



ISO 9001: 2015 प्रमाणित पहिली सहकारी बैंक

# समर्थ सहकारी बैंक लि., सोलापूर

# 3000

कोटी

मिश्र  
व्यवसायाकडे  
वाटचाल

आपल्या सेवेत  
लवकरच ...

**UPI**  
UNIFIED PAYMENTS INTERFACE

**BHIM**  
BHARAT INTERFACE FOR MONEY

23<sup>वा</sup>  
वार्षिक  
अहवाल  
२०१८-१९

**CONSOLIDATED  
BALANCE SHEET &  
PROFIT & LOSS ACCOUNT  
2018-2019**

(2)

## SAMARTH SAHAKARI BANK LTD., SOLAPUR

### BALANCE SHEET CONSOLIDATED

31 Mar 2018	CAPITAL & LIABILITIES		AMOUNT (Rs)
50,00,00,000.00	<b>CAPITAL</b>		50,00,00,000.00
29,61,51,025.00	<b>AUTHORISED CAPITAL</b>		27,04,96,325.00
40,71,12,736.14	<b>PAID UP SHARE CAPITAL</b>		47,13,36,915.34
989,69,58,411.95	<b>RESERVES</b>		1139,88,72,483.79
4,51,82,869.21	<b>DEPOSITS</b>		6,62,90,350.21
15,83,58,667.00	<b>INTEREST OVERDUE RES.</b>		17,14,59,443.00
0.00	<b>OUTSIDE LOANS</b>		0.00
55,17,202.00	<b>IBC/OBC (FOR CONTRA)</b>		44,54,859.00
8,37,29,018.28	<b>INTEREST PAYABLE</b>		5,78,27,104.50
0.00	<b>OTHER LIABILITIES</b>		0.00
4,54,80,778.51	<b>BRANCH ADJUSTMENTS</b>		4,84,96,720.15
33,54,517.68	<b>PROFIT &amp; LOSS ACCOUNT DURING THE YEAR</b>		34,06,866.68
1094,18,45,225.77	<b>CONTINGENT LIABILITIES</b>		1249,26,41,067.67
	<b>TOTAL RS.</b>		

U.S.THOBBI  
C.E.O

A.D.DATE  
Director

R.P.JAMBOTKAR  
Vice -Chairman

D.Y.ATRE  
Chairman

# SAMARTH SAHAKARI BANK LTD., SOLAPUR

**AS ON 31 March 2019**

31 Mar 2018	PROPERTIES & ASSETS		AMOUNT (Rs)
106,59,97,411.42	<b>CASH &amp; BANK BALANCES</b>	<b>A 1</b>	95,59,44,998.00
278,08,55,672.23	<b>INVESTMENTS</b>	<b>A 2</b>	369,68,94,950.22
666,18,68,140.62	<b>LOANS &amp; ADVANCES</b>	<b>A 3</b>	735,35,63,189.95
9,99,78,594.20	<b>INTEREST RECEIVABLE</b>	<b>A 4</b>	14,46,70,176.71
0.00	<b>IBC/OBC (FOR CONTRA)</b>	<b>A 5</b>	0.00
0.00	<b>BRANCH ADJUSTMENT A/C</b>		500.00
22,44,58,323.00	<b>LAND &amp; BUILDING</b>	<b>A 6</b>	21,20,99,945.00
4,60,45,765.22	<b>FURNITURE &amp; DEAD STOCK</b>	<b>A 7</b>	5,80,83,926.00
5,92,86,801.40	<b>OTHER ASSETS</b>	<b>A 8</b>	6,79,76,515.11
33,54,517.68	<b>CONTINGENT LIABILITIES</b>	<b>A 9</b>	34,06,866.68
<b>1094,18,45,225.77</b>	<b>TOTAL RS.</b>		<b>1249,26,41,067.67</b>

