वर्धमान अर्बन को-ऑप. बँक मर्यादित, नागपूर. Reg. No. : NGP/C.T./Y-1/B.N.K./0/311/99 Dated : 09.02.1999

मुख्य कार्यालय :- ७३-सी, सेवासदन चौक, सेन्ट्रल एव्हेन्यु, नागपुर - ४४० ०१८.

दूरभाष : २७२५५३५, २७७८३४७, २७३५२७०, २७२५५२२

२३ वा वार्षिक अहवाल सन २०२१-२०२२

- संचालक <u>मंडळ -</u>

संस्थापक अध्यक्ष - स्व. श्री. शक्तिकुमारजी संचेती										
मा. श्री. अनिल पारख	अध्यक्ष	मा. श्री. नरेश पाटनी	उपाध्यक्ष							
मा. श्री. प्रफुल्लचंद्र दोशी	संचालक	मा. श्री. नितिन खारा	संचालक							
मा. श्री. अतुलकुमार कोटेचा	संचालक	मा. श्री. दिलीप रांका	संचालक							
मा. श्री. राजेंद्र संचेती	संचालक	मा. श्री. नरेश पुगलिया	संचालक							
मा. श्री. नितिन ताटीया	संचालक	मा. सौ. सुनिता सुराणा	संचालिका							
मा. सौ. पुष्पलता जैन	संचालिका	मा. श्री. विजय मेश्राम	संचालक							
मा. श्री. रामराव आखरे	संचालक	मा. श्री. किशोर रामटेके	संचालक							
मा.ॲड. श्री. राजेंद्र डागा	संचालक	मा. श्री. हितेश संकलेचा	संचालक							
20	~									

वार्षिक सर्वसाधारण सभेची सुचना

वर्धमान अर्बन को—ऑपरेटिव्ह बँक लिमिटेड, नागपूरची २३ वी वार्षिक सर्वसाधारण सभा शनिवार दिनांक २० ऑगस्ट २०२२ रोजी सकाळी ९.३० वा. रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे खालील विषयांवर विचार विनिमय व ठराव संमत करण्यासाठी आयोजित करण्यात आलेली आहे. आपण सदर समेला उपस्थित राहून बँकेच्या आर्थिक व्यवहारात सक्रिय सहभाग घ्यावा ही नम्र विनंती. गणपूर्ती अभावी स्थगित झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सुरू होईल. आणि अशा सभेला गणपूर्तीची आवश्यकता राहणार नाही. विषय पत्रिका :-

- 9. दिनांक ३० सप्टेंबर २०२१ रोजी झालेल्या आमसभेचा अहवाल वाचून कायम करणे.
- आर्थिक वर्ष २०२१-२०२२ चे अहवाल पत्रक, अंकेक्षित ताळेबंद व नफा–तोटा पत्रक आणि वैधानिक लेखापरिक्षण अहवाल यांना मंजूरी देणे.
- आर्थिक वर्ष २०२१-२२ च्या संचालक मेंडळाद्वारे प्रस्तावित नफ्याच्या विनियोगास मंजूरी देणे.
- 8. आर्थिक वर्ष २०२२-२३ च्या संचालक मंडळाने मंजूर केलेल्या अंदाज पत्रकास मंजूरी देणे व सन २०२१-२२ च्या अंदाज पत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- अधिक वर्ष २०२२-२३ करिता वैधानिक लेखा परिक्षण ("Statutory Audit") बँकेच्या संचालक मंडळाने रिझर्व बँकेला सिफारस केलेल्या सनदी परिक्षकाची नोंद घेणे.
- ६. आर्थिक वर्ष २०२२-२३ करिता बँकेच्या दैनंदिन कामकाजाचे लेखा परिक्षण ("Concurrent Audit") करण्याच्या दृष्टिने मे. अग्रवाल ॲण्ड केडीया, चार्टर्ड अकौटंट यांच्या नियुक्तिला व त्यांच्या सेवा शूल्कास मंजूरी देणे.
- ७. नॉन एस.एल.ऑर. गुंतवणुंकी मधे झालेले नुकसानाच्या अपलेखनाच्या कार्यवाहीस कार्योपरांत मंजूरी प्रदान करणे.
- ८. मा. अध्यक्षांच्या परवानगीने इतर विषयावर चर्चा ⁄ ठरावास मंजुरी देणे.

नागपूरः

दिनांक : २७/०७/२०२२

BANKING

REDE

संचालक मंडळाच्या आदेशान्वये **राम जाजू** (मुख्य कार्यकारी अधिकारी)

सभासद-मार्गदर्शीका

 वरील विषया व्यतिरिक्त इतर प्रश्न विचारावयाचे असल्यास आपले प्रश्न सात दिवस अगोदर बँकेच्या मुख्य कार्यालयास प्राप्त होतील अशा प्रकारे लेखी पाठवावेत.

- सभेला येँताना हा अहवाल आणणे आवश्यक आहे. आपल्या उपस्थितीचे प्रमाणपत्र अधिकृत अधिकाऱ्याच्या सहीनीशी प्राप्त करता येईल.
- ३. सभासदांनी आपल्या पत्त्यातील बदल बँकेला ताबडतोब कळवावा
- 8. ज्या सभासदांनी सन २०१८-१९ आणि २०२०-२१ सालाचा लाभांश घेतला नसेल त्यांनी बँकेच्या कार्यालयीन वेळेत येऊन प्राप्त करावा. सन २०१८-१९ चा लाभांश घेतला नसेल त्यांनी दि. ३०.१९.२०२२ या तारखे अगोदर बँकेच्या कार्यालयीन वेळेत येऊन प्राप्त करावा, अन्यथा त्या लाभांशाची राशी नियमानुसार बँकेच्या रिजर्व फंडात जमा केली जाईल याची कृपया नोंद घ्यावी.
- ७. सर्व ठेव खात्यांसाठी नामांकन सुविधा उपलब्ध आहे. जरी आपण त्याचा लाभ घेतला नसेल तर कृपया आपली शाखेत नामनिर्देदशन फॉर्म जमा करून नामांकन सुविधेचा लाभ घेण्यास विनंती.
- ६. PML-Amendment Rules 2013 च्या प्रावधानानुसार सभासदांना KYC दस्तावेजामधील बदल बँकेला कळविणे अत्यावश्यक आहे. त्यानुसार सभासदांनी/ग्राहकांनी त्यांची ओळख, पत्ता, आणि फोन नंबर इत्यादी मधील बदलाची माहिती तत्काल बँकेत सादर करावी.
- ७. भारतीय संविधानाच्या कलम ९७ मधील बदलानुसार ज्या सभासदांचे भाग भांडवल रू. १०००/- पेक्षा कमी आहे. त्या भागधारकांनी आपले भागभांडवल वाढवुन किमान रू. १०००/-करावे.

बँकेचे सभासद व वसल भाग भांडवल

@	विषय समार	तद व वसूल	માંગ માકવલ——
		३१.०३.२०२१	३१.०३.२०२२
भागधारक सभ	सिद	୧८४३	୧୫୦୭
		आव	ञ्डे लाखात
वसूल भाग भां	डवल	૬૬૬.૮૪	૬૭૨.૨૭
ठेवी		૨૮९६६.०४	૨૨૮૨૬.૪७
सभासद कर्ज		୨७८୦७.५४	99७८४.९४
गुंतवणुक		१२२५२.९९	૧૨३૨૬.७૪
नफा		9७३.२८	૨૪૬.૮૭
कार्यशील पुंजी		રૂ૨७५૪.૨૧	૨७૧૦૬.૪३
	:	बँकेच्या ठेवी	•
		વનગ્લ્લા ઉવ	
	(आकडे लाखात)	39.03.2029	39.03.2022
बचत खाते		૨૦૭૪.૨૨	२८३६.११
चालु खाते		2326.09	9886.99
मुदती ठेवी		28880.05	୨७९९୦.୯७
इतर ठेवी		928.62	
एकुण ठेवी		૨૮९६६.૦૪	22228.80

सर्व माननिय सभासद बंधू आणि भगीनींनो,

बँकेच्या 23 व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी बँकेचे प्रथम संस्थापक अध्यक्ष मा. शक्तिकुमारजी संचेती यांच्या स्मृतीस अभिवादन करून माझ्या सर्व बँकेच्या भागधारको, ठेवीदारांचे तसेच बँकेशी संलग्न असलेल्या संस्था, व्यक्ती इ. हृदयापासून स्वागत करतो.

मार्च 31, 2022 रोजी संपलेल्या अहवाल वर्षाच्या लेखा परिक्षीत ताळेबंद व वार्षिक अहवाल या सभेपूढे ठेवण्यास संचालक मंडळास विशेष आनंद होत आहे.

आर्थिक परिस्थितिचा आढावा :- सातत्याने मागील दोन वर्षात चालू असलेल्या कोविड महामारीतून आर्थिक क्षेत्राची गाडी हळूहळू पूर्वपदावर येतांना दिसत आहे. सन 2021-22 च्या सुरवातीस महागाईचा दर 5.52% वरून वर्षाअखेरीस 6.95% पर्यंत वाढला. महागाईच्या हा वाढलेला दर रिझर्व बँकेच्या 4% उद्दिष्टापेक्षा खूप जास्त आहे. Core Inflation याच कालावधीत 6% वरून 6.4% पर्यंत वाढले. तसेच अन्नधान्यातील महागाई दरात 4.87% वरून 7.68% इतकी वाढ नोंदली गेली. महागाईच्या दरातील ही वाढ प्रामुख्याने वाढते. इंधन दर व जागतिक स्तरावर असलेली युध्दजन्य परिस्थीती या कारणास्तव होती.

हेवी :- बॅंकेच्या ठेवीत सन 2021-22 या आर्थिक वर्षात रू. 61.40 कोटींची घट होऊन एकूण ठेवी रू. 289.66 कोटींवरून रू. 228.26 कोटी इतक्या नोंदल्या गेल्या. चालू व बचत खात्यातील ठेवींचे एकूण ठेवींशी असलेले प्रमाणन सन 2021-22 या आर्थिक वर्षात 3.10 कोटीने वाढले असून मागील वर्षीच्या 45.26 कोटी च्या तुलनेत ते 48.35 कोटी नोंदले गेले.

कर्जः - आपल्या बॅंकेत कर्ज पुरवढयात सन 2021-22 या आर्थिक वर्षात 60.22 कोटींची घट झाली व तो मागील वर्षाच्या 178.07 कोटीच्या तुलनेत 117.84 कोटी इतका नोंदला गेला.

अनुत्पादीत कर्ज :- बॅंकेचे ढोबळ अनुत्पादीत कर्जाचे प्रमाण सन 2021-22 या आर्थिक वर्षात 1.66% वरून 2.33% इतक्याने वाढ झाले. बॅंकेची निव्वळ अनुत्पादित 0.36% राहिली. नुफा :- सन 2021-22 आर्थिक वर्षात बॅंकेच्या ढोबळ नफा गतवर्षीच्या रू. 1.73 कोटींच्या

<u>नम्या</u> - तत्त २७२१-२२ आत्यक वषात बकच्या ढाबळ नफा गतवषाच्या रू. १.७३ कीटाच्या तुलनेत रू. ०.७४ कोटींनी वृद्धींगत होत रू. २.४७ कोटी नोंदला गेला.

