

Abasaheb Patil Rendal Sahakari Bank Ltd., Rendal

Balance Sheet AS ON - 31/03/2020

Consolidated



LIABILITIES	31-03-2020	ASSET	31-03-2020
AUTHORISED CAPITAL	70000000.00	CASH IN HAND & BANKS	21252802.38
PAID UP SH CAPITAL	41159750.00	CASH IN HAND	21252802.38
INDIVIDUAL SHARES	41159750.00	CASH IN HAND	21252802.38
RESERVES FUND AND OTHER RESERVES	56504635.43	BANK BALANCE	95785011.19
RESERVES	50775870.19	STATE CENTRAL CO OP BANK C/A	30003.12
STATUTORY RESERVE	19413869.19	M.S.C.BANK, MUMBAI C/A	30003.12
BUILDING FUND	7700000.00	DISTRICT CENTRAL CO OP BANK C/A	2302194.95
DIVIDUND EQUALISATION FUND	800000.00	KDCC BANK KOLHAPUR C/A	2302194.95
BAD & DOUBTFUL RESURVES	22500000.00	NATIONALISED BANKS C/A	35084404.25
SPECIAL BAD & DOUBTFUL RESERVES	362001.00	STATE BANK OF INDIA C/A	31550045.41
OTHER RESERVE	5728765.24	BANK OF INDIA C/A	807044.74
CO-OP FUND	25000.00	BANK OF INDIA SB GRATUTITY	2727314.10
CHARITY FUND	20000.00	OTHER BANKS C/A	58368408.87
PEOPLES WELFAIRS FUND	602123.24	I D B I BANK C/A	33374240.80
LEAVE INCASHMENT FUND	2520176.00	H D F C BANK C/A	130528.65
INVESTMENT FLUCTUATION RESERVE	1000000.00	I C I C I BANK C/A	24598809.00
INVESTMENT DEPERICATION RESERVE	105000.00	CORPORATION BANK C/A	264830.42
STANDERD ASSET PROVISION RESERVE	1300000.00	OTHER CO OP BANK C/A	0.00
TRAINING FUND	6466.00	INVESTMENTS	363629645.00
ELECTION FUND	150000.00	CENTRAL & STATE GOVT. SECURITY	228024645.00
DEPOSITS & OTHR A/C	900041145.78	CENTRAL & STATE GOVT. SECURITY	228024645.00
FIXED DEPOSITS	514986695.00	SHARES	605000.00
FIXED DEPOSIT	122262894.00	M.S.C.BANK, MUMBAI (SHARES)	380000.00
DHANLAXMI FIXED DEPOSIT	76388.00	KDCC BANK KOLHAPUR (SHARES)	225000.00
DHANSANCHAYA FIXED DEPOSIT	1000.00	STATE CO OP BANK FIXED DEPOSIT	35000000.00
CO OP SOCIETY FIXED DEPOSIT	149542996.00	M.S.C.BANK MUMBAI OTHER FIXED DEPOSIT	35000000.00
SPECIAL FIXED DEPOSIT	220433512.00	D C C BANK FIXED DEPOSIT	30000000.00
NON OPERATIVE FIXED DEPOSIT	2961.00	K D C C BANK KOLHAPUR FIXED DEPOSIT	30000000.00
SUVARNA PENSION FD	105400.00	OTHER BANKS FIXED DEPOSIT	70000000.00
DHANSAMRUDHI FIXED DEPOSIT	22561544.00	RATNAKAR BANK FIXED DEPOSIT	35000000.00
RECURIRNG DEPOSITS	16505627.00	BANK OF INDIA FIXED DEPOSIT	15000000.00
MONTHLY RECURING DEPOSIT	2659345.00	ICICI BANK FIXED DEPOSIT	10000000.00
DHANRAAS RECURING DEPOSIT	2476873.00	PANJAB NATIONAL BANK FIXED DEPOSIT	10000000.00
SUVARNA RECURING DEPOSIT	11369409.00	OTHER CO-OP BANKS FIXED DEPOSIT	0.00
REINVESTMENT DEPOSITS	207066801.00	LOANS AND ADVANCES	533543368.87
REINVESTMENT DEPOSIT	125176531.00	SHORT TERM SECURED LOAN	132589161.65
ICHAPURTI DEPOSIT DUPPAT	51385808.00	INDUSTRIAL HYP. C C	45300510.61
SADASUKH DEPOSIT TIPPAT	0.00	HYP OF GOODS C C	8293945.91
SAMRDHDI THEV (DIDPAT)	0.00	FIXED DEPOSIT LOAN C/C	14687091.33
SUVARNA DEPOSIT	30504462.00	GOLD LOAN	44196073.00
COMPALSORY SAVING PIGMY DEPOSITS	0.00	LOAN AGAINST DEPOSIT	18716943.00
PIGMY DEPOSIT	0.00	LOAN AGAINST PIGMI	0.00
SAVING DEPOSITS	104255464.89	HYP SHORT TERM LOAN	506732.00
INDIVIDUAL SAVING DEPOSIT	101192408.24	CROP LOAN SHORT TERM	887865.80
CO OP SOCIETY SAVING DEPOSIT	3054258.08	SHOER TERM UNSECURED LOAN	57706.10
SPECIAL SAVING DEPOSIT	8798.57	UNSECURED GENERAL C/C	48760.60
NON OPERATIVE SAVING DEPOSIT	0.00	SUREATY CASH CREDIT	8945.50
CURRENT DEPOSITS	57143184.89	MEDIUM TERM SECURED LOAN	399611592.84
INDIVIDUAL CURRENT DEPOSIT	52254092.42	HYP MEDIUM TERM LOAN	4884155.40
CO OP SOCIETY CURRENT DEPOSIT	4889092.47	LAND AND BUILDING MEDIUM TERM LOAN	248587000.29
MATURED BUT NOT PAID	83373.00		
MATCHURED BUT NOT PAID	77779.00		
UNCLAIMED DEPOSIT DEAF	5594.00		
BILLS FOR COLLECTION (AS PER CONTRA)	0.00		
BILLS FOR COLLECTION	0.00		

