


THE VISAKHAPATNAM CO-OPERATIVE BANK LTD

BALANCE SHEET AS AT 31st March 2024

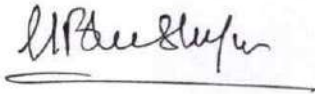
	SCH	As on 31-03-2024	As on 31-03-2023
		₹	₹
<u>CAPITAL AND LIABILITIES</u>			
Capital	1	352 64 10 960.00	305 45 86 582.00
Reserves & Surplus	2	316 45 72 337.01	261 48 96 683.21
Deposits	3	4148 30 25 422.58	3924 82 31 318.97
Borrowings (LTD Deposit)	4	48 73 51 263.00	49 04 86 263.00
Other Liabilities and Provisions	5	250 12 50 429.46	283 99 74 106.69
TOTAL		5116 26 10 412.05	4824 81 74 953.87
<u>ASSETS</u>			
Cash and Balances with Reserve Bank of India	6	33 46 77 230.00	33 27 13 791.00
Balances with Banks and Money at Call and Short Notice	7	187 34 93 271.05	164 25 12 809.30
Investments	8	1561 77 66 906.51	1427 01 25 480.11
Advances	9	3199 24 42 309.17	3052 81 63 282.59
Fixed Assets	10	34 82 75 913.29	29 23 86 419.64
Other Assets	11	99 59 54 782.03	118 22 73 171.23
TOTAL		5116 26 10 412.05	4824 81 74 953.87
Contingent Liabilities	12	12 68 79 480.86	12 47 51 679.66
Significant Accounting Policies	18		
Notes to Accounts	19		

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

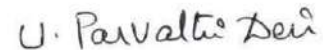
For and on behalf of the Board of Directors of
The Visakhapatnam Cooperative Bank Ltd



Ch. Raghavendra Rao
Chairman



G. Bhaskara Rao
Sr. Vice - Chairman



U. Parvathi Devi
Director



P. V. Narasimha Murthy
Chief Executive Officer

Date : 19.05.2024

Place : Visakhapatnam



For M/s. Kanakamahalakshmi Associates
Chartered Accountants



CA. Y. S. Murthy, Partner
FRN No. 001720S

Membership No. 201667

UDIN: 24201667BKCZWM7532



THE VISAKHAPATNAM COOPERATIVE BANK LIMITED

Schedules to Balance Sheet and Profit Loss Account

Schedule 1 - Share Capital	31-03-2024	31-03-2023
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	352 60 91 000.00	305 43 03 000.00
ii) Share Capital - a) Associate Members	3 19 960.00	2 83 582.00
TOTAL	352 64 10 960.00	305 45 86 582.00
Schedule 2 - Reserves & Surplus	31-03-2024	31-03-2023
I Statutory Reserve		
Opening Balance		
Reserve Fund	128 92 93 265.82	92 99 23 727.83
Reserve for Unforeseen Losses	37 46 91 728.44	23 47 46 775.24
	166 39 84 994.26	116 46 70 503.07
Additions during the year		
Reserve Fund	21 94 92 747.00	35 93 69 537.99
Reserve for Unforeseen Losses	8 77 91 499.00	13 99 44 953.20
	30 72 84 246.00	49 93 14 491.19
Deductions during the Year		
Reserve Fund	0.00	0.00
Reserve for Unforeseen Losses	0.00	0.00
	0.00	0.00
TOTAL (I)	197 12 69 240.26	166 39 84 994.26
II Revenue and Other Reserves		
Opening Balance		
Investment Fluctuation Reserve	18 00 00 000.00	15 00 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	3 77 89 355.93	2 37 94 860.41
Building Fund	3 79 98 376.12	3 79 98 376.12
Fund for Implementation IT/ Cyber Security etc	6 49 00 000.00	4 24 00 000.00
Members Welfare Fund	1 04 99 374.66	2 47 97 399.66
Dividend Equalisation Fund	7 45 421.95	7 45 421.95
Staff Benefit Fund	17 89 817.06	16 37 722.06
Common Good Fund	1 65 153.42	1 65 153.42
Bad Debts Reserves	0.00	0.00
Cooperative Rehabilaion, Reconstruction & development fund	0.00	0.00
	38 41 19 934.11	33 17 71 368.59



