

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



## BALANCE SHEET AS ON 31st MARCH, 2022

31st Marc	n,2021 AMOUNT	CAPITAL & LIABILITIES	31st Marc		31st Marc	h,2021 AMOUNT	PROPERTY & ASSETS	31st Marc	h,2022 AMOUI
AMOUNI	AMOUNI	1 CAPITAL:	AMOUNI	AMOUNT	AMOUNT		4 CACII [Cab 2]	AMOUNT	
						25,18,95,387.05			17,77,58,573.1
	3,00,00,000.00	(i) Authorised Capital :		3,00,00,000.00			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]		
		1,70,786 Shares of Rs. 100/-			15.42.32.316.54		(i) Current Deposits	14,63,54,210.01	
		each of which 26,620 Shares			0.00		(ii) Savings Deposit	0.00	
		Jam-Khambhalia Branch & 16,355			34,27,10,729.00	49,69,43,045.54	(iii) Fixed Deposits	35,97,51,272.00	50,61,05,482.0
		•				49,09,43,045.54	(III) Fixed Deposits	33,31,31,212.00	50,61,05,462.0
		Shares for Kalavad Branch.							
		(iii) Amount called up on Shares at Rs. 100/-					3 MONEY AT CALL & SHORT NOTICE		
		of (ii) above, held by							
1,71,32,900.00		(a) Individuals	1,70,78,600.00						
0.00		(b) Co-operative Institutions	0.00				4 INVESTMENTS: [Sch -4]		
0.00	1.71.32.900.00	(c) State Government	0.00	1,70,78,600.00			(i) In Central/State Government Securities		
	.,,,	(b) State Severiment		.,,,	1,27,98,18,756.00		(At Book Value)	1,57,46,66,992.00	
		A DECEDITE FUND AND OTHER RECEDITES			1,27,90,10,730.00		` '	1,57,40,00,992.00	
		2 RESERVE FUND AND OTHER RESERVES :					Face Value : Rs. 15812.10 Lacks		
27,68,77,510.99		(i) Statutory Reserve [Sch -1]	30,99,35,771.64				Market Value : Rs. 15819.47 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	
2,01,97,969.00		(iii) Building Fund	2,42,71,716.00				(Other than item 5 below)	,	
1,47,88,089.88		(iv) Members Benefit Fund	1,26,85,619.00		20,00,00,000.00	1,47,98,88,806.00	, ,	11,00,00,000.00	1 60 47 27 042 4
		· /	, .,,.		20,00,00,000.00	1,41,30,00,000.00	(iv) Other Investments ( to be specified )	11,00,00,000.00	1,68,47,37,042.0
65,74,640.00		(v) Sahkari Prachar Fund	69,24,145.00						
7,66,77,213.00		(vi) Bad & Doutful Debts Reserve	8,27,87,833.00				5 INVESTMENT IN PRINCIPAL / SUBSIDIERY		
77,00,000.00		(vii) Contingency provision on Standerd Assets	85,00,000.00			0.00	STATE PARTNERSHIP FUND		0.0
1,02,71,847.00		(viii) Dividend Equilization Fund	1,09,70,858.00				In shares of :		
40,48,331.00		(ix) Urban Dev. & Soc. Fund	42,65,836.00				(i) Central co-operative banks		
10,17,118.00		(x) Staff Benefit Fund	14,82,605.00				(ii) Primary agricultural credit societies		
, ,		. ,							
39,61,339.00		(xi) Contigency Fund	46,60,350.00				(iii) Other societies		
50,08,868.00		(xii) Charity Fund	54,16,243.00						
94,35,590.00		(xiii) Investment Fluctuation Reserve Fund	1,30,22,334.00				6 ADVANCES: [Sch -5]		
1,46,19,744.00		(xiv) Investment Depreciation Fund	1,10,33,000.00		1,42,07,14,687.41		(i) Short-Term Loans, Cash Credits	1,49,91,93,158.69	
54,63,976.00		(xv) Madhavpura Merc. Co-op. Bank Fund	-				overdrafts & bills discounted of which		
65,050.00		(xvi) Non-Performing Investment	65,050.00				secured against :		
3,00,000.00		(xvii) Co-op. Education Fund	-				(a) Government & other approved securities - Nil		
42,51,563.00		(xviii) Golden Jubili Fund					(b) Other Tangible Securities		
3,24,87,157.56	49,37,46,006.43	(xix) Bad & Doutful Debts Contigency	3,95,53,157.56	53,55,74,518.20			of the Adv. Rs. 1,49,91,93,158.69		
							Amount due from Individuals		
		3 PRINCIPAL / SUBSIDIARY STATE					of the Adv. Rs. 1,49,91,93,158.69		
	0.00	PARTNERSHIP FUND ACCOUNT :		0.00			1. Overdue Amt. Rs. 5,75,83,256.50		
		For share capital of :					Considered Bad & Doubtful		
		·							
		(i) Central co-operative banks					of Recovery Rs. 3,88,594.32		
		(ii) Primary agricultural Co-op. credit societies	+		05.57 10.000		(I) 14 II T	00.07.7.000.	
