

THE VISAKHAPATNAM CO-OPERATIVE BANK LTD

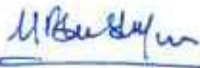
BALANCE SHEET AS AT 31st MARCH 2023


	SCH	As on 31-03-2023	As on 31-03-2022
		₹	₹
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	305 45 86 582.00	272 02 51 171.00
Reserves & Surplus	2	261 48 96 683.21	211 55 37 123.62
Deposits	3	3924 82 31 318.97	3884 97 33 248.59
Borrowings (LTD Deposit)	4	49 04 86 263.00	49 51 26 472.00
Other Liabilities and Provisions	5	283 99 74 106.69	246 39 88 521.41
TOTAL		4824 81 74 953.87	4664 46 36 536.62
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	6	33 27 13 791.00	37 83 65 057.00
Balances with Banks and Money at Call and Short Notice	7	164 25 12 809.30	139 64 33 508.41
Investments	8	1427 01 25 480.11	1491 08 53 896.11
Advances	9	3052 81 63 282.59	2863 54 39 008.62
Fixed Assets	10	29 23 86 419.64	28 63 42 130.35
Other Assets	11	118 22 73 171.23	103 72 02 936.13
TOTAL		4824 81 74 953.87	4664 46 36 536.62
Contingent Liabilities	12	12 47 51 679.66	11 22 06 357.06
Significant Accounting Policies	18		
Notes to Accounts	19		


The schedules referred to above form an integral part of the Balance Sheet

For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd


Ch. Raghavendra Rao
Chairman


G. Bhaskara Rao
Sr. Vice - Chairman


U. Parvathi Devi
Director


P V Narasimha Murthy
Chief Executive Officer

Date : 22.05.2023
Place : Visakhapatnam



For M/s. Kanakamahalakshmi Associates
Chartered Accountants


CA. Y.S. Murty, Partner
FRN No. 0017205
Membership No. 201667
UDIN: 23201667BGRZZY4170



THE VISAKHAPATNAM COOPERATIVE BANK LIMITED

Schedules to Balance Sheet and Profit Loss Account

Schedule 1 - Share Capital	31/03/2023	31/03/2022
I) Authorised Capital		
<u>Regular Members</u> 1,00,00,000/- Shares of Rs. 500/- each	500 00 00 000.00	500 00 00 000.00
<u>Associate Members & Nominal Members</u> 1,00,000/- Shares of Rs. 5/- each	5 00 000.00	5 00 000.00
II) Subscribed Capital		
i) Share Capital - Regular Members	305 43 03 000.00	272 00 00 500.00
ii) Share Capital - a) Associate Members	2 83 582.00	2 50 671.00
TOTAL	305 45 86 582.00	272 02 51 171.00
Schedule 2 - Reserves & Surplus	31/03/2023	31/03/2022
I Statutory Reserve		
Opening Balance		
Reserve Fund	92 99 23 727.83	80 72 10 035.43
Reserve for Unforeseen Losses	23 47 46 775.24	18 96 32 577.28
	116 46 70 503.07	99 68 42 612.71
Additions during the year		
Reserve Fund	35 93 69 537.99	12 27 13 692.40
Reserve for Unforeseen Losses	13 99 44 953.20	4 51 14 197.96
	49 93 14 491.19	16 78 27 890.36
Deductions during the Year		
Reserve Fund	0.00	0.00
Reserve for Unforeseen Losses	0.00	0.00
	0.00	0.00
TOTAL (I)	166 39 84 994.26	116 46 70 503.07
II Revenue and Other Reserves		
Opening Balance		
Investment Fluctuation Reserve	15 00 00 000.00	10 10 00 000.00
Reserve for Building Maintenance	6 00 000.00	6 00 000.00
Deficit Cover Fund	4 96 32 434.97	4 96 32 434.97
Co-operative Education Fund	2 37 94 860.41	1 92 83 439.71
Building Fund	3 79 98 376.12	3 79 98 376.12
Fund for Implementation IT/ Cyber Security etc	4 24 00 000.00	2 00 00 000.00
Members Welfare Fund	2 47 97 399.66	4 57 85 149.66
Dividend Equalisation Fund	7 45 421.95	7 45 421.95
Staff Benefit Fund	16 37 722.06	13 21 480.71
Common Good Fund	1 65 153.42	1 65 153.42
	33 17 71 368.59	27 65 31 456.54



