



SHRI SHANTAPPA MIRAJI URBAN CO-OP. BANK LTD., CHIKODI.

**FORM " A " THIRD SCHEDULE (SECTION 29)
BALANCE SHEET AS ON 31-03-2022**

Capital & Liabilities		31.03.2022	31.03.2021
1	CAPITAL		
	i) Authorised Capital : 1000000 Shares of Rs.100 each	100,000,000.00	80,000,000.00
	ii) Subscribed & paid up Capital : 789451 Shares of Rs.100 each Of the (ii) above, held by:	78,945,100.00	74,822,000.00
	a. Individuals	78,945,100.00	
	b. Co-op. Institutions	--	
	c. State Govt.	--	
2	RESERVE FUND & OTHER RESERVES		
	i) Statutory Reserve Fund	115,490,528.00	
	ii) Dividend Equalization Fund	1,670,000.00	
	iii) Bad & Doubtful Debt Reserve	29,200,000.00	
	iv) Special Reserve for BDDR	26,600,000.00	
	v) Rural Branches BDDR	81,900,000.00	
	vi) Special Entity Loans BDDR	6,400,000.00	
	vii) Cont. Prov. for Std Assets	4,700,000.00	
	viii) Investment Reserve (CRB)	5,832,000.00	
	ix) Investment Fluctuation Reserve	14,566,000.00	
	x) Investment Depreciation Reserve	14,610,176.00	
	xi) Building Fund	21,400,000.00	
	xii) Jubilee Fund	1,364,000.00	
	xiii) Propaganda Fund	472,000.00	
	xiv) Charity Fund	60,000.00	
	xv) Members Death Relief Fund	2,731,500.00	
	xvi) Members Welfare Fund	4,246,680.00	
	xvii) Directors/Staff Training Fund	190,000.00	
	xviii) Gratuity Fund	894,000.00	
	xix) Employees Welfare Fund	1,051,500.00	
	xx) Inter Bank Deposit (PMC) Provision	14,800,000.00	
	xxi) Implementation of IT / Cyber security projects reserve	1,500,000.00	
		349,678,384.00	319,248,087.00
3	PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNTS	NIL	NIL
4	DEPOSIT & OTHER ACCOUNTS		
	i) Fixed Deposits		
	a. Individuals	1,433,925,092.54	
	b. Central Co-op. Banks	--	
	c. Other Societies	99,158,318.00	
	ii) Savings Bank Deposits		
	a. Individuals	461,275,669.62	
	b. Central Co-op. Banks	--	
	c. Other Societies	416,395.46	
	iii) Current Deposits		
	a. Individuals	36,111,734.89	
	b. Central Co-op. Banks	--	
	c. Other Societies	33,116,860.22	
	iv) Money at Call & Short Notice	--	
		2,064,004,070.73	2,007,743,778.98

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5	BORROWINGS		NIL	NIL
6	BILLS FOR COLLECTION BEING		NIL	NIL
	BILLS RECEIVABLE (As per contra)			
7	BRANCH ADJUSTMENTS		NIL	NIL
8	OVERDUE INTEREST RESERVES		81,143,967.00	74,873,958.00
	(As per contra)			
9	INTEREST PAYABLE		2,112,334.00	1,907,705.00
10	OTHER LIABILITIES			
	i). Suspense	12,835,656.00		
	ii) Unclaimed Dividend	2,596,033.00		
	iii) Staff Salary Allowance	4,098,164.00		
	iv) Audit Fees Payable:	1,800,000.00		
	(Statutory,Concurrent,EDP)			
	vi) PF Payable	1,505,357.00		
	vii) Provision for Income Tax(FY2020-21)	6,800,000.00		
	viii) Other Payables:	1,709,405.93		
			31,344,615.93	33,244,050.66
11	PROFIT AND LOSS A/C.			
	Profit as per last Balance Sheet	17,616,780.00		
	Less: Appropriations	17,616,780.00		
	Add : Profit for the year brought from the profit and loss A/c.	20,257,340.00	20,257,340.00	17,616,780.00
	TOTAL		2,627,485,811.66	2,529,456,359.64
	CONTINGENT LIABILITIES			
	i)Outstanding Liabilities for Guarantees issued		25,000.00	464,600.00
	ii) Others DEAF A/c with RBI		8,014,175.00	7,822,744.00



