | 200000.00 | 22884317.61 | D) Savings A/C O/D A.V Gundage 100% Provis | 200000.00 | | |
| | | | | | 155000.00 | E) Other Receivable | 19149990.15 | | |
| | | | | | | 1) Cash Theft (Sangli Balaji Chowk Br) | 0.00 | | |
| | OUTSTANDING LIABILITIES | | | | | | | | |
| | Acc Endors & Other Obligations | | | | | | | | |
| | (Bank Gaurantee) | | | | | | | | |
| | Previous Year 31 03 2022 | Rs. 10.06,000.00 | | | | | | | |
| | DEAF Scheme - 2014 | Rs. 2,34,90,985.00 | | | | | | | |
| | Current Year 31 03 2023 | | | | | 12) PROFIT & LOSS A/C | | | |
| | Other obligations bank guarantee | Rs. 12,56,000.00 | | | 121518679.09 | A) Previous Year Loss | | 115960433.45 | 115960433.45 |
| | DEAF Scheme - 2014 | Rs. 2,42,86,143.00 | | | | B) Current Year Loss | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | 13) BRANCH ADJUSTMENT | | | |
| | | | | | | | | | |
| 2701995983.41 | | 2530807207.93 | 2530807207.93 | 2701995983.41 | | | | 2530807207.93 | 2530807207.93 |



As Per Our Report Of Even Date

GENERAL MANAGER

CHIEF EXECUTIVE OFFICER

DIRECTOR

VICE CHAIRMAN

CHAIRMAN

For Pawar Kulkarni & Associates
Chartered Accountants

M.S. Kulkarni, Partner

UDIN : 23102856BGSFQJ4046

23 JUN 2023

THE VITA MERCHANTS' CO-OPERATIVE BANK LTD., VITA (DIST.SANGLI)

FORM "B"

PROFIT & LOSS ACCOUNT FOR 1st APRIL 2022 TO 31st MARCH 2023



| 31.03.2022 | EXPENSES | AMOUNT | 31.03.2023 | 31.03.2022 | INCOME | AMOUNT | 31.03.2023 |
|--------------|---|--------------|--------------|--------------|---|--------------|--------------|
| | 01) INTEREST ON DEPOSITS & BORROWINGS | | 102148810.00 | | 01) INTEREST & DISCOUNT ON | | |
| 117745383.00 | A) Deposits | 101926852.00 | | 118351454.00 | A) Loans & Advances | 99614761.68 | |
| 146581.00 | B) Borrowings | 221958.00 | | 64008521.89 | B) Investments | 66993834.88 | |
| | | | | 182359975.89 | | 166608596.56 | 166608596.56 |
| 43187409.86 | 02) SALARIES,ALLOWANCES,PROVIDEND FUND CONTRIBUTION ETC. | 44736552.00 | 44736552.00 | 328122.69 | 02) COMMISSION EXCHANGE & BROKERAGE | 297614.22 | 297614.22 |
| 0.00 | 03) DIRECTORS & LOCAL COMMITTEE MEMBERS FEES & ALLOWANCES | 265904.00 | 265904.00 | | 03) OTHER RECEIPTS | | 17236258.92 |
| | | | | 2046476.00 | A) Locker Rent | 1761414.83 | |
| | | | | 1118911.37 | B) Incidental Charges | 268573.35 | |
| 4731582.00 | 04) RENT,TAXES,INSURANCE,LIGHTING ETC. | 4858319.00 | 4858319.00 | 0.00 | C) Minimum Balance Charges | 89658.25 | |
| | | | | 3228665.71 | D) Others | 1082149.49 | |
| 1042441.24 | 05) LEGAL CHARGES | 735850.90 | 735850.90 | 0.00 | E) Profit On Sale of Assets | 16920.00 | |
| | | | | 171000.00 | F) Dividend | 171000.00 | |
| 473256.90 | 06) POSTAGE,TELEGRAM,TELEPHONE CHARGES | 668210.93 | 668210.93 | 1500000.00 | G) Bad & Doubtful Debts Reserve | 8100000.00 | |
| | | | | 3343624.00 | H) Service Charges | 3385420.00 | |
| | | | | 217582.00 | I) Recovery in Write Off Loans & Adv A/cs | 155623.00 | |
| 777109.00 | 07) AUDITORS FEES | 849793.00 | 849793.00 | 0.00 | J) Profit On Sale Of Investment | 2081000.00 | |
| | | | | 0.00 | k) Cheque Book Charges | 124500.00 | |
| | | | | 11626259.08 | | | |
| 2300254.00 | 08) DEPRECIATION ON | | | | 04) LOSS | 0.00 | |
| | A) Dead Stock,Furniture Fixture, Land & Buildings, Lift, Library Books,Machinery, Computer, Motor Vehicle | 1972503.00 | 1972503.00 | | | | |
| | | | | | | | |
| | 09) ADVERTISEMENT,PRINTING,& STATIONERY | | 621156.41 | | | | |
| 77182.00 | A) Advertisement | 48793.00 | | | | | |
| 288303.22 | B) Printing | 194874.17 | | | | | |
| 88863.80 | C) Stationery | 88578.24 | | | | | |
| 151803.04 | D) Computer Stationery | 288911.00 | | | | | |
| 171010169.06 | | 156857099.24 | 54708289.24 | 194314357.66 | | 184142469.70 | 184142469.70 |