Additions during the year		
Investment Fluctuation Reserve	3 00 00 000.00	4 90 00 000.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	1 39 94 495.52	45 11 420.70
Building Fund	0.00	0.00
Fund for Implementation IT/ Cyber Security etc	2 25 00 000.00	2 24 00 000.00
Members Welfare Fund	95 16 175.00	3 21 46 660.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	1 52 095.00	3 16 241.35
Common Good Fund	0.00	0.00
	7 61 62 765.52	10 83 74 322.05
Deductions during the Year		
Investment Fluctuation Reserve	0.00	0.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	0.00	0.00
Building Fund	0.00	0.00
Fund for Implementation IT/ Cyber Security etc	0.00	0.00
Members Welfare Fund	2 38 14 200.00	5 31 34 410.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	0.00	0.00
Common Good Fund	0.00	0.00
	2 38 14 200.00	5 31 34 410.00
TOTAL (II)	38 41 19 934.11	33 17 71 368.59
III Balance in Profit & Loss account		
Current Year 2022-23	43 80 66 739.59	66 80 95 251.96
P&L Appropriation a/c	0.00	-4 90 00 000.00
Previous year Profit 21-22	12 87 25 015.25	0.00
TOTAL (III)	56 67 91 754.84	61 90 95 251.96
GRAND TOTAL: (I+II+III)	261 48 96 683.21	211 55 37 123.62

Schedule 3 - Deposits	31/03/2023	31/03/2022
I Demand Deposits		
i. From banks	0.00	0.00
ii. From Others		
Current Deposits	25 62 90 715.56	26 23 99 853.25
Matured Deposits	27 34 753.20	40 97 428.85
Credit Balance in OD	8 55 376.43	21 04 950.94
Credit Balance in ODD	23 20 995.90	4 79 231.10
Credit Balance in SOD	77 762.54	1 84 097.70
Credit Balance in ODG	0.00	3 89 986.00
TOTAL (I)	26 22 79 603.63	26 96 55 547.84



II Savings bank Deposits		
Savings Deposits	750 97 76 652.64	762 38 15 063.05
TOTAL (II)	750 97 76 652.64	762 38 15 063.05
III Term Deposits		
i. From banks	0.00	0.00
ii. From Others		
ii(a). Time Deposits		
Cumulative Deposits	2047 85 86 323.16	1937 33 25 449.16
Fixed Deposits Short Term	121 75 48 301.00	132 70 22 995.00
Fixed Deposits - Monthly Interest Deposits	684 42 43 578.00	586 67 44 691.00
Fixed Deposits - Quarterly Interest Deposits	142 73 85 363.00	114 97 52 594.00
Fixed Deposits - Half Yearly Interest Deposits	3 23 80 443.00	2 54 37 984.00
Fixed Deposits - Yearly Interest Deposits	5 58 64 580.50	3 98 53 410.50
Chiranjeevi Satabdhi Deposits	2 66 40 973.00	2 62 41 673.00
Senior Citizen Spl. Deposits of CTD	12 61 57 439.00	30 79 14 030.00
Senior Citizen Spl. Deposits of MIS	13 66 21 269.00	34 73 33 775.00
Senior Citizen Spl. Deposits of QIS	4 74 78 432.00	10 03 03 409.00
VCB Share Link QIS Deposits	22 14 06 069.00	21 80 36 371.00
VCB Senior Citizen Monthly Interest Scheme	8 04 05 428.00	106 51 34 638.00
VCB Senior Citizen Quarterly Interest Scheme	2 73 92 200.00	30 98 69 977.00
VCB Senior Citizen Half Yearly Interest Scheme	8 94 000.00	2 83 66 079.00
VCB Sankranti Skimming Deposits	9 97 668.00	0.00
TOTAL	3072 40 02 066.66	3018 53 37 075.66
ii(b). Other Time Liabilities		
Recurring Deposits	71 38 56 448.04	74 69 46 964.04
Daily Deposits (100 Days)	3 83 16 548.00	2 39 78 598.00
TOTAL	75 21 72 996.04	77 09 25 562.04
TOTAL (III)	3147 61 75 062.70	3095 62 62 637.70
GRAND TOTAL: (I+II+III)	3924 82 31 318.97	3884 97 33 248.59

