

## THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR

CUAL CO. OPERATION	THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR 6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001								<b>PROUDLY</b> <sup>®</sup>	
	DITI FLUUK, ANJAKIA CHAMBEKS, K. V. KUAD, JAMNAGAK - 301 UU1									
रीरकार्वे दिर्गण			B	ALANCE SHEET AS C	ON 31st MARCH, 2023					
31st March		CAPITAL & LIABILITIES	31st Marc		31st Marc		PROPERTY & ASSETS	31st Marc		
AMOUNT	AMOUNT	1 CAPITAL :	AMOUNT	AMOUNT	AMOUNT	AMOUNT 17,77,58,573.11		AMOUNT	AMOL 17,04,99,965	
	3 00 00 000 00	(i) Authorised Capital :		3,00,00,000.00		17,77,50,575.11	On hand and with Reserve Bank of India,		17,04,99,905	
	3,00,00,000.00	3,00,000 Shares of Rs. 100/-		3,00,00,000.00			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]			
		1.72.411 Shares of Rs. 100/-			14,63,54,210.01		(i) Current Deposits	19,84,78,727.00		
		each of which <b>25,324</b> Shares			0.00		(ii) Savings Deposit	0.00		
		Jam-Khambhalia Branch & <b>16,255</b>			35,97,51,272.00	50,61,05,482.01	(iii) Fixed Deposits	22,09,96,004.00	41,94,74,731	
		Shares for Kalavad Branch.							,-,,-	
		(iii) Amount called up on Shares at Rs. 100/-				0.00	3 MONEY AT CALL & SHORT NOTICE		(	
		of (ii) above, held by								
1,70,78,600.00		(a) Individuals	1,72,41,100.00							
0.00		(b) Co-operative Institutions	0.00				4 INVESTMENTS : [Sch -4]			
0.00	1,70,78,600.00	(c) State Governmant	0.00	1,72,41,100.00			(i) In Central/State Government Securities			
					1,57,46,66,992.00		(At Book Value)	1,54,56,04,992.00		
		2 RESERVE FUND AND OTHER RESERVES :					Face Value : Rs. 15512.10 Lacks			
30,99,35,771.64		(i) Statutory Reserve [Sch -1]	33,82,67,314.43				(Last Year : Rs. 15812.10 Lacks)			
		(ii) Agricultral Credit					Market Value : Rs. 15017.19 Lacks			
0.00		Stabilization Fund	0.00				(Last Year : Rs. 15819.47 Lacks)			
2,42,71,716.00		(iii) Building Fund	2,98,78,872.00		0.00		(ii) In Other Trustee Securities	0.00		
1,26,85,619.00		(iv) Members Benefit Fund	1,44,89,853.38		70,050.00		(iii) In Shares of Co-operative Institutions	70,050.00		
69,24,145.00		(v) Sahkari Prachar Fund	73,16,894.00				(Other than item 5 below)			
8,27,87,833.00		(vi) Bad & Doutful Debts Reserve	9,11,98,568.00		11,00,00,000.00	1,68,47,37,042.00	(iv) Other Investments ( to be specified )	1,00,00,000.00	1,55,56,75,042	
85,00,000.00		(vii) Contingency provision on Standerd Assets	95,00,000.00							
1,09,70,858.00		(viii) Dividend Equilization Fund	1,17,56,357.00				5 INVESTMENT IN PRINCIPAL / SUBSIDIERY			
42,65,836.00		(ix) Urban Dev. & Soc. Fund	46,48,585.00			0.00	STATE PARTNERSHIP FUND			
14,82,605.00		(x) Staff Benefit Fund	20,79,725.76				In shares of :			
46,60,350.00		(xi) Contigency Fund	54,45,849.00				(i) Central co-operative banks			
54,16,243.00		(xii) Charity Fund	59,76,959.00				(ii) Primary agricultural credit societies			
1,30,22,334.00		(xiii) Investment Fluctuation Reserve Fund	0.00				(iii) Other societies			
1,10,33,000.00		(xiv) Investment Depreciation Fund	3,64,14,661.00							
