

6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001



## BALANCE SHEET AS ON 31st MARCH, 2020

AMOUNT	,2019 AMOUNT	CAPITAL & LIABILITIES	31st Mar	ch,2020 AMOUNT	31st March AMOUNT	,2019 AMOUNT	PROPERTY & ASSETS	31st March	,2020 AMOL
		1 CAPITAL:				403,742,417.81	1 CASH [Sch -2]		244,718,928
	30,000,000.00	(i) Authorised Capital :		30,000,000.00			On hand and with Reserve Bank of India,		
	, ,	3,00,000 Shares of Rs. 100/-					State Bank of India. State &		
		each of which 1,00,000 Shares					Central Co-operative Banks		
		for outside Jamnagar Branch							
		(ii) Subscribed Capital :					2 BALANCE WITH OTHER BANKS : [Sch -3]		
		1,68,898 Shares of Rs. 100/-			70,311,421.88		(i) Current Deposits	167,184,171.43	
		each of which 25,717 Shares			0.00		(ii) Savings Deposit	0.00	
		Jam-Khambhalia Branch & 16,483	+		56,463,976.00	126,775,397.88	(iii) Fixed Deposits	242,563,976.00	409,748,14
		Shares for Kalavad Branch.	+			120,110,001100	(iii) I ixod Bopoolio	,	400,140,14
		(iii) Amount called up on Shares at Rs. 100/-	+			0.00	3 MONEY AT CALL & SHORT NOTICE		40,000,00
		of (ii) above, held by				0.00	3 MONET AT CALL & SHOKT NOTICE		40,000,00
17,277,500.00		(a) Individuals	16,889,800.00						
0.00		(b) Co-operative Institutions	0.00				4 INVESTMENTS: [Sch -4]		
0.00	47 077 500 00	, ,	0.00	10 000 000 00					
0.00	17,277,500.00	(c) State Government	0.00	16,889,800.00			(i) In Central/State Government Securities		
					660,855,500.00		(At Book Value)	854,096,500.00	
		2 RESERVE FUND AND OTHER RESERVES :					Face Value : Rs. 8628.30 Lacks		
241,267,127.68		(i) Statutory Reserve [Sch -1]	258,672,049.13				Market Value : Rs. 8857.31 Lacks		
		(ii) Agricultral Credit			0.00		(ii) In Other Trustee Securities	0.00	
0.00		Stabilization Fund	0.00		70,050.00		(iii) In Shares of Co-operative Institutions	70,050.00	
15,765,368.00		(iii) Building Fund	16,595,269.00				(Other than item 5 below)		
14,090,249.00		(iv) Members Benefit Fund	15,096,617.88		90,000,000.00	750,925,550.00	(iv) Other Investments ( to be specified )	250,000,000.00	1,104,166,55
5,742,015.00		(v) Sahkari Prachar Fund	6,322,945.00						
66,377,280.00		(vi) Bad & Doutful Debts Reserve	71,273,162.00				5 INVESTMENT IN PRINCIPAL / SUBSIDIERY		
7,700,000.00		(vii) Contingency provision on Standerd Assets	7,700,000.00			0.00			
9,353,508.00		(viii) Dividend Equilization Fund	9,768,458.00				In shares of :		
4,517,891.00		(ix) Urban Dev. & Soc. Fund	4,152,861.00				(i) Central co-operative banks		
505,219.00		(x) Staff Benefit Fund	681,556.00		<del></del>		(ii) Primary agricultural credit societies		
3,043,000.00		(xi) Contigency Fund	3,457,950.00				(iii) Other societies		
4,322,206.00		(xii) Charity Fund	4,648,598.00				(iii) Other societies		
6,000,000.00		(xiii) Investment Fluctuation Reserve Fund	6,000,000.00				6 ADVANCES: [Sch -5]		
13,789,843.00		(xiv) Investment Depreciation Fund	14,619,744.00		1,528,130,939.75		(i) Short-Term Loans,Cash Credits	1,450,209,025.09	