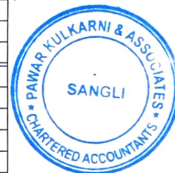
GENERAL MANAGER

CHIEF EXECUTIVE OFFICER

DIRECTOR

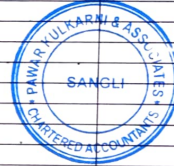
VICE CHAIRMAN

CHAIRMAN





| 31.03.2022 | EXPENSES | AMOUNT | 31.03.2023 | 31.03.2022 | INCOME | AMOUNT | 31.03.2023 |
|--------------|--|------------------|--------------|--------------|--------|------------------|--------------|
| 171010169.06 | | B/F 156857099.24 | 54708289.24 | 194314357.66 | | B/F 184142469.70 | 184142469.70 |
| | 10) OTHER EXPENDITURE | | 119361935.08 | | | | |
| 30394.13 | A) Commission | 26804.87 | | | | | |
| 350000.00 | B) Investment Fluctuation Reserve | 500000.00 | | | | | |
| 746548.22 | C) General Expenses | 1021434.50 | | | | | |
| 206028.00 | D) General Meeting Expenses | 240903.00 | | | | | |
| 2500.00 | E) Profession Tax | 4700.00 | | | | | |
| 765007.00 | F) Motor Vehicle Fuel & Repairs Expenses | 1062699.00 | | | | | |
| 9536.73 | G) Clearing House Charges | 10569.68 | | | | | |
| 30000.00 | H) Education Expenses | 30000.00 | | | | | |
| 104276.00 | I) Vardhapan Din Expenses | 14105.00 | | | | | |
| 166996.00 | J) News Paper Bill & Subscription | 166154.00 | | | | | |
| 25327.00 | K) Consultancy Fee & Allownces | 75940.00 | | | | | |
| 60000.00 | L) Investment Ammortisation | 60000.00 | | | | | |
| 562532.00 | M) Security Guard Charges | 541600.00 | | | | | |
| 1595179.00 | N) Maintenance & Repairs of Computer | 1404180.00 | | | | | |
| 81600.00 | O) Peon / Employyes Dresses | 0.00 | | | | | |
| 831748.00 | P) Employees Travelling Expenses | 1078549.60 | | | | | |
| 103727.00 | Q) Directors Travelling Expenses | 133474.00 | | | | | |
| 16500.00 | R) Trade Certificate Fee | 16900.00 | | | | | |
| 0.00 | S) Br Shifting Expences | 20000.00 | | | | | |
| 2431284.00 | T) D C D R Connectivity Charges | 2256700.00 | | | | | |
| 0.00 | U) Election Expences | 507575.00 | | | | | |
| 450.00 | V) Handling Charges | 0.00 | | | | | |
| 283055.78 | W) Input CGST Accounts Expenses | 384167.46 | | | | | |
| 283055.78 | X) Input SGST Accounts Expenses | 381379.97 | | | | | |
| 2320565.00 | Y) Expences on Deposit Insurance | 2214973.00 | | | | | |
| 0.00 | Z) Lawad Expenses | 0.00 | | | | | |
| 11006309.64 | | 12152809.08 | | | | | |
| 182016478.70 | | 169009908.32 | 174070224.32 | 194314357.66 | | 184142469.70 | 184142469.70 |



PN
GENERAL MANAGER

JK
CHIEF EXECUTIVE OFFICER

JK
DIRECTOR

JK
VICE CHAIRMAN

JK
CHAIRMAN