Schedule 4 - Borrowings	31/03/2023	31/03/2022
	₹	₹
I Reserve Bank of India	0.00	0.00
II Other Banks	0.00	0.00
III Other Institutions & Agencies	0.00	0.00
IV Others		
Long Term Deposits LTD	49 04 86 263.00	49 51 26 472.00
GRAND TOTAL (I+II+III+IV)	49 04 86 263.00	49 51 26 472.00



Schedule 5 - Other Liabilities and Provisions		31/03/2023	31/03/2022
		₹	₹
I Bills Payable			
Payorders		7 70 44 159.95	2 80 29 361.89
	TOTAL (I)	7 70 44 159.95	2 80 29 361.89
II Inter-Office Adjustment (Net)			
Branch A/C at Head office (IBT)		955 82 73 408.54	1088 27 96 495.49
Head office IBT A/C		955 82 73 408.54	1088 27 96 495.49
	TOTAL (II)	0.00	0.00
III Interest Accrued			
Interest Payable on Deposits		4 03 09 851.00	4 30 85 835.00
	TOTAL (III)	4 03 09 851.00	4 30 85 835.00
IV Others (Including Provisions)			
i) Other Liabilities			
a) Sundry Liabilities			
Staff Security Deposits		27 80 050.00	25 28 050.00
Advance Payable		12 74 89 733.00	2 59 97 620.73
Stale Cheques		1 39 09 257.09	1 40 42 402.64
Acquirer Transactions from POS Machines		4 64 606.13	3 95 752.50
Dividend on Share Capital		88 21 127.00	2 40 55 614.00
Contingent Charges		10 05 698.00	7 81 505.00
Ecom. Transaction		2 42 344.85	79 747.29
NFS Issuer Transaction		19 14 300.00	17 31 700.00
Sundry liabilities		1 35 83 646.00	1 35 71 174.00
RTGS/NEFT Parking Account		1 20 022.80	1 21 418.00
BBPS		593.00	0.00
b) Statutory Liabilities			
TDS on Term Deposits		62 64 204.00	63 54 969.00
TDS on Cash Deposits		2 52 856.00	4 79 989.00
Goods and Service Tax		37 73 444.47	20 83 170.52
ii) Provisions			
Provision for Non Performing Assets		109 00 98 816.61	102 00 98 816.61
Provision for Standard Assets		12 75 06 791.00	12 00 06 791.00
Provision for Depreciation on Investments			
- On Government Securities		0.00	0.00
- On Deposits with other Cooperative Banks		10 42 42 677.50	10 42 42 677.50
Provision for Staff Gratuity		12 68 75 941.00	10 72 37 459.00
- Bonus to Staff		2 91 74 869.00	2 66 78 340.00
- CBS Rental Charges		4 16 983.00	0.00
- Legal Charges		1 88 000.00	1 88 000.00
- Audit Fees		13 50 000.00	10 80 000.00
Provision for Income Tax		19 25 00 000.00	20 91 73 393.00
Other Provisions		16 17 646.59	19 17 646.59
Overdue Interest Reserve on NPA Loans		67 07 64 514.70	51 45 84 549.14
Provision for Business Risk		1 03 91 416.00	1 03 91 416.00
Provision for Incentive to Staff		1 00 00 000.00	1 00 00 000.00
Provision for Staff Arrear Salaries		0.00	1 00 00 000.00
Provision for NFS/IMPS/UPI transaction charges		11 00 000.00	0.00
Provision for Technology Upgradation		3 30 00 000.00	2 80 00 000.00
Provision for Restructured accounts		11 15 00 000.00	11 15 00 000.00
Provision for Staff Leave Encashment		3 12 70 558.00	2 55 51 123.00
	TOTAL (IV)	272 26 20 095.74	239 28 73 324.52
GRAND TOTAL: (I+II+III+IV)		283 99 74 106.69	246 39 88 521.41