		(iii) Other societies			25,57,46,028.00		(ii) Medium-Term Loans	22,07,51,023.00	
							of which secured against :		
		4 DEPOSITS & OTHER ACCOUNTS :					(a) Government & other approved securities - Nil		
2,00,54,37,303.35		(i) Fixed Deposits	1,94,30,42,037.35				(b) Other Tangible Securities		
1,99,97,32,365.35		(a) Individuals	1,93,79,01,514.35				of the Adv. Rs. 21,34,40,300.00		
0.00		( )	0.00				Amount due from Individuals		
		(b) Central Co-op. Banks							
57,04,938.00		(c) Other Societies	51,40,523.00				of the Adv. Rs. 22,07,51,023.00		
							1. Overdue Amt. Rs. 21,82,016.00		
90,49,79,014.13		(ii) Savings Deposits	1,01,81,04,155.51		I		Considered Bad & Doubtful		
90,24,71,336.01		(a) Individuals	1,01,60,10,192.11				of Recovery Rs.0.00		
0.00		(b) Central Co-op. Banks	0.00				,		
25,07,678.12		(c) Other Societies	20,93,963.40						
20,01,010.12		(o) other dedicties	20,93,903.40		<u> </u>				
F4 00 40 000 04		(iii) O	F7 00 00 F00 00						
51,69,40,086.01		(iii) Current Deposits	57,60,93,580.69						
41,64,90,473.26		(a) Individuals	48,10,99,484.48						
9,79,35,025.46		(b) Credit Balance in Loan a/c.	9,22,20,545.92		l				
0.00		(c) Central Co-op. Banks	0.00						
25,14,587.29		(d) Other Societies	27,73,550.29						
0.00	3 42 73 56 403 40	(iv) Money at Call & Short-Notice	0.00	3,53,72,39,773.55					
0.00	3,74,73,30,403.49	(14) INIONEY AL GAIL & GHOTE-NOLICE	0.00	3,55,12,55,113.55	<u> </u>				
			1						
1			1		1				
	3,93,82,35,309.92	TOTAL CARRIED FORWARD		4,08,98,92,891.75		2.22.87.27.238.59	TOTAL CARRIED FORWARD	1,71,99,44,181.69	2,36,86,01,097.1



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



## BALANCE SHEET AS ON 31st MARCH, 2022

	1,2021	CAPITAL & LIABILITIES	31st Marc		31st Marc		PROPERTY & ASSETS	31st Marc	,
AMOUNT	3,93,82,35,309.92	TOTAL BROUGHT FORWARD	AMOUNT	4,08,98,92,891.75	1,67,64,60,715.41	2,22,87,27,238.59	TOTAL BROUGHT FORWARD	1,71,99,44,181.69	2,36,86,01,097
	3,93,62,35,309.92	TOTAL BROUGHT FURWARD		4,00,90,92,091.75	1,67,64,60,715.41	2,22,61,21,236.59	TOTAL BROUGHT FORWARD	1,71,99,44,181.09	2,36,86,01,097
		5 BORROWINGS :			3,54,29,142.00		(iii) Long-Term Loans	3,77,04,040.00	
		(i) From the Reserve Bank of India, State Co-op. /			5,5 1,25,1 12.55		of which secured against :	0,11,01,010.00	
		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. 3,77,04,040.00		
		against Government Securities:					Amount due from Individuals		
		(1) Government & other approved Securities					of the Adv. Rs. 3,77,04,040.00		
		(2) Other Tangible Securities							
		( /					1. Overdue Amt.Rs. 5,59,816.00 2. Considered Bad & Doubtful		
		(b) Medium-term Loans :				4 74 40 00 057 44			4 75 70 40 004
		Of which Secured against				1,71,18,89,857.41	of Recovery Rs. 0.00		1,75,76,48,221
		(1) Government & other approved Securities							
		(2) Other Tangible Securities				20,31,92,866.58	7 INTEREST RECEIVABLE :		14,38,83,100
