

Annexure I

Form A

Form of Balance Sheet

Balance Sheet of Abasaheb Patil Rendal Sahakari Bank Ltd., Rendal

Balance as on 31 March 2023

	Schedule	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
Capital and Liabilities			
Capital	1	424.84	426.78
Reserves and Surplus	2	904.51	811.06
Deposits	3	9578.47	10524.74
Borrowings	4	0.00	0.00
Other Liabilities and provisions	5	409.41	432.16
Total		11317.23	12194.74

Assets

Cash and balances with RBI	6	122.54	173.78
Balance with banks and money at call and short notice	7	1436.65	2229.79
Investment	8	3398.09	3201.37
Advances	9	5759.82	6169.01
Fixed Assets	10	49.92	46.07
Other Assets	11	550.21	374.72
Total		11317.23	12194.74

Contingent liabilities	12	15.42	14.96
Bills For Collection		0.00	0.00

For Abasaheb Patil
Rendal Sahakari Bank Ltd., Rendal.

[Signature]
C.E.O.

Abasaheb Patil

For - Rendal Sahakari Bank Ltd., Rendal.

[Signature] Director *[Signature]* Director *[Signature]* Vice-Chairman *[Signature]* Chairman



For SKY GDP & Associates
Chartered Accountants
FRN: 102571W

[Signature]
CA. Dinesh B. Gandhi
Partner
M.No. 044008

UDIN - 23044008 BGU0YQ 6780

Annexure I

Form B

Abasaheb Patil Rendal Sahakari Bank Ltd., Rendal
Form of Profit and Loss Account for the year ended on 31/03/2023



	Schedule	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Income			
Interest earned	13	977.71	986.12
Other Income	14	43.24	48.38
Total		1020.95	1034.50
II. Expenditure			
Interest expended	15	544.19	617.35
Operating expenses	16	334.07	301.09
Provisions and contingencies		89.82	53.46
Total		968.08	971.90
III. Profit/Loss			
Net profit/loss(-) for the year		52.87	62.60
Profit/loss(-) brought forward			
Total		1020.95	1034.50
VI. Appropriations		52.87	62.60
Transfer to statutory reserves		0.00	0.00
Transfer to other reserves		0.00	0.00
Transfer to Government/ proposed dividend		0.00	0.00
Balance carried over to balance sheet		52.87	62.60

For Abasaheb Patil
Rendal Sahakari Bank Ltd., Rendal.

[Signature]
C.E.O.

Abasaheb Patil

For - Rendal Sahakari Bank Ltd., Rendal.

[Signature] Director *[Signature]* Director *[Signature]* Vice-Chairman *[Signature]* Chairman



For SKY GDP & Associates
Chartered Accountants
FRN: 102571W

[Signature]
CA. Dinesh B. Gandhi
Partner
M.No. 044008

UDIN - 23044008B9U0YA676

Schedule 1 Capital

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
Authorised Capital	700.00	700.00
(1400000 shares of Rs 50 each)		
Issued Capital	424.84	426.78
(1000 shares of Rs 1000 each)		
Susbscribed Capital	0	0
(1000 shares of Rs 1000 each)		

Schedule 2 Reserves and Surplus

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
Statutory Reserves	228.62	227.31
Opening Balance	227.31	208.25
Additions during the year	1.31	19.06
Deductions during the year	0.00	0.00
Dividund Equalisation Fund	16.23	36.88
Opening Balance	36.88	8.00
Additions during the year	0.00	28.88
Deductions during the year	20.65	0.00
Bad and Doubtful Reserves	403.14	287.40
Opening Balance	287.40	264.48
Additions during the year	115.74	22.92
Deductions during the year	0.00	0.00
Special Bad and Doubtful Reserves	3.49	3.49
Opening Balance	3.49	3.49
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Training Fund	0.06	0.44
Opening Balance	0.44	0.33
Additions during the year	0.00	0.70
Deductions during the year	0.38	0.59
Investment Deperocation Fund	50.58	33.20
Opening Balance	33.20	5.50
Additions during the year	17.38	27.70
Deductions during the year	0.00	0.00
Standered Asset Provision Reserve	15.00	15.00
Opening Balance	15.00	15.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Leave Incashment Fund	36.85	39.43