Schedule 6 - Cash Balances		31/03/2023	31/03/2022
		₹	₹
I	Cash on Hand	28 09 13 791.00	32 70 65 057.00
	TOTAL (I)	28 09 13 791.00	32 70 65 057.00
II	Balance with Reserve Bank of India		
	a) In Current Account	5 18 00 000.00	5 13 00 000.00
	b) In Other Accounts	0.00	0.00
	TOTAL (II)	5 18 00 000.00	5 13 00 000.00
	GRAND TOTAL: (I+II)	33 27 13 791.00	37 83 65 057.00
Schedule 7 - Current Deposits/ Balances with Banks and Money At Call and Short Notice		31/03/2023	31/03/2022
		₹	₹
I	Balances with Banks		
	a) In Current Account	164 25 12 809.30	139 64 33 508.41
	b) In Other Accounts	0.00	0.00
	TOTAL (I)	164 25 12 809.30	139 64 33 508.41
II	Money at Call and Short Notice		
	a) With Banks	0.00	0.00
	b) With Other Institutions	0.00	0.00
	TOTAL (II)	0.00	0.00
	GRAND TOTAL: (I+II)	164 25 12 809.30	139 64 33 508.41
Schedule 8 - Investments		31/03/2023	31/03/2022
		₹	₹
I	Government Securities		
	Central Government Securities	48 93 73 748.00	49 94 98 849.00
	State Government Securities	1161 70 40 809.61	1185 40 62 396.61
	Treasury Bills	0.00	0.00
	TOTAL (I)	1210 64 14 557.61	1235 35 61 245.61
II	Other Approved Securities	0.00	0.00
	TOTAL (II)	0.00	0.00
III	Shares		
	Shares of Cooperative Institutions	2 51 08 363.00	2 51 08 363.00
	TOTAL (III)	2 51 08 363.00	2 51 08 363.00
IV	Debentures & Bonds	0.00	0.00
	TOTAL (IV)	0.00	0.00
V	Subsidiaries &/or Joint Ventures	0.00	0.00
	TOTAL (V)	0.00	0.00
VI	Others		
	Fixed Deposits in Banks	213 86 02 559.50	253 21 84 287.50
	TOTAL (VI)	213 86 02 559.50	253 21 84 287.50
	GRAND TOTAL: (I+II+III+IV+V+VI)	1427 01 25 480.11	1491 08 53 896.11



Schedule 9 - Advances	31/03/2023	31/03/2022
	₹	₹
I		
i. Bills purchased and Discounted	0.00	0.00
ii. Cash credits, Overdrafts and Loans repayable on Demand		
Cash credits, Overdrafts		
Cash Credit Loans	0.00	0.00
Deposit Loans	54 85 90 577.38	56 90 07 658.38
Overdraft Account	138 34 80 647.69	147 89 09 350.60
Overdraft on Deposits	3 96 00 385.81	4 61 12 423.73
Overdraft on Gold Loans	6 00 37 745.19	1 19 34 904.30
FITL Overdraft Account	3 53 17 132.00	4 74 53 180.00
Staff Overdraft Accounts	33 49 603.15	41 81 375.83
Shares and Securities	1 20 39 904.00	1 06 27 364.00
Loans repayable on Demand		
Gold Loans	569 66 96 033.30	548 32 54 927.00
VCB Smart Gold Loans	39 49 27 853.00	57 56 08 485.00
VCB Express Gold Loans	179 24 60 444.39	72 56 16 677.00
Cyclone Relief Gold Loans	4 45 118.00	4 45 118.00
	996 69 45 443.91	895 31 51 463.84
iii. Term Loans		
Consumption Loans	46 50 44 730.86	37 72 82 393.06
Hypothecation Loans	12 26 24 838.02	9 72 51 076.70
Mortgage Loans	1464 16 19 855.96	1413 71 86 151.68
Small Business Finance Loans	18 60 15 575.51	16 90 39 473.51
Staff Housing Loans	67 47 068.00	1 11 33 450.00
Staff Vehicle Loans	17 23 259.00	15 75 213.00
VSP Vidya Assistance Loans	33 72 249.72	49 89 684.72
Weaker Sahakara Samisti Loans	82 890.00	5 24 069.00
VCBL Rent Plus Loans	4 66 87 040.00	5 06 87 124.00
Cyclone Relief Mortgage Loans	14 47 98 279.22	21 20 99 082.22
Cyclone Business Relief Loans	1 60 206.00	2 29 973.00
Mortgage Loans Business Purpose	95 23 56 786.55	104 13 73 405.05
Mortgage Loans House Constuction	306 58 19 908.95	293 99 71 803.84
VCB Professional Loans	2 02 758.00	5 13 642.00
Daily Collection Loans	8 86 19 160.08	5 72 13 558.00
Covid Staff Loans	27 610.00	12 18 293.00
Covid Business Loans	89 94 379.00	1 96 24 179.00
Covid Auto Loans	16 04 571.00	25 44 221.00
Covid Debit Clearance Loans	1 09 92 439.50	2 97 04 300.00
Covid Topup Loans	2 04 43 409.20	3 01 30 091.00
Covid Member Releif Loans	15 19 10 305.00	18 98 10 589.00
Business Term Loans	0.00	2 92 25 307.00
Loans against Warehouse Receipts	7 65 11 733.00	4 23 92 272.00
Staff Special Loans	5 30 08 506.00	10 000.00
MSME Credit	45 01 13 020.11	17 19 81 778.00
Gold Term Loan	2 93 96 742.00	3 72 53 703.00
Gold Term Loan Business Purpose	1 48 37 049.00	76 97 938.00
Members Medical Relief Scheme Secured	64 65 228.00	84 71 029.00
Members Medical Relief Scheme Unsecured	1 10 38 241.00	1 11 53 745.00
	2056 12 17 838.68	1968 22 87 544.78
TOTAL (I)	3052 81 63 282.59	2863 54 39 008.62
II		
i. Secured by Tangible assets	2961 25 28 666.14	2795 01 26 175.56
ii. Covered by bank/Government Guarantees	0.00	0.00
iii. Unsecured	91 56 34 616.45	68 53 12 833.06
TOTAL (II)	3052 81 63 282.59	2863 54 39 008.62