B C	0.00	HOUSING MEDIUM TERM LOAN	29783505.00	2
		FACTORY SHED MEDIUM TERM LOAN	2132637.00	
OVERDUE INTEREST RESERVE	12596594.20	MACHINERY MEDIUM TERM LOAN	29378262.31	
		VEHICLE MEDIUM TERM LOAN	19085787.00	
OVERDUE INTEREST RESERVE	12596594.20	AGRICULTURE MEDIUM TERM LOAN	53983916.84	
OVERDUE INTEREST RESERVE	12596594.20	SALARY MEDIUM TERM LOAN	11826529.00	
INTEREST PAYABLE	29382008.50	MEDIUM TERM UNSECURED LOAN	1284908.28	
		UNSECURED GENERAL MEDIUM TERM LOAN	1284908.28	
INTEREST PAYABLE ON DEPOSIT	29382008.50			
INTEREST PAYABLE ON DEPOSIT	28603420.00	INTEREST RECEIVABLE	25256727.68	
INTEREST PAYABLE ON MATCHURED DEPOSIT	778588.50			
OTHER LIABILITIES	5194889.88	INTEREST RECEIVABLE	25256727.68	
		INTEREST RECIEVABLE ON INVESTMENT	2089157.00	
OTHER LIABILITIES	5194889.88	INTEREST RECIEVABLE ON GOVT.SECURITY	7019462.48	
DIVIDEND PAYABLE	389493.00	OVERDUE INTEREST RECEIVABLE	12596594.20	
ANAMAT ACCOUNT	1717689.00	INTEREST RECIEVABLE ON LOAN	3551514.00	
SHARES ANAMAT	14300.00			
ENERGY BILL PAYABLE	46200.00	BILLS FOR COLLECTION (AS PER CONTRA)	0.00	
AUDIT FEE PAYABLE	300000.00			
SURCHARG FEE PAYABLE	10681.00	BILLS FOR COLLECTION	0.00	
DD PAYABLE	59308.00	B R	0.00	
T D S PAYABLE	188150.00			
TELEPHONE BILL PAYABLE	11550.00	LAND AND BUILDING	1206399.30	
REBATE PAYABLE				
SANUGRAH ANUDAN PAYABLE	1047012.00	LAND AND BUILDING	1206399.30	
EMPLOYEE PROFESSIONAL TAX PAYABLE	10600.00	LAND AND BUILDING	1074470.30	
LEGAL ADVISORY FEE PAYABLE	1000.00	COMPOUND	131929.00	
PROVIDENT FUND PAYABLE	256308.00			
BUILDING RENT AND MAINT.PAYABLE		FURNITURE & FIXTURES	5086644.99	
GRATUTITY PAYABLE				
ELECTION EXPENSES PAYABLE		FURNITURE & FIXTURES	5086644.99	
EMPLOYEE INSURANCE PAYABLE		FURNITURE	1880005.00	
C GST PAYABLE	56184.86	COMPUTER MATERIAL	2725551.29	
S GST PAYABLE	56184.86	VEHICLE	191065.82	
I GST PAYABLE	229.16	SAYRAN SYSTEM	35785.88	
INCOME TAX PAYABLE	1025000.00	LIABRARY	1072.00	
CASH EXCESS ACCOUNTS	5000.00	GENERATER ROOM	1.00	
		GENERATER	253164.00	
REMAINING PROFIT	0.00	OTHERS ASSETS	3658720.78	
REMAINING PROFIT	0.00	OTHERS ASSETS	3658720.78	
REMAING PROFIT	0.00	BUILDING DEPOSIT	310000.00	
		TELEPHONE SECURITY DEPOSIT	41159.00	
		STOCK IN STATIONARY	296678.90	
		M.S.E.B.DEPOSIT	22670.00	
		ADVANCE INCOME TAX	2500000.00	
		ADVANCES	12000.00	
		INCOME TAX REFUND	166500.00	
		CLEARING SUSPENSE	13000.00	
		UTI PAN CARD CUPPON	18740.70	
		UTI PAN CARD DEPOSIT	10000.00	
		C GST RECEIVABLE	143452.59	
		S GST RECEIVABLE	124214.59	
		I GST RECEIVABLE	305.00	
CONTINGENT LIABILITIES	1258512.00	CONTINGENT LIABILITIES	1258512.00	
DEAF RBI Payable unclaimed AC	1258512.00	DEAF RBI Receivable Unclaimed AC	1258512.00	
Liability Total - >	1046137535.79	Asset Total --- >	1050677832.19	
< --- Profit --- >	4540296.40	< --- Loss --- >		
Grand Total --- >	1050677832.19	Grand Total --- >	1050677832.19	

Abasaheb Patil

For - Rendal Sahakari Bank Ltd., Rendal.