*As per our report of even date*

**Kishor K. Adone**

**Chartered Accountants**

**KISHOR K. ADONE**

**Proprietor**

**Internal Auditor**

**M.No 104953**

*As per our report of even date*

**For Navandar and Associates**

**Chartered Accountants**

**CA Nitin Shrinivas Navandar**

**Proprietor**

**Membership No. 49327**

**Firm Regn. No. 123289W**

**Co-op Impanelment**

**No. 1014767**

**Schedule L 1: CAPITAL**

SR.No	Particulars	Amount (Rs ) 31 March 2018	Amount (Rs ) 31 March 2019
1	AUTHORISED SHARE CAPITAL	50,00,00,000.00	50,00,00,000.00
2	PAID-UP SHARE CAPITAL	29,61,51,025.00	27,04,96,325.00
	<b>TOTAL RS.</b>	<b>29,61,51,025.00</b>	<b>27,04,96,325.00</b>

**Schedule L2: RESERVE FUND & OTHER RESERVES**

SR.No	Particulars	Amount (Rs ) 31 March 2018	Amount (Rs ) 31 March 2019
1	STATUTORY RESERVE	10,98,78,599.17	12,56,59,570.80
2	BUILDING FUND	7,41,60,000.00	7,41,60,000.00
3	RESERVE FOR BAD AND DOUBTFUL DEBTS	9,14,73,783.71	14,12,83,299.07
4	MEMBER WELFARE FUND	4,41,007.00	4,31,007.00
5	DHARMADAY NIDHI	1,05,000.00	1,05,000.00
6	STAFF WELFARE FUND.	1,607.60	1,607.60
7	INVESTMENT FLUCTUATION RESERVE	27,00,000.00	27,00,000.00
8	SPECIAL RESERVE FOR LT LOANS	63,95,000.00	68,95,000.00
9	PROVISION FOR STD ASSET	3,13,23,422.66	3,35,92,204.87
10	DIVIDEND EQUILISATION FUND.	16,99,050.00	16,99,050.00
11	REVALUATION RESERVE	8,88,75,266.00	8,32,50,176.00
12	INVESTMENT DEPRECIATION RESERVE	60,000.00	60,000.00
13	RESERVE FOR MICRO FINANCE	0.00	15,00,000.00
	<b>TOTAL RS.</b>	<b>40,71,12,736.14</b>	<b>47,13,36,915.34</b>

**Schedule L 3: DEPOSITS**

SR.No	Particulars	Amount (Rs ) 31 March 2018	Amount (Rs ) 31 March 2019
1	<b>FIXED DEPOSITS</b>		
	Individuals	745,39,23,653.17	899,44,19,478.24
	Co-op. Society	122,18,89,961.56	113,55,89,689.11
		<b>867,58,13,614.73</b>	<b>1013,00,09,167.35</b>
2	<b>SAVINGS DEPOSITS</b>		
	Individuals	74,63,42,283.29	87,50,69,168.08
	Co-op. Society	23,58,450.43	63,80,507.01
		<b>74,87,00,733.72</b>	<b>88,14,49,675.09</b>
3	<b>CURRENT DEPOSITS</b>		
	Individuals	29,09,83,682.92	25,93,75,763.92
	Co-op. Society	9,11,24,212.08	2,02,79,978.93
		<b>38,21,07,895.00</b>	<b>27,96,55,742.85</b>
4	RECURRING DEPOSIT.	6,74,69,183.00	8,14,59,430.00
5	PIGMY DEPOSIT	2,28,66,985.50	2,62,98,468.50
		<b>9,03,36,168.50</b>	<b>10,77,57,898.50</b>
	Individuals	858,15,85,787.88	1023,66,22,308.74
	Co-op. Society	131,53,72,624.07	116,22,50,175.05
	<b>TOTAL RS.</b>	<b>989,69,58,411.95</b>	<b>1139,88,72,483.79</b>

**Schedule L 4: INTEREST OVERDUE RESERVE**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	INTEREST OVERDUE RESERVE	4,51,82,869.21	6,62,90,350.21