III	i. Priority Sectors	2031 96 00 591.16	1438 42 06 397.48
	ii. Public Sector	0.00	0.00
	iii. Banks	0.00	0.00
	iv. Others	1020 85 62 691.43	1425 12 32 611.14
	TOTAL (III)	3052 81 63 282.59	2863 54 39 008.62
Schedule 10 - Fixed Assets		31/03/2023	31/03/2022
I	Premises		
a	Land		
	At Cost as on 01-04-2022	6 47 32 499.00	6 47 32 499.00
	Additions During the year	0.00	0.00
	Deductions During the year	0.00	0.00
	Total	6 47 32 499.00	6 47 32 499.00
b	Buildings		
	At Cost as on 01-04-2022	17 37 98 671.77	17 37 98 671.77
	Additions During the year	1 45 84 665.83	0.00
	Deductions During the year	0.00	0.00
		18 83 83 337.60	17 37 98 671.77
	Less: Depreciation	9 58 23 825.23	8 56 14 106.23
	Total	9 25 59 512.37	8 81 84 565.54
	TOTAL (I)	15 72 92 011.37	15 29 17 064.54
II	Other Fixed Assets (including Furniture and Fixtures)		
a	Library, Furniture, Fixtures & Fittings		
	At Cost as on 01-04-2022	18 34 42 746.66	17 70 71 092.30
	Additions During the year	1 23 58 754.97	63 71 654.36
	Deductions During the year	9 29 033.00	0.00
		19 48 72 468.63	18 34 42 746.66
	Less: Depreciation	11 35 04 784.82	10 53 76 508.82
	Total	8 13 67 683.81	7 80 66 237.84
b	Computers & Microsoft Licence		
	At Cost as on 01-04-2022	8 03 99 264.87	7 39 21 172.94
	Additions During the year	66 84 243.75	64 78 091.93
	Deductions During the year	0.00	0.00
		8 70 83 508.62	8 03 99 264.87
	Less: Depreciation	7 01 38 778.70	6 29 42 156.70
	Total	1 69 44 729.92	1 74 57 108.17
c	Cash & Weighing Machines		
	At Cost as on 01-04-2022	1 10 07 551.60	1 05 76 501.44
	Additions During the year	10 00 308.26	4 31 050.16
	Deductions During the year	0.00	0.00
		1 20 07 859.86	1 10 07 551.60
	Less: Depreciation	69 77 422.57	61 56 614.57
	Total	50 30 437.29	48 50 937.03
d	Alarm Systems		
	At Cost as on 01-04-2022	73 75 150.14	62 64 489.46
	Additions During the year	11 06 261.21	11 10 660.68
	Deductions During the year	0.00	0.00
		84 81 411.35	73 75 150.14
	Less: Depreciation	44 78 848.10	38 35 194.10
	Total	40 02 563.25	35 39 956.04