Additions during the year		
Investment Fluctuation Reserve	0.00	3 00 00 000.00
Reserve for Building Maintenance	0.00	0.00
Deficit Cover Fund	0.00	0.00
Co-operative Education Fund	87 79 150.00	1 39 94 495.52
Building Fund	4 00 00 000.00	0.00
Fund for Implementation IT/ Cyber Security etc	2 25 00 000.00	2 25 00 000.00
Members Welfare Fund	2 44 48 537.59	95 16 175.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	40 015.76	1 52 095.00
Common Good Fund	0.00	0.00
Bad Debts Reserves	5 00 00 000.00	0.00
Cooperative Rehabilaion, Reconstruction & development fund	87 79 150.00	0.00
	15 45 46 853.35	7 61 62 765.52
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	73 13 543.00	0.00
Building Fund	6 20 21 460.00	0.00
Fund for Implementation IT/ Cyber Security etc	0.00	0.00
Members Welfare Fund	1 98 61 605.00	2 38 14 200.00
Dividend Equalisation Fund	0.00	0.00
Staff Benefit Fund	0.00	0.00
Common Good Fund	0.00	0.00
Bad Debts Reserves	0.00	0.00
Cooperative Rehabilaion, Reconstruction & development fund	0.00	0.00
	8 91 96 608.00	2 38 14 200.00
TOTAL (II)	44 94 70 179.46	38 41 19 934.11
III Balance in Profit & Loss account		
Current Year 2023-24	55 30 86 442.04	43 80 66 739.59
P&L Appropriation a/c	6 20 21 460.00	0.00
Previous year Profit 21-22	12 87 25 015.25	12 87 25 015.25
TOTAL (III)	74 38 32 917.29	56 67 91 754.84
GRAND TOTAL: (I+II+III)	316 45 72 337.01	261 48 96 683.21

Schedule 3 - Deposits	31-03-2024	31-03-2023
I Demand Deposits		
i. From banks	0.00	0.00
ii. From Others		
Current Deposits	27 92 81 819.65	25 62 90 715.56
Matured Deposits	26 96 663.20	27 34 753.20
Credit Balance in OD	34 96 904.89	8 55 376.43
Credit Balance in ODD	3 67 909.40	23 20 995.90
Credit Balance in SOD	1 34 280.51	77 762.54
Credit Balance in ODG	2 193.20	0.00
TOTAL (I)	28 59 79 770.85	26 22 79 603.63



II Savings bank Deposits		
Savings Deposits	740 28 16 993.07	750 97 76 652.64
TOTAL (II)	740 28 16 993.07	750 97 76 652.64
III Term Deposits		
i. From banks	0.00	0.00
ii. From Others		
ii(a). Time Deposits		
Cumulative Deposits	2237 69 00 153.31	2047 85 86 323.16
Fixed Deposits Short Term	113 01 53 064.00	121 75 48 301.00
Fixed Deposits - Monthly Interest Deposits	743 77 69 191.00	684 42 43 578.00
Fixed Deposits - Quarterly Interest Deposits	167 99 62 553.00	142 73 85 363.00
Fixed Deposits - Half Yearly Interest Deposits	3 63 63 308.00	3 23 80 443.00
Fixed Deposits - Yearly Interest Deposits	7 76 16 573.50	5 58 64 580.50
Chiranjeevi Satabdhi Deposits	2 35 02 501.60	2 66 40 973.00
Senior Citizen Spl. Deposits of CTD	29 12 785.00	12 61 57 439.00
Senior Citizen Spl. Deposits of MIS	21 03 469.00	13 66 21 269.00
Senior Citizen Spl. Deposits of QIS	8 00 000.00	4 74 78 432.00
VCB Share Link QIS Deposits	21 83 36 954.00	22 14 06 069.00
VCB Senior Citizen Monthly Interest Scheme	16 45 000.00	8 04 05 428.00
VCB Senior Citizen Quarterly Interest Scheme	10 20 000.00	2 73 92 200.00
VCB Senior Citizen Half Yearly Interest Scheme	2 96 000.00	8 94 000.00
VCB Sankranti Skimming Deposits	0.00	9 97 668.00
TOTAL	3298 93 81 552.41	3072 40 02 066.66
ii(b). Other Time Liabilities		
Recurring Deposits	76 41 31 021.25	71 38 56 448.04
Daily Deposits (100 Days)	4 07 16 085.00	3 83 16 548.00
TOTAL	80 48 47 106.25	75 21 72 996.04
TOTAL (III)	3379 42 28 658.66	3147 61 75 062.70
GRAND TOTAL: (I+II+III)	4148 30 25 422.58	3924 82 31 318.97