	Opening Balance	39.43	40.78
	Additions during the year	0.00	0.00
	Deductions during the year	2.58	1.35
	Medical Leave Fund	2.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	2.00	0.00
	Deductions during the year	0.00	0.00
	Investment Fultucation Fund	10.00	10.00
	Opening Balance	10.00	10.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Peoples Welfares Fund	7.19	6.82
	Opening Balance	6.82	6.53
	Additions during the year	0.70	0.48
	Deductions during the year	0.33	0.19
	Co-op Fund	0.25	0.25
	Opening Balance	0.25	0.25
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Charity Fund	0.20	0.20
	Opening Balance	0.20	0.20
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	Election Fund	1.03	11.04
	Opening Balance	11.04	1.50
	Additions during the year	2.00	9.54
	Deductions during the year	12.01	0.00
II	Capital Reserves	77.00	77.00
	Building	77.00	77.00
	Opening Balance	77.00	77.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III.	Share Premium	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV.	Revenue and Other Reserves	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
V	Balance in Profit and Loss Account	52.87	62.60
	Total	904.51	811.06



Schedule 3 – Deposits



	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
A.I. Demand deposits C/A	1193.25	843.01
i) From banks	0.00	0.00
(ii) From others	1193.25	843.01
II. Savings Bank Deposits	1387.32	1543.53
III. Term Deposits	6997.90	8138.20
i) From banks	0.00	0.00
(ii) From others	6997.90	8138.20
Total (I, II and III)	9578.47	10524.74
B. (i) Deposits of branches in India	0.00	0.00
(ii) Deposits of branches outside India	0.00	0.00
Total	9578.47	10524.74

Schedule 4 – Borrowings

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II. Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00
Secured borrowings included in I and II above -	0.00	0.00

Schedule 5 - Other Liabilities and Provisions

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Bills payable	0.00	0.00
II. Inter-office adjustment (net)	0.00	0.00
III. Interest accrued	200.67	172.83
IV. Others (including provisions)	208.74	259.33
Total	409.41	432.16

Schedule 6 - Cash and Balances with

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Cash in hand (including foreign currency)	122.54	173.78
Balances with Reserve Bank of India	0.00	0.00
Total (I and II)	122.54	173.78
II. Balances with Reserve Bank of India	0.00	0.00
(a) in Current Account	0.00	0.00
(b) in Other Accounts	0.00	0.00
Balances with Other Bank of India	0.00	0.00
Total	122.54	173.78



Schedule 7 - Balances with Banks and Money at call and Short Notice



	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. In India		
(i) Balances with banks		
(a) in Current Accounts		
i) MSC BANK	20.71	1.94
ii) SBI BANK	1.84	1.51
iii) KDCC Bank	122.46	19.57
iv) IDBI Bank	361.83	363.91
v) Bank of India C/A	1.71	1.72
vi) Bank of India (S/B)	49.05	37.59
vii) Union Bank of India	0.18	0.18
viii) ICICI Bank	153.55	336.69
ix) RBL Bank Building Fund	11.66	41.16
x) RBL Bank LTD.	162.66	25.52
(b) in Other Deposit Accounts	0.00	0.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
i) MSC BANK	100.00	400.00
ii) PUNJAB NATIONAL BANK	201.00	100.00
iii) KDCC Bank	120.00	450.00
iv) IDBI Bank	100.00	50.00
v) ICICI Bank	30.00	0.00
vi) RBL Bank LTD.	0.00	400.00
(b) with other institutions	0.00	0.00
Total (i and ii)	1436.65	2229.79
II. Outside India	0.00	0.00
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	1436.65	2229.79





Schedule 8 – Investments

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
Investments in India in		
I. (i) Government Securities	3392.04	3195.32
(ii) Other approved securities	0.00	0.00
(iii) Shares	6.05	6.05
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified)		
Total	3398.09	3201.37
Investments outside India in	0.00	0.00
(i) Government securities (including local authorities)	0.00	0.00
II. (ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	3398.09	3201.37



