

The Vita Merchant's Co-Op Bank Ltd.Vita

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Consolidated Balance Sheet As at 31-03-2020

Liabilities		Amount	Assets		Amount
SHARE CAPITAL			CASH IN HAND		
SHARE CAPITAL. (5/1)	110892480.00		CASH IN HAND (1/1)	50461124.18	
		110892480.00			50461124.18
RESERVE FUND & OTHER FUND			BALANCE WITH BANKS		
RESERVE FUND. (10/1)	29860491.38		State Bank Of India (2/10)	1849698.84	
BUILDING FUND. (10/2)	21100000.00		Union Bank Of India (2/20)	687033.79	
DIVIDEND EQUILISATION FUND. (10/3)	455000.00		Satara D.C.C Bank Satara (2/30)	2758365.77	
BAD & DOUBTFUL DEBTS RESERVE (10/5)	178000000.00		Sangli D.C.C. Bank Sangli (2/40)	24520084.85	
CHARITY FUND (10/6)	185000.00		Pune D.C.C. Bank Pune (2/50)	1384326.67	
CONTENGENCY EXPENDITURE FUND (10/7)	200000.00		Kolhapur D.C.C. Bank Kolhapur (2/60)	1923621.89	
SOCIAL WELFARE FUND (10/8)	3200.00		Solapur D.C.C. Bank Solapur (2/70)	3789500.55	
MEMBER WELFARE FUND (10/9)	430400.00		M.S.C. Bank Ltd. Mumbai (2/80)	32127470.81	
STUDENT WELFARE FUND (10/10)	123996.00		I.C.I.C.I Bank Ltd. (2/90)	2344316.72	
DEVOLPMENT FUND (10/11)	314000.00		H.D.F.C. Bank (2/100)	3555.98	
CONTINGENT PROV.AGNST STD. ASSETS (10/16)	3730000.00		Axis Bank (2/110)	3370.92	
REVALUATION RESERVE FUND (10/19)	83457134.40		Punjab National Bank (2/120)	2702026.75	
INVESTMENT FLACTUATION RESERVE (10/21)	4150000.00		I.D.B.I. Bank (2/130)	18774702.47	
INVESTMENT DEPRECIATION RESERVE (10/22)	2722000.00		Bank Of India (2/180)	427868.69	
INSTITUTIONAL DEVLOPMENT FUND (10/23)	361207.00				93295944.70
GENERAL RESERVE FUND (10/24)	105147.00		INVESTMENT		
PROVISION FOR ANY OTHER IMPAIRED ASSETS (10/25)	3017860.00		M.S.C. BANK LTD., MUMBAI SHARE (20/1)	450000.00	
LEAVE ENCASHMENT FUND (10/26)	6938454.00		SANGLI D.C.C.BANK SANGLI SHARE (20/2)	1050000.00	
		335153889.78	M.S.C. BANK MUMBAI FIXED DEPOSIT (20/4)	72500000.00	
DEPOSIT(A)			SANGL D.C.C. BANK FIXED DEPOSITS VITA (20/5)	75223461.00	
33388 SAVINGS (101)	335988548.81		KOLHAPUR D.C.C. BANK ICH.FIXED DEPOSITS (20/8)	81824750.00	
4996 CURRENT (102)	85099020.42		PUNE D.C.C. BANK PUNE (20/14)	20000000.00	
860 MATURED FIXED DEPOSIT (248)	21745971.00		CENTRAL GOVT.OF INDIA SEC.(SLR) (20/17)	458967000.00	
29 Credit Balance In Loans	2596129.28		OTHER APPROVED SECURITIES (T-BILLS) (20/25)	78945070.00	
39273		445429669.51	IDBI BANK LTD FIXED DEPOSIT (20/26)	10246328.00	
DEPOSIT(B)			RECL BONDS (20/27)	5000000.00	
1520 RECURRING DEPOSIT (201)	23707858.00				804206609.00
192 JANATA DEPOSIT (204)	550042.00		LOAN & ADVANCES		
3 MAHILA DEPOSIT (208)	2571.00		470 LOAN AGNST FIXED DEPOSIT (301)	36975662.00	
2208 SHORT TERM DEPOSIT (210)	124925661.00		92 OVERDRAFTS AGNST FIXED DEPOSIT (305)	15267414.99	
13744 FIXED DEPOSIT (212)	720900948.00		8 LOAN AGNST GOVT.SECURITY (310)	191399.00	
128 DAM DIDPAT DEPOSIT (216)	5747055.00		987 LOAN AGNST GOLD ORNAMENTS (315)	59201710.00	
1992 DAM DUPPAT DEPOSIT (220)	103231095.00		103 LOAN AGNST GOLD ORNAMENTS [INSTALLMENT] (316)	19757748.00	