Schedule 4 - Borrowings	31-03-2024	31-03-2023
	₹	₹
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	48 73 51 263.00	49 04 86 263.00
GRAND TOTAL (I+II+III+IV)	48 73 51 263.00	49 04 86 263.00



Schedule 5 - Other Liabilities and Provisions		31-03-2024	31-03-2023
		₹	₹
I Bills Payable			
Payorders		1 96 66 899.07	7 70 44 159.95
	TOTAL (I)	1 96 66 899.07	7 70 44 159.95
II Inter-Office Adjustment (Net)			
Branch A/C at Head office (IBT)		1029 69 79 463.37	955 82 73 408.54
Head office IBT A/C		1029 69 79 463.37	955 82 73 408.54
	TOTAL (II)	0.00	0.00
III Interest Accrued			
Interest Payable on Deposits		4 83 42 246.00	4 03 09 851.00
	TOTAL (III)	4 83 42 246.00	4 03 09 851.00
IV Others (Including Provisions)			
i) Other Liabilities			
a) Sundry Liabilities			
Staff Security Deposits		29 07 050.00	27 80 050.00
Advance Payable		5 78 10 564.40	12 74 89 733.00
Stale Cheques		1 53 74 252.60	1 39 09 257.09
Acquirer Transactions from POS Machines		8 21 011.58	4 64 606.13
Dividend on Share Capital		1 13 67 434.00	88 21 127.00
Contingent Charges		10 32 922.00	10 05 698.00
Ecom. Transaction		3 27 917.82	2 42 344.85
NFS Issuer Transaction		15 11 000.00	19 14 300.00
Sundry liabilities		90 88 570.00	1 35 83 646.00
RTGS/NEFT Parking Account		1 31 174.80	1 20 022.80
BBPS		593.00	593.00
b) Statutory Liabilities			
TDS on Term Deposits		1 25 92 718.00	62 64 204.00
TDS on Cash Deposits		1 15 240.00	2 52 856.00
TDS on Others		12 75 194.00	0.00
Goods and Service Tax		24 13 268.29	37 73 444.47
ii) Provisions			
Provision for Non Performing Assets		105 76 27 035.61	109 00 98 816.61
Overdue Interest Reserve		55 343.00	0.00
Provision for Standard Assets		13 50 06 791.00	12 75 06 791.00
Provision for Depreciation on Investments			
- On Government Securities		0.00	0.00
- On Deposits with other Cooperative Banks		10 42 27 527.50	10 42 42 677.50
Provision for Staff Gratuity		13 98 01 283.00	12 68 75 941.00
- Bonus to Staff		4 08 95 053.00	2 91 74 869.00
- CBS Rental Charges		0.00	4 16 983.00
- Legal Charges		1 88 000.00	1 88 000.00
- Audit Fees		13 50 000.00	13 50 000.00
Provision for Income Tax		25 04 33 715.20	19 25 00 000.00
Other Provisions		16 17 646.59	16 17 646.59
Overdue Interest Reserve on NPA Loans		38 03 97 198.00	67 07 64 514.70
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 NFS/IMPS/UPI/ Biometric AMC transaction charges		13 27 000.00	11 00 000.00
Provision for Technology Upgradation		3 80 00 000.00	3 30 00 000.00
Provision for Restructured accounts		11 15 00 000.00	11 15 00 000.00
Provision for Staff Leave Enchasmnt		3 36 54 365.00	3 12 70 558.00
	TOTAL (IV)	243 32 41 284.39	272 26 20 095.74
GRAND TOTAL: (I+II+III+IV)		250 12 50 429.46	283 99 74 106.69