**Schedule L5: OUTSIDE LOANS (BORROWINGS)**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	LONG TERM DEPOSIT		
I	LONG TERM DEPOSIT	2,39,60,777.00	39,05,733.00
II	LONG TERM DEPOSIT CC 2016	5,61,51,310.00	6,15,40,316.00
III	LONG TERM DEPOSIT CC 2017-18	7,82,46,580.00	10,60,13,394.00
	TOTAL RS	15,83,58,667.00	17,14,59,443.00

**Schedule L6: IBC/OBC (CONTRA)**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	INWARD BILLS FOR COLLECTION.	0.00	0.00
2	OUTWARD BILLS FOR COLLECTION	0.00	0.00
	TOTAL RS	0.00	0.00

**Schedule L7: OTHER LIABILITIES**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	SUBSIDY RESERVE FUND ACCOUNT	19,86,000.00	19,86,000.00
2	DIVIDEND PAYABLE	72,82,737.00	78,58,294.00
3	PAY ORDER PAYABLE.	1,28,34,309.85	72,79,709.72
4	OTHER LIABILITIES LIST.	1,42,74,284.40	1,51,36,413.00
5	SUNDRY DEPOSIT.	30,00,000.00	0.00
6	CLEARING SUSPENSE.	2,44,24,332.00	28,17,311.00
7	CASH SUSPENSE	7,685.00	5,629.00
8	AUCTION DEPOSIT	50,000.00	0.00
9	LOCKER MAINTENANCE DEPOSIT	97,44,000.00	1,09,16,000.00
10	PROVIDENT FUND.	12,81,776.00	14,81,116.00
11	PROFESSIONAL TAX PAYABLE	50,650.00	0.00
12	STAFF LIC PAYABLE	46,846.00	0.00
13	SURCHARGE PAYABLE.	45,768.00	23,263.00
14	AUCTION SUSPENSE	34,25,000.00	0.00
15	ATM SUSPENSE.	7,78,400.00	7,08,800.00
16	ATM CASH EXCESS	1,70,800.00	11,26,208.00
17	IGST OUTPUT ACCOUNT	0.77	0.00
18	SGST OUTPUT ACCOUNT	1,22,798.85	1,46,974.39
19	CGST OUTPUT ACCOUNT	1,22,798.85	1,46,974.39
20	DEFERRED TAX LIABILITIES	0.00	22,38,250.00
21	OTHER LIABILITY ( LIST SOFTWARE)	1,67,500.00	0.00
22	OTHER LIABILITY ( SARVATRA TECH)	3,06,000.00	5,00,000.00
23	TDS PAYABLE.	35,88,451.56	54,56,162.00
24	PUSH A/C.	18,880.00	0.00
	TOTAL RS	8,37,29,018.28	5,78,27,104.50

**Schedule L8 : CONTINGENT LAIBILITIES**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	BANK GURANTEE	20,45,027.00	16,39,000.00
2	RBI DEF FUND	13,09,490.68	17,67,866.68
	TOTAL RS	33,54,517.68	34,06,866.68

## ASSET SIDE

### Schedule A1 : CASH IN HAND & BANK BALANCE

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	CASH IN HAND	14,73,24,454.57	14,36,40,801.75
2	MSC & DCC BANK BALANCE	99,070.81	44,63,270.81
3	RBI	47,41,11,844.37	42,27,21,273.60
4	SBI & NATIONALISED BANK	30,59,91,616.49	22,91,29,186.04
5	SCHEDULED CO-OPERATIVE BANK	3,72,02,603.75	6,15,77,324.76
6	OTHER BANKS	10,12,67,821.43	9,44,13,141.04
	TOTAL RS	106,59,97,411.42	95,59,44,998.00