लाभाष :- या वर्षी संचालक मंडळाने 12% टक्के लाभांष घोषीत करण्याचा निर्णय घेतला आहे. मा. सदस्य याला मंजूरी देतील अशी अपेक्षा आहे.

आधूनिक तंत्रज्ञान :- बँकिंग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता ग्राहकांना अद्ययावत तंत्रज्ञानाचा अधिकाधिक वापर करत वैविध्यपूर्ण व नाविन्यपूर्ण डिजिटल सेवा पुरवणे ही काळाची गरज बनली आहे. या दृष्टीने सध्या आपली बँक Mobile Banking, IMPS, RTGS, NEFT, ATM, POS, Internet Banking (View Mode Only) आदी सेवा पुरवित आहे.

के.वाय.सी. नॉर्मस् व डि.ई.एफ. खाते :- के.वाय.सी. डाक्युमेंटेशन सोबत आता भारतीय रिझर्व बॅंकेने व्यापारी किंवा स्वयंरोजगारीत ग्राहकांना त्यांची वार्षिक उलाढाला बॅंकेला जाहीर करणे अनिवार्य केलेले आहे. आपणास विनंती आहे, आपल्याला करंट खाते उघडायचे असल्यास आपण आपली वार्षिक उलाढाल बॅंकेला जाहीर करून या गरजेची पूर्तता कराल.

ग्राहकांना त्यांच्या खात्यांमध्ये नियमित व्यवहार करणे जरूरी आहे ते न केल्यास ते खाते इन–आपरेटिव्ह होते व कालांतराने ती रक्कम रिझर्व बँकेच्या डि.ई.एफ. खात्याला ट्रान्सफर करणे बँकेला अनिवार्य असते. या कारणास्तव सर्व ग्राहकांना विनंती आहे की त्यांनी नियमित आपल्या खात्यांवर व्यवहार करावेत.

ग्राहकांचा विश्वास :- बँक आपली आहे. ती आपल्या व्यवहारावर चालत आहे. आम्ही फक्त ती बँकिंग नियमावलीच्या शिस्तित चालविण्याचे अभियान राबवीत आहोत. आपला विश्वास, निष्ठा या गोष्टी बँकेच्या प्रगतीमधे महत्वाच्या आहेत. त्याची आम्हाला जाणीव आहे व तीच आम्हाला प्रेरणादायी आहे. (आकडे रूपये लाखात)

अनु.क्र.	तपशील	मार्च २०२१	मार्च २०२२	वाढ /घट %
9	सभासद संख्या	୧८୪३	८२०७	(–)9૬.૬૨%
ર	भाग भांडवल	૬૬૬.૮૪	૬૭૨.૨૭	0.८३%
3	स्वनिधि	3968.02	3390.0C	8.28%
8	ठेवी	૨૮९६६.୦୪	૨૨૮૨૬.૪७	(–)૨9.9९%
ц Ч	कर्जे	୨७८୦७.५୪	99७८४.९४	(–)३३.८२%
Ę	एस.एल.आर. गुंतवणुक	९१८९.१८	९१६३.९२	(–)0.२७%
9	एकुण गुंतवणुक	१२२५२.९९	૧૨३૨૬.७૪	0.&0%
6	सी.आर.ए.आर	૨૬.૪૮%	૨ ૦.९९%	૨૧.૬૨%
9	एन.पी.ए. ग्रॉस	૨९५.૨૬	૨७५.૧७	(–)Ę.૮೦%
90	टक्केवारी	9.६६%	૨.३३%	୪୦.३६%
99	एन.पी.ए. नेट रक्कम	૭૬.૭૨	୪୨.६୪	(–)೪೪.७३%
92	टक्केवारी	0.88%	०.३६%	(–)9८.9८%
93	सी.डी. रेषो	६१.४८%		(—)9६.०२%
98	नफा	963.52	૨૪૬.૮૭	૪૨.૪૬%
94	बँकेचा व्यवसाय	୪୧.୦୦୬.୫୯	३४६११.४१	(–)२६.००%

व्यावसायिक अनुशासन :-- आर्थिक व्यवहारातील पारदर्शकता व सभासदांचे हित जपणे हे व्यावसायिक अनुशासनाचे गुणधर्म आहेत. भागधारकांच्या व ग्राहकांच्या हिताची जपवणूक व त्यांच्या गुंतवणूकीची मूल्यवृद्धी होण्याकरीता बँक सुविहित योजना राबवित आली असून भविष्यात देखील याच तत्वाचा पाठपुरावा करण्यात येईल.

श्रध्दांजली :- अहवाल वर्षात निधन पावलेले बँकेचे संभासद, खातेदार, कर्मचारी व हितचिंतक यांना विनम्र श्रध्दांजली. आपला,

संचालक मंडळाव्या वतीने – अनिल पारख, अध्यक्ष

आभार प्रदर्शन :-- बॅकेच्या प्रगतीमधे सिंहाचा वाटा असणारे आमचे आधारस्तंभ आणि मान्यवर ठेवीदार, भागधारक, ग्राहक, हितचिंतक, इत्यादिंचे मी सर्वप्रथम मनःपुर्वक आभार मानतो. आम्हाला योग्यवेळी उपयुक्त सहकार्य व यथोचित मार्गदर्शन केल्याबद्दल मी भारतीय रिझर्व बॅकेचे मा. अधिकारी, मा. सहकार आयुक्त व निबंधक सहकारी संस्था, पुणे, मा. विभागीय सहनिबंधक, मा. जिल्हा उपनिबंधक, मा. विभागीय सहनिबंधक (लेखा परिक्षण) सहकारी संस्था यांचे आभार मानतो. तसेच आम्हाला वेळोवेळी दिलेल्या सहकार्याबद्दल आम्ही महाराष्ट्र राज्य सहकारी बॅंक, आय.डी.बी.आय. बॅंक, एच.डी.एफ.सी. बॅंक, महाराष्ट्र अर्बन को-ऑपरेटिव्ह बॅंकस्, फेडरेशन लि. मुंबई, विदर्भ अर्बन बॅंक्स् को-ऑप. असोसिएशन लि., नागपूर इत्यादी संस्थांचे व त्यांच्या प्रबंधनाचे अत्यंत ऋणी आहोत.

