

LIABILITIES-2021

THE MANDVI MERCANTILE CO.-OP. BANK LTD.  
G.T. ROAD, MANDVI - KUTCH.

BALANCE SHEET AS ON 31ST MARCH, 2021. { UN AUDITED }

2020	CAPITAL AND LIABILITIES	2021
<b>20000000.00</b>	<b>1 CAPITAL</b>	<b>20000000.00</b>
	[i] Authorised Share Capital (200000 Shares each of Rs. 100/-)	
9156000.00	[ii] Subscribed & paid - up Share capital (92055) Shares each of Rs. 100/-	9205500.00
	[i] Individulas & Others	9205500.00
	[ii] Societies	0.00
43629944.28	<b>2 RESERVE FUND &amp; OTHER RESERVES</b>	47308389.67
	[i] Statutory Reserve fund	18730594.00
	[ii] Building Reserve fund	7000000.00
	[iii] Dividend equalization	473290.94
	[iv] Bad and Doubtful Debts	5453651.00
	[v] Investment Depreciation Fund	12213608.00
	[vi] I.D.R. For K.D.C.C.B.Share	1000.00
	[vii] Investment Flactuation Fund	639372.00
	[x] Other funds and Reserves	
	i. Charity Reserve	45202.00
	ii. Staff welfare	466227.73
	iii Costumer/Member Encouragement	1055861.00
	iv Provision on Standered Assets	948575.00
	v Provision For Unclaim DD/PO	45317.00
	vi Sahakar Sanchar Fund	50000.00
	vii Development Fund	50000.00
	viii Silver Jubilee Mahotsav	50000.00
	ix statutory educational fund	85691.00
0.00	<b>3 PRINCIPAL/SUB. STATE PARTNERSHIP FUND ACCOUNT</b>	0.00
621148787.01	<b>4 DEPOSIT AND OTHER ACCOUNTS</b>	699469755.21
	<b><u>ii] Fixed Deposits</u></b>	<b>431510213.00</b>
[ 381129296.00 ]	<u>a] Individuals</u>	430124265.00
	<u>b] Central Co-op. erative Banks</u>	0.00
	<u>c] Other Societies</u>	1385948.00
[ 199994437.90 ]	<b><u>iii] Savings Banks Deposits</u></b>	<b>222313879.50</b>
	<u>a] Individuals</u>	221672193.75
	<u>b] Central Co-op. erative Banks</u>	0.00
	<u>c] Other Societies</u>	641685.75
[ 40025053.11 ]	<b><u>iiii] Current Deposites</u></b>	<b>45645662.71</b>
	<u>a] Individuals</u>	45632152.42
	<u>b] Central Co-op. erative Banks</u>	0.00
	<u>c] Other Societies</u>	13510.29
0.00	<b>5 BORROWINGS</b>	0.00
	G.S.C.B. Ahmedabad	0.00
	SBI O/D A/c	0.00
	DENA BANK OD A/C.	0.00
<b>673934731.29</b>	<b>Total</b>	<b>755983644.88</b>



LIABILITIES-2021

673934731.29	Total B/F	755983644.88
0.00	<b>6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA</b>	0.00
	O/W bills / cheques for collection	0.00
	I/W Bills received for collection	0.00
0.00	<b>7 BRANCH ADJUSTMENT</b>	0.00
2390612.00	<b>8 OVERDUE INTEREST RESERVE</b>	2498148.16
39056123.00	<b>9 INTEREST PAYABLE</b>	39545377.00
	On Fixed Deposits	38905377.00
	On Saving Deposits	640000.00
	On O.D. To Oher Bank	0.00
3937546.74	<b>10 OTHER LIABILITIES</b>	5642752.52
	Sundry Creditors	44160.50
	Payslip	379011.80
	Suspense	0.00
	GST Payable	72542.73
	Staff Leave Encashment	2609523.47
	Unclaim D.D./P.O.	660557.26
	Audit Fee Payable	251923.00
	Dividend Payable	1272260.00
	TDS PAYABLE (ON FD INTREST)	257083.00
	TDS PAYABLE (ON CASH WITHDRAWAL)	95690.76
3427619.83	<b>11 PROFIT</b>	3524173.93
	Profit of year 2019-20	3427619.83
	Less: Appropriation	3427619.83
	Add: profit for year 2020-21	3524173.93
	Brought from Profit & Loss a/c.	0.00
0.00	<b>12 CONTINGENT LIABILITIES</b>	0.00
	Out Standing liabilities for guarentees issued	0.00
[3700890.33]	Liability For DEAF	4128391.52
	Bank Guarantee Issued	325000.00
<b>722746632.86</b>	<b>TOTAL</b>	<b>807194096.49</b>