65,050.00		(xv) Non-Performing Investment	65,050.00				6 ADVANCES : [Sch -5]			
0.00		(xvi) Co-op. Education Fund	0.00		1,49,91,93,158.69		(i) Short-Term Loans,Cash Credits	1,66,19,97,912.94		
3,95,53,157.56	53,55,74,518.20	(xvii) Bad & Doutful Debts Contigency	4,71,93,157.56	60,42,31,846.13			overdrafts & bills discounted of which			
							secured against :			
							(a) Government & other approved securities - Nil			
							(b) Other Tangible Securities			
		3 PRINCIPAL / SUBSIDIARY STATE					of the Adv. Rs. 1,66,19,97,912.94			
	0.00	PARTNERSHIP FUND ACCOUNT :		0.00			Amount due from Individuals			
		For share capital of :					of the Adv. Rs. 1,66,19,97,912.94			
		(i) Central co-operative banks					1. Overdue Amt. Rs. 6,07,18,085.12			
		(ii) Primary agricultural Co-op. credit societies					2. Considered Bad & Doubtful			
		(iii) Other societies					of Recovery Rs. 1,06,63,451.02			
		4 DEPOSITS & OTHER ACCOUNTS :					Fully Provision			
1 94 20 42 027 25			1,85,69,64,801.35		22,07,51,023.00		(ii) Medium-Term Loans	77 67 77 440 44		
<b>1,94,30,42,037.35</b>		(i) Fixed Deposits			22,07,51,023.00		(II) Medium-Term Loans of which secured against :	23,63,73,442.11		
1,93,79,01,514.35 0.00		(a) Individuals (b) Central Co-op. Banks	1,85,02,57,109.35				(a) Government & other approved securities - Nil			
51,40,523.00		(c) Other Societies	67,07,692.00				(b) Other Tangible Securities			
51,40,523.00			01,01,092.00				of the Adv. Rs. 23,51,98,359.11			
1,01,81,04,155.51		(ii) Savings Deposits	1,04,36,21,063.11				Amount due from Individuals			
1,01,60,10,192.11		(a) Individuals	1,04,19,16,548.71				of the Adv. Rs. 23,63,73,442.11			
0.00		(b) Central Co-op. Banks	0.00				1. Overdue Amt. Rs. <b>31,49,139.00</b>			
20,93,963.40		(c) Other Societies	17,04,514.40				2. Considered Bad & Doubtful			
		( ,	,,				of Recovery Rs.0.00			
57,60,93,580.69		(iii) Current Deposits	53,28,49,413.57				,			
48,10,99,484.48		(a) Individuals	44,66,51,809.66							
9,22,20,545.92		(b) Credit Balance in Loan a/c.	8,36,65,359.50							
0.00		(c) Central Co-op. Banks	0.00							
27,73,550.29		(d) Other Societies	25,32,244.41							
0.00	3,53,72,39,773.55	(iv) Money at Call & Short-Notice	0.00	3,43,34,35,278.03						
	4,08,98,92,891.75	TOTAL CARRIED FORWARD		4,05,49,08,224.16	1,71,99,44,181.69	2,36,86,01,097.12	TOTAL CARRIED FORWARD	1,89,83,71,355.05	2 14 56 40 71	
	4,00,00,02,001.10			-,00,-0,00,224.10	1,1,00,77,101.00	2,00,00,01,037.12		1,00,00,11,000.00	2,17,00,40,70	



	THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR 6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001							PROUDLY CO-OPERATIVE		
BALANCE SHEET AS ON 31st MARCH, 2023										
31st March,2022 AMOUNT AMOUN	CAPITAL & LIABILITIES	31st Marc AMOUNT	AMOUNT	31st March,2022 AMOUNT AMOUNT		PROPERTY & ASSETS	31st March,2023 AMOUNT AM			
4,08,98,92,891.75	TOTAL BROUGHT FORWARD		4,05,49,08,224.16	1,71,99,44,181.69	2,36,86,01,097.12	TOTAL BROUGHT FORWARD	1,89,83,71,355.05	2,14,56,49,738.		