		(C) Long-term Loans :					Of which Interest Receivable on NPA		
		Of which Secured against					A/c. Rs. 10,29,56,749.00		
		(1) Government & other approved Securities					(Previous Year Rs. 16,49,20,629.00)		
		(2) Other Tangible Securities							
		(ii) From State Bank of India & Subsidiary Banks					8 BILLS RECEIVABLES BEING BILLS FOR		
		(a) Short-term Loans :				88,137.00	COLLECTION		
		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				23.96.734.00	10 PREMISES LESS DEPRECIATION [Sch -6]		38,18,572
		(b) Medium-term Loans :				20,00,.0	TO TREMIDED ELECTRICATION [CON 0]		00,.0,0.2
		Of which Secured against				67 92 778 43	11 FURNITURE AND FIXTURE		64,01,669
		(1) Government & other approved Securities				07,02,770.40	LESS DEPRECIATION [Sch -6]		0-1,01,000
		(2) Other Tangible Securities					ELOG BEFREGIATION [OCH -0]		
		. , ,					12 OTHER ASSETS ( To be speicified) :		
		(C) Long-term Loans :			11,400.00		1 Adhesive Stamp - Stock	7,200.00	
		Of which Secured against			-				
		(1) Government & other approved Securities			300.00		2 Postage Stamp on Hand	55.00	
		(2) Other Tangible Securities			0.00		3 Bankers Cheque on Hand	-	
		(iii) From the state government			5,25,430.00		4 Stationery Stock	3,21,690.00	
		(a) Short-term Loans :			16,05,675.00		5 Deposits	16,05,675.00	
		Of which Secured against			28,73,657.00		6 Income Tax Receivable	11,94,013.00	
		(1) Government & other approved Securities			5,83,604.00		7 Advance Suspence	-	
		(2) Other Tangible Securities			1,47,303.00		8 Adhesive Stamp Franking	14,22,942.00	
		(b) Medium-term Loans :			39,77,985.00		9 Premium of Investment	36,46,909.00	
		Of which Secured against			38,836.93		10 Claim Reecivable from RBI	46,935.59	
		(1) Government & other approved Securities			14,741.10		11 IGST RECEIVABLE	31,789.18	
		(2) Other Tangible Securities			3,45,800.00		12 RUPAY/DEBIT CARD	3,20,815.00	
		(C) Long-term Loans :			43,501.50		13 RUPAY CHARGE RECEIVABLE	51,623.30	
		Of which Secured against			-		14 I M P S RECEIVABLE	0.00	
		(1) Government & other approved Securities			47,150.00	1,02,15,383.53	15 DEFERRED TAX	-	86,49,64
		(2) Other Tangible Securities				.,02,10,000.00	10 52: 2: 1(25 170)		00,.0,0
		(ix) Loans from other sources					13 NON-BANKING ASSETS ACQUIRED		
	0.00			0.00		0.00	IN SATISFACTION OF CLAIM		
	0.00	(Sources and Securities to be specified)		0.00		0.00	IN SATISFACTION OF CLAIM		
		A DILLO FOR COLL FOTION DEINO BILLO DECTIVE							
	88,137.00	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE		-					
		(as per contra)				0.00	14 PROFIT AND LOSS		
	15,83,577.85	7 BRANCH ADJUSTMENTS		1,25,10,760.07					
	46 40 20 620 22	OVEDDIJE INTEDEST DESERVE		40.20.50.740.00					
		8 OVERDUE INTEREST RESERVE		10,29,56,749.00					
	8,29,759.10	9 INTEREST PAYABLE		6,22,967.10					
	4,10,56,57,412.87	TOTAL CARRIED FORWARD		4,20,59,83,367.92		4,16,33,02,995.54	TOTAL CARRIED FORWARD		4,28,90,02,30



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