For The Mandvi Mer. Co-op.  
Bank Ltd. Mandvi (Kutch)

*[Signature]*  
Manager





**THE MANDVI MERCANTILE CO.-OP. BANK LTD.**  
**G.T. ROAD, MANDVI - KUTCH.**

**BALANCE SHEET AS ON 31ST MARCH, 2021. { UN AUDITED }**

2020	PROPERTY AND ASSETS	2021
23598179.94	<b>1 CASH</b>	26287595.19
	Cash in hand	11820005.00
	With RBI,SBI,	2313646.44
	State Co-operative Bank	11110509.03
	Dist. Central Co-operative Bank	1043434.72
110586903.70	<b>2 BALANCE WITH OTHER BANKS</b>	104240143.40
	Current Deposits	31311548.40
	Saving Bank Deposits	0.00
	Fixed Deposits	72928595.00
0.00	<b>3 MONEY AT CALL AND SHORT NOTICE</b>	10000000.00
407969000.00	<b>4 INVESTMENT</b>	449677000.00
	<b>[i]In Central and State Government Securities</b>	<b>449666000.00</b>
	At Book Value	Rs. 449666000.00
	Face value	Rs. 451310000.00
	Market Value	Rs. 438410388.56
	<b>[ii]Other Trustee Securities</b>	0.00
	<b>[iii]Shares in Co-operative Institutions</b>	<b>11000.00</b>
	SHARE OF G.S.C.BANK LTD.	10000.00
	SHARE OF K.D.C.C BANK LTD.	1000.00
	<b>[iv]Other Investments</b>	<b>0.00</b>
*****	<b>5 INVESTMENT OUT OF THE PRINCEIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND</b>	*****
160115582.80	<b>6 ADVANCE</b>	205771852.77
	(i)Short term Loan,Cash credit,overdraft & Bills discount Of which secured against	
	> Government & Other approved Securities	
[81681636.37]	> Other Tengible Securitles	84409454.23
	> Amount due from individuals of the Advance	
	Amount Over due	Rs. 200000.00
	Considered Bad & Doubtful	Rs 200000.00
	(II) Medium Term Loans Out of whichSecured against	
	> Govt. and other approved Securities	
	(Against F.D.- NSC, KVP)	
[43601688.43]	> Other Tengible Securities against Hypo of stock,AV.C.D.	89823044.82
	> Amount due from individuals	
	Amount Over due	Rs.2234462.42
	Considered Bad & Doubtful	Rs.2188419.00
702269666.44	<b>TOTAL C/F.</b>	795976591.36

For The Mandvi Mer. Co-op.  
Bank Ltd. Mandvi (Kutch)