Schedule 6 - Cash Balances		31-03-2024	31-03-2023
		₹	₹
I	Cash on Hand	28 26 77 230.00	28 09 13 791.00
	TOTAL (I)	28 26 77 230.00	28 09 13 791.00
II	Balance with Reserve Bank of India		
	a) In Current Account	5 20 00 000.00	5 18 00 000.00
	b) In Other Accounts	0.00	0.00
	TOTAL (II)	5 20 00 000.00	5 18 00 000.00
	GRAND TOTAL: (I+II)	33 46 77 230.00	33 27 13 791.00
Schedule 7 - Current Deposits/ Balances with Banks and Money At Call and Short Notice		31-03-2024	31-03-2023
		₹	₹
I	Balances with Banks		
	a) In Current Account	187 34 93 271.05	164 25 12 809.30
	b) In Other Accounts	0.00	0.00
	TOTAL (I)	187 34 93 271.05	164 25 12 809.30
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)	187 34 93 271.05	164 25 12 809.30
Schedule 8 - Investments		31-03-2024	31-03-2023
		₹	₹
I	Government Securities		
	Central Government Securities	27 41 31 854.00	48 93 73 748.00
	State Government Securities	1170 33 73 127.61	1161 70 40 809.61
	Treasury Bills	0.00	0.00
	TOTAL (I)	1197 75 04 981.61	1210 64 14 557.61
II	Other Approved Securities	0.00	0.00
	TOTAL (II)	0.00	0.00
III	Shares		
	Shares of Cooperative Institutions	87 93 213.00	2 51 08 363.00
	TOTAL (III)	87 93 213.00	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	363 14 68 711.90	213 86 02 559.50
	TOTAL (VI)	363 14 68 711.90	213 86 02 559.50
	GRAND TOTAL: (I+II+III+IV+V+VI)	1561 77 66 906.51	1427 01 25 480.11



Schedule 9 - Advances		31-03-2024	31-03-2023
		₹	₹
I	i. Bills purchased and Discounted	0.00	0.00
	ii. Cash credits, Overdrafts and Loans repayable on Demand		
	Cash credits, Overdrafts		
	Deposit Loans	65 97 30 517.72	54 85 90 577.38
	Overdraft Account	130 14 87 021.71	138 34 80 647.69
	Overdraft on Deposits	4 95 82 302.44	3 96 00 385.81
	Overdraft on Gold Loans	46 85 01 473.81	6 00 37 745.19
	FITL Overdraft Account	3 09 42 116.00	3 53 17 132.00
	Staff Overdraft Accounts	29 91 241.42	33 49 603.15
	Shares and Securities	1 02 24 782.00	1 20 39 904.00
	Gold Loans	622 78 19 019.00	569 66 96 033.30
	VCB Smart Gold Loans	30 65 36 739.00	39 49 27 853.00
	VCB Express Gold Loans	156 71 81 735.00	179 24 60 444.39
	Cyclone Relief Gold Loans	0.00	4 45 118.00
		1062 49 96 948.10	996 69 45 443.91
	iii. Term Loans		
	Consumption Loans	55 18 52 774.00	46 50 44 730.86
	Hypothecation Loans	14 59 32 976.72	12 26 24 838.02
	Mortgage Loans	1460 06 32 944.03	1464 16 19 855.96
	Small Business Finance Loans	21 83 46 616.00	18 60 15 575.51
	Staff Housing Loans	1 15 37 108.00	67 47 068.00
	Staff Vehicle Loans	14 84 459.00	17 23 259.00
	VSP Vidya Assistance Loans	18 71 167.72	33 72 249.72
	Weaker Sahakara Samisti Loans	28 840.00	82 890.00
	VCBL Rent Plus Loans	2 66 21 028.00	4 66 87 040.00
	Cyclone Relief Mortgage Loans	10 74 73 366.94	14 47 98 279.22
	Cyclone Business Relief Loans	0.00	1 60 206.00
	Mortgage Loans Business Purpose	54 95 33 948.35	95 23 56 786.55
	Mortgage Loans House Constuction	327 77 64 787.31	306 58 19 908.95
	VCB Professional Loans	18 959.00	2 02 758.00
	Daily Collection Loans	11 35 23 733.01	8 86 19 160.08
	Covid Staff Loans	0.00	27 610.00
	Covid Business Loans	27 72 380.00	89 94 379.00
	Covid Auto Loans	6 75 465.00	16 04 571.00
	Covid Debit Clearance Loans	25 99 127.00	1 09 92 439.50
	Covid Topup Loans	1 17 04 693.20	2 04 43 409.20
	Covid Member Releif Loans	2 46 33 612.00	15 19 10 305.00
	Loans against Warehouse Receipts	4 66 19 463.00	7 65 11 733.00
	Staff Special Loans	3 50 17 629.00	5 30 08 506.00
	MSME Credit	64 78 78 384.41	45 01 13 020.11
	Gold Term Loan	4 40 27 928.00	2 93 96 742.00
	Gold Term Loan Business Purpose	1 06 80 727.00	1 48 37 049.00
	Members Medical Relief Scheme Secured	40 61 779.00	64 65 228.00
	Members Medical Relief Scheme Unsecured	41 83 016.00	1 10 38 241.00
	VCB Festival Bonanza Loans	90 10 88 594.38	0.00
	VCB Property Plus Loans	2 48 79 855.00	0.00
		2136 74 45 361.07	2056 12 17 838.68
	TOTAL (I)	3199 24 42 309.17	3052 81 63 282.59
II	i. Secured by Tangible assets	3017 32 80 241.78	2961 25 28 666.14
	ii. Covered by bank/Government Guarantees	0.00	0.00
	iii. Unsecured	181 91 62 067.39	91 56 34 616.45
	TOTAL (II)	3199 24 42 309.17	3052 81 63 282.59