नरेश पाटनी, उपाध्यक्ष

BALANCE SHEET AS ON 31st MARCH 2021-2022

	BALANC									
	Capital and Liabilities			Sch	nedule		As on 31-03-202	2	As on 3 ^r	1-03-2021
Capi	tal				1		67,235,300.00)	66,6	84,900.00
Rese	erves and Surplus				2		272,493,564.6	1	251,4	37,491.32
Dep	osits				3		2,282,647,462.02	2	2,896,6	04,328.00
Borr	owings				4			-		-
Othe	r liabilities and provisions				5		60,373,313.6 ⁻	1	42,8	82,341.27
Tota	· · ·				-		2,682,749,640.24			09,060.59
Ass							_,,	-	-,,-	,
	and balances with Reserve Bank of India				6		131,838,894.59	а —	79.3	30,209.89
	nce with banks and money at call and short notice				7		383,687,411.39		,	50,047.92
	stments				8		977,725,987.6		,	251,188.43
					9		1,151,640,870.40			01,545.77
	d Assets				10		7,064,037.00			63,931.00
-	r Assets				10		30,792,439.20			/12,137.58
Tota					11		2,682,749,640.24			12,137.58 609,060.59
	ingent liabilities				12		15,690,343.50			86,124.78
	PROFIT	& LOSS	S ACC	OUN	IT F		EAR 2021	-2022]	
I.	Income			Sc	chedule	•	31/03/202			31/03/2021
	Interest earned				13 14		233,801,764.1		,	915,749.47 430,252.52
	Other income Total				14		9,441,965.9 243,243,730.0		,	430,252.52 346,001.99
Ш.	Expenditure						243,243,730.0	,3	210,	5-10,001.99
	Interest expended				15		145,017,661.4	12	180	014,870.01
	Operating expenses				16		39,559,622.3			023,068.33
	Provisions and contingencies						33,980,874.0		,	980,316.00
	Total						218,558,157.8			018,254.34
III.	Profit/Loss						24,685,572.2			327,747.65
	Net profit/loss(-) for the year						, ,,-		- ,	
	Profit/loss(-) brought forward									-
	Total						243,243,730.0)9	276,	346,001.99
IV.	Appropriations									
	Transfer to statutory reserves								,	350,000.00
	Transfer to other reserves									852,747.65
	Transfer to Government/ proposed dividend									925,000.00
	Investment Fluctuation Reserve								6,	200,000.00
	Balance carried over to balance sheet							-	47	-
मुर	Total	नरेश पाटनी उपाध्यक्ष				अनिल अध्य		-	17, ता सारड़ा अँ सनदी लेख	
मुर	Total राम जाजू	उपाध्यक्ष	As on 31-03	3-2021				- मे. गुप 3 – Depo	ता सारड़ा ॲ सनदी लेख psits	न्ड बागड़िया ापाल
मुर	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks	उपाध्यक्ष ital	As on 31-03		A.I. De	अध्य	क्ष Schedule	- मे. गुप 3 – Depo	ता सारड़ा अँ सनदी लेख osits on 31-03-2022	न् ड बागड़िया 1पाल As on 31-03-202
1	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)"	उपाध्यक्ष ital	As on 31-03			अध्य emand deposit	क्ष Schedule	- मे. गुप 3 – Depo	ता सारड़ा ॲ सनदी लेख psits	न्ड बागड़िया ापाल
	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital	उपाध्यक्ष ital	As on 31-03		(i) I	अध्य emand deposit From banks	क्ष Schedule	- मे. गुग <u>3 – Depo</u> As	ता सारड़ा अॅ सनदी लेख osits on 31-03-2022 199,949,244.78	न्ड बागड़िया ापाल As on 31-03-202 245,178,533.58
1	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)"	उपाध्यक्ष ital	As on 31-03	_	(i) I (ii)	अध्य emand deposit From banks From others	क्ष Schedule s	- मे. गुग 3 – Depo	ता सारड़ा अॅ सनदी लेख osits 199,949,244.78 - 199,949,244.78	म्न्ड बागड़िया ापाल As on 31-03-202 245,178,533.5 245,178,533.56
1	Total राम जाजू इय कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	उपाध्यक्ष ital	As on 31-03	-	(i) f (ii) II. Sa	अध्य emand deposit From banks From others avings Bank De	क्ष Schedule s	- मे. गुग 3 – Depo	ता सारड़ा अॅ सनदी लेख osits on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24	ंन्ड बागड़िया 1पाल As on 31-03-202 245,178,533.58 245,178,533.58 207,422,934.22
1	Total राम जाजू इय कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section	उपाध्यक्ष ital	As on 31-03	-	(i) f (ii) II. Sa III. Ter	अध्य emand deposit From banks From others avings Bank De erm Deposits	क्ष Schedule s	- मे. गुग 3 – Depo	ता सारड़ा अॅ सनदी लेख osits 199,949,244.78 - 199,949,244.78	म्ड बागड़िया 1पाल As on 31-03-202 245,178,533.58 245,178,533.58 207,422,934.22
1	Total राम जाजू इय कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949."	उपाध्यक्ष ital	As on 31-03	-	(i) f (ii) II. Sa III. Ter (i) f	아파리 deposit From banks From others avings Bank De rrm Deposits From banks	क्ष Schedule s	- मे. गुग 3 – Depo As	ता सारड़ा अॅ सनदी लेख on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 -	म्स्ड बागड़िया 1पाल As on 31-03-202 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.2 (
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total	उपाध्यक्ष ital As on 31-03-2022 - - -		-	(i) f (ii) II. Sa III. Ter (i) f (ii)	위원 emand deposit From banks From others avings Bank De erm Deposits From banks From banks	क्ष Schedule s	- मे. गुप 3 – Depo As	ता सारड़ा ॲ सनदी लेख DSits 0n 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00	As on 31-03-202 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20
1	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital	उपाध्यक्ष ital	As on 31-03	- - - 00.00	(i) F (ii) II. Sa III. Ter (i) F (ii) Tot	अध्य emand deposit From banks Prom others avings Bank De orm Deposits From banks From banks From others atal (I, II and III)	क्ष Schedule s eposits	- मे. गुप 3 – Depo As	ता सारड़ा अॅ सनदी लेख on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00 282,647,462.02	मेच्छ बागाड़िया ापाल
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each)	उपाध्यक्ष ital As on 31-03-2022 	100,000,00	- - - - -	(i) f (ii) II. Sa III. Ter (i) f (ii) (ii) B. (i) f	अध्य emand deposit From banks From others avings Bank De orm Deposits From banks From others otal (I, II and III) Deposits of bran	왕 Schedule s eposits enches in India	- मे. गुप 3 – Depo As	ता सारड़ा ॲ सनदी लेख DSits 0n 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00	मेच्छ बागाड़िया ापाल
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital	उपाध्यक्ष ital As on 31-03-2022 - - -		- - - - -	(i) f (ii) II. Sa III. Ter (i) f (ii) (ii) B. (i) f	अध्य emand deposit From banks From others avings Bank De orm Deposits From banks From others otal (I, II and III) Deposits of bran	क्ष Schedule s eposits	- मे. गुप 3 – Depo As	ता सारड़ा अॅ सनदी लेख on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00 282,647,462.02	म्स्ड बागड़िया Iपाल As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital (6,72,353 shares of Rs.100 each)	उपाध्यक्ष ital As on 31-03-2022 	100,000,00	- - - - -	(i) f (ii) II. Sa III. Ter (i) f (ii) (ii) B. (i) f	आध्य emand deposit From banks From others avings Bank De rm Deposits From banks From banks From others tal (I, II and III) Deposits of bran	왕 Schedule s eposits enches in India	-	ता सारड़ा अॅ सनदी लेख on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00 282,647,462.02	म्स्ड बागड़िया Iपाल As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital	उपाध्यक्ष ital As on 31-03-2022 	100,000,00	- - - - - -	(i) I (ii) II. Sa III. Ter (i) I (ii) (ii) B. (i) I (ii) (ii)	आध्य emand deposit From banks From others avings Bank De rm Deposits From banks From banks From others tal (I, II and III) Deposits of bran	왕 Schedule s eposits enches in India	-	ता सारड़ा अॅ सनदी लेख osits on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00 282,647,462.02 - 282,647,462.02	As on 31-03-202 245,178,533.54 245,178,533.54 207,422,934.22 2,444,002,860.20 2,444,002,860.20 2,896,604,328.00
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital (6,672,353 shares of Rs. 100 each) (6,66,849 shares of Rs. 100 each)	उपाध्यक्ष ital As on 31-03-2022 	100,000,00	- - - - - -	(i) I (ii) II. Sa III. Ter (i) I (ii) (ii) B. (i) I (ii) (ii)	आध्य emand deposit From banks From others avings Bank De rm Deposits From banks From banks From others tal (I, II and III) Deposits of bran	왕 Schedule s s eposits nches in India nches outside India	-	ता सारड़ा अॅ सनदी लेख osits on 31-03-2022 199,949,244.78 - 199,949,244.78 283,611,493.24 799,086,724.00 - 799,086,724.00 282,647,462.02 - 282,647,462.02	As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00
I I.	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital (6,672,353 shares of Rs. 100 each) (6,66,849 shares of Rs. 100 each) Subscribed Capital	उपाध्यक्ष ital As on 31-03-2022 	100,000,00	- - - - - -	(i) I (ii) III. Sa III. Ten (ii) (ii) (iii) Toi B. (i) I (iii) Toi III. Toi	अध्य emand deposit From banks) From others avings Bank De orm Deposits From banks) From others otal (I, II and III) Deposits of bran) Deposits of bran) Deposits of bran) Deposits of bran	留 Schedule s s epposits nches in India inches outside India Schedule	-	ता सारड़ा अॅ सनदी लेख osits on 31-03-2022 199,949,244.78 283,611,493.24 799,086,724.00 282,647,462.02 282,647,462.02 	As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00
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	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Nationalised Banks Capital (Fully owned by Central Government)" "For Sanks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital (6,67,353 shares of Rs. 100 each) (6,66,849 shares of Rs. 100 each) Subscribed Capital (shares of Rs. <each)< td=""> Less: Calls unpaid Add: Forfeited shares Total Schedule 2 – Reserves an Opening Balance Additions during the year Deductions during the year Deductions during the year Deductions during the year Deductions during the year<td>उपाध्यक्ष ital As on 31-03-2022 </td><td>66,684,90 66,684,90 66,684,90 66,684,90 66,684,90 10,00 83,807,7 74,707,1 9,100,6 125,060,2 112,701,5 12,358,6</td><td>- - - - - - - - - - - - - - - - - - -</td><td>(i) I (ii) (ii) II. Sa (i) I (ii) (ii) (ii) (ii) (ii) (ii) (ii) Tot Sec Rs. I. Bor (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c</td><td>आस्य emand deposit From banks From others avings Bank De rm Deposits From banks From others tal (I, II and III) Deposits of bran tal Deposits of bran tal D</td><td>명 Schedule s eposits eposits eposits eposits enches in India inches outside India Schedule findia findia is and agencies ide India gs included in I and II ab edule 5 – Other enent (net) st Standard Assets Contra) provisions) Cash and Balar</td><td>- H. JU 3 – Depo As 1,7 2,7 2,7 2,7 4 – Bor Ve- Liabilitie</td><td>ता सारडा अँ सनदी लेख on 31-03-2022 199,949,244.78 283,611,493.24 799,086,724.00 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 c - <</td><td>IUIC As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2 As on 31-03-202° 2 As on 31-03-202° 3 - 4 - 5,419,105.00 6,021,216.51 29,843,014.76 42,882,341.27 3 - 3 - 4 - 3 - 3 - 2 As on 31-03-202°</td></each)<>	उपाध्यक्ष ital As on 31-03-2022 	66,684,90 66,684,90 66,684,90 66,684,90 66,684,90 10,00 83,807,7 74,707,1 9,100,6 125,060,2 112,701,5 12,358,6	- - - - - - - - - - - - - - - - - - -	(i) I (ii) (ii) II. Sa (i) I (ii) (ii) (ii) (ii) (ii) (ii) (ii) Tot Sec Rs. I. Bor (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	आस्य emand deposit From banks From others avings Bank De rm Deposits From banks From others tal (I, II and III) Deposits of bran tal Deposits of bran tal D	명 Schedule s eposits eposits eposits eposits enches in India inches outside India Schedule findia findia is and agencies ide India gs included in I and II ab edule 5 – Other enent (net) st Standard Assets Contra) provisions) Cash and Balar	- H. JU 3 – Depo As 1,7 2,7 2,7 2,7 4 – Bor Ve- Liabilitie	ता सारडा अँ सनदी लेख on 31-03-2022 199,949,244.78 283,611,493.24 799,086,724.00 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 c - <	IUIC As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2 As on 31-03-202° 2 As on 31-03-202° 3 - 4 - 5,419,105.00 6,021,216.51 29,843,014.76 42,882,341.27 3 - 3 - 4 - 3 - 3 - 2 As on 31-03-202°
	Total राम जाजू व्य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Nationalised Banks Capital (Fully owned by Central Government)" "For Nationalised Banks Capital (Fully owned by Central Government)" "For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) Issued Capital (6,67,353 shares of Rs. 100 each) Issued Capital ((shares of Rs. <each)< td=""> Less: Calls unpaid Add: Forfeited shares Total Total Schedule 2 – Reserves and Opening Balance Additions during the year Deductions during the year Deductions during the year Deductio</each)<>	उपाध्यक्ष ital As on 31-03-2022 	As on 31-03 83,807,7 74,707,1 9,100,6 125,060,2 112,701,5 12,358,6	- - - - - - - - - - - - - - - - - - -	(i) I (ii) (ii) II. Sa (i) I (ii) (ii) (ii) (ii) (ii) (ii) (ii) Tot Sec Rs. I. Bor (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	आस्य emand deposit From banks From others avings Bank De rm Deposits From banks From others tal (I, II and III) Deposits of bran tal Deposits of bran tal D	왕 s eposits eposits enches in India inches outside India inches outside India filndia filndia gs included in I and II ab edule 5 – Other iment (net) est Standard Assets Contra) provisions)	- H. JU 3 – Depo As 1,7 2,7 2,7 2,7 4 – Bor Ve- Liabilitie	ता सारडा अँ सनदी लेख on 31-03-2022 199,949,244.78 283,611,493.24 799,086,724.00 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 rowings As on 31-03-2022 As on 31-03-2022 1.635,463.00 3,919,105.00 8,888,336.00 45,930,409,61 60,373,313.61	IUIC As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2 As on 31-03-202° 2 As on 31-03-202° 3 - 4 - 5,419,105.00 6,021,216.51 29,843,014.76 42,882,341.27 3 - 3 - 4 - 3 - 3 - 2 As on 31-03-202°
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	Total राम जाजू य कार्यकारी अधिकारी Schedule 1 – Cap "For Nationalised Banks Capital (Fully owned by Central Government)" "For Sanks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949." Total For Other Banks Authorised Capital (1,00,000 shares of Rs. 100 each) (6,6,2,353 shares of Rs. 100 each) (6,66,849 shares of Rs. 100 each) (6,66,849 shares of Rs. 100 each) (Capital (उपाध्यक्ष ital As on 31-03-2022 	66,684,90 66,684,90 66,684,90 66,684,90 66,684,90 83,807,7 74,707,1 9,100,6 125,060,2 112,701,5 12,358,6 2 112,701,5 12,358,6 2 25,241,7 23,601,7 1,640,0	- - - - - - - - - - - - - - - - - - -	(i) I (ii) (iii) (i) I (i) I (ii) (iii) (iii) <td>आस्य emand deposit From banks From others avings Bank De rm Deposits From banks From others tal (I, II and III) Deposits of bran tal Deposits of bran tal Deposits of bran tal rrowings in Inc Reserve Bank co Other banks Other institution rrowings outsi tal (I and II) cured borrowing tal (I and II) cured borro</td> <td>명 Schedule s eposits eposits eposits eposits enches in India inches outside India inches outside India fIndia fIndia fIndia is and agencies ide India gs included in I and II ab edule 5 – Other enent (net) st Standard Assets Contra) provisions) Cash and Balarce) serve Bank of India punt</td> <td>- H. JU 3 – Depo As 1,7 2,7 2,7 2,7 4 – Bor Ve- Liabilitie</td> <td>ता सारडा अँ सनदी लेख on 31-03-2022 199,949,244.78 283,611,493.24 799,086,724.00 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 rowings As on 31-03-2022 As on 31-03-2022 1.635,463.00 3,919,105.00 8,888,336.00 45,930,409.61 60,373,313.61 Reserve B As on 31-03-2022 40,827,302.00 91,011,592.55</td> <td>IUIC As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2 As on 31-03-202 </td>	आस्य emand deposit From banks From others avings Bank De rm Deposits From banks From others tal (I, II and III) Deposits of bran tal Deposits of bran tal Deposits of bran tal rrowings in Inc Reserve Bank co Other banks Other institution rrowings outsi tal (I and II) cured borrowing tal (I and II) cured borro	명 Schedule s eposits eposits eposits eposits enches in India inches outside India inches outside India fIndia fIndia fIndia is and agencies ide India gs included in I and II ab edule 5 – Other enent (net) st Standard Assets Contra) provisions) Cash and Balarce) serve Bank of India punt	- H. JU 3 – Depo As 1,7 2,7 2,7 2,7 4 – Bor Ve- Liabilitie	ता सारडा अँ सनदी लेख on 31-03-2022 199,949,244.78 283,611,493.24 799,086,724.00 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 282,647,462.02 rowings As on 31-03-2022 As on 31-03-2022 1.635,463.00 3,919,105.00 8,888,336.00 45,930,409.61 60,373,313.61 Reserve B As on 31-03-2022 40,827,302.00 91,011,592.55	IUIC As on 31-03-202 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 245,178,533.58 207,422,934.22 2,444,002,860.20 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2,896,604,328.00 2 As on 31-03-202