6,463,976.00		(xv) Madhavpura Merc. Co-op. Bank Fund	5,463,976.00		1,320,130,939.73		overdrafts & bills discounted of which	1,450,209,025.09	
			, ,						
65,050.00		(xvi) Non-Performing Investment	65,050.00				secured against : (a) Government & other approved securities - Nil		
0.00		(xvii) Co-op. Education Fund	0.00 2,489,702.00						
	101 005 000 01	(xviii) Golden Jubili Fund	, ,	454 400 005 57			(b) Other Tangible Securities		
22,303,157.56	421,305,890.24	(xix) Bad & Doutful Debts Contigency	27,430,157.56	454,438,095.57			of the Adv. Rs. 1,45,02,09,025.09		
							Amount due from Individuals		
		3 PRINCIPAL / SUBSIDIARY STATE					of the Adv. Rs. 1,45,02,09,025.09		
	0.00	PARTNERSHIP FUND ACCOUNT :		0.00			1. Overdue Amt. Rs. 12,37,17,471.98		
		For share capital of :					Considered Bad & Doubtful		
		(i) Central co-operative banks					of Recovery Rs. 11,75,229.06		
		(ii) Primary agricultural Co-op. credit societies							
	<del></del>	(iii) Other societies			93,054,652.00		(ii) Medium-Term Loans	124,357,411.00	
							of which secured against :		
		4 DEPOSITS & OTHER ACCOUNTS :					(a) Government & other approved securities - Nil		
,354,538,525.46		(i) Fixed Deposits	1,712,552,034.35				(b) Other Tangible Securities		
,349,765,901.46		(a) Individuals	1,707,888,841.35				of the Adv. Rs. 12,43,57,411.00		
0.00		(b) Central Co-op. Banks	0.00				Amount due from Individuals		
4,772,624.00		(c) Other Societies	4,663,193.00				of the Adv. Rs. 12,43,57,411.00		
, ,-			,,				1. Overdue Amt. Rs. <b>4,70,677.00</b>		
762,716,851.29		(ii) Savings Deposits	801,073,343.99				Considered Bad & Doubtful		
760,489,016.37		(a) Individuals	798,966,340.05		<del>                                     </del>		of Recovery Rs.35,739.00		
0.00		(b) Central Co-op. Banks	0.00				2		
2,227,834.92		(c) Other Societies	2,107,003.94						
2,221,004.02		(o) Salici Godicilos	2,101,000.04						
406,090,370.52		(iii) Current Deposits	444,851,915.17		<del> </del>				
, ,		(iii) Current Deposits							
358,540,524.20		(a) Individuals	379,040,823.86						
45,713,821.81		(b) Credit Balance in Loan a/c.	63,549,038.30						
0.00		(c) Central Co-op. Banks	0.00						
1,836,024.51		(d) Other Societies	2,262,053.01						
	2,523,345,747.27	(iv) Money at Call & Short-Notice	0.00	2,958,477,293.51					
0.00							l I		
0.00									



6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001



## BALANCE SHEET AS ON 31st MARCH, 2020

31st March,2019 AMOUNT AMOUN	CAPITAL & LIABILITIES	31st Marc	ch,2020 AMOUNT	31st Marc	h,2019 AMOUNT	PROPERTY & ASSETS	31st March AMOUNT	1,2020 AM
2,961,929,137.5		AMOUNT	3,429,805,189.08	1,621,185,591.75	1,281,443,365.69	TOTAL BROUGHT FORWARD	1,574,566,436.09	1,798,633,62
			2,123,000,1000	1,021,100,001110	1,201,110,000		1,011,000,100100	1,100,000,00
	5 BORROWINGS:			57,219,180.00		(iii) Long-Term Loans	52,460,594.00	