## BALANCE SHEET AS ON 31st MARCH, 2022

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	larch,2021	CAPITAL & LIABILITIES	31st Marc		31st March,2021 PROPERTY & ASSETS			31st March,2022	
AMOUNT	AMOUNT		AMOUNT	AMOUNT	AMOUNT			AMOUNT	
	4,10,56,57,412.87	TOTAL BROUGHT FORWARD		4,20,59,83,367.92		4,16,33,02,995.54	TOTAL BROUGHT FORWARD		4,28,90,02,30
		10 OTHER LIABILITIES :							
12,14,367.18		(i) Pay order Issued	11,66,979.80						
5,74,040.00		(ii) Unpaid Dividend	6,07,881.00						
37,57,069.51		(iii) Sundries	6,62,848.61						
4,44,713.50		(iv) GST Tax Deducted at Payable	4,41,487.42						
5,39,486.00		(v) TDS PAYABLE	6,35,642.00						
2,54,558.00 2,90,255.00		(vi) Unpaid Cheque/D D/Pay Order Payable (vii) Provision for Expenses	3,50,256.72 3,26,109.00						
6,53,968.00		(vii) Provision for Expenses (viii) P F Payable	6,86,362.00						
91,79,656.71		(ix) IMPS Payable	2,14,28,494.68						
-		(x) ANY BRANCH BANKING	-						
	1,69,08,113.90	7	6,41,311.00	2,69,47,372.23					
		11 PROFIT & LOSS	4 07 07 400 77						
<b>3,60,27,003.86</b> 3,60,27,003.86		Profit as per Last Balance Sheet	4,07,37,468.77 4,07,37,468.77						
3,00,27,003.00		Less : Appropriation Add : Profit for the year brought from the	4,07,37,400.77						
4,07,37,468.77	4,07,37,468.77		5,60,71,563.79	5,60,71,563.79					
	4,07,37,400.77	1 Tolk and Loss Account	5,55,1.1,555.1.5	3,00,71,303.73					
		(i) CONTIGENT LIABILITIES							
		Liabilities for guarantee issued							
		Rs. 59,63,713.00 (Last Year Rs. 54,43,713.00)							
		AND Liabilities for guaranfee Expired but not relised							
		Rs. 2.58.500.00 (Last Year Rs. 1,68,500.00)							
		(ii) Unclaim Deposit Payable - RBI (DEAF)							
		Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)							
	4,16,33,02,995.54 	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)		4,28,90,02,303.94	0.00	4,16,33,02,995.54	<>	0.00	4,28,90,02,303
	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)	AS PER SEPARATE A	AUDIT REPORT OF	0.00		Common TOTAL	0.00	
	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)	EVEN DATE ATTAC For SUMAR	AUDIT REPORT OF CHED HEREWITH RIA & Co.	<		BOARD OF DIRECTORS		>
	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)	EVEN DATE ATTAC For SUMAR CHARTERED AC	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS	•			(KUSHKUMAF	
	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)	EVEN DATE ATTAC For SUMAR	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS	<		BOARD OF DIRECTORS		>
Chief Manager- GRA	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  TOTAL  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 35580W	<	C. VORA)	BOARD OF DIRECTORS		> R M. UDANI)
Chief Manager- GRA	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  < TOTAL  (SURESH D. RAITHATHA) General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI	AUDIT REPORT OF CHED HEREWITH RIA & CO. CCOUNTANTS SS580W	<(INDULAL (	C. VORA)	BOARD OF DIRECTORS	(KUSHKUMAF	> R M. UDANI)