	5 BORROWINGS :			3,77,04,040.00		(iii) Long-Term Loans	4,01,66,528.00			
	(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. 4,01,66,528.00				
	against Government Securities:					Amount due from Individuals				
	(1) Government & other approved Securities					of the Adv. Rs. 4,01,66,528.00				
	(2) Other Tangible Securities					1. Overdue Amt.Rs. 89,073.00				
	(b) Medium-term Loans :					2. Considered Bad & Doubtful				
	Of which Secured against				1,75,76,48,221.69	of Recovery Rs. 0.00		1,93,85,37,883		
	(1) Government & other approved Securities									
	(2) Other Tangible Securities				14,38,83,100.13	7 INTEREST RECEIVABLE :		15,63,65,286		
	(C) Long-term Loans :					Of which Interest Receivable on NPA				
	Of which Secured against					A/c. Rs. 11,57,72,622.00				
	(1) Government & other approved Securities					(Previous Year Rs. 10,29,56,749.00)				
	(2) Other Tangible Securities									
	(ii) From State Bank of India & Subsidiary Banks (a) Short-term Loans :				0.00	8 BILLS RECEIVABLES BEING BILLS FOR COLLECTION		0		
	Loans cash Cash Credits & Overdrafts,				0.00	(as per contra)		0.		
	Of which Secured against				0.00	9 BRANCH ADJUSTMENT		0		
	(1) Government & other approved Securities				0.00	3 BRANCH ADJUSTMENT				
	(2) Other Tangible Securities				38 18 572 00	10 PREMISES LESS DEPRECIATION [Sch -6]		18,33,251		
	(b) Medium-term Loans :				30,10,372.00			10,00,201		
	Of which Secured against				64.01.665.93	11 FURNITURE AND FIXTURE		60,12,739		
	(1) Government & other approved Securities				,,	LESS DEPRECIATION [Sch -6]				
	(2) Other Tangible Securities									
	(C) Long-term Loans :					12 OTHER ASSETS ( To be speicified) :				
	Of which Secured against			7,200.00		1 Adhesive Stamp - Stock	20,400.00			
	(1) Government & other approved Securities			55.00		2 Postage Stamp on Hand	495.00			
	(2) Other Tangible Securities			3,21,690.00		3 Stationery Stock	5,05,008.00			
	(iii) From the state governmant			16,05,675.00		4 Deposits	16,05,675.00			
	(a) Short-term Loans :			11,94,013.00		5 Income Tax Receivable	7,79,069.00			
	Of which Secured against			0.00		6 Advance Suspence	5,917.70			
	(1) Government & other approved Securities			14,22,942.00		7 Adhesive Stamp Franking	7,38,949.00			
	(2) Other Tangible Securities			36,46,909.00		8 Premium of Investment	29,76,127.00			
	(b) Medium-term Loans :			46,935.59		9 Claim Reecivable from RBI	47,259.48			
	Of which Secured against			31,789.18 3,20,815.00		10 IGST RECEIVABLE 11 RUPAY/DEBIT CARD	8,740.00 2,84,430.00			
	(1) Government & other approved Securities (2) Other Tangible Securities			51,623.30	86,49,647.07	12 RUPAY CHARGE RECEIVABLE	94,228.00	70,66,298		
					00,49,047.07		94,220.00	70,00,290		