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Initial Initial Signame 0 Balances with banks 343,667,411.30 186,802,047.9 (a) in CurrentAccounts 124,734,411.30 186,802,047.9 (b) in Other Deposit Accounts 214,948,000.00 196,902,047.9 (i) in Other Deposit Accounts 214,948,000.00 30,000,000.00 (i) With other institutions	I. -				1
(a) in Current Accounts 122,739,411.39 158,502,047.9. (b) in Other DepositAccounts 214,448,000.00 150,040,000. (i) in Other Jacuations 214,448,000.00 30,000,000.00 (i) with banks 40,000,000.00 30,000,000.00 (i) with banks 40,000,000.00 30,000,000.00 (i) with banks 10,000,000.00 30,000,000.00 (i) with with institutions - - (ii) Other Deposit Accounts - - (iii) Other approved socurities 916,302,957,66 918,918,954,479.00 (iii) Other approved socurities - - (iii) Other approved socur		(i) Balances with banks			
(b) in Other Deposit Accounts 214 948 000 00 195 048 000 00 (ii) Money at call and short notice 40,000,000 00 30,000,000 00 (ii) Money at call and short notice 40,000,000 00 30,000,000 00 (ii) Money at call and short notice - - Total (i and II) 333,687,411.39 383,550,047.9 II. Ourside India - - (iii) In OurerAlAccounts - - - (iii) In Ourer all short notice - - - (iii) Ourer and short notice - - - (iii) Ourer approved securities 916, 392, 957, 66 916, 918, 158.4 (ii) Obrers and Bonds 61, 333, 030.00 81, 333, 030.0 (iii) Obrers approved securities - - (iii) Obrers approved securities - - (iii) Obrers approved securities - - (iii) Obrer approved securities - - (iii) Obrers investments (to be specified) - - (iii) Obrers investments (to be specified) - - (iii)		(i) Balancee with Ballite		343,687,411.39	353,550,047.92
(ii) Money at call and short notice 44,000,000.00 30,000,000.00 (ii) with banks 40,000,000.00 30,000,000.00 (ii) with banks 333,550,047.91 333,550,047.91 (ii) Other institutions - - (iii) Other Deposit Accounts - - (iii) Other approved securities 916,392,957,66 918,918,158.4 (iii) Other approved securities 916,333,030.0 81,333,030.0 (iv) Other approved securities - - (iv) Others investment Securities - - (iv) Others investment securities - - (iv) Others investments (to be specified) - - (iv) Others investments (to be specified) - - (iv) Others investments (to be specified) - - (iv) Others in	[(a) in Current Accounts		128,739,411.39	158,502,047.92
(a) with banks 40,000,000.00 30,000,000.00 (b) with other institutions - - Total (and ii) 383,687,411.39 383,550,047.9 (i) in Current Accounts - - (ii) in Other Deposit Accounts - - (iii) in Other Deposit Accounts - - (iii) Current Accounts - - (iii) Government Securities 916,392,597,66 916,918,158.4 (ii) Other approved securities - - (iii) Other at more and Bonds 61,333.00.00 81,333.00.00 (iii) Other approved securities - - (iii) Other at more and Bonds 61,333.00.00 81,333.00.00 (iii) Other approved securities - - (iiii) Other at more and and approved securities	i 1	(b) in Other Deposit Accounts		214,948,000.00	195,048,000.00
(b) with other institutions - It ortati (in anii) 383,567,411.39 383,550,047.9 It ortati (in anii) - - (in) Orture reloposit Accounts - - (in) Orture of the Opposit Accounts - - (in) Orture of Deposit Accounts - - (in) Grand Total (in and ii) - - - (in) Government Securities - - - (i) Orture approved securities - - - (ii) Obters and Bonds 61,333,030.00 81,333,030.00 81,333,030.00 (ii) Subsidiaries and/origin tventures - - - (iii) Orture investments cutisle - - - (ii) Others investments (to be specified) - - - (iii) Other of total 1,151,640,870.40 1,756,901,545.7 - (iii) Other of total <		(ii) Money at call and short notice		40,000,000.00	30,000,000.00
Total (and ii) 383,887,411.39 383,550,047.91 II Outside India - - (i) In Curren Accounts - - (ii) Money at call and short notice - - (iii) Other Deposit Accounts - - (iii) Other Deposit Accounts - - (iii) Other Accounts - - (iii) Other Accounts - - (i) Other approved securities - - (i) Other approved securities - - (i) Other approved securities - - (ii) Other approved securities - - (iii) Other approved securities - - Total 1.333,0300	[(a) with banks	40,000,000.00	30,000,000.00	
II. Outside India - (I) in Current Accounts - - (II) in Other Deposit Accounts - - (III) in Other Deposit Accounts - - Total (II and III) 383.567.411.39 383.550.047.9 Grand Total (I and III) 383.550.741.39 383.550.047.9 Investments in India In - - (I) Other approved securities 916.392.957.66 918.918.158.4 (III) Other approved securities - - (III) Other approved securities - - (III) Other approved securities - - (IIII) Other approved securities - - (III) Other approved securities - - (IIII) Others and Bonds 61.333.030.00 81.333.030.0 (IIII) Total 977.725.987.66 1.000.251.188.4 III Investments securities - - (IIII) Others investments (to be specified) - - (IIII) Others investments (to be specified) - - (IIII) Cash reedits, coverdrats and		(b) with other institutions		-	-
(i) in CurrentAccounts - (ii) in Other DepositAccounts - (iii) for CarentAccounts - Total (, ii and iii) 383,587,4139 Stand Total ((and ii)) 383,587,4139 Imvestments in India in - (i) Government Securities - (ii) Other approved securities - (iii) Shares - (iv) Obsernment Securities - (iv) Others (to be specified) - (iii) Other securities (to be specified) - (iii) Other colls, overdrafts and loans repayable on demand - (iii) Other colls, overdrafts and loans repayable on demand - (iii) Other colls, overdrafts and loans repayable on demand - (iii) Other colls, overdrafts and loans repayable on demand - (iii) Other colls, overdrafts and loans repayable on demand - (iiii) Covered by Bank/Govemment Guarantee		Total (i and ii)		383,687,411.39	383,550,047.92
(ii) in Other Deposit Accounts - (iii) Money at call and short notice - Total ((i and iii) 383,687,411.39 383,550,047.9 Schedule 8 – Investments As on 31-03-2022 As on 31-03-202 I Investments in India in - - (i) Other approved securities 916,392,957.66 918,918,158.4 (i) Other approved securities 916,392,957.66 918,918,158.4 (ii) Others approved securities - - (iii) Schedule 8 – Investments 917,725,987.66 1,000,251,188.4 (iv) Debentures and Bonds 61,333,030.00 - - (iv) Subsidiaries and/or joint ventures - - - (iv) Others investments (to be specified) - - - (iv) Subsidiaries and/or joint ventures abroad - - - (iv) Subsidiaries and/or joint ventures abroad - - - (iv) Subsidiaries and/or joint ventures abroad - - - <	II.	Outside India		-	
(iii) Money at call and short notice - Total (I, il and iii) 333,657,411.39 333,550,047.9 Image: Second Total (I and II) 333,657,411.39 333,550,047.9 Image: Second Total (I and II) Second Total (I and II) - Image: Second Total (I and II) - - Image: Second		(i) in Current Accounts		-	-
Total (I. ii and iii) Schedule 8 – Investments 383,550,047,9 I Execute 3 – Investments As on 31432022 As on 31432022 As on 31432022 I Investments in India in - - - (i) Government Securities 916,392,957,66 918,918,158.4 (ii) Other approved securities - - (iv) Debutures and Bonds 61,333,030.00 81,333,030.0 (iv) Other approved securities - - (iv) Securet by applicit ontures abroad - - (iv) Other approved securities -				-	
Grand Total (I and II) 383,687,411.39 383,550,047.9. Schedule 8 – Investments Important to a securities 916,392,957,66 918,918,158.4 (I) Orvermment Securities 916,392,957,66 918,918,158.4 (II) Other approved securities - - (III) Debentures and Bonds 61,333,030.00 81,333,030.00 (V) Debentures and Bonds 61,333,030.00 81,333,030.00 (V) Subsidiaries and/or joint ventures - - (V) Obtens investments (to be specified) - - (III) Investments cutiles - - - (III) Others investments (to be specified) - - - (III) Others investments (to be specified) - - - (III) Others investments (to be specified) - - - (III) Others investments (to be specified) - - - (III) Others investments (to be specified) - - -				-	
Schedule 8 – Investments As on 3143-2022 As on 3143-2022 I Investments in India in - (I) Government Securities - (II) Shares - (IV) Debuntres and Bonds 61.333,030.0 (IV) Debuntres and Bonds 61.333,030.0 (IV) Other approved securities - (IV) Other stops specified) - Total 977,725,987.66 1,000,251,188.4 II. Investments curities - (IV) Grand Total (I and II) 977,725,987.66 1,000,251,188.4 II. Investments (b be specified) - - (IV) Subsidiaries and/or joint ventures abroad - - (III) Outer investments (b be specified) - - - (IV) Bills purchased and discounted - - - (IV) Bills purchased and discounted - 1,148,482,480.40 1,756,901,545.7 (IV) Cash credits, overdrafts and loans repayable 274,710,43				-	-
As on 3143-2022 As on 3143-2022 As on 3143-2022 Important Securities 916,332,957.66 918,918,158.4 (i) Observatives and Bonds 61,333,030.0 81,333,030.0 (iv) Debentures and Bonds 61,333,030.0 81,333,030.0 (iv) Obsentures and Bonds 71,725,987.66 1,000,251,188.4					383,550,047.92
Investments in India in Investments in India in Investments in India in Investments in India in (i) Government Securities 916,392,957.66 918,918,158.4 (ii) Debentures and Bonds 61.333,030.00 81,333,030.0 (iv) Debentures and Bonds 61.333,030.00 81,333,030.0 (v) Subsidiaries and/or joint ventures - - (v) Subsidiaries and/or joint ventures - - (v) Subsidiaries and/or joint ventures abroad - - (ii) Others investments (to be specified) - - (iii) Schedule 9 - Advarces As on 31-03-2022 As on 31-03-2022 (iii) Caran Total (1 and II) 977,725,887.66 1,000,251,188.4 (iii) Caran Total (1 and II) 977,725,887.61 1,000,251,188.4 (iii) Caran Total (1 and II) 977,725,887.61 1,000,251,188.4 (iii) Caran Total (1 and II) Schedule 30,376.47 1,388,173.463.3 (iii) Caran Total (1 and II) Schedule 30,376.47 1,388,173.463.3		Schedule 8 – Inve	sti		1
(i) Government Securities 916,392,957.66 918,918,158.4 (ii) Other approved securities - - (iii) Shares - - (iv) Obelentures and Bonds 61,333,030.00 81,333,030.0 (v) Others (to be specified) - - Total 977,725,987.66 1,000,251,188.4 (i) Others investments (to be specified) - - (iii) Others investments (to be specified) - - (iii) Others investments (to be specified) - - (iiii) Others investments (to be specified) - - (iv) Others investments (to be specified) - - (iv) Others investments and loscounted - - - (iv) Cash credits, overtrafts and loans repayable of the specified) 1,748,930,368,728,109.4; on demand - - (iv) Others 1,151,640,870.40 1,756,901,545.7 - - (iv) Others 1,151,640,870.40 1,756,901	.			As on 31-03-2022	As on 31-03-2021
iii) Other approved securities - (iii) Shares - (iv) Debentures and Bonds 61,333,030.0 (iv) Debentures and Bonds 61,333,030.0 (iv) Others (to be specified) - Total 977,725,987.66 1,000,251,188.4 II. Investments outside India in - (ii) Government securities - (iii) Others investments (to be specified) - Total 977,725,987.66 1,000,251,188.4 (iii) Others investments (to be specified) - Total 977,725,987.66 1,000,251,188.4 (iii) Cash credits, overdrafts and loans repayable 274,710,493.93 368,728,109.4 (iii) Total 1,151,640,870.40 1,756,901,545.7 7,756,901,545.7 B (i) Secured by tangible assets 1,1151,640,870.40 1,756,901,545.7 (iii) Descured 5,708,637.00 8,003,966.01 - (iiii) Premises - - - <	I.				
Image: Shares - (iii) Shares - (iv) Debentures and Bonds 61,333,030.00 81,333,030.00 (v) Subsidiaries and/or joint ventures - - (vi) Others (to be specified) - - (vi) Others investments outside India in - - (vi) Others investments (to be specified) - - (vii) Others investments (to be specified) - - (viii) Others investments (to be specified) - - (viii) Others investments (to be specified) - - (viii) Desting and top on the specified) - - (viii) Others investments (to be specified) - - (viii) Casen of tag on 31403-2022 As on 31403-2022 As on 31403-2022 As on 31403-2022 A (vi) Bills purchased and discounted - - - (viii) Casen of tag on 31403-2022 As on 31403-2022 As on 31403-2024 As on 31403-2024 As on 31403-2024<				916,392,957.66	918,918,158.4