	(i) From the Reserve Bank of India, State Co-op. /					of which secured against :		
	Central Co-op. Banks					(a) Government & other approved securities - Nil		
	(a) Short-term Loans :					(b) Other Tangible Securities		
	Cash Credits & Overdrafts, CBLO which is Secured					of the Adv. Rs. 5,24,60,594.00		
	against Government Securities:					Amount due from Individuals		
	(1) Government & other approved Securities					of the Adv. Rs. 5,24,60,594.00		
	(2) Other Tangible Securities					1. Overdue Amt.Rs. 6,62,314.00		
	(b) Medium-term Loans :					Considered Bad & Doubtful		
	Of which Secured against				1,678,404,771.75	of Recovery Rs. 1,34,430.00		1,627,027,
	(1) Government & other approved Securities							
	(2) Other Tangible Securities				142,474,001.15	7 INTEREST RECEIVABLE :		177,531,
	(C) Long-term Loans :					Of which Interest Receivable on NPA		
	Of which Secured against					A/c. Rs. 14,72,99,603.00		
	(1) Government & other approved Securities					(Previous Year Rs. 12,47,87,898.00)		
	(2) Other Tangible Securities							
	(ii) From State Bank of India & Subsidiary Banks					8 BILLS RECEIVABLES BEING BILLS FOR		
	(a) Short-term Loans :				465,705.00	COLLECTION		98,
	Loans cash Cash Credits & Overdrafts.				,	(as per contra)		,
	Of which Secured against				0.00	9 BRANCH ADJUSTMENT		
	(1) Government & other approved Securities							
	(2) Other Tangible Securities				5 636 015 00	10 PREMISES LESS DEPRECIATION [Sch -6]		5,381,
	(b) Medium-term Loans :				0,000,010.00	TO THE MIDE DE LEGISTION [CON 0]		0,001,
	Of which Secured against				9 626 673 15	11 FURNITURE AND FIXTURE		8,102,
	(1) Government & other approved Securities				3,020,010.10	LESS DEPRECIATION [Sch -6]		0,102,
	(2) Other Tandible Securities					EEGO DEI REGIATION [GEII-0]		
	(C) Long-term Loans :					12 OTHER ASSETS ( To be speicified) :		
	Of which Secured against			3,500.00		1 Adhesive Stamp - Stock	10,500.00	
	(1) Government & other approved Securities			440.00		2 Postage Stamp on Hand	0.00	
	(2) Other Tangible Securities			0.00		3 Bankers Cheque on Hand	3,045.00	
	(iii) From the state government			647,187.00		4 Stationery Stock	460,393.00	
	(a) Short-term Loans :			1,606,397.00		5 Deposits	1,616,873.00	
	Of which Secured against			729,317.00		6 Income Tax Receivable	2,370,900.00	
	S .			, ,		7 Advance Suspence	, ,	
	(1) Government & other approved Securities (2) Other Tangible Securities			58,431.00 227,524.00		8 Adhesive Stamp Franking	19,300.00 589,113.00	
	(b) Medium-term Loans :			2,947,574.00		9 Premium of Investment	4,582,334.00	
	Of which Secured against			19,538.80		10 Claim Reecivable from RBI	13,733.67	
	(1) Government & other approved Securities			3,600.00		11 IGST RECEIVABLE	14,171.55	
	(2) Other Tangible Securities			413,725.00		12 RUPAY/DEBIT CARD	381,330.00	
	(C) Long-term Loans :			26,730.00		13 RUPAY CHARGE RECEIVABLE	23,630.00	
	Of which Secured against			34,527.51		14 I M P S RECEIVABLE	0.00	