III	i. Priority Sectors	2277 84 17 053.37	2031 96 00 591.16
	ii. Public Sector	0.00	0.00
	iii. Banks	0.00	0.00
	iv. Others	921 40 25 255.80	1020 85 62 691.43
	TOTAL (III)	3199 24 42 309.17	3052 81 63 282.59
Schedule 10 - Fixed Assets		31-03-2024	31-03-2023
I	Premises		
a	Land		
	At Cost as on 01-04-2023	6 47 32 499.00	6 47 32 499.00
	Additions During the year	6 20 21 460.00	0.00
	Deductions During the year	0.00	0.00
	Total	12 67 53 959.00	6 47 32 499.00
b	Buildings		
	At Cost as on 01-04-2023	18 83 83 337.60	17 37 98 671.77
	Additions During the year	38 38 163.99	1 45 84 665.83
	Deductions During the year	0.00	0.00
	Total	19 22 21 501.59	18 83 83 337.60
	Less: Depreciation	10 52 96 738.23	9 58 23 825.23
	Total	8 69 24 763.36	9 25 59 512.37
	TOTAL (I)	21 36 78 722.36	15 72 92 011.37
II	Other Fixed Assets (including Furniture and Fixtures)		
a	Library, Furniture, Fixtures & Fittings		
	At Cost as on 01-04-2023	19 48 72 468.63	18 34 42 746.66
	Additions During the year	1 04 48 459.15	1 23 58 754.97
	Deductions During the year	1 30 500.00	9 29 033.00
	Total	20 51 90 427.78	19 48 72 468.63
	Less: Depreciation	12 22 34 815.82	11 35 04 784.82
	Total	8 29 55 611.96	8 13 67 683.81
b	Computers & Microsoft Licence		
	At Cost as on 01-04-2023	8 70 83 508.62	8 03 99 264.87
	Additions During the year	50 71 032.57	66 84 243.75
	Deductions During the year	0.00	0.00
	Total	9 21 54 541.19	8 70 83 508.62
	Less: Depreciation	7 70 58 615.70	7 01 38 778.70
	Total	1 50 95 925.49	1 69 44 729.92
c	Cash & Weighing Machines		
	At Cost as on 01-04-2023	1 20 07 859.86	1 10 07 551.60
	Additions During the year	5 01 685.94	10 00 308.26
	Deductions During the year	0.00	0.00
	Total	1 25 09 545.80	1 20 07 859.86
	Less: Depreciation	77 83 401.57	69 77 422.57
	Total	47 26 144.23	50 30 437.29
d	Alarm Systems		
	At Cost as on 01-04-2023	84 81 411.35	73 75 150.14
	Additions During the year	13 03 103.10	11 06 261.21
	Deductions During the year	0.00	0.00
	Total	97 84 514.45	84 81 411.35
	Less: Depreciation	52 03 744.10	44 78 848.10
	Total	45 80 770.35	40 02 563.25