Chief Manager- GRA	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  TOTAL  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	<(INDULAL (	C. VORA)	BOARD OF DIRECTORS	(KUSHKUMAF	>
Chief Manager- GRA	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  < TOTAL  (SURESH D. RAITHATHA) General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL (	C. VORA)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAR (VITHALBHAI F	R. M. UDANI)
Chief Manager- GRA	4,16,33,02,995.54	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  < TOTAL  (SURESH D. RAITHATHA) General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	<(INDULAL (	C. VORA)	BOARD OF DIRECTORS	(KUSHKUMAF	R. M. UDANI)
Chief Manager- GRA  (Dr. BIPINCHAN CHA	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL (	C. VORA)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAR (VITHALBHAI F	R. M. UDANI)
Chief Manager- GRA  (Dr. BIPINCHAN CHA	AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR)	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL (	C. VORA)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAR (VITHALBHAI F	R. M. UDANI)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL (	CHANDARIA)  CHANGHVI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAR (VITHALBHAI F	R M. UDANI)  R. MAKADIA)  S. SHIYANI)
Chief Manager- GRA  (Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL ( (JAYANTILAL S.	CHANDARIA)  CHANGHVI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF (VITHALBHAI F	R M. UDANI)  R. MAKADIA)  S. SHIYANI)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL ( (JAYANTILAL S.	CHANDARIA)  CHANGHVI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF (VITHALBHAI F	R. M. UDANI)  R. MAKADIA)  S. SHIYANI)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL ( (JAYANTILAL S.  (VIJAYBHAI K	C. VORA)  CHANDARIA)  . SANGHVI)  H. PATEL)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF (VITHALBHAI F (JAMNADAS S	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(JAYANTILAL S.  (VIJAYBHAI K  (BHARTIBEN	C. VORA)  CHANDARIA)  A. GANDHI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF  (VITHALBHAI F  (JAMNADAS S  (ASHMITABEI	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(INDULAL ( (JAYANTILAL S.  (VIJAYBHAI K	C. VORA)  CHANDARIA)  A. GANDHI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF (VITHALBHAI F (JAMNADAS S	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(JAYANTILAL S.  (VIJAYBHAI K  (BHARTIBEN	C. VORA)  CHANDARIA)  A. GANDHI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF  (VITHALBHAI F  (JAMNADAS S  (ASHMITABEI	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(JAYANTILAL S.  (VIJAYBHAI K  (BHARTIBEN	C. VORA)  CHANDARIA)  A. GANDHI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF  (VITHALBHAI F  (JAMNADAS S  (ASHMITABEI	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(JAYANTILAL S.  (VIJAYBHAI K  (BHARTIBEN	C. VORA)  CHANDARIA)  A. GANDHI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF  (VITHALBHAI F  (JAMNADAS S  (ASHMITABEI	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)