### Schedule A2 : INVESTMENTS

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	DEPOSIT IN SBI & NATIONALISED BANK	5,44,60,326.23	47,14,122.22
2	DEPOSIT IN SCHEDULED & CO-OPERATIVE BANK	73,42,37,746.00	53,67,49,860.00
3	DEPOSIT IN PRIVATE BANK	10,00,00,000.00	57,21,25,118.00
4	GOVT. SECURITY	189,20,57,500.00	257,72,05,750.00
5	SHARE IN CO-OPERATIVE BANK	1,00,100.00	1,00,100.00
6	MSC BANK	0.00	50,00,000.00
7	DEP IN DCC BANK NON CUMULATIVE	0.00	10,00,000.00
	TOTAL RS	278,08,55,672.23	369,68,94,950.22

### Schedule A3 : LOANS & ADVANCES

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
	SHORT TERM LOANS, CASH CREDITS, OVERDRAFTS AND BILLS DISCOUNTED		
1	SHORT TERM LOAN		
i	Govt. and Other Approved Securities	0.00	0.00
ii	Other Tangible Securities	171,84,10,337.49	157,95,18,439.44
iii	Unsecured Advances/surety Loans	10,46,03,244.55	8,72,75,353.00
	TOTAL RS.	182,30,13,582.04	166,67,93,792.44
	OVERDUE RS.	(94382229.19)	(153105968.01)

<b>SR.No</b>	<b>Particulars</b>	<b>Amount (Rs) 31 March 2018</b>	<b>Amount (Rs) 31 March 2019</b>
<b>2</b>	<b>MEDIUM TERM LOAN OF SECURED AGAINST</b>		
i	Govt. and Other Approved Securities	0.00	0.00
ii	Other Tangible Securities	18,07,47,994.38	21,08,83,568.74
iii	Unsecured Advances/surety Loans	14,52,24,818.00	67,56,77,006.00
	<b>TOTAL RS.</b>	<b>32,59,72,812.38</b>	<b>88,65,60,574.74</b>
	<b>OVERDUE RS.</b>	<b>(8175848.00)</b>	<b>(335891623.32)</b>
<b>3</b>	<b>LONG TERM LOAN OF SECURED AGAINST</b>		
i	Govt. and Other Approved Securities	0.00	0.00
ii	Other Tangible Securities	4,47,74,00,039.60	4,78,00,11,352.77
iii	Unsecured Advances/surety Loans	3,54,81,706.60	2,01,97,470.00
	<b>TOTAL RS.</b>	<b>4,51,28,81,746.20</b>	<b>4,80,02,08,822.77</b>
	<b>OVERDUE RS.</b>	<b>(287094056.91)</b>	<b>(16000847.94)</b>
	<b>TOTAL LOANS RS.</b>	<b>6,66,18,68,140.62</b>	<b>7,35,35,63,189.95</b>
	<b>TOTAL OVERDUE RS.</b>	<b>(389652134.10)</b>	<b>(504998439.27)</b>

#### **Schedule A 4 : INTEREST RECEIVABLE**

<b>SR.No</b>	<b>Particulars</b>	<b>Amount (Rs) 31 March 2018</b>	<b>Amount (Rs) 31 March 2019</b>
1	ON ADVANCES OVERDUE	4,51,82,869.21	6,62,90,349.21
2	ON STAFF HOUSING & LIVELIHOOD PROMO. LOANS	1,76,46,299.00	2,80,02,224.50
3	ON GOI & BANK FD	3,71,49,426.00	5,03,77,603.00
	<b>TOTAL RS.</b>	<b>9,99,78,594.21</b>	<b>14,46,70,176.71</b>



**Schedule A 5: IBC/OBC (CONTRA)**

<b>SR.No</b>	<b>Particulars</b>	<b>Amount (Rs) 31 March 2018</b>	<b>Amount (Rs) 31 March 2019</b>
1	INWARD BILL FOR COLLECTION	0.00	0.00
2	OUTWARD BILL FOR COLLECTION	0.00	0.00
	<b>TOTAL RS.</b>	<b>0.00</b>	<b>0.00</b>