	(1) Government & other approved Securities			35,814.00	6,754,305.31	15 DEFERRED TAX	250,473.00	10,335
	(2) Other Tangible Securities							
	(ix) Loans from other sources					13 NON-BANKING ASSETS ACQUIRED		
0.0	(Sources and Securities to be specified)		0.00		0.00	IN SATISFACTION OF CLAIM		
465,705.0	0 6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE		98,346.00					
	(as per contra)				0.00	14 PROFIT AND LOSS		
13 100 0	0 7 BRANCH ADJUSTMENTS		333,946.00					
.,			,					
124,787,898.0	0 8 OVERDUE INTEREST RESERVE		147,299,603.00					
1,266,451.1	0 9 INTEREST PAYABLE		782,506.10					
3,088,462,291.6	1 TOTAL CARRIED FORWARD		3,578,319,590.18		3,124,804,837.05	TOTAL CARRIED FORWARD		3,627,110,



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BALANCE SHEET AS ON 31st MARCH, 2019

							1	1	
31st Ma	arch,2019 AMOUNT	CAPITAL & LIABILITIES	31st M AMOUNT	larch,2020 AMOUNT	31st Marc	h,2019 AMOUNT	PROPERTY & ASSETS	31st March	h,2020 AMOUNT
AMOUNT	3,088,462,291.61	TOTAL BROUGHT FORWARD	AMOUNT	3,578,319,590.18	AMOUNT	3,124,804,837.05	TOTAL BROUGHT FORWARD		3,627,110,847.00
	0,000,402,201101	TOTAL BROODIN TORWARD		0,010,010,000.10		0,124,004,001.00	TOTAL BROOM TOKWARD		0,021,110,041.00
		10 OTHER LIABILITIES :							
843,354.00		(i) Pay order Issued	4,349,767.00						
1,031,684.00		(ii) Unpaid Dividend	874,078.00						
388,101.44		(iii) Sundries	3,229,459.10						
421,246.55		(iv) GST Tax Deducted at Payable	342,598.86						
512,071.00		(v) TDS PAYABLE	615,286.00						
230,128.00		(vi) Unpaid Cheque/D D/Pay Order Payable	587,083.00						
276,750.00		(vii) Provision for Expenses	289,125.00						
0.00		(viii) P F Payable	691,344.00						
0.00	3,703,334.99	(ix) IMPS Payable	1,785,512.00	12,764,252.96					
		11 PROFIT & LOSS							
38,158,287.98		Profit as per Last Balance Sheet	32,639,210.45						
38,158,287.98		Less : Appropriation	32,639,210.45						
		Add : Profit for the year brought from the							
32,639,210.45	32,639,210.45	Profit and Loss Account	36,027,003.86	36,027,003.86					
		(i) CONTIGENT LIABILITIES							
		Liabilities for guarantee issued							
		Rs. 52,81,500.00 (Last Year Rs. 59,81,500.00)							
		AND Liabilities for guaranfee Expired but not relised							
		Rs. 1.57.000.00 (Last Year Rs. 2,57,000.00)							
		(ii) Unclaim Deposit Payable - RBI (DEAF)							
		Rs. 86,55,564.39 (Last Year Rs. 81,15,887.28)							
	3,124,804,837.05	<>		3,627,110,847.00		3,124,804,837.05	<>		3,627,110,847.00
				E AUDIT REPORT OF	<		BOARD OF DIRECTORS		>
			For Y. C. Ana	rkat & associates				I	
(MEGHAJIBHAI	I R. SONDARVA)	(SURESH D. RAITHATHA)		ACCOUNTANTS	(INDULAL (	. VORA)	(JITENDRAKUMAR S. SHAH)		
Chief Manager- GRA	IN MARKET BRANCH	General Manager & Chief Executive Officer	F.R.N	124938W				(PRAVINCHANDRA	A V. CHOTAI)
								(PRAVINCHANDR	A V. CHOTAI)
				12.00011				(PRAVINCHANDR	A V. CHOTAI)
								(PRAVINCHANDR	A V. CHOTAI)
		_		Y. Anadkat)	(JAYANTILAL S.	CHANDARIA)	(JITENDRAKUMAR H. LAL)	(PRAVINCHANDR.	