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BALANCE SHEET AS ON 31-03-2022

Property & Assets				31.03.2022	31.03.2021
1 CASH					
	In hand (Commercial Bank, State Bank of India, State Co-op. Bank & Central Co-op. Bank)			13,714,402.00	96,795,748.59
2 BALANCES WITH OTHER BANKS					
	i) Current Deposits		109,189,050.27		
	ii) Savings Bank Deposits		--		
	iii) Fixed Deposits		286,200,000.00	395,389,050.27	314,514,611.00
3 MONEY AT CALL & SHORT NOTICE				NIL	NIL
4 INVESTMENTS					
	i) In Central & State Govt. Securities:		721,287,733.00		
	Book value	721,287,733.00			
	Face Value	719,278,095.00			
	Market Value	750,027,266.40			
	ii) Other Trustee Securities		--		
	iii) Shares in other Co-op. Institutions		75,000.00		
	iv) Other Securities				
	a. Bonds:		172,666,500.00		
	Book value	172,666,500.00			
	Face Value	172,199,000.00			
	Market Value	174,397,808.06			
	b. Other Investments(CRB Capital)		5,800,000.00	899,829,233.00	938,671,518.26
5 INVESTMENT OUT OF PRINCIPLE/SUB-SIDARY STATE PARTNERSHIP FUND				NIL	NIL
6 ADVANCES					
	i) Short Term loans, Cash Credit, Overdrafts & Bills discounted:		449,718,701.48		
	Of which secured against				
	a. Govt.& other approved securities		--		
	b. Other Tangible securities:				
	Of the advances amount due from individuals Rs. 449718701.48				
	Of the advances amount overdue Rs. 3239647.00 considered bad & doubtful of recovery - Nil -				
	ii) Medium Term loans :		314,233,983.00		
	Of which secured against				
	a. Govt. & other approved securities		--		
	b. Other Tangible securities:				
	Of the advances amount due from individuals Rs. 314233983.00				
	Of the advances amount overdue Rs.34834160.00 considered bad & doubtful of recovery - Nil -				

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iii)	Long Term Loans: Of which secured against:		439,892,674.20		
a.	Govt.& other approved securities	--			
b.	Other Tangible securities: Of the advances amount due from				
	individuals Rs.439892674.20				
	Of the advances amount overdue Rs. 26451051.00 considered bad & doubtful of recovery - Nil -			1,203,845,358.68	1,066,999,253.16
7	INTEREST RECEIVABLE On Investments			11,193,410.00	17,441,497.00
8	LOAN INTEREST RECEIVABLE (as per Contra)			81,143,967.00	74,873,958.00
9	BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per contra)			NIL	NIL
10	BRANCH ADJUSTMENT			NIL	NIL
11	PREMISES (Less Depreciation)			5,167,764.00	5,682,315.00
12	FURNITURES & FIXTURES (Less Depre)			4,190,935.99	4,729,025.99
13	OTHER ASSETS				
i)	Computer & Pheriparals	791,131.70			
ii)	Computer Softwares	46,649.00			
iii)	Vehicles (Less Depreciation)	207,035.00			
iv)	Library Books (Less Depreciation)	2,668.00			
v)	HESCOM/Water/Tel/LLIP Deposit	296,681.00			
vi)	Stock of e-Stamp	3,898.00			
vii)	Stock of Printing & Stationary	1,142,950.03			
viii)	Advance Income Tax (FY21-22)	6,800,000.00			
ix)	Advance	346,209.00			
x)	GST Receivable	129,159.34			
xi)	Income Tax Refundable (FY19-20&20-21)	65,610.00			
xii)	Building R A Bill	3,177,057.65			
xiii)	Deaf Receivable	1,462.00			
xiv)	CKYC Receivable	1,180.00			
		13,011,690.72		13,011,690.72	9,748,432.64
	TOTAL			2,627,485,811.66	2,529,456,359.64