**Schedule A6: LAND & BUILDING**

<b>SR.No</b>	<b>Particulars</b>	<b>Amount (Rs) 31 March 2018</b>	<b>Amount (Rs) 31 March 2019</b>
1	BUILDING.	11,34,18,098.00	10,10,59,720.00
2	LAND	11,10,40,225.00	11,10,40,225.00
	<b>TOTAL RS.</b>	<b>22,44,58,323.00</b>	<b>21,20,99,945.00</b>

**Schedule A7: FURNITURE & DEAD STOCK**

<b>SR.No</b>	<b>Particulars</b>	<b>Amount (Rs) 31 March 2018</b>	<b>Amount (Rs) 31 March 2019</b>
1	ELECTRICAL EQUIPMENT	52,72,094.88	72,58,150.00
2	FURNITURE	1,32,74,485.44	1,76,53,767.00
3	DEAD STOCK	1,49,49,560.24	1,70,22,002.00
4	COMPUTER EQUIPMENT	84,63,692.66	1,16,14,497.00
5	SOFTWARE	26,73,630.00	29,94,729.00
6	LIABRARY	91,146.00	92,090.00
7	TELEPHONE EQUIPMENT	2,72,596.00	3,15,390.00
8	GENERATOR	10,48,560.00	11,33,301.00
	<b>TOTAL RS.</b>	<b>4,60,45,765.22</b>	<b>5,80,83,926.00</b>

**Schedule A8: OTHER ASSETS**

SR.No	Particulars	Amount (Rs ) 31 March 2018	Amount (Rs ) 31 March 2019
1	SILVER COIN-10 GMS.	68,295.82	18,677.98
2	SILVER COIN-20 GMS.	1,36,284.92	0.00
3	ADHESIVE STAMP.	1,45,250.00	1,91,050.00
4	PRINTING AND STATIONARY.	21,55,351.95	26,28,485.76
5	AMOUNT RECEIVABLE FROM GOVT.OF INDIA	34,574.00	34,574.00
6	PREMISES DEPOSIT	3,31,85,320.00	3,52,91,320.00
7	MSEB DEPOSIT	2,43,098.00	2,43,098.00
8	TELEPHONE DEPOSIT.	2,45,850.00	2,60,642.00
9	PREMISES RENT DEPOSIT	20,700.00	20,700.00
10	ADV PROF. TAX PAID	8,000.00	6,000.00
11	TDS RECEIVABLE.	0.00	101.68
12	PREMIUM ON PURCHASE OF GOVT. SECURITIES	60,22,242.00	52,39,474.00
13	ADVANCE TAX PAID	77,39,050.00	85,05,773.00
14	ADVANCE FOR NEW BRANCH	45,19,028.82	6,36,323.00
15	ADVANCE FOR FIXED ASSETS	5,00,000.00	58,74,907.00
16	ADVANCE TDS OF CUSTOMER.	26,862.00	0.00
17	PREPAID EXPENSES	5,01,849.66	15,11,808.60
18	CLEARING ADJUSTMENT CTS.	70,000.00	0.00
19	ATM CASH SHORT.	17,700.00	1,50,600.00
20	IGST INPUT ACCOUNT	2,82,386.81	10,73,123.93
21	SGST INPUT ACCOUNT	13,34,422.25	30,21,298.60
22	CGST INPUT ACCOUNT	13,34,422.25	30,21,298.60
23	CERSAI	18,213.00	8,133.00
24	IGST OUTPUT ACCOUNT	0.00	28.76
25	DEFERRED TAX	6,76,655.00	0.00
26	OTHER RECEIPTS.	0.00	40,000.00
27	BBPS ADVANCE	0.00	33,877.00
28	ADVANCE FOR DOMAIN	0.00	42,310.00
29	ADVANCE COLLECTION - LIVELIHOOD	0.00	8,040.00
30	SILVER COIN - 5 GMS	0.00	1,02,099.28
31	RBI DEF FUND	1,244.92	12,770.92
	<b>TOTAL RS.</b>	<b>5,92,86,801.40</b>	<b>6,79,76,515.11</b>