	DRA T. VADHAR)	(KETANKUMAR N. MATALIYA)	PA	Y. Anadkat) RTNER	(JAYANTILAL S.	CHANDARIA)	(JITENDRAKUMAR H. LAL)		
	DRA T. VADHAR) RMAN	(KETANKUMAR N. MATALIYA) VICE - CHAIRMAN	PA	Y. Anadkat)	(JAYANTILAL S.	CHANDARIA)	(JITENDRAKUMAR H. LAL)		
			PA	Y. Anadkat) RTNER	(JAYANTILAL S.	CHANDARIA)	(JITENDRAKUMAR H. LAL)		
			PA	Y. Anadkat) RTNER	(JAYANTILAL S.		(JITENDRAKUMAR H. LAL)  (ASHVINKUMAR G. BARCHHA)		. MAKADIA)
CHAII	RMAN	VICE - CHAIRMAN	PA	Y. Anadkat) RTNER				(VITHALBHAI R.	. MAKADIA)
(KUSHKUMA	RMAN	VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	PA	Y. Anadkat) RTNER				(VITHALBHAI R.	. MAKADIA)
(KUSHKUMA	RMAN	VICE - CHAIRMAN	PA	Y. Anadkat) RTNER	(VIJAYBHAI K	SANGHVI)		(VITHALBHAI R.	. MAKADIA) . SHIYANI)
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## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2020

				ACCOUNT FOR THE TEX					
31st March	h,2019 AMOUNT	EXPENSES	31st I AMOUNT	March,2020 AMOUNT	31st Marc		INCOME	31st March	,2020 AMOUI
AWOUNT	AMOUNT	1 INTEREST ON DEPOSIT & BORROWINGS etc.	AWOONT	AMOUNT	AWIOUNI	AWOUNT	1 INTEREST AND DISCOUNT	AWOONT	Alviou
114,913,566.31		DEPOSITS	142,123,363.85		169,249,794.74		Advances	173,558,703.17	
261,036.00	115,174,602.31		144,967.00	142,268,330.85	51,375,800.67		Investment in Security	54,546,989.75	
201,000.00		2 SALARY.ALLOW. AND PROV.FUND	,007.00	47,511,548.83	18,877,051.62		Investment Inter Bank Deposits	24,981,731.03	
<del></del>	30,230,323.00	3 DIRECTOR'S AND LOCAL COMMITTEE MEMBERS		47,511,540.05	227,890.00	239,730,537.03		24,301,731.03	253,087,423
	90 125 00	FEES AND ALLOWANCES		83,500.00		233,730,337.03	Income Tax Neiunu		233,007,423
				·		705 720 25	2 COMMISSION EXCUANCE AND DROVEDAGE		242.000
	, ,	4 RENT, TAXES, INSURANCE, LIGHTING, etc.		6,980,420.71		705,739.25	2 COMMISSION, EXCHANGE AND BROKERAGE		342,668
		5 LAW CHARGES		1,061,353.80					
	·	6 POSTAGES, TELEGRAM AND TELEPHONE CHARGES		581,421.52		0.00	3 SUBSIDIES AND DONATIONS		0
	- /	7 AUDIT'S FEES		484,000.00					
	3,542,689.16	8 DEPRECIATION AND REPAIRS TO PROPERTY		3,383,224.98			4 INCOME FROM NON-BANKING ASSETS AND		
	411,148.00	9 STATIONERY, PRINTING AND ADVERTISEMENT, etc.		326,115.82			PROFIT FROM SALE OR DEALING WITH SUCH		
		10 LOSS FROM SALE OF OR DEALING				0.00	ASSETS		0
	5,192.94	WITH NON-BANKING ASSETS		302,107.18					
		11 OTHER EXPENDITURES					5 OTHER RECEIPTS		
116,900.00		SUBSCRIPTION	115,000.00		3,241,051.24		LOCKER RENT	3,714,229.04	
1,863,383.71		MISCELLANEOUS EXPENSES	2,010,630.15		7,305,507.78		OTHER INCOME	6,653,643.52	