*[Signature]*  
Manager



## ASSETS-2021

702269666.44	TOTAL B/F.	795976591.36
	(III) Long Term Loan out of which secured against	
	> Govt. and other approved Securities	
[34832258.00]	> Other Tengible Securities against Hypo of stock,AV.C.D.	31539353.72
	> Amount due from individuals	
	Amount Over due                      Rs.3058241.63	
	Considered Bad & Doubtful      Rs.2769337.24	
14425168.66	<b>7 INTEREST RECEIVABLE</b>	5262679.22
	[i] Interst Receivable on Investment	2569945.00
	[ii] Interest Receivable on Advances	2498148.16
	[iii] Interest Exgratia Receivable	194586.06
0.00	<b>8 BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA</b>	0.00
*****	<b>9 BRANCH ADJUSTMENT</b>	*****
55366.82	<b>10 BUILDING RECONSTRUCTION</b> <b>55366.82</b>	49830.14
	Less Depreciation                                      5536.68	49830.14
1356389.24	<b>11 FURNITURE &amp; FIXTURE</b>	1302939.50
	Furniture & Fixture                                      276035.91	248432.32
	Less Depreciation                                      27603.59	
	Steel & Furniture                                      346969.35	312272.41
	Less Depreciation                                      34696.94	
	Plant & machinery                                      989653.98	742234.77
	Less Depreciation                                      247419.19	
4640041.70	<b>12 OTHER ASSETS</b>	4602056.27
	STAMPS/FRANKING STAMP	712715.00
	STATIONERY STOCK	1527.70
	TELEPHONE DEPOSIT	0.00
	NAGAR PALIKA WATER DEPOSIT	450.00
	NAGAR PALIKA GUTTER DEPOSIT	1500.00
	PGVCL DEPOSIT	19400.00
	INSURANCE PREMIUM ADVANCE	94853.00
	ADVANCE TAX	2823328.00
	FESTIVAL ADVANCE	221700.00
	UNCLAIM RECEIVABLE	602.57
	AATMANIRBHAR INTENCIVE RECEIVABLE	701200.00
	LOCKER RENT RECEIVABLE	7080.00
	P2F CTS HONORARIUM RECEIVABLE	17700.00
<b>722746632.86</b>	<b>TOTAL</b>	<b>807194096.49</b>

For The Mandvi Mer. Co-op.  
Bank Ltd. Mandvi (Kutch)

*[Signature]*  
Manager





THE MADVI MERC.CO-OP.BANK LTD.  
G.T.ROAD MANDVI - KUTCH.

PROFIT & LOSS A/C. UP TO 31ST MARCH, 2021 { UN AUDITED }

2020	INCOME	2021
52173068.13	1. Interest and Discount	51264203.41
	[i] On Loans & Advances	18987267.84
	[ii] On Investments	32276935.57
592992.90	2. Commision, Exchange and Brokerage	492047.78
0.00	3. Subsidies and Donations	0.00
11570416.41	4. Others Receipts	9313222.98
	i Profit on Sale Of Security	5900600.00
	ii Lockers Rent	440856.00
	iii Other Income	2971766.98
64336477.44	<b>TOTAL</b>	61069474.17

For The Mandvi Mer. Co-op.  
Bank Ltd. Mandvi (Kutch)

*[Signature]*  
Manager



## EXPENDITURE-2021

## THE MADVI MERC.CO-OP.BANK LTD.

G.T.ROAD

MANDVI - KUTCH.

## PROFIT &amp; LOSS A/C. UP TO 31ST MARCH, 2021 { UN AUDITED }

2020	EXPENDITURE	2021
38150210.00	1. Interest Paid	39829238.00
	[i] Interest Paid on Deposit	39829238.00
	[ii] Interest Paid on Borrowing	0.00
8362865.46	2. Salary and Other Allowances and Providend fund	9088965.74
0.00	3. Directors member fee and allowance	0.00
1257794.90	4. Rent,Taxes,Insurance,Lighting,etc.	1400834.86
0.00	5. Law charges	5000.00
56727.96	6. Postage, telegram and telephonic charges	53179.86
181500.00	7. Audit fee	194000.00
278869.18	8. Depreciation on and repairs in property	315256.42
467034.61	9. Stationery,printing and advertisement,etc.	247555.04
1173873.50	10. Other expenditure	1133893.88
9786930.00	11. Provision & Contingency	4089359.44
1193052.00	12. Income tax	1188017.00
3427619.83	13. Net Profit	3524173.93
64336477.44	TOTAL	61069474.17

For The Mandvi Mer. Co-op.  
Bank Ltd. Mandvi (Kutch)  
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Manager