**Schedule A9: CONTINGENT LAIBILITIES**

SR.No	Particulars	Amount (Rs ) 31 March 2018	Amount (Rs ) 31 March 2019
1	BANK GURANTEE	20,45,027.00	16,39,000.00
2	RBI DEF FUND	13,09,490.68	17,67,866.68
	<b>TOTAL RS.</b>	<b>33,54,517.68</b>	<b>34,06,866.68</b>

# SAMARTH SAHAKARI BANK LTD., SOLAPUR

## PROFIT & LOSS ACCOUNT CONSOLIDATED

31 Mar 2018	EXPENSES		AMOUNT (Rs)
79,71,17,175.20	INTEREST PAID DEPS & LOANS	E 1	86,94,92,566.21
7,77,28,714.00	STAFF SALARY, BONUS & ETC		9,01,33,870.00
1,81,000.00	BOARD MEETING ALLOWANCE		1,99,000.00
3,64,29,845.52	RENT, TAX, INS., ELE. CHARGES		5,03,47,418.55
42,01,014.44	POSTAGE & TELEPHONE		39,22,801.11
13,59,000.00	AUDIT FEES		15,04,738.00
2,64,94,942.00	DEPRECIATION & REPAIRS		3,80,37,523.50
49,91,013.55	STAT. PRINTING & ADVERTISEMENT		42,66,347.95
1,51,42,044.96	<i>OTHER EXPENSES</i>	E 2	2,43,35,878.97
3,67,59,632.00	INCOME TAX		3,87,18,429.00
3,76,45,864.40	PROVISIONS	E 3	6,03,87,896.60
4,54,80,778.51	NET PROFIT TR. TO BALANCE SHEET		4,84,96,720.15
108,35,31,024.58	TOTAL RS.		122,98,43,190.04

**U.S.THOBBI**  
C.E.O

**A.D.DATE**  
Director

**R.P.JAMBOTKAR**  
Vice -Chairman

**D.Y.ATRE**  
Chairman

## SAMARTH SAHAKARI BANK LTD., SOLAPUR

**FOR THE YEAR END 31 MARCH 2019**

31 Mar 2018	INCOME		AMOUNT (Rs)
104,50,63,406.59	INTEREST & DISCOUNT		115,00,32,598.61
87,28,21,624.41	INTEREST FROM LOANS		93,67,94,176.38
17,22,41,782.18	INTEREST FORM INVESTMENT		21,32,38,422.23
10,81,010.27	COMMISSION		10,80,898.55
33,70,852.90	RECOVERY FROM W/O A/C		22,54,231.23
3,40,15,754.82	OTHER INCOME	<b>I 1</b>	7,64,75,461.65
<b>108,35,31,024.58</b>	<b>TOTAL RS.</b>		<b>122,98,43,190.04</b>

*As per our report of even date*

**Kishor K. Adone**

**Chartered Accountants**

**KISHOR K. ADONE**

**Proprietor**

**Internal Auditor**

**M.No 104953**

*As per our report of even date*

**For Navandar and Associates**

**Chartered Accountants**

**CA Nitin Shrinivas Navandar**

**Proprietor**

**Membership No. 49327**

**Firm Regn. No. 123289W**

**Co-op Impanelment**

**No. 1014767**

**EXPENDITURE****Schedule E1 : INTEREST PAID ON DEPOSIT & LOANS**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	INTEREST PAID ON DEPOSITS	78,18,30,339.20	85,42,72,614.21
2	INTEREST PAID ON BORROWINGS	1,52,86,836.00	1,52,19,952.00
	<b>TOTAL RS.</b>	<b>79,71,17,175.20</b>	<b>86,94,92,566.21</b>

