

BALANCE SHEET AS AT 31st March 2022

As at 31.03.21		As at 31.03.22		As at 31.03.21		As at 31.03.22	
(Rs)	Sr No	(Rs)	(Rs)	(Rs)	Sr No	(Rs)	(Rs)
51,77,05,510.00	1	51,77,05,510.00	63,20,09,654.99	1	CASH & BALANCES WITH RBISBIS BANK & CENTRAL CO-OP BANK	F	59,22,54,516.58
400,44,23,731.01	2	406,46,82,709.01	3,20,80,205.42	2	BALANCES WITH OTHER BANKS	G	25,81,31,483.42
1296,73,00,389.73	3	625,36,56,825.13	0.00	3	MONEY AT CALL & SHORT NOTICE		0.00
45,54,844.00	4	45,54,844.00	730,39,45,111.00	4	INVESTMENTS	H	758,66,62,955.00
1024,03,34,295.17	5	1112,28,49,675.43	68,164.27	5	BRANCH ADJUSTMENTS		68,888.27
22,98,65,726.00	6	28,05,08,406.00	294,14,99,180.99	6	ADVANCES	I	288,01,33,663.26
23,40,09,901.18	7	20,84,54,440.69	13,50,91,060.31	7	INTEREST RECEIVABLE ON INVESTMENT		13,67,20,995.11
76,84,354.00	8	76,67,766.00	1024,03,34,295.17	8	OVERDUE INTEREST RECEIVABLE		1112,28,49,675.43
0.00	9	700,44,09,335.29	45,54,844.00	9	BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		45,54,844.00
			45,43,80,600.28	10	FIXED ASSETS	J	42,99,16,205.27
			17,99,77,470.94	11	OTHER ASSETS	K	18,14,98,764.30
			76,84,354.00	12	LEGAL EXPENSES RECEIVABLE		76,67,766.00
2820,58,78,751.09	TOTAL	2946,44,89,511.55	627,42,53,809.72	13	PROFIT & LOSS ACCOUNT	L	626,40,29,754.91
			2820,58,78,751.09		TOTAL		2946,44,89,511.55
4,08,19,024.00	Contingent Liabilities						
	BANK GUARANTEE		4,07,84,024.00				

Notes on Accounts form part of the Accounts

For G.D.Apte & Co
Chartered Accountants
FRN 100515W

P. J. Sawarkar
CA SAURABH PESHWE
Partner
M. No. 121546
Date :- 11th June 2022
Place : Pune
UDEN: 22102546 DKUFNIC6LLO



For Rupee Cooperative Bank Ltd

V.D. Baride
V.D. BARIDE
DY GENERAL MANAGER

M.Y. Lokhande
M.Y. LOKHANDE
GENERAL MANAGER

A.M. Deshpande
A.M. DESHPANDE
DY GENERAL MANAGER

C.A. Sudhir Pandit
C.A. SUDHIR PANDIT
ADMINISTRATOR



RUPEE CO-OPERATIVE BANK LTD

Schedule A

(Amt in Rs.) **Share Capital**

As at 31.03.2021	Particulars	As at 31.03.2022
100,00,00,000.00	A) Authorized Capital	100,00,00,000.00
	B) Issued and Subscribed Paid up capital-	
	Fully Paid	
130.00	13 Shares of Rs 10 Each	130.00
5.00	1 Share of Re 5 Each	5.00
51,77,05,375.00	20708215 Shares of Rs 25 Each	51,77,05,375.00
	Held by	
	i) Individuals (51060) 51,77,00,510.00	
	ii) Cooperative Societies (1) 5,000.00	
	iii) State Government	
51,77,05,510.00	TOTAL	51,77,05,510.00

Schedule B

(Amt in Rs.) **Reserve Funds and Other Reserves**

As at 31.03.2021	Particulars	As at 31.03.2022
30,02,31,208.51	Statutory Reserve	30,02,38,508.51
6,00,00,000.00	Building Fund	6,00,00,000.00
5,000.00	Dividend Equalization Fund	5,000.00
289,00,00,000.00	Bad & Doubtful Debt Reserve	285,50,00,000.00
5,000.00	Charity Fund	5,000.00
5,000.00	Members Welfare Fund	5,000.00
5,000.00	Social Welfare Fund	5,000.00
5,000.00	Centenary Fund	5,000.00
13,000.00	Staff Welfare Fund	13,000.00
5,49,70,000.00	Reserve towards employees pension Fund	5,49,70,000.00
43,06,65,977.43	Revaluation Reserve	40,78,71,755.43
65,00,000.00	Prov. on Std. Assets	65,00,000.00
12,00,00,000.00	Investment Depreciation Fund	23,28,00,000.00
13,25,00,000.00	Provision for Other Assets - Premises	13,25,00,000.00
95,18,545.07	Provision for Other Assets - Other Assets	1,47,64,445.07
400,44,23,731.01	TOTAL	406,46,82,709.01