	(C) Long-term Loans :									
	Of which Secured against									
	(1) Government & other approved Securities									
	(2) Other Tangible Securities									
	(ix) Loans from other sources					13 NON-BANKING ASSETS ACQUIRED		10.10.10		
0.00	(Sources and Securities to be specified)		0.00		0.00	IN SATISFACTION OF CLAIM		18,19,107		
0.00	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE		0.00							
	(as per contra)				0.00	14 PROFIT AND LOSS		0		
1,25,10,760.07	7 BRANCH ADJUSTMENTS		0.00							
10,29,56,749.00	8 OVERDUE INTEREST RESERVE		11,57,72,622.00							
6,22,967.10	9 INTEREST PAYABLE		5,32,662.10							
4,20,59,83,367.92	TOTAL CARRIED FORWARD		4,17,12,13,508.26		4,28,90,02,303.94	TOTAL CARRIED FORWARD		4,25,72,84,304		



# THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR

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

## BALANCE SHEET AS ON 31st MARCH, 2023

AMOUNT	h,2022	CAPITAL & LIABILITIES	31st Marc		31st Marc		PROPERTY & AS
	AMOUNT	TOTAL BROUGHT FORWARD	AMOUNT	AMOUNT	AMOUNT	AMOUNT	
	4,20,59,83,367.92	TOTAL BROUGHT FORWARD		4,17,12,13,508.26		4,28,90,02,303.94	TOTAL
		10 OTHER LIABILITIES :					
11,66,979.80		(i) Pay order Issued	4,27,553.87				
6,07,881.00		(ii) Unpaid Dividend	7,03,477.00				
6,62,848.61		(iii) Sundries	43,26,858.76				
4,41,487.42		(iv) GST Tax Deducted at Payable	3,55,176.58				
6,35,642.00		(v) TDS PAYABLE	6,41,176.00				
3,50,256.72		(vi) Unpaid Cheque/D D/Pay Order Payable	3,91,626.72				
3,26,109.00		(vii) Provision for Expenses	3,88,470.00				
6,86,362.00		(viii) P F Payable	6,02,052.00				
2,14,28,494.68		(ix) IMPS Payable	2,67,66,514.09				
6,41,311.00	2,69,47,372.23	(x) DEFERRED TAX LIABILITIES	1,59,707.00	3,47,62,612.02			
4.07.07.402.75		11 PROFIT & LOSS	E 00 7/ -00				
4,07,37,468.77		Profit as per Last Balance Sheet	5,60,71,563.79	-			
4,07,37,468.77		Less : Appropriation	5,60,71,563.79				
F 60 74 500 70	F AA #4 - AA F-	Add : Profit for the year brought from the	E 40 00 400 70				
5,60,71,563.79	5,60,71,563.79	Profit and Loss Account	5,13,08,183.72	5,13,08,183.72			
		'(i) CONTIGENT LIABILITIES Liabilities for guarantee issued					
		Rs. 58,63,713.00 (Last Year Rs. 59,63,713.00)					
		AND Liabilities for guaranfee Expired but not relised					
		Rs. 3.58.500.00 (Last Year Rs. 2,58,500.00)					
		'(ii) Unclaim Deposit Payable - RBI (DEAF)					
		Rs. 96,95,690.24 (Last Year Rs. 93,81,530.65)					
	4,28,90,02,303.94	<>		4,25,72,84,304.00		4,28,90,02,303.94	< TOTAL -
			AS PER SEPARATE A		<		BOARD OF DIRECTOR
			EVEN DATE ATTAC	HED HEREWITH	<		BOARD OF DIRECTOR
(MEGHAJIBHAI R.		(SURESH D. RAITHATHA)		HED HEREWITH RA & CO.			BOARD OF DIRECTORS