**Schedule E 2 : OTHER EXPENSES**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	CLEARING HOUSE CHARGES	55,600.00	10,000.00
2	COMMISSION ON PIGMY	14,51,143.00	16,24,364.00
3	GENERATOR EXPENSES	49,425.00	77,760.74
4	ASSOCIATION MEMBER FEE	2,91,500.00	2,73,500.00
5	GENERAL EXP.	29,09,687.65	43,05,359.02
6	TRAINING EXP	1,22,628.00	1,69,042.00
7	ISO 9001 EXP	89,274.00	1,15,564.00
8	GENERAL MEETING EXP	51,182.00	55,247.00
9	WAGES TO CONTRACTOR	0.00	2,86,667.00
10	TRAVELLING EXP.	8,88,199.98	11,06,755.10
11	CONSULTANT FEES	5,30,000.00	2,20,000.00
12	LEGAL CHARGES	6,77,408.64	2,82,029.00
13	INSPECTION CHARGES	52,500.00	75,000.00
14	PREM. ON GOVT. SECURITY WRITE OFF	16,02,875.00	16,14,018.00
15	SUBSCRIPTION	15,800.00	5,000.00
16	ANNIVERSARY EXPENSES	5,83,792.94	6,85,606.18
17	DEAD STOCK WRITTEN OFF	2,36,862.28	11,10,157.80
18	INCIDENTIAL CHARGES PAID	1,94,212.49	1,69,184.68
19	SECURITY GUARD EXPENSES.	17,94,558.17	32,02,934.76
20	INAUGURATION EXPENSES	28,818.00	6,63,901.20
21	COMM ON BCBF	15,50,334.68	14,29,803.94
22	GENERAL EXP WITH GST.	10,13,259.27	2,10,522.90
23	GENERAL EXPENSES ( COMPOSITION)	1,39,447.00	3,701.00
24	ELECTION EXPENSES.	17,287.00	0.00
25	ATM/POS/IMPS SERVICE CHARGES PAID	7,96,249.86	14,22,323.17
26	GIFT TO SHARE HOLDERS	0.00	1,21,602.48
27	COMMISSION PAID ON MICRO FINANCE	0.00	50,09,400.00
28	FI - EQUIFAX CHARGES.	0.00	86,435.00
	<b>TOTAL RS.</b>	<b>1,51,42,044.96</b>	<b>2,43,35,878.97</b>

**Schedule E 3 : PROVISIONS**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	PROVISION FOR BONUS	35,98,653.00	42,28,009.00
2	PROVISION FOR R.D.D	2,81,00,000.00	4,53,97,000.00
3	PROVISION FOR LEAVE SALARY	38,19,044.00	45,78,504.00
4	PROVISION FOR SPECIAL RES FOR (u/s36(l)(vii) of Income Tax Act.)	5,50,000.00	5,00,000.00
5	PROVISION FOR AUDIT FEES (STATUTORY)	15,78,167.40	12,69,478.60
6	PROV FOR DEFERRED TAX LIABILITY	0.00	29,14,905.00
7	PROVISION FOR MICRO FINANCE	0.00	15,00,000.00
	<b>TOTAL RS.</b>	<b>3,76,45,864.40</b>	<b>6,03,87,896.60</b>

**INCOME****Schedule I 1 : OTHER INCOME**

SR.No	Particulars	Amount (Rs) 31 March 2018	Amount (Rs) 31 March 2019
1	PROCESSING FEE.	35,56,850.00	43,20,360.00
2	OTHER INCOME	16,78,231.97	17,07,767.08
3	INCIDENTIAL CHARGES	32,07,119.95	42,55,804.66
4	LOCKER RENT RECD	20,26,477.13	19,85,195.30
5	PROFIT FROM SALE OF GOVT. SEC	52,46,747.00	16,42,000.00
6	CIBIL.	96,793.84	1,62,839.98
7	INCOME FROM MUTUAL FUNDS	1,55,19,746.71	5,52,68,139.87
8	ATM/POS/IMPS SERVICE CHARGES	19,65,892.22	71,12,084.76
9	DEFERRED TAX INCOME	7,17,896.00	0.00
10	CERSAI SEARCH CHARGES	0.00	2,970.00
11	FI LOAN PROCESSING FEES.	0.00	18,300.00
	<b>TOTAL RS.</b>	<b>3,40,15,754.82</b>	<b>7,64,75,461.65</b>