e Lift		
At Cost as on 01-04-2022	7 54 579.00	7 54 579.00
Additions During the year	7 67 000.00	0.00
Deductions During the year	0.00	0.00
	15 21 579.00	7 54 579.00
Less: Depreciation	7 16 167.50	5 74 036.50
Total	8 05 411.50	1 80 542.50
f Plant & machinery & Office Equipment		
At Cost as on 01-04-2022	2 64 72 412.37	2 43 90 473.15
Additions During the year	86 45 750.61	20 81 939.22
Deductions During the year	0.00	0.00
	3 51 18 162.98	2 64 72 412.37
Less: Depreciation	1 39 12 229.00	1 03 42 646.00
Total	2 12 05 933.98	1 61 29 766.37
g Car		
At Cost as on 01-04-2022	66 97 057.00	53 99 307.00
Additions During the year	0.00	27 94 450.00
Deductions During the year	0.00	14 96 700.00
	66 97 057.00	66 97 057.00
Less: Depreciation	35 02 389.65	29 38 624.65
Total	31 94 667.35	37 58 432.35
h Two wheelers		
At Cost as on 01-04-2022	41 26 211.20	32 59 723.20
Additions During the year	7 60 389.00	11 07 258.00
Deductions During the year	2 56 161.00	2 40 770.00
	46 30 439.20	41 26 211.20
Less: Depreciation	20 87 458.03	17 98 309.02
Total	25 42 981.17	23 27 902.18
TOTAL (II)	13 50 94 408.27	12 63 10 882.48
III Capital Work in Progress		
TOTAL (III)	0.00	71 14 183.33
TOTAL (III)	0.00	71 14 183.33
GRAND TOTAL: (I+II+III)	29 23 86 419.64	28 63 42 130.35
Schedule 11 - Other Assets	31/03/2023	31/03/2022
I Inter - Office Adjustments (net)	0.00	0.00
TOTAL (I)	0.00	0.00
II Interest Accrued		
Treasury Bills	0.00	0.00
Central Government Securities	85 00 877.00	85 99 127.00
State Government Securities	19 46 09 239.20	20 82 31 793.00
Investments	5 85 79 607.00	4 67 92 658.00
Loans and Advances	99 27 791.00	1 27 38 833.00
TOTAL (II)	27 16 17 514.20	27 63 62 411.00
III Tax paid in advance/Tax deducted at source		
Advance Tax	19 25 00 000.00	18 40 00 000.00
TDS	10 86 212.00	46 64 146.00
TCS	397.61	644.08
TDS on GST	12 069.64	73 475.18
Input Tax Credit Goods and Service Tax	23 62 571.11	11 07 672.99
TOTAL (III)	19 59 61 250.36	18 98 45 938.25
Stationery and Stamps		
Lossing of Stock of Forms & Stationery	23 26 002.00	20 08 490.00
TOTAL (IV)	23 26 002.00	20 08 490.00



V Non-banking assets acquired in Satisfaction of Claims	0.00	0.00
TOTAL (V)	0.00	0.00
VI Others		
Payment against Protested Claims	34 60 443.00	67 18 870.00
Advance Recoverable	1 65 65 827.94	2 17 20 073.94
Interest Receivable on NPA Loans	67 07 64 514.70	51 45 84 549.14
Festival Advance to Staff	36 91 100.00	30 93 800.00
Insurance Commission Receivable	99 402.00	1 13 414.00
Gold Sovereign	13.50	13.50
Pre Paid Insurance Premium	14 00 000.00	23 60 000.00
DEAF Receivable A/c	0.00	9 217.00
ATM Other Bank Transaction	55 04 200.00	72 90 700.00
Mobile Banking (IMPS)	48 85 073.80	31 15 097.69
Unified Payment Interface (UPI)	59 90 259.73	54 09 751.61
Income Tax Refund Receivable	0.00	45 70 610.00
Indian Stamp Account	7 570.00	0.00
TOTAL (VI)	71 23 68 404.67	56 89 86 096.88
GRAND TOTAL (I+II+III+IV+V+VI)	118 22 73 171.23	103 72 02 936.13
Schedule 12 - Contingent Liabilities	31/03/2023	31/03/2022
I Guarantees given on behalf of Constituents	1 57 80 000.00	1 03 40 000.00
II Other Items for Which Bank is Contingently Liable		
Regulator Guarantee for DEAF	10 89 71 679.66	10 18 66 357.06
GRAND TOTAL (I+II)	12 47 51 679.66	11 22 06 357.06