(Dr. BIPINCHAN CHA  (PRAVINCHAN MANAGING CE: JAMNAGAR E: 27/06/2022	AI R. SONDARVA) AI R. SONDARVA) AIN MARKET BRANCH  NDRA T. VADHAR) AIRMAN  NDRA V. CHOTAI) G DIRECTOR	Rs. 93,81,530.65 (Last Year Rs. 91,36,816.71)  <  (SURESH D. RAITHATHA)  General Manager & Chief Executive Officer  (KETANKUMAR N. MATALIYA)  VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	EVEN DATE ATTAC For SUMAF CHARTERED AC F.R.N. 13 (Jinal J. S PARTI Membership	AUDIT REPORT OF CHED HEREWITH RIA & Co. CCOUNTANTS 15580W  Tumaria) NER No. 140941,	(JAYANTILAL S.  (VIJAYBHAI K  (BHARTIBEN	C. VORA)  CHANDARIA)  A. GANDHI)	(JITENDRAKUMAR S. SHAH)  (JITENDRAKUMAR H. LAL)	(KUSHKUMAF  (VITHALBHAI F  (JAMNADAS S  (ASHMITABEI	R M. UDANI)  R. MAKADIA)  S. SHIYANI)  N H. SHAH)



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



## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2022

	arch,2021	EXPENSES		ch,2022	31st March		INCOME	31st March	
AMOUNT	AMOUNT		AMOUNT	AMOUNT	AMOUNT	AMOUNT		AMOUNT	AMOU
		1 INTEREST ON DEPOSIT & BORROWINGS etc.					1 INTEREST AND DISCOUNT		
16,11,60,491.50		DEPOSITS	15,52,05,625.23		16,70,91,710.70		Advances	14,79,33,385.29	
1,09,524.00	16,12,70,015.50	BORROWING	91,647.40	15,52,97,272.63	7,84,90,263.10		Investment in Security	10,57,29,055.44	
	5,12,31,748.07	2 SALARY,ALLOW. PROV.FUND AND OTHERS [Sch -7]		4,77,30,455.84	2,82,25,039.76		Investment Inter Bank Deposits	3,00,89,934.22	
		3 DIRECTOR'S AND LOCAL COMMITTEE MEMBERS				27,38,07,013.56	Income Tax Refund		28,37,52,374
	75,750.00	FEES AND ALLOWANCES		1,05,375.00					
	82,14,894.10	4 RENT, TAXES, INSURANCE, LIGHTING, etc.		93,73,655.45		2,54,400.77	2 COMMISSION, EXCHANGE AND BROKERAGE		18,81,739
		5 LAW CHARGES		8,75,130.00			,		, ,
		6 POSTAGES, TELEGRAM AND TELEPHONE CHARGES		6,37,973.94		0.00	3 SUBSIDIES AND DONATIONS		(
		7 AUDIT'S FEES		4,65,480.00		0.00	O O O O O O O O O O O O O O O O O O O		
	, -,	8 DEPRECIATION AND REPAIRS TO PROPERTY					A INCOME FROM NON DANIZING ASSETS AND		
				24,80,239.50			4 INCOME FROM NON-BANKING ASSETS AND		
	2,65,424.18	9 STATIONERY, PRINTING AND ADVERTISEMENT, etc.		8,09,611.65		04 700 00	PROFIT FROM SALE OR DEALING WITH SUCH	0000444.5	00.00.44
		10 LOSS FROM SALE OF OR DEALING				94,788.00	ASSETS	2986144.5	29,86,14
	0.00			0.00			- OTHER RECEIPTS		
		11 OTHER EXPENDITURES					5 OTHER RECEIPTS		
1,19,075.00		SUBSCRIPTION FOR SUBSCRIPTION	1,19,250.00		36,79,642.64		LOCKER RENT	42,03,814.06	
18,48,910.29		MISCELLANEOUS EXPENSES [Sch -8]	17,55,921.16		67,17,530.99		OTHER INCOME	70,61,978.45	
67,300.00		CO-OPERATIVE TRAINING	5,540.00				DIVIDEND INCOME	750.00	
46,895.00		TRAVELLING EXP.	53,920.00		77,53,500.46		DIVIDEND GROTH INCOME	60,95,217.01	