(iv) Debentures and Bonds 61,333,030.00 81,333,030.0 (v) Subsidiaries and/or joint ventures - - (vi) Others (to be specified) - - Total 977,725,987.66 1,000,251,188.4 II. Investments outside India in - - (ii) Goard Total (to and thorities) - - (iii) Others investments (to be specified) - - Total 977,725,987.66 1,000,251,188.4 (iii) Cash or datis (to be specified) - - Total 977,725,987.66 1,000,251,188.4 (iii) Cash credits, overdrafts and loans repayable - - (iii) Bills purchased and discounted - - (iii) Cash credits, overdrafts and loans repayable 274,710,493.3 368,728,109.47 (iii) Cash credits, overdrafts and loans repayable 274,710,493.93 368,728,109.47 (iii) Deta Bank/Government Guarantees - - - (iii) Coash credits, overda				-	
(v) Subsidiaries and/or joint ventures - (v) Others (to be specified) 977,725,987.66 1,000,251,188.4 II. Investments outside India in - - (i) Government securities - - (ii) Others investments (to be specified) - - (iii) Carned Total (1 and II) 977,725,987.66 1,000,251,188.4 (iii) Carned Total (1 and II) 977,725,987.66 1,000,251,188.4 (iii) Carned Total (1 and II) 977,725,987.66 1,000,251,188.4 (iv) Carned Total (1 and II) 977,725,987.66 1,000,251,188.4 (iv) Carned Total (1 and II) 977,725,987.66 1,000,251,188.4 (iv) Carned Total (Carned I) 1,756,901,543.7 1,888,173,436.33 (iv) Carned Total (Carned I) 1,151,640,870.40 1,756			+	-	
(vi) Others (to be specified) - Total 977,725,987.66 1,000,251,188.4 II. Investments outside India in - - (i) Social authonities) - - (ii) Covernment securities - - (iii) Others investments (to be specified) - - Total 977,725,987.66 1,000,251,188.4 Grand Total (1 and II) 977,725,987.66 1,000,251,188.4 (iii) Bills purchased and discounted - - (i) Bills purchased and discounted - - (iii) Cash credits, overdrafts and loans repayable 274,710,493.93 368,728,109.43 (iii) Cash credits, overdrafts and loans repayable 1,151,640,870.40 1,766,901,545.77 (iii) Cash credits, overdrafts and loans repayable 274,710,493.93 368,728,109.43 (iii) Other and the assets 1,145,932,233.40 1,748,892,559.7 (iii) Dues pacified - - (iii) Other Assets -			_	61,333,030.00	81,333,030.0
Total 977,725,987.66 1,000,251,188.4 II. Investments outside India in (i) Goverment securities (including local authonties) - (ii) Subsidiaries and/or joint ventures abroad - (iii) Others investments (to be specified) - Total - - Grand Total (I and II) 977,725,987.66 1,000,251,188.4 (iii) Bills purchased and discounted - (i) Bills purchased and discounted - (iii) Cash credits, overdrafts and loans repayable on demand 274,710,493.33 368,728,109.44 (iii) Cash credits, overdrafts and loans repayable on demand 274,710,493.33 368,728,109.44 (iii) Cash credits, overdrafts and loans repayable on demand 1,145,640,870.40 1,756,901,545.7 B. (i) Secured by tangible assets 1,145,932,233.40 1,748,892,559.7 (iii) Otal 1,151,640,870.40 1,756,901,545.7 C.1. Advances in India - - (i) Public Sector - - (iii) Danks			+	-	
II. Investments outside India In Investments (i) Government securities - (ii) Subsidiaries and/originit ventures abroad - (iii) Others investments (to be specified) - Total - - Grand Total (I and II) 977,725,987.66 1,000,251,188.4 Schedule 9 - Advances - - A (i) Bills purchased and discounted - (iii) Term bans 876,930,376.47 1,388,728,109.42 (iii) Term bans 876,930,376.47 1,388,173,436.33 Total 1,151,640,870.40 1,766,901,545.7 B (i) Secured by tangible assets 1,145,932,233.40 1,748,892,559.7 (iii) Unsecured 5,708,637.00 8,008,986.00 Total 1,151,640,870.40 1,766,901,545.7 (i) Priority Sectors 874,528,352.66 1,063,128,901.02 (iii) Banks - - - (iv) Others - - -			+	-	1 000 254 400 4
(i) Government securities (including local authorities) - (ii) Subsidiaries and/or joint ventures abroad - (iii) Others investments (to be specified) - Total - Grand Total (1 and II) 977,725,987.66 1,000,251,188.4 Schedule 9 – Advances - (i) Bills purchased and discounted - (ii) Cash credits, overdrafts and loans repayable on demand 274,710,493.93 368,728,109.44 (iii) Term loans 876,930,376.47 1,388,173,436.33 1,748,892,559.77 (iii) Term loans 1,151,640,870.40 1,776,901,545.7 (i) Covered by Bahk/Government Guarantees - - (iii) Unsecured 5,708,637.00 8,008,986.00 (iii) Unsecured 5,708,637.040 1,776,901,545.7 (i) Public Sector - - (ii) Public Sector - - (iii) Due from banks - - (i) Due from banks - - (i) Due from banks - - (ii) Due from banks - - (i) Due from banks			+	311,123,981.66	1,000,251,188.4
(including local authorities) - (ii) Subsidiaries and/or joint ventures abroad - (iii) Others investments (to be specified) - Total - - Grand Total (1 and II) 977,725,987.86 1,000,251,188.4 (i) Bills purchased and discounted - (ii) Cash credits, overdrafts and loans repayable on demand 274,710,493.93 368,728,109.42 (iii) Total 1,151,640,870.40 1,768,901,545.77 B. (i) Secured by tangible assets 1,145,1640,870.40 1,768,901,545.77 (ii) Descured by Bank/Government Guarantees - - (iii) Uncered 5,708,637.00 8.008,986.00 (iv) Overred 5,708,637.00 8.008,986.00 (iii) Desanks	п.		_		
(ii) Subsidiaries and/orjoint ventures abroad - (iii) Others investments (to be specified) - Total 977,725,987,66 1,000,251,188.4 Schedule 9 – Advances A. (i) Bills purchased and discounted - (ii) Cash credits, overdrafts and loans repayable on demand 274,710,493,93 368,728,109,41 (iii) Cash credits, overdrafts and loans repayable on demand 1,151,640,870.40 1,766,901,545,7 (iii) Sccured by tangible assets 1,145,932,033.40 1,748,992,559,7 (ii) Onserved by Bank/Government Guarantees - - (iii) Unsecured 5,708,637,00 8,008,986.00 Total 1,151,640,870.40 1,756,901,545,77 (i) Unsecured 5,708,637,00 8,008,986.00 (i) Unsecured 5,708,637,00 8,008,986.00 (iii) Unsecured 5,708,637,00 8,008,986.00 (i) Prioriy Sectors 874,528,352,661 1,063,128,901.02 (i) Prionity Sectors 874,528,352,661					
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Total - <td> </td> <td></td> <td>-</td> <td></td> <td></td>			-		
Grand Total (I and II) 977,725,987.66 1,000,251,188.4 Schedule 9 – Advances As on 31-03-2022 As on 31-03-2022 As on 31-03-2022 A. (i) Bills purchased and discounted - - (ii) Cash credits, overdrafts and loans repayable 274,710,493.93 368,728,109.43 (iii) Term loans 876,930,376.47 1,388,173,436.33 Total 1,151,640,870.40 1,756,901,545.77 (ii) Covered by Bank/Government Guarantees - - (iii) Covered by Bank/Government Guarantees - - (iii) Covered by Bank/Government Guarantees - - - (iii) Covered by Bank/Government Guarantees - - - (iii) Duscured 5.708,637.00 8.008,986.00 - (iii) Banks - - - - (iii) Banks - - - - (iv) Others 277,112,517.74 693,772,644.73 - (i) Due from banks - - - (i) Due from others - - -	\vdash		-		
Schedule 9 – Advances A. As on 31-03-2022 As on 31-03-2022 As on 31-03-2022 As on 31-03-2022 A. (i) Bills purchased and discounted - - (ii) Cash credits, overdrafts and loans repayable on demand 274,710,493.93 368,728,109.42 on demand (iii) Total 1,151,640,870.40 1,756,901,545.71 B. (i) Secured by tangible assets 1,145,932,233.40 1,748,892,559.71 (iii) Onsecured by tangible assets 1,151,640,870.40 1,756,901,545.71 C.I. Advances in India - - (iii) Descured by tangible assets 874,528,352.66 1,063,128,901.02 (iii) Public Sector - - (iii) Public Sector - - (iv) Others 277,112,517.74 693,772,644.77 Total 1,151,640,870.40 1,756,901,545.77 C.I. Advances outside India - - (i) Due from banks - - (ii) Due f	\vdash		-	977.725.987.66	1.000.251.188.4
A. (i) Bills purchased and discounted - (ii) Cash credits, overdrafts and loans repayable on demand 274,710,493.93 368,728,109.42 (iii) Term loans 876,930,376.47 1,388,173,436.33 (iii) Term loans 876,930,376.47 1,388,173,436.33 (iii) Secured by tangible assets 1,151,640,870.40 1,756,901,545.77 (ii) Overed by Bank/Government Guarantees - - (iii) Uncecured 5,708,637.00 8,008,986.00 Total 1,151,640,870.40 1,756,901,545.77 (ii) Delic Sector - - (iii) Priority Sectors 874,528,352.66 1,063,128,901.02 (iii) Dublic Sector - - (iii) Dublic Sector - - (iii) Dustres 277,112,517.74 693,772,644.77 (iii) Due from banks - - (i) Due from banks - - (iii) Due from banks - -					
A. (i) Bills purchased and discounted - (ii) Cash credits, overdrafts and loans repayable on demand 274,710,493,93 368,728,109,42 (iii) Term loans 876,930,376,47 1,388,173,436,33 (iii) Secured by tangible assets 1,145,640,870.40 1,756,901,545,77 (ii) Secured by tangible assets 1,145,932,233,40 1,748,892,559,77 (iii) Overed by Bank/Government Guarantees - - (iii) Descured 5,708,637,00 8,008,986,00 Total 1,151,640,870.40 1,756,901,545,77 (ii) Public Sector - - (i) Priority Sectors 874,528,352,66 1,063,128,901,07 (iii) Dubits Sector - - - (iii) Dubits Sector - - - (i) Dub from banks - - - (i) Due from banks - - - (i) Due from others - - - (ii) </td <td></td> <td>Schedule 9 – Ad</td> <td>1</td> <td></td> <td></td>		Schedule 9 – Ad	1		
(ii) Cash credits, overdrafts and loans repayable on demand 274,710,493.93 368,728,109.42 (iii) Term loans 876,930,376.47 1,388,173,46.33 Total 1,151,640,870.40 1,756,901,545.77 8. (i) Secured by Bank/Government Guarantees - (ii) Covered by Bank/Government Guarantees - (iii) Covered by Bank/Government Guarantees - (iii) Unsecured 5,708,637.00 8,008,986.00 Total 1,151,640,870.40 1,756,901,545.7 (ii) Public Sector - - (iii) Public Sector - - (iii) Public Sector - - (iii) Due from banks - - (iv) Others 277,112,517.74 693,772,644.72 Total 1,151,640,870.40 1,756,901,545.71 (i) Due from banks - - (i) Due from banks - - (i) Due from others - - (i) Due from others - - (i) Others - - - (i) Others		(i) Dille surples and an eldisperioded	-	As on 31-03-2022	As on 31-03-2021
on demand state state (iii) Term loans 876,930,376.47 1,388,173,436.33 Total 1,151,640,870.40 1,756,901,545.77 B. (i) Scured by tangible assets 1,145,932,233.40 1,748,892,559.77 (ii) Covered by Bank/Government Guarantees - - (iii) Unsecured 5,708,637.00 8,008,986.00 (iii) Unsecured 5,708,637.00 8,008,986.00 (ii) Protoity Sectors 874,528,352.66 1,063,128,901.02 (ii) Public Sector - - (iii) Dubic Sector - - (iii) Dubic Sector - - (iii) Dubic Sector - - (iii) Dub from others - - (i) Due from others - - (i) Due from others - - (i) Due from others - - (ii) Due from others - -			+	-	
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(ii) Public Sector - (iii) Banks - (iv) Others 277,112,517.74 693,772,644.74 Total 1,151,640,870.40 1,756,901,545.77 C.II. Advances outside India - - (i) Due from banks - - (ii) Due from others - - (ii) Due from others - - (i) Due from others - - (i) Due from others - - (ii) Due from others - - (i) Syndicated loans - - (c) Others - - Total - - - Grand Total (C.1 and II) 1,151,640,870.40 1,756,901,545.77 Schedule 10 - Fixed Assets - - - I. Premises - - - Additions during the year - - - Deductions during	C.I.	Advances in India			
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(b) Syndicated loans - (c) Others - Total - - Grand Total (C.I and II) 1,151,640,870.40 1,756,901,545.77 Schedule 10 – Fixed Assets Schedule 10 – Fixed Assets As on 31-03-2022 As on 31-03-2022 As on 31-03-2022 I. Premises - - At cost as on 31st March of the preceding year - - Additions during the year - - - Deductions during the year - - - II. Other Fixed Assets (including furniture and fixtures) 6,863,931.00 8,069,818.00 At cost as on 31st March of the preceding year - - - Additions during the year 20,289.00 296,344.00 - Deductions during the year 20,289.00 1,502,231.00 - Depreciation to date 1,298,904.00 1,502,231.00 - Depreciation to date 1,298,904.00 1,502,231.00 - Depreciation to date 1,298,904.00 1,502,231.00 - Closing As		()	<u> </u>	-	-
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Closing As of 31 March of the Current Year 7,064,037.00 6,863,931.00	1 1	Deductions during the year		20,289.00	
	ΙL	Denne station to data	-	1,298,904.00	1,502,231.00
Total (I and II) 7.064.037.00 6.863.931.00		Depreciation to date			
Total (I and II) 7.064.037.00 6.863.931.00				7,064,037.00	6,863,931.00
				7,064,037.00	6,863,931.00