Schedule 9 – Advances



	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
A.		
(i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	939.88	881.74
(iii) Term loans	4819.94	5287.27
Total	5759.82	6169.01
B.		
(i) Secured by tangible assets	5714.74	6105.78
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	45.08	63.23
Total	5759.82	6169.01
C.I.		
Advances in India		
(i) Priority Sectors	4986.73	5297.89
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	773.09	871.12
C.II.		
Advances outside India	0.00	0.00
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total	0.00	0.00
Grand Total (C.I and II)	5759.82	6169.01

Schedule 10 - Fixed Assets

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I.		
Premises	10.18	11.17
At cost as on 31st March of the preceding year	11.17	11.05
Additions during the year	0.00	1.21
Deductions during the year	0.00	0.00
Depreciation to date	0.99	1.09
II.		
Other Fixed Assets (including furniture and fixtures)	39.74	34.91
At cost as on 31st March of the preceding year	34.91	35.42
Additions during the year	20.91	13.43
Deductions during the year	0.46	
Depreciation to date	15.62	13.94
Total (I and II)	49.92	46.08



Schedule 11 - Other Assets



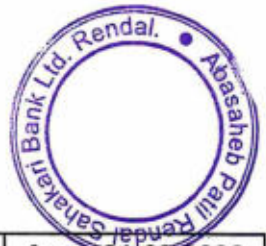
	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Inter-office adjustments (net)	0	0
II. Interest accrued	293.70	299.23
III. Tax paid in advance/tax deducted at source	16.04	27.89
IV. Stationery and stamps	4.53	2.76
V. Non-banking assets acquired in satisfaction	0.00	0.00
VI. Others *	235.94	44.84
Total	550.21	374.72

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Schedule 12 - Contingent Liabilities

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Claims against the bank not acknowledged	0.00	0.00
II. Liability for partly paid investments	0.00	0.00
III. Liability on account of outstanding forward	0.00	0.00
IV. Guarantees given on behalf of constituents	0.00	0.00
V. Acceptances, endorsements and other	0.00	0.00
VI. Other items for which the bank is	15.42	14.96
Total	0.00	0.00





Schedule 13 - Interest Earned

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Interest/discount on advances/bills	731.55	723.51
II. Income on investments	246.16	262.61
III. Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV. Others	0.00	0.00
V. Total	977.71	986.12

Schedule 14 - Other Income

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Commission, exchange and brokerage	0.26	0.63
II. Profit on sale of investments	6.79	14.31
Less: Loss on sale of investments	0.00	0.00
III. Profit on revaluation of investments	0.00	0.00
Less: Loss on revaluation of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	0.00
Less: Loss on sale of land, buildings and other assets	0.00	0.00
V. Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions	0.00	0.00
VI. Less: Loss on exchange transactions	0.00	0.00
VI. Income earned by way of dividends, etc.	0.61	0.61
from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII. Miscellaneous Income	35.58	32.83
Total	43.24	48.38

Note: Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended

	As on 31.03.2023 Current Year	As on 31.03.2022 Previous Year
I. Interest on deposits	544.19	617.35
II. Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III. Others	0.00	0.00
Total	544.19	617.35





Schedule 16 -Operating Expenses

	As on 31.03.2023	As on 31.03.2022
	Current Year	Previous Year
I. Payments to and provisions for employees	210.36	193.46
II. Rent, taxes and lighting	39.61	39.36
III. Printing and stationery	1.66	1.76
IV. Advertisement and publicity	2.80	0.50
V. Depreciation on bank's property	16.61	15.04
IV. Director's fees, allowances and expenses	0	0
VII. Auditors' fees and expenses (including branch auditors)	0.80	0.55
VIII. Law charges	2.58	0.02
IX. Postages, Telegrams, Telephones, etc.	3.98	3.27
X. Repairs and maintenance	0.06	0.28
XI. Insurance	13.45	13.33
XII. Other expenditure	42.16	33.52
Total	334.07	301.09