2,83,083.22		COMPUTER EXPENSES	2,38,436.02		-		PREMIUM RECEIVE ON SALE OF INVESTMENT	-	
7,00,723.81		CASH REMITTANCE EXPENSES	8,27,964.00		80,000.00	1,82,30,674.09	RENT ON BUILDING		1,73,61,75
7,94,697.26		LEASE LINE COMPUTOR EXPENSES	7,70,393.44						
00		COMPENSATION EXP.	0.00				6 LOSS (if any)		
16,960.00		ANNUAL GENERAL MEETING EXP.	30,381.81				` '		
22,67,256.00		MEMBER GIFT EXPENSES	-						
6,04,349.00		AMORTIZATION EXPENSES	6,23,484.00						
3,92,373.83	71,41,623.41	RUPAY CARD ATM EXP.	6,43,970.43	50,69,260.86					
0,02,070.00	,,	PROVISIONS & RESERVES							
0.00		PROV. ON STANDARD ASSETS	8,00,000.00						
50.57.000.00		BAD & DOUBTFUL DEBTS CONTINGENCY	70,66,000.00						
1,37,10,000.00	1,87,67,000.00		1,92,00,000.00	2,70,66,000.00					
1,07,10,000.00	1,07,07,000.00	INCOME TAX	1,02,00,000.00	2,70,00,000.00					
	4 07 27 460 77	12 BALANCE OF PROFIT		F CO 74 FC2 70					
	4,07,37,466.77	12 BALANCE OF PROFIT		5,60,71,563.79					
	29,23,86,876.42	<>		30,59,82,018.66		29,23,86,876.42	<>		30,59,82,018
	===========	· IOIAL ··········				=======================================	TOTAL		========
				-					
					<-		BOARD OF DIRECTORS	>	
			AS PER SEPARATE						
			EVEN DATE ATTA For SUMA						
(MEGHAJIRHA	AI R. SONDARVA)	(SURESH D. RAITHATHA)	CHARTERED A		(INDULAL C	. VORA)	(JITENDRAKUMAR S. SHAH)	(KUSHKUMAR I	M. UDANI)
Chief Manager- GRAIN MARKET BRANCH		General Manager & Chief Executive Officer	F.R.N. 1		(	,	(on Entrollomate C. Onall)	(	
Chief Manager- GR					(JAYANTILAL S.	CHANDARIA)	(JITENDRAKUMAR H. LAL)	(VITHALBHAI R.	MAKADIA)
Cnier Manager- GR							1-	· · · · · · · · · · · · · · · · · · ·	•
	NDRA T. VADHAR)	(KETANKUMAR N. MATALIYA)	(Jinal J.	Sumaria)	•				
(Dr. BIPINCHA	NDRA T. VADHAR) NRMAN	(KETANKUMAR N. MATALIYA) VICE - CHAIRMAN	(Jinal J.: PAR						
(Dr. BIPINCHA		, ,	PAR1 Membership	NER No. 140941,	(VIJAYBHAI K.	SANGHVI)	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S.	SHIYANI)
(Dr. BIPINCHAI		, ,	PART	NER No. 140941,	(VIJAYBHAI K.	SANGHVI)	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S.	SHIYANI)
(Dr. BIPINCHA) CH/	AIRMAN	VICE - CHAIRMAN	PAR1 Membership	NER No. 140941,	(VIJAYBHAI K.	SANGHVI)	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S.	SHIYANI)
(Dr. BIPINCHA) CHA (PRAVINCHA)		, ,	PAR1 Membership	NER No. 140941,	(VIJAYBHAI K.	,	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S. (ASHMITABEN	,
(Dr. BIPINCHAI CHA (PRAVINCHAI MANAGIN	NIRMAN	VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	PAR1 Membership	NER No. 140941,		,	(ASHVINKUMAR G. BARCHHA)	· ·	,
(Dr. BIPINCHA) CHA (PRAVINCHA)	NIRMAN	VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	PAR1 Membership	NER No. 140941,	(BHARTIBEN	H. PATEL)	(ASHVINKUMAR G. BARCHHA)	(ASHMITABEN	H. SHAH)
(Dr. BIPINCHAI CH/ (PRAVINCHAI MANAGIN ACE : JAMNAGAR	NDRA V. CHOTAI) G DIRECTOR	VICE - CHAIRMAN  (MAHESHKUMAR B. RAMANI)	PAR1 Membership	NER No. 140941,		H. PATEL)	(ASHVINKUMAR G. BARCHHA)	· ·	H. SHAH)