	Schedule 11 – Othe	Assets	
		As on 31-03-2022	As on 31-03-2021
١.	Inter-office adjustments (net)	-	-
II.	Interest accrued	19,207,922.00	19,891,922.89
III.	Interest on NPA(Contra)	8,888,336.00	6,021,216.51
IV.	Tax paid in advance/tax deducted at source	-	-
V.	Stationery and stamps	616,528.00	484,825.00
VI.	"Non-banking assets acquired in		
	satisfaction of claims"	-	-
VII.	Others Total	2,079,653.20 30,792,439.20	4,314,173.18 30,712,137.58
			30,712,137.30
	Schedule 12 – Continge		Ac on 21 02 2021
Ι.	Claims against the bank not acknowledged as debts	As on 31-03-2022	As on 31-03-2021
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward	-	-
	exchange contracts		
IV.	Guarantees given on behalf of constituents	-	-
	(a) In India	3,183,575.00	2,241,144.00
V.	(b) Outside India Acceptances, endorsements and other	-	-
v.	obligations	-	_
VI.	Other items for which the bank is	12,506,768.56	12,244,980.78
_	contingently liable		
	Total	15,690,343.56	14,486,124.78
	Schedule 13 – Interes	st Earned	
		As on 31-03-2022	As on 31-03-2021
Ι	Interest/discount on advances/bills	155,262,324.52	196,809,232.67
II. 	Income on investments	57,595,549.79	42,465,202.80
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	14,475,054.00	17,072,262.00
IV.	Others	6,468,835.86	7,569,052.00
	Total	233,801,764.17	263,915,749.47
	Schedule 14 – Other	Income	
		As on 31-03-2022	As on 31-03-2021
I.	Commission, exchange and brokerage	1,096,427.00	1,084,694.00
II.	Profit on sale of investments	292,500.00	8,615,000.00
	Less: Loss on sale of investments	-	(317,572.01)
111.	Profit on revaluation of investments Less: Loss on revaluation of investments	-	-
IV.	Profit on sale of land, buildings and other assets	46,365.00	-
	Less: Loss on sale of land, buildings and other assets		-
V.	Profit on exchange transactions	-	-
	Less: Loss on exchange transactions	-	-
VI.	Income earned by way of dividends, etc.		
	from subsidiaries/companies and/or joint ventures abroad/in India	-	-
VII.	Miscellaneous Income*	8,006,673.92	3,048,130.53
	Total	9,441,965.92	12,430,252.52
*Loa	n Processing fees of Rs.2840560.00(PY-Rs.1693631.00) represents more than	1% of total income.
-	Schedule 15 – Interest	Expended	_
		As on 31-03-2022	As on 31-03-2021
Ι.	Interest on deposits	145,012,009.42	188,962,281.01
II.	Interest on Reserve Bank of India /	5,652.00	52,589.00
	Inter-bank borrowings		
III.	Others	-	-
	Total	145,017,661.42	189,014,870.01
	Schedule 16 - Operatin	g Expenses	
		As on 31-03-2022	As on 31-03-2021
Ι.	Payments to and provisions for employees	20,948,167.00	20,410,699.00
11.	Rent, taxes and lighting	5,395,600.00	5,568,975.00
	Printing and stationery	364,054.70	373,988.02
IV.	Advertisement and publicity	1,006,070.50	141,093.00
V.	Depreciation on bank's property	1,298,904.00	1,502,231.00
VI.	Director's fees, allowances and expenses	-	-
VII.	Auditors' fees and expenses	450,000.00	505,000.00
	(including branch auditors)		
VIII.	Law charges	19,926.00	42,621.00
IX.	Postages, Telegrams, Telephones, etc.	209,379.34	436,699.95
Χ.	Repairs and maintenance	1,135,318.36	854,566.20
XI.	Insurance	4,007,461.07	4,189,710.78
XII.	Other expenditure	4,724,741.41	20,997,484.38
1	Total	20 550 622 28	55.023.068.33