		(SURESH D. RAITHATHA) General Manager & Chief Executive Officer	EVEN DATE ATTAC For RAICHU	HED HEREWITH RA & CO. COUNTANTS	<(INDULAL C	C. VORA)	
			EVEN DATE ATTAC For RAICHU CHARTERED AC F.R.N. : 12	HED HEREWITH RA & CO. COUNTANTS 26105W	(INDULAL C		(JITENDRAKUMAR S
f Manager- GRAIN	MARKET BRANCH		EVEN DATE ATTAC For RAICHU CHARTERED AC F.R.N. : 12 (ANAND K. R PARTM	HED HEREWITH RA & CO. COUNTANTS 26105W AICHURA)			(JITENDRAKUMAR :
f Manager- GRAIN	MARKET BRANCH	General Manager & Chief Executive Officer	EVEN DATE ATTAC For RAICHU CHARTERED AC F.R.N. : 12 (ANAND K. R PARTM Membership N	HED HEREWITH RA & CO. COUNTANTS 26105W AICHURA) NER Io. : 115486	(INDULAL C		(JITENDRAKUMAR \$
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		PROUDLY <sup>®</sup> CO-OPERATIVE
ASSETS	31st Marc	h,2023
	AMOUNT	AMOUNT
L BROUGHT FORWARD		4,25,72,84,304.00
		1
>		4,25,72,84,304.00
DRS		>
R S. SHAH)	(JAYANTILAL S.	CHANDARIA)
	(0, 1, 1, 1, 1, 2, 1, 2, 0)	
	(VIJAYBHAI K	
MAKADIA)	(VIJATBHAI K	. SANGHVI)
	(JAMNADAS S	S. SHIYANI)
	(ASHMITABE	N H. SHAH)
	(DHAVALBHA	I K. SHAH)
	(PROFESSIONAL	L DIRECTOR)



	THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR         6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001         PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2023								CO-OPERATIVE
31st March AMOUNT	,2022 AMOUNT	EXPENSES	31st March AMOUNT	2023 AMOUNT	31st Marc AMOUNT	h,2022 AMOUNT	INCOME	31st Marc AMOUNT	h,2023 AMOUI
AMOUNT		1 INTEREST ON DEPOSIT & BORROWINGS etc.	AMOUNT	AMOUNT	AMOUNT	AMOUNT	1 INTEREST AND DISCOUNT	AMOUNT	AMOU
15,52,05,625.23		DEPOSITS	14,12,06,908.02		14,79,33,385.29		Advances	15,98,94,232.79	
91,647.40	15,52,97,272.63	BORROWING	3,41,413.00	14,15,48,321.02	10,57,29,055.44		Investment in Security	10,80,31,566.33	
		2 SALARY,ALLOW. PROV.FUND AND OTHERS [Sch -7]		5,28,93,456.27	3,00,89,934.22		Investment Inter Bank Deposits	2,05,62,248.11	
		3 DIRECTOR'S AND LOCAL COMMITTEE MEMBERS		0,20,00,400.21	0.00	28,37,52,374.95	Income Tax Refund	0.00	28,84,88,047.2
				1,35,625.00		20,01,02,01,100			20,01,00,011
	,,	4 RENT, TAXES, INSURANCE, LIGHTING, etc.		92,31,065.34		18 81 739 69	2 COMMISSION, EXCHANGE AND BROKERAGE		1,63,316.2
		5 LAW CHARGES		10,59,800.00		10,01,700.00	2 COMMISSION, EXCHANCE AND BROKERAGE		1,00,010.2
		6 POSTAGES, TELEGRAM AND TELEPHONE CHARGES		7,26,036.38		0.00	3 SUBSIDIES AND DONATIONS		0.0
		7 AUDIT'S FEES		6,33,000.00		0.00	S SOBSIDIES AND DONATIONS		0.
		8 DEPRECIATION AND REPAIRS TO PROPERTY					4 INCOME FROM NON-BANKING ASSETS AND		
				25,81,216.83					
		9 STATIONERY, PRINTING AND ADVERTISEMENT, etc. 10 LOSS FROM SALE OF OR DEALING		10,99,678.55		29,86,144.50	PROFIT FROM SALE OR DEALING WITH SUCH ASSETS		0.
				2 244 72		29,00,144.50	SUCH ASSETS		υ.