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Liabilities	Amount	Assets	Amount
6460 REINVESTMENT DEPOSIT (236)	383250314.00	27 LOAN AGNST PELDGE (320)	1859486.80
9 CASH CERTIFICATE (244)	900.00	169 NOM.MEM.HYP.AGST MACHINERY/VEHICLES (325)	28142403.00
26256	1362316444.00	564 EQUITABLE MONTHLY INSTALLMENT LOAN (EMI) (326)	111272455.49
OTHER LIABILITIES (PAYABLE)		703 REG.MEM.HYP.AGST MACHINERY/VEHICLES (328)	107761986.45
GRAUITY FUND (10/13)	209618.00	12 HYPOTHICATION OF MACHINARY (329)	5568010.00
ANAMAT (625/1)	1677972.00	33 LOAN AGNST POLUTRY & C.C. (330)	21950161.53
HYPOTHECATION ANAMAT (625/2)	35100.00	261 LOAN AGNST HOUSE PROPERTY (335)	195943995.26
D D PAYABLE (625/3)	368819.00	18 STAFF HOUSING LOAN (338)	1373745.00
CLOSING ALLOWANCE PAYABLE (625/5)	70000.00	16 NOMINAL MEMBER HOUSE PROPERTY (340)	2235376.00
BONUS EXGRATIA AWARD PAYABLE (625/6)	2532342.00	3 LOAN AGAINST POLUTRY CAGES (342)	1266100.00
AUDIT FEE PAYABLE (625/9)	703040.00	6 POULTRY LOAN SHED (343)	3784771.60
PROVISION FOR LOCKER RENT (625/12)	709143.00	176 GHARKUL YOJANA (347)	102632063.00
INTEREST SUSPENSE (625/13)	346542092.25	411 C.C.AGNST HYP. OF GOODS (350)	182885243.32
ELECTRICITY BILL PAYABLE (625/16)	103912.00	89 INDUSTRIAL C.C. AGST HYP OF GOODS (360)	49923509.40
TELEPHONE BILLS PAYABLE (625/18)	13400.00	54 C.C.AGNST HOUSE PROPERTY (365)	78679510.61
MUNCIPAL TAX PAYABLE (625/20)	18752.00	3 C.C.AGNST MACHINERY (375)	49033.00
TAX DEDUCTED - INTERST T.D.S. (SECTION - 94A) (625/21)	174614.00	38 NOM. MEM. HYP. OF GOODS C.C. (378)	3329407.03
BUILDING RENT SUSPENSE (625/28)	14000.00	1 NOM. MEM. C.C. AGNST HOUSE PROP (380)	625115.00
OVERDUE INTEREST RESERVE N.P.A. (625/31)	2270685.00	2 CLEAN C.C. (386)	14030.00
COMMISSION RECEIVED IN ADVANCE (625/38)	6790.00	1173 LOAN AGNST PERSONAL SECU. (390)	67508915.80
T.D.S PAYABLE FROM CONTRACTOR PAYMNET (SECTION - 94C) (625/40)	14398.00	1 UNSECU. TERM LOAN* (392)	1.00
OVERDRAFT ON SAVING AND CURRENT ACCOUNT INTEREST SUSPENSE (625/43)	3759259.00	3 LOAN AGNST EDUCATOIN (396)	717147.00
OTS ANAMAT (625/50)	6131731.70	3 DOCUMENTARY BILLS PURCHASE (397)	34608.20
OFFICE RENT T.D.S.PAYABLE (625/62)	2500.00	3 HIRE PURCHASE LOAN (400)	2771629.15
RECOVERY EXPENSES PAYABLE (625/73)	49784.29	2 RECEV AMT GOVT OF INDIA UNDER AGRI (401)	387540.00
EDUCATION FUND PAYABLE (625/77)	210000.00	11 WORKING CAPITAL TERM LOAN (EMI) (424)	7180391.00
PROFESSIONAL TAX PAYABLE (625/80)	1125.00	3 REAL ESTATE PROPERTY MORGAGE LOAN EMI (425)	5531914.00
INSURANCE PAYABLE (625/82)	38275.00	1 Current OD Balance In Deposit	48167.00
TAX DEADUCTED FROM AUDITORS, TECHINICAL & PROFESSIONAL FEES (625/84)	21200.00	5446	1114870649.63
SERVICE CHARGE SUSPENSE (625/91)	2077174.00	LAND & BUILDING	
DEPOSITOR EDUCATION AND AWARENESS FUND SCHEME 2014 PAYABLE (625/92)	333350.00	LAND & BUILDING (648/170)	11852165.00
RTGS/NEFT SUSPENSE ACCOUNT (625/95)	5730.62		11852165.00
OUTPUT CGST ACCOUNT (MH) (INCOME) PAYABLE (625/96)	20885.53	LIBRARY BOOKS	
OUTPUT SGST ACCOUNT (MH) (INCOME) PAYABLE (625/97)	20885.53	LIBRARY BOOKS (667/1)	13964.00
DIRECOTRS METTING ALLOWANCE PAYABLE (625/98)	92470.00		13964.00
		DEAD STOCK	
		DEAD STOCK (655/1)	4606858.00