अनिल पारख अध्यक्ष

Total

मे. गुप्ता सारड़ा ॲन्ड बागड़िया सनदी लेखापाल

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39,559,622.38

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<u>۹</u>	घरदुरुस्ती				9	8.96	9	३.१६		control releva whether due t	
90	सुरक्षित त शैक्षणिक		र मुदता व	ফজ	88	9992.22	३९	ષ૧૮.૬૨		3. Our responsi conducted ou	
99	शक्षाणक सूरक्षित त		न निगमिन		9	8.03	० ६१			Accountants perform the a	
92	सुराक्षत त रेंट डिस्क				८६	<u>६</u> १२२.२१	-	889.96		4. An audit invol	
۹३ ۵۷	२८ ।डस्क वेअर हाऊ				ર ૨	५२०.७६ २०५५३	۶ ٥	૨ ૧૨.૧૪		the financial assessment	
98 94	वअर हाऊ सोने तारप				ر لا	२०४.४३ <i>५.</i> ५३	0 3	० ४.२२		error. In making preparation a	
٦٩		ण फण			<u>°</u> १०४६	90200.98	بر 220	8.22 99628.88		appropriate in the Bank's int used and the	
	एकुण ः-				7084	79209.98	922	77908.58		5. We believe th	
			— संग	वाल	क	मंडळ –				our audit opin Opinion	
	૨૦૨	9-22	ह्या आधि	र्थेक वष	र्गत सं	चालक मंडळ	ाच्या एक	ण १२ सभा		6. In our opinion aforesaid fina	
झाल						या आवश्यकते				contained in t (LFAR) give t	
						SERVICES O	•			societies), th Societies Rul societies, Ma	
										accounting pr a) In the case	
		.	Rate of	Rate o	st	-	CES OFFER			b) In the case c) In the case	
	PERIOD OF DEPOSITS	I	Interest (Regular)	for		ore Banking Solut count from any of				Report on Other 7. The Balance	
			(negulal)	Senio Citizen	' I	Attractive Rate of Interest on Deposits.					
15 da	ays to 90 days	s	4.00%	4.00%	$\neg \vdash$	uick Loan facility a		·		 We report that a) We have a 	
			4.000/	4 000/		ocker Facility avail				b) In our opin appears f	
9108	ays to 180 day	ys	4.00%	4.00%		TGS & NEFT Rem			audit have c) The transa		
181 c	days to 1 year	r	5.00%	5.25%		learing facility.				d) The Balar the books	
Abov	ve 1 Years to 5	5 years	6.00%	6.25%	, Fu	ully trained, Exper	ienced and	Expert Banking		e) The accou principles	
						aff.				As per the in account and	
					C	ustomer Care & Se	ervices to Fu	Il satisfaction.		mentioned in 10. We further rep	
					C	ustomer Guidance	e & Protocol.				
					Q	uick attention to c	ustomer grie	evances.			
						eposit insurance	up to Rs.	5 lakh covered		Place : Nagpur	
					u	nder DICGC.				Date : 28.06.20	
			BL	IDG	FT	OF IN	CON	1F & F	XP	ENDITU	
										31-03-2	
Y	/ear 2021-	-2022					(0.0	Year 2022-		Year 20	
		Actua	_		Expe	nditure		Budget		Budgeted	
	-	1450.1	_	. On De	nosite	2		1390		1749.00	
	1.00	0.0		. On Bo					.00	767.00	
		209.4	8 Es	tablishr	nents	Charges		220		80.00	
2	50.00	49.0		nt & Tax					.00		
2	12 001	40.0	-	urance ectricity		ter Charges		-	.00 .50		
2	42.00	77		- our only			ono Eto	-	.00		
2	42.00 8.50 7.00	7.7 3.7		stage,	lelegr	am & Telepho	JIE LIC.		.00 1		
2	8.50 7.00 20.00	3.7 12.9	75 Po 03 De	preciat	ion	am & Telepho		20	.00		
2	8.50 7.00 20.00 12.00	3.7 12.9 9.8	75 Po 93 De 92 Au	preciat dit Fees	ion s	·		20 10	.00 .00		
2	8.50 7.00 20.00 12.00 5.00	3.7 12.9	75 Po 93 De 92 Au 75 Pri	preciat dit Fees nting &	ion s Static	onary		20 10 5	.00		
2	8.50 7.00 20.00 12.00 5.00	3.7 12.9 9.8 3.7	75 Po 03 De 02 Au 75 Pri 09 Ott	preciat dit Fees	ion s Static enses	onary S		20 10 5	.00 .00 .00 .00		

PENDENT AUDITOR'S REPORT

quired Under Section 31 of Banking Regulation Act 1949 plicable to urban Co-operative Banks and U/s 81(5) (b) of

Maharashtra state Co-operative Societies Act, 1960 Ile 69(9) of The Maharashtra Co-operative Societies Rules, 1961

ooperative Bank Ltd., Nagpur

- cian statements d the accompanying financial statements of **Wardhaman Urban Co-operative Bank** nK) as at 31 March 2022, which comprise the Balance Sheet as at 31 March 2022, and ss Account, and the Cash Flow Statement for the year then ended, and a summary of inting policies and other explanatory information. The returns of 6 branches audited by led in these financial statements. cial Statements
- oonsibility for the Financial Statements ponsibility for the Financial Statements responsible for the preparation of these financial statements that gives a true and fair icial position, financial performance and cash flow of the Bank in accordance with the tion Act 1949 (as applicable to co-operative societies), the guidelines issued by the of India and the guidelines issued by the Registra of Cooperative Societies, e Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative 1961, (as applicable) and generally accepted accounting principles in India so far as Bank. This responsibility includes design, implementation and maintenance of internal to the preparation of the financial statements that are free from material misstatement, and operative aud or error.

oility bing by is to express an opinion on these financial statements based on our audit. We audit in accordance with Standards on Auditing issued by the Institute of Chartered ndia. Those Standards require that we comply with ethical requirements and plan and to obtain reasonable assurance about whether the financial statements are free from ements

- ements. s performing procedures to obtain audit evidence about the amounts and disclosures in tements. The procedures selected depend on the auditor's judgement, including the he risks of material misstatement of the financial statements, whether due to fraud or those risk assessments, the auditor considers internal control relevant to the Bank's fair presentation of the financial statements in order to design audit procedures that are the circumstances, but not for the purpose of expressing an opinion on effectiveness of all control. An audit also includes evaluating the appropriateness of accounting policies sonableness of the accounting estimates made by management, as well as evaluating intation of the financial statements.
- he audit evidence we have obtained is sufficient and appropriate to provide a basis for
- nd to the best of our information and according to the explanations given to us, the ial statements together with the Notes thereon and our comments and observations Audit Memorandum, 'A', 'B', 'C' and Form No.1 and Form No.7, Long FormAudit Report information required by the Banking Regulation Act, 1949 (as applicable to co- operative Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative 1961 and guidelines issued by Reserve Bank of India and Registrar of Cooperative rashtra in the manner so required and give a true and fair view in conformity with the tiples generally accepted in India: the Balance Sheet, of state of affairs of the Bank as at 31st March 2022; the Brofit and Loss Account of the profit for the vace ended on that date; and
- the Profit and Loss Account, of the profit for the year ended on that date; and the Cash Flow Statement, of the cash flows for the year ended on that date;
- al & Regulatory Requirements leet and the Profit and Loss Account have been drawn up in Forms "A" and "B" the Third Schedule to the Banking Regulation Act, 1949 and provisions of the operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.
- ined all the information and explanations, which to the best of our knowledge and belief ary for the purpose of our audit and have found to be satisfactory; n, proper books of account as required by law have been kept by the Bank so far as it our examination of those books and proper returns adequate for the purposes of our an acceived from the branches: en received from the branches:
- The received from the branches; ons of the Bank which have come to our notice are within the powers of the Bank; Sheet and the Profit and Loss Account dealt with by this report, are in agreement with account and the returns; ng standards adopted by the Bank are consistent with those laid down by accounting nerally accepted in India so far as applicable to Banks.
- nerally accepted in India so far as applicable to Banks. mation and explanations given to us and based on our examination of the books of ner records, we have not come across material instances in respect of the details Rule 69(6) of Maharashtra Co- operative Societies Rules 1961. that for the year under audit, the Bank has been **awarded "A" classification**.

For Gupta Sarda & Bagdia Chartered Accountants Firm Regd. No. 103447W

(CA. Amit Lukka) Partner M.No. 126323 UDIN : 22126323ALVKCC2922

RE FOR 2021-2022 23) (Amt. in Lakh Rs.)

Year 202	21-2022	Even an diffund	Year 2022-2023	Year 202	21-2022	Income	Year 2022-2023
Budgeted	Actual	Expenditure	Budgeted	Budgeted	Actual	Income	Budgeted
1780.00	1450.12	Int. On Deposits	1390.00	1749.00	1552.62	Int. On Loans & Advances	1378.00
1.00	0.06	Int. On Borrowing	1.00	767.00	813.68	Int. & Div. on investments	800.00
220.00	209.48	Establishments Charges	220.00	80.00	69.86	Other Income	70.00
50.00	49.09	Rent & Taxes	60.00				
42.00	40.07	Insurance	40.00				
8.50	7.75	Electricity & Water Charges	8.50				
7.00	3.75	Postage, Telegram & Telephone Etc.	5.00				
20.00	12.93	Depreciation	20.00				
12.00	9.82	Audit Fees	10.00				
5.00	3.75	Printing & Stationary	5.00				
60.00	232.99	Other Expenses	60.00				
50.00	30.00	NPA & Other Provision	100.00				
2255.50	2049.81	Total of Expenditure	1919.50				
340.50	386.35	Profit Before Taxation	328.50				
88.00	139.50	Less Provision for Income Tax	82.50				
252.50	246.85	Net Profit (After Taxation)	246.00				
2596.00	2436.16	Total	2248.00	2596.00	2436.16	Total	2248.00

BOOK-POST

<u>Wardhaman Urban Co.-Op. Bank Ltd., Sevasadan Chowk, Nagpur</u> <u>CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2022</u>