12,895,800.00		STAFF GROUP GRATUITY PREMIUM	2,309,387.00		750.00		DIVIDEND INCOME	750.00	
1,288,602.00		RETIRED LEAVE ENCASHMENT INS. PREMIUM	936,671.00		4,661,039.97		DIVIDEND GROTH INCOME	10,061,164.36	
342,000.00		STAFF EXPENSES	288,000.00		-		PREMIUM RECEIVE ON SALE OF INVESTMENT	857,000.00	
0.00		STAFF WELFARE EXP.	409,001.66		308,667.00	15,517,015.99	RENT ON BUILDING	200,000.00	
25,240.50		CO-OPERATIVE TRAINING	109,190.00		,	. ,			21,486,786
179,143.00		TRAVELLING EXP.	151,278.50				6 LOSS (if any)		=1,100,100
28,369.90		COMPUTER EXPENSES	201,603.02				, , , , , , , , , , , , , , , , , , , ,		
365,046.20		CASH REMITTANCE EXPENSES	503,869.00						
650,708.38		LEASE LINE COMPUTOR EXPENSES	1.138.724.52						
1,400,000.00		COMPENSECTION EXP.	600,000.00	<del> </del>					
30,194.90		ANNUAL GENERAL MEETING EXP.	27,623.22	<del> </del>					
1,816,885.00		MEMBER GIFT EXPENSES	1,924,475.00	<del> </del>					
326,033.00		AMORTIZATION EXPENSES	474,240.00						
385,850.69	21 714 157 28	RUPAY CARD ATM EXP.	351,158.55	11,550,851.62					
303,030.03	21,714,137.20	PROVISIONS & RESERVES	001,100.00	11,330,031.02					
1,000,000.00		PROV. ON STANDARD ASSETS	_						
4,801,000.00		BAD & DOUBTFUL DEBTS CONTINGENCY	5,127,000.00						
18,050,000.00	22 054 000 00	INCOME TAX	19,230,000.00	24,357,000.00					
10,030,000.00	23,651,000.00	INCOME TAX	19,230,000.00	24,357,000.00					
	32,639,210.45	12 BALANCE OF PROFIT		36,027,003.86					
	255,953,292.27	<>		274,916,879.17		255,953,292.27	<>		274,916,879.
							BOARD OF DIRECTORS		
			AS PER SEPARA	TE AUDIT REPORT OF		<	BOARD OF DIRECTORS	>	
				TACHED HEREWITH					
				arkat & associates					
(MEGHAJIBHAI R	· · · · · · · · · · · · · · · · · · ·	(SURESH D. RAITHATHA)		DACCOUNTANTS	(INDULAL	C. VORA)	(JITENDRAKUMAR S. SHAH)	(PRAVINCHANDR)	A V. CHOTAI)
Chief Manager- GRAIN	I MARKET BRANCH	General Manager & Chief Executive Officer	F.R.N	. 124938W					
					(JAYANTILAL S	. CHANDARIA)	(JITENDRAKUMAR H. LAL)	(VITHALBHAI R.	MAKADIA)
(Dr. BIPINCHANDR	RA T VADHADI	(KETANKUMAR N. MATALIYA)	(Ankit	Y. Anadkat)					
CHAIRN		VICE - CHAIRMAN		RTNER					
		1102 011111111111		140279, Penal No. 472	(VIJAYBHAI K	C. SANGHVI)	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S.	SHIYANI)
(KUSHKUMAR	R M. UDANI)	(MAHESHKUMAR B. RAMANI)							
MANAGING D		JOINT MANAGING DIRECTOR			(BHARTIBEN	H. PATEL)		(ASHMITABEN	H. SHAH)
ACE : JAMNAGAR					_				
TE :					(VIVEKBHAI	A. GANDHI)		(DHAVALBHAI	K. SHAH)
					(PROFESSIONA	•		(PROFESSIONAL	
					, noi Ecoloria			( E001014AL	