Schedule C

(Amt in Rs.) **Deposits and Other Accounts**

As at 31.03.2021	Particulars	As at 31.03.2022
797,05,61,390.90	FIXED DEPOSITS	801,35,49,963.70
781,30,64,417.10	Individuals	
15,74,96,973.80	Co-operative Societies	
413,55,13,855.97	SAVINGS DEPOSITS	417,50,33,035.05
403,85,57,874.57	Individuals	
9,69,55,981.40	Co-operative Societies	
86,12,25,142.86	CURRENT DEPOSITS	86,18,53,604.85
84,51,61,888.96	Individuals	
1,60,63,253.90	Co-operative Societies	
1296,73,00,389.73	Total	1305,04,36,603.60
	Less Claim Paid by DICGC	679,67,79,778.47
	Net Deposit	625,36,56,825.13

Schedule D

(Amt in Rs.) **Interest Payable**

As at 31.03.2021	Particulars	As at 31.03.2022
95,96,597.00	Interest Payable on Fixed Deposit	89,78,552.00
22,02,69,129.00	Interest Payable on MBNP	27,15,29,854.00
22,98,65,726.00	Total	28,05,08,406.00



RUPEE CO-OPERATIVE BANK LTD

Schedule E

(Amt in Rs.) **Other Liabilities & Provisions**

As at 31.03.2021	Particulars	As at 31.03.2022
57,09,863.52	Anamat Payable	39,82,073.63
1,96,02,660.85	Bills Payable	1,70,43,327.85
10,659.00	Income Received in Advance	0.00
1,12,500.00	Audit Fee Payable (Local)	1,12,500.00
3,50,000.00	Audit Fee Payable (Statutory)	3,50,000.00
57,41,500.00	Provision for Expenses	33,65,500.00
10,91,660.00	T.D.S. Payable	11,13,589.00
4,99,330.48	Clearing Difference Payable	4,99,330.48
44,900.00	Telephone Bill Payable	63,860.00
1,000.00	Water charges payable	2,000.00
5,49,87,328.52	Anamat Payable - Recovery	5,42,07,450.83
14,85,198.06	Other Payable	7,28,152.96
1,20,100.00	Electricity Bills Payable	1,26,500.00
0.00	Security Charges Payable	7,71,000.00
45,40,950.50	Rent Payable	16,81,325.50
10,59,961.67	Other Liabilities & Provisions (TPC)	10,59,961.67
1,34,292.30	GST Payable	4,39,941.78
39,600.00	Profession Tax Payable	46,400.00
0.00	providend fund payable	8,06,400.00
13,68,13,522.98	Provision for Leave Encashment	12,02,80,238.69
0.00	Provision for Gratuity	2,50,000.00
14,59,672.80	Cost of Process	13,47,154.80
1,41,989.50	Salary Saving Insurance Payable	1,14,522.50
18,211.00	Gratuity Payable	18,211.00
45,000.00	Caution Money Payable	45,000.00
23,40,09,901.18	TOTAL	20,84,54,440.69

Schedule F

CASH AND BALANCES WITH RBI SBI STATE CO-OP. BANK & CENTRAL CO.OP. BANK

As at 31.03.2021	Particulars	As at 31.03.2022
7,55,345.00	Cash on Hand	8,70,445.00
	Balance in Current Account	
56,92,44,127.84	Reserve Bank of India	56,92,44,127.84
61,87,447.48	State Bank of India	23,87,764.60
4,99,50,758.99	Maharashtra State Cooperative Bank Ltd	1,36,93,867.10
55,21,975.68	District Central Cooperative Bank Ltd	57,08,312.04
	Balance in Other Accounts	
3,50,000.00	Fixed Deposit with MSC Bank	3,50,000.00
63,20,09,654.99	TOTAL	59,22,54,516.58

Schedule G

BALANCES WITH OTHER BANKS

As at 31.03.2021	Particulars	As at 31.03.2022
	Balance in Current Account	
36,51,460.91	HDFC Bank Ltd	15,01,855.70
1,70,05,312.31	I.C.I.C.I Bank Ltd	3,35,29,326.91
63,04,415.92	I.D.B.I. Bank Ltd	1,38,32,321.08
39,38,029.68	Bank of Maharashtra	7,21,142.33
5,88,476.15	Punjab National Bank	2,44,800.91
2,71,349.45	Union Bank of India	3,46,802.67
0.00	Bank of Baroda DICGC Claim	20,76,29,556.82

3,21,161.00	Balance in Other Accounts	3,25,677.00
	Fixed Deposit with IDBI Bank Ltd	
3,20,80,205.42	TOTAL	25,81,31,483.42