Sd/-
Chief Accountant

Sd/-
General Manager

Sd/-
Director

Sd/-
Director

Sd/-
Chairman

AS PER OUR REPORT OF EVEN DATE
C E R T I F I C A T E

We have audited the accounts of **SHRI SHANTAPPANNA MIRAJI URBAN CO-OP. BANK LIMITED, CHIKODI, Administrative Office** and its 13 Branches, for the year ended on **31-03-2022**. We have obtained all the information and explanation which to the best of our knowledge and belief, were necessary for the purpose of the audit. In our opinion and to the best of our information and according to the explanation given to us, the **BALANCE SHEET AND PROFIT & LOSS A/C.** of the Bank depicts a true & fair view, in so far as it relates to the Balance Sheet of the Bank of the state of affairs as on **31-03-2022** and in so far as it relates to the Profit & Loss A/c. of the PROFIT for the year ended on that date, subject to the remarks /observations contained in our detailed audit report annexed independent.

For M\s.Uma Shankar & Co.
Chartered Accountants
Firm Reg No. 00456S

CHIKODI.
DATE:

Sd/-
(Umashankar S Hiremath)
Partner M.No. 024752
UDIN: 22024752ALOUSS8495



SHRI SHANTAPPA MIRAJI URBAN CO-OP. BANK LTD., CHIKODI.

FORM "B" THIRD SCHEDULE (SECTION 29)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

EXPENDITURE	31.03.2022	31.03.2021	INCOME	31.03.2022	31.03.2021
1. Interest on Deposits & Borrowings	113,665,687.91	116,798,502.12	1. Interest and Discount	209,053,447.31	200,051,272.04
2. Salaries, Allowances, P.F. & Bonus	34,685,764.00	30,128,884.00	2. Commission, Exchange	447,525.84	562,205.43
3. Directors & Local Committee Members fees & Allowances	254,950.00	146,870.00	3. Subsidies & Donations	--	--
4. Rent, Taxes, Insurance & Lighting	4,932,221.10	5,562,243.70	4. Income from non-banking assets and profit from sale of or dealing with such assets	--	--
5. Law Charges	0.00	0.00	5. Other Receipts	5,416,325.88	5,268,145.77
6. Postage & Telephone	1,077,284.93	707,377.89	6. Loss (if any)	--	--
7. Auditor's Fees	1,512,790.00	1,410,770.00			
8. Depreciation on and repairs to Property	1,518,292.00	1,798,905.11			
9. Stationery, Printing & Advertisement	702,158.80	658,050.95			
10. Loss from sale of or dealing with Non-Banking assets	--	--			
11 Provisions:					
i) Cont.-Provision for Standard Assets	500,000.00	600,000.00			
ii) Special BDDR	2,500,000.00	1,500,000.00			
iii) Rural Branches BDDR	3,200,000.00	5,278,000.00			
iv) Special Entity Loans BDDR	500,000.00	500,000.00			
v) Investment Depreciation Reserve	0.00	7,400,000.00			
vi) Provisiona for Investment Fluctuation	7,455,500.00	0.00			
vii) Provision for inter bank Impairment of IT/Cyber security	7,400,000.00	0.00			
viii) Projects Provision Expenses	1,500,000.00	0.00			
ix) Prov. For Income Tax	6,800,000.00	5,800,000.00			
12. Other Expenditures	6,455,310.29	9,975,239.47			
13. Balance of Profit	20,257,340.00	17,616,780.00			
TOTAL Rs.	214,917,299.03	205,881,623.24	TOTAL Rs.	214,917,299.03	205,881,623.24

AS PER OUR REPORT OF EVEN DATE
For M/s. Uma Shankar & Co.
Chartered Accountants
Firm Reg No. 00456S

Chief Accountant

General Manager

Director

Director

Chairman

Sd/-
(Umashankar S Hiremath)
Partner M.No. 024752
UDIN: 22024752ALOUSS8495