Particulars	Amount (Rs. in Lacs)		Particulars	Amount (Rs. in Lacs)
CASH FLOW FROM OPERATING ACTIVITIES :				-
Net Profit	246.85		Income Tax Paid	(102.30)
Add : Tax Provision	139.50			()
	386.35	A .	Net Cash generated from Operating Activities After Tax	-468.63
Add : Adjustments for	-	1		-
Depreciation on Assets	12.98		CASH FLOW FROM INVESTING ACTIVITIES :	-
Amortization of Investments	3.73		Net (Increase) /Decrease in Fixed Assets	(14.99)
Investment Written off	-		Interest Income	789.12
Provision for IDR	136.67		Profit on sale of Gov Security	2.92
Provision for B.D.D.R.	30.00		Profit on sale of Fixed Asset	0.46
Interest Paid on Borrowings	0.06		Net (Increase)/Decrease in Investments	44.17
Loss / (Profit) on sale of Gov. Sec	(2.92)		Net Increase)/Decrease in Interest Receivable on Investments	13.31
Interest Expense / (Income) on Investments	(789.12)			-
Excess provision on standard asset	`(15.00)́	В.	Net Cash generated from Investing Activities	834.98
Invest Written off reversed	(21.64)			-
Profit on sale of fixed assets	(0.46)		CASH FLOW FROM FINANCING ACTIVITIES :	-
	-259.35	1	Net Increase /(Decrease) in Share Capital	5.50
Adjustments for :	-	1	Dividend paid	(44.34)
Net (Increase)/Decrease in Loans and Advances	6,022.61		Interest Paid	(0.06)
Net (Increase)/Decrease in Interest Rec. on Staff House Loan	(6.45)			-
Net (Increase)/Decrease in Stationary Stock	(1.32)	C.	Net Cash generated from Financing Activities	-38.90
Net (Increase)/Decrease in Deposits with Gov/Others	9.21		-	
Net (Increase)/Decrease in Other Assets	70.67		NET INCREASE IN CASH & CASH EQUIVALENTS (A+B+C)	327.46
Net Increase /(Decrease) in Deposits	(6,139.57)			
Net Increase /(Decrease) in Interest on Fixed Deposits	0.36		Cash & Cash Equivalents at the beginning of the year	2,678.32
Net Increase /(Decrease) in Other Liability	(5.09)		Cash & Cash Equivalents at the end of the year	3,005.78
Net Increase /(Decrease) in Provisions	(70.37)			327.46
Net Increase /(Decrease) in Reserves	12.96			527.40
		R	am Jajoo Naresh B. Patni Anil S. Parakh M/s. Gupta	a Sarda & Bagdia
Net Cash generated from Operating Activities before Tax	-366.34	1 ""	• • • • • • • • • • • • • • • • • • •	•
		1	C.E.O. (Vice-Chairman) (Chairman) (Firm Re	g. No. 103447W)
= २०२१-२२ च्या नफ्याच्या विनियोगास मंजू	री बाबत —	र <u>ं</u>	ाचालक व त्यांचे नातेवाईक यांना दिलेल्या कज	नोची माहिती
, and the second se	`		दिनांक ३१/३/२०२२	
सन २०२१-२२ या वर्षात बँकेला रू. २,४६,८५,५७२.२९			ादनाक २७/२/२०२२	
न संचालक मंडळाने त्याची विभागणी खालील प्रमाणे मंजूर केली आहे	÷.		एकण दिनांक ३१.३.२०२२ भकिन न	रू. लाखात
PPROPRIATION OF PROFIT FOR YEAR	2021-2022	f	वेवरण एकूण विभाव २७.२.२०२२ थकित	

APPROPRIATION OF PROFIT FOR YEAR 2021-2022										
Description (विवरण)	Percentage आकडेवारी	Amount रक्कम								
Statutory Reserve Fund (राखीव निधी)	25%	61,75,000.00								
Special Reserve Fund (विशेष राखिव निधी आकस्मिक नुकसानासाठी)	10%	24,70,000.00								
Dividend (लाभांष) @ 12%		79,50,000.00								
Building Fund (इमारत निधी)		30,75,000.00								
Investment Fluctuation Reserve (गुंतवणूक चढउतार निधी)		50,00,000.00								
General Reserve Fund (सामान्य राखीव निधी)		15,572.29								
Total (एकुण नफा)		2,46,85,572.29								

eraters a construction of the second second second											
दिनांक ३१/३/२०२२											
विवरण	एकूण	दिनांक ३१.३.२०२२ ची येणे रक्कम	थकित	ন্চ. ল	लाखात						
	खाते	चा यण रक्कम (लाखात)	बाकी	सुरक्षित	असुरक्षित						
संचालक व नातेवाईक	9	०.५४	निरंक	୦.୯୪	निरंक						

वर्धमान अर्बन को-ऑप. बँक मर्यादित, नागपूर.

मुख्य कार्यालय व शाखाः-७३-सी, सेवासदन चौक, सेन्ट्रल एव्हेन्यु, नागपूर - ४४० ०१८. फोन : ०७१२ - २७७८३४७, २७२५५३५, २७२५५२२, २७३५२७०

सक्करदरा शाखा गजानन चौक, सक्करदरा, नागपूर - ४४० ००९. फोन : ०७१२ - २७४७५११, २७४७५२२ मो. ८३७८९६२३९२ कलमना शाखा गोडाऊन नं. ७, बिल्डिंग नं. २, कृषि उत्पन्न बाजार समिती, जवाहरलाल नेहरू मार्केट यार्ड, नागपूर - ४४० ०३५. मो. ८३७८९६२३९३ सदर शाखा गांधी चौक, सदर, नागपूर - ४४० ००१. फोन : ०७१२ - २५४४००४, २५४४०१२ मो. ८३७८९६२३९४

धरमपेठ शाखा वेस्ट हायकोर्ट रोड, बटुकभाई ज्वेलर्स के सामने, नागपूर - ४४००१० फोन : ०७१२ - २५२०५४५, २५२०५४६ मो. ८३७८९६२३९५ हिंगनघाट शाखा श्रध्दा बिजीप्लेक्स, जगन्नाथ वार्ड, हिंगनघाट फोन : ०७१५३ - २४५८४३, २४५८४४ मो. ८३७८९६२३९६

हजेरी संबंधी प्रमाणपत्र

	प्रमाणित कर	ण्यात येत	आहे की	आज दि.	20.02.20	२२, शनि	गर ला	रजवाडा	पॅलेस,	गांधीसागर	, महाल,	नागपूर ये	थे सकाळी	९.३०
वाजता	होणाऱ्या वर्धग	नान अर्बन	को-ऑप बे	बँक लि.,	सेवासदन च	ौक, नाग	रूच्या २	३ व्या व	पार्षिक ज	सर्वसाधारण	सभेस र	तभासद क्र		
श्री/श्रीग	मती													
रा.——								उपस्थित इ	होते.					
नागपूर														۵
दिनांक	: २०/०८/२	०२२										आधकृ	न्त अधिका	रा

मी, वर्धमान अर्बन को-ऑप बॅंक, सेवासदन चौक, नागपूर चा सभासद असून आज शनिवार दिनांक २०.०८.२०२२ ला सकाळी ९.३० वाजता रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे होणाऱ्या २३ व्या सर्वसाधारण सभेकरीता माझ्या उपस्थितीची नोंद करीत आहे.

नांव :-

सभासद क्र. ______मोबाईल नं. _____

सही

Wardhaman Urban Co.-Op. Bank Ltd., Sevasadan Chowk, Nagpur Addtional DISCLOSURE As Per RBI Circular No. UBD. Co. BPD. (PCB) Cir No. 52/12.05.001/2013-14 Dt. 25-03-2014

		Amt. in Lakh		
Sr.	Particulars	31.03.2021	31.03.2022	
i)	Capital to Risk Asset Ratio (CRAR)	25.48%	30.99%	
ii)	Movement of CRAR during Two Financial Years	4.96%	5.51%	
iii)	Investment : Govt. of India Securities a. Book value Face value b. Market value c. Details of Issuer Composition of Non-SLR investments and Non Performing Non-SLR Investments (* detailed below)	9189.18 9225.00 9091.50 813.33	9163.93 9225.00 8924.10 613.33	
iv)	Advance Against : Real Estate, Construction, Business & Housing	293.14	125.66	
v)	Advance Against Shares & Debentures	Nil	Nil	
vi)	Advance to Directors, their relatives, Companies/ Firms in which they are interested a) Fund Based b) Non-Fund Based	376.18 Nil	0.54 Nil	
vii)	Average Cost of Deposit	6.80%	5.72%	
viii)	<u>Non performing Assets (NPAs) Amount</u> a) Gross NPAs b) Net NPAs	 295.26 76.73	275.17 41.64	
ix)	Non performing Assets (NPAs) % a) Gross NPAs b) Net NPAs	1.66% 0.44%	2.33% 0.36%	
x)	Profitability a) Interest income as percentage of Working Funds b) Non-interest Income as percentage of Working Funds c) Operating profits as a percentage of Working Funds d) Return on Assets e) Business (Advances+Deposits) Per Employee f) Profit per Employee	8.29% 0.40% 0.79% 0.54% 899.49 3.33	7.99% 0.32% 1.32% 0.94% 678.65 4.84	
xi)	Provision made a) Towards NPAs b) Towards depreciations in Investments : IDR c) Towards Standard Assets	 218.53 103.16 54.19	233.53 239.83 39.19	
xii)	Movement in Provisionsa) Towards NPAsb) Towards depreciations in investments : IDRc) Towards Standard Assets	100.00 44.90 0.00	15.00 136.67 -15.00	
xiii)	Foreign Currency Assets & Liabilities	NIL	NIL	
xiv)	A. Premium Paid Towards DICGC	38.46	35.92	
	B. Premium Paid Towards DICGC upto date	Yes	Yes	
xv)	Penalty paid for any Violation of R.B.I. Directives	NIL	NIL	
xvi)	Restructured Accounts	297.50	297.50	
xvii)	Fixed Assets - Valuation / Revaluation	NIL	NIL	
xviii)	"Contingent Liabilities" - Amount transferred to DEAF	38.23	40.85	

<u>*Details of Issuer Composition of Non-SLR investments and Non-Performing Non - SLR Investments :</u> - Issuer Composition of Non SLR investments - March, 2022. - Non-performing Non SLR Investment -

						March, 2022.		
No.	Issuer	Amount	Extent of "below investment grade securities"	Extent of "unrated securities"	Extent of "unlisted securities"	Particulars	Amount	
(1)	(2)	(3)	(4)	(5)	(6)	Particulars	(Rs.In Crore)	
1	PSUs					Opening Balance	NIL	
2	Fls					Additions during the second	NUL	
3	Public Sector Banks					Additions during the year	NIL	
4	Mutual Funds					Deduction during the obsure period	NUL	
5	Others	613.33				Reduction during the above period	NIL	
6	Provision held towards					Closing Balance	NIL	
	depreciation							
	Total	613.33				Total Provisions held	NIL	

Ram Jajoo C.E.O. Naresh B. Patni (Vice-Chairman) Anil S. Parakh (Chairman) M/s. Gupta Sarda & Bagdia (Chartered Accountants) (Firm Reg. No. 103447W)

(Amit Lukka) Partner (M. No. 126323) UDIN: 22126323ALVKCC2922