e Lift			
At Cost as on 01-04-2023	15 21 579.00	7 54 579.00	
Additions During the year	7 46 650.00	7 67 000.00	
Deductions During the year	0.00	0.00	
	22 68 229.00	15 21 579.00	
Less: Depreciation	8 92 824.50	7 16 167.50	
Total	13 75 404.50	8 05 411.50	
f Plant & machinery & Office Equipment			
At Cost as on 01-04-2023	3 51 18 162.98	2 64 72 412.37	
Additions During the year	32 29 216.90	86 45 750.61	
Deductions During the year	0.00	0.00	
	3 83 47 379.88	3 51 18 162.98	
Less: Depreciation	1 74 64 732.00	1 39 12 229.00	
Total	2 08 82 647.88	2 12 05 933.98	
g Car			
At Cost as on 01-04-2023	66 97 057.00	66 97 057.00	
Additions During the year	0.00	0.00	
Deductions During the year	0.00	0.00	
	66 97 057.00	66 97 057.00	
Less: Depreciation	39 81 589.65	35 02 389.65	
Total	27 15 467.35	31 94 667.35	
h Two wheelers			
At Cost as on 01-04-2023	46 30 439.20	41 26 211.20	
Additions During the year	1 12 600.00	7 60 389.00	
Deductions During the year	0.00	2 56 161.00	
	47 43 039.20	46 30 439.20	
Less: Depreciation	24 77 820.03	20 87 458.03	
Total	22 65 219.17	25 42 981.17	
TOTAL (II)	13 45 97 190.93	13 50 94 408.27	
III Capital Work in Progress	0.00	0.00	
TOTAL (III)	0.00	0.00	
GRAND TOTAL: (I+II+III)	34 82 75 913.29	29 23 86 419.64	
Schedule 11 - Other Assets	31-03-2024	31-03-2023	
I Inter - Office Adjustments (net)	0.00	0.00	
TOTAL (I)	0.00	0.00	
II Interest Accrued			
Central Government Securities	34 93 868.00	85 00 877.00	
State Government Securities	19 71 77 341.55	19 46 09 239.20	
Investments	10 54 75 093.00	5 85 79 607.00	
Loans and Advances	1 06 35 076.00	99 27 791.00	
TOTAL (II)	31 67 81 378.55	27 16 17 514.20	
III Tax paid in advance/Tax deducted at source			
Advance Tax	24 75 00 000.00	19 25 00 000.00	
TDS	45 74 600.00	10 86 212.00	
TCS	864.20	397.61	
TDS on GST	33.92	12 069.64	
Input Tax Credit Goods and Service Tax	19 32 660.46	23 62 571.11	
TOTAL (III)	25 40 08 158.58	19 59 61 250.36	
IV Stationery and Stamps			
Closing of Stock of Forms & Stationery	26 42 884.00	23 26 002.00	
TOTAL (IV)	26 42 884.00	23 26 002.00	



V Non-banking assets acquired in Satisfaction of Claims	83 66 750.00	0.00
TOTAL (V)	83 66 750.00	0.00
VI Others		
Payment against Protested Claims	3 98 059.00	34 60 443.00
Advance Recoverable	2 10 36 958.69	1 65 65 827.94
Interest Receivable on NPA Loans	38 03 97 198.00	67 07 64 514.70
Festival Advance to Staff	35 45 500.00	36 91 100.00
Insurance Commission Receivable	6 57 413.00	99 402.00
Gold Sovereign	13.50	13.50
Pre Paid Insurance Premium	15 96 032.00	14 00 000.00
ATM Other Bank Transaction	43 01 000.00	55 04 200.00
Mobile Banking (IMPS)	4 09 083.50	48 85 073.80
Unified Payment Interface (UPI)	386.21	59 90 259.73
Indian Stamp Account	34 400.00	7 570.00
Tax Paid on Appeal FY 2017-18	17 79 567.00	0.00
TOTAL (VI)	41 41 55 610.90	71 23 68 404.67
GRAND TOTAL (I+II+III+IV+V+VI)	99 59 54 782.03	118 22 73 171.23
Schedule 12 - Contingent Liabilities	31-03-2024	31-03-2023
I Guarantees given on behalf of Constituents	1 08 26 841.00	1 57 80 000.00
II Other Items for Which Bank is Contingently Liable		
Regulator Guarantee for DEAF	11 60 52 639.86	10 89 71 679.66
GRAND TOTAL (I+II)	12 68 79 480.86	12 47 51 679.66