	0.00	WITH NON-BANKING ASSETS 11 OTHER EXPENDITURES		2,341.73			5 OTHER RECEIPTS		
1,19,250.00		SUBSCRIPTION	1 10 520 00		42.02.914.06		LOCKER RENT	44,89,985.96	
1,19,250.00		SUBSCRIPTION MISCELLANEOUS EXPENSES [Sch -8]	1,19,520.00 22,62,932.03		42,03,814.06 70.61,978.45		OTHER INCOME	44,89,985.96 73,83,454.09	
5,540.00		CO-OPERATIVE TRAINING	14,700.00		70,01,978.45			750.00	
53,920.00		TRAVELLING EXP.	64,660.00		60,95,217.01		DIVIDEND INCOME	44,46,219.49	
2,38,436.02		COMPUTER EXPENSES	3,45,684.52		0.00	1,73,61,759.52	PREMIUM RECEIVE ON SALE OF INVESTMENT	10,68,000.00	1,73,88,409.
8,27,964.00		COMPOTER EXPENSES			0.00	1,73,01,759.52	PREMIUM RECEIVE ON SALE OF INVESTMENT	10,00,000.00	1,73,00,409.
			9,13,113.00						
7,70,393.44		LEASE LINE COMPUTOR EXPENSES	5,02,777.71						
0.00			18,417.00				6 LOSS (if any)		
30,381.81		ANNUAL GENERAL MEETING EXP. AMORTIZATION EXPENSES	4,107.80 9,32,782.00						
6,23,484.00 6,43,970.43	50 00 200 90		9,32,782.00	62,18,048.14					
0,43,970.43		PROVISIONS & RESERVES	10,39,334.00	62,18,048.14					
8,00,000.00		PROVISIONS & RESERVES PROV. ON STANDARD ASSETS	10,00,000.00						
70,66,000.00		BAD & DOUBTFUL DEBTS CONTINGENCY	76,40,000.00						
0.00		PROV. FOR INVESTMENT DEPRECIATION FUND	91,63,000.00						
1,92,00,000.00	2,70,66,000.00		2,08,00,000.00	3,86,03,000.00					
.,02,00,000.00	2,70,00,000.00			0,00,00,000.00					
	5,60,71,563.79	12 BALANCE OF PROFIT		5,13,08,183.72					
	30,59,82,018.66	<>		30,60,39,772.98		30,59,82,018.66	<>		30,60,39,772.
			AS PER SEPARATE AL	DIT REPORT OF		<	BOARD OF DIRECTORS	>	
			EVEN DATE ATTACH						
			For RAICHUR					·····	
(MEGHAJIBHAI R. Chief Manager- GRAIN I		(SURESH D. RAITHATHA) General Manager & Chief Executive Officer	CHARTERED ACC F.R.N. : 126		(INDULAL C	S. VORA)	(JITENDRAKUMAR S. SHAH)	(JAYANTILAL S.	CHANDARIA)
					(JITENDRAKUM	MAR H. LAL)	(VITHALBHAI R. MAKADIA)	(VIJAYBHAI K.	SANGHVI)
						,		,	,
(Dr. BIPINCHANDR) CHAIRM		(KETANKUMAR N. MATALIYA) VICE - CHAIRMAN	(ANAND K. RA PARTNI	-					
			Membership No	: 115486	(ASHVINKUMAR	G. BARCHHA)		(JAMNADAS S	. SHIYANI)
			UCN No. 07	52/5/					
(PRAVINCHANDRA MANAGING DI		(MAHESHKUMAR B. RAMANI) JOINT MANAGING DIRECTOR			(BHARTIBEN	H. PATEL)		(ASHMITABEN	I H. SHAH)
	-				( <i></i>	,		(	,
CE : JAMNAGAR									
E : 09/06/2023					(VIVEKBHAI A	A. GANDHI)		(DHAVALBHA	I K. SHAH)
IN : 23115486BGW	LKW3271				(PROFESSIONAL	L DIRECTOR)		(PROFESSIONAL	DIRECTOR)
					( E001011AL			(	