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Liabilities	Amount	Assets	Amount
PRINTING BILL PAYABLE (625/99)	97200.00		4606858.00
LOCKER RENT RECEIVED IN ADVANCE (625/100)	39399.00	FURNITURE & FIXTURE	
ICICI BANK INWARD RECONSOLATION (625/102)	950148.16	FURNITURE & FIXTURE (650/1)	7860293.00
Leave Encashment Payable (625/103)	1153132.00		7860293.00
	370468927.08	MOTOR VEHICLE	
BORROWINGS		MOTOR VEHICLE (720/1)	1290030.00
BORROWINGS (0)	--		1290030.00
BRANCH ADJUSTMENT		LIFT ACCOUNT	
BRANCH ADJUSTMENT (0)	--	LIFT A/C (725/1)	30495.00
INTEREST PAYABLE ON			30495.00
INTEREST PAYABLE ON FIXED DEPOSIT (638/2)	46245858.00	MACHINERY ACCOUNT	
INTEREST PAYABLE ON MAHILA DEPOSIT (638/3)	207.00	MACHINERY ACCOUNT (GENERATOR, FAX MACHI) (665/1)	1963017.00
INTEREST PAYABLE ON RECURRING DEPOSIT (638/4)	2609796.00		1963017.00
INTEREST PAYABLE ON JANATA DEPOSIT (638/5)	94136.00	COMPUTER ACCOUNT	
INTEREST PAYABLE ON SHORT TERM DEPOSIT (638/10)	7522145.00	COMPUTER ACCOUNT (H/W & S/W) (660/1)	689461.00
INTEREST PAYABLE ON MFD (638/13)	4206315.00		689461.00
	60678457.00	OTHER ASSETS (RECEIVABLE)	
BILL FOR COLLECTION		COMPUTER CLEARING ADJUSTMENT (625/36)	1255938.30
BILL FOR COLLECTION (0)	--	CLEARING SUSPENSE A/C (625/200)	7825.00
ACCEPTANCE ENDORSMENT & OTHER OBLIGATION		FESTIVAL ADVANCE (640/1)	4810.00
OTHER OBLIGATIONS BANK GURRENTY (645/1)	606000.00	FOOD-GRAIN ADVANCE (640/3)	1654722.00
DEAF SCHEME 2014 OTHER OBLIGATIONS (645/3)	18597071.00	ELECTRICTY DEPOSIT (640/8)	157715.00
	19203071.00	TELEPHONE DEPOSIT (640/9)	67487.81
PROFIT & LOSS		LOCKER RENT RECEIVABLE (640/10)	709143.00
PROFIT & LOSS (0)	--	TASALMAT (640/11)	6530.00
		INTEREST RECEIVABLE (640/12)	346542092.25
		PRINTING STOCK (640/15)	1648514.81
		BUILDING RENT ADVANCE (640/16)	1507237.00
		PREPAID INSURANCE (640/18)	1477770.00
		SALARIES ADVANCES (640/19)	97401.00
		INTEREST RECEIVABLE ON N.P.A. (640/23)	2270685.00
		BUILDING RENT RECEIVABLE (640/30)	29750.00
		ABHIJIT TR.CO.STAMP,ZEROX & COURT EXP. (640/32)	11000.00
		ABHIJIT TREDING CO. (640/33)	1791772.00
		WATER DEPOSIT (640/34)	3112.00
		INTERST RECEIVABLE ON FDR (640/51)	175137.00
		INTEREST RECEIVABLE ON GOVT. SEC. (640/53)	9246820.00

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Assets	Amount
REVALUATION ASSETS (640/60)	83457134.40
DIFFER REVENUE EXPENSES (VRS AMOUNT) (640/62)	1840000.00
SERVICE CHARGE RECEIVABLE (640/63)	2077174.00
SAVING ACCOUNT OVERDRAWN (640/64)	200000.00
DEPOSITOR EDUCATION AND AWARENESS FUND SCHEME 2014 RECEIVABLE (640/66)	6000.00
CERSAI REGISTRY DEPOSIT (640/67)	31800.00
ARUN P ROKADE (640/71)	270000.00
SECURITY DEPOSIT RECEIVABLE (640/72)	5000.00
OVERDRAFT ON SAVING AND CURRENT ACCOUNT INTEREST RECEIVABLE (640/73)	3759259.00
Differ Revenue Expenses (Leave Encashment) (640/74)	2700000.00
CASH CHORI (668/1)	155000.00
	463166829.57
BRANCH ADJUSTMENT	
BRANCH ADJUSTMENT (0)	--
BILL FOR RECEIVABLE	
BILL FOR RECEIVABLE (0)	--
PROFIT & LOSS A/C	
CURRENT YEAR LOSS (650)	27043228.82
PREVIOUS YEAR LOSS (799/3)	99617500.47
	126660729.29
ACCEPTANCE ENDORSMENT & OTHER CONSTITAENT LIABILITIES	
CONSTITUENT LIABILIITES BANK GURRENTY (645/2)	606000.00
DEAF SCHEME 2014 CONSTITUENT LIABILIITES (645/4)	18597071.00
	19203071.00
NON BANKING ASSETS	
NON-BANKING ASSETS ACQUIRED IN STAT. (762/1)	3971698.00
	3971698.00
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Total Liabilities ==>	2704142938.37
Total Assets ==>	2704142938.37

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Clerk

Sub-Agent

Agent