Director Director Vice-Chairman Chairman

For Abasaheb Patil
Rendal Sahakari Bank Ltd., Rendal.

Sr. Officer

Chief Executive Officer



As per report of even date

D.A. CHOUGULE & ASSOCIATES
CHARTERED ACCOUNTANTS
M.NO.038402

4 SEP 2020

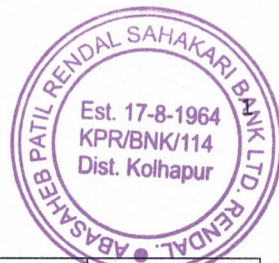
Abasaheb Patil Randal Sahakari Bank Ltd. , Randal

PROFIT AND LOSS

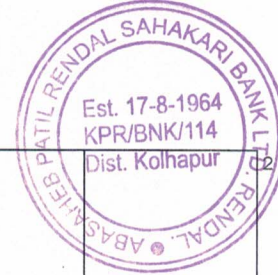
Consolidated

AS ON - 31/03/2020

Consolidated



EXPENDITURE	31-03-2020	INCOME	31-03-2020
INTEREST ON DEPOSITS,BORROWING ETC.	67769117.22	INTEREST AND DISCOUNT	89617706.26
INT PAID ON DEPOSITS	67769117.22	INTEREST RECEIVED	89617706.26
INTEREST PAID ON DEPOSIT	67769117.22	INTT RECIEVED ON LOAN AND ADVANCES	71646181.26
INT PAID ON BORROWINGS	0.00	INT RECIEVED ON INVESTMENT	6317912.00
SALARIES AND ALLOWANCES	18093592.00	INT RECEIVED ON GOVT.SECURITY	11653613.00
SALARIES AND ALLOWANCES	18093592.00	COMMISSION,EXCHANGE & BROKERAGE	52091.04
STAFF SALARY	2790414.00	COMMISSION,EXCHANGE & BROKERAGE	52091.04
DEARNNESS ALLOWANCE	10840174.00	COMMISSION RECIEVED	52091.04
PROVIDENT FUND	1539321.00	PIGMY COMMISSION RECEIVED	
STAFF HOUSE RENT	628047.00	NON BANKING ASSETS SALE INCOME	392.00
POSTING ALLOWANCE	14400.00	NON BANKING ASSETS SALE INCOME	392.00
CASH ALOWANCE	46000.00	OTHER ASSETS SALE TRANSACTION	392.00
WASHING ALLOWANCE	10800.00	OTHER INCOME	14317790.30
CLOSING ALLOWANCE	151880.00	OTHER RECEIPT	14317790.30
PEOUN UNIFORM	31260.00	NOTICE FEE	1455.00
MEDICAL ALLOWANCE	312000.00	RECOVERY CHARGES RECIVED	22002.00
CLEARING ALLOWANCE	16800.00	FORM FEE	369048.00
EMPLOYEE INSURANCE	20419.00	PENAL INTEREST	193295.00
DAILY WAGES EMP ALOWANCE	12500.00	INCOME FROM GOVT.SECURITY INVESTMENT	2771233.24
CITY ALLOWANCE	35200.00	OTHER INCOME	1772063.56
PASSING ALLOWANCE	24000.00	PROCESS FEE	285500.00
GRATUATY	943581.00	OPERTING CHARGES	471400.00
MANDHAN	588000.00	VISIT FEES	129500.00
IT ALLOWANCE	75600.00	VEST PAPER SALE RECEIPT	100.00
OTHER ALLOWANCE	3500.00	TRADE CERTIFICATE (RTO)	49300.00
Laber Welfare Contribution	9696.00	PROFIT ON SALE OF MUTUAL FUND	5215328.25
RENT,INSURANCE,TAX,BILLS	2495846.00	DIVIDENT INCOME	38000.00
RENT,INSURANCE,TAX,BILLS	2495846.00	DEBIT CARD INCOME	24565.25
BUILDING RENT	539900.00	Excess IRD Provision	500000.00
BUILDING MAINTANENCE	234000.00	Excess IFR Provision	2475000.00
BANK INSURANCE	63122.00		
LIGHT BILL EXPENCES	597951.00		
INCOME TAX	176370.00		
MUNCIPALITY TAXES	30604.00		
DEPOSITS INSURANCE PREMIEM	851149.00		
PROFESSIONAL TAX (BANK)	2500.00		
LOCKER RENT	250.00		
LAW CHARGES	5,500.00		
LAW CHARGES	5,500.00		
LAW CHARGES	5,500.00		
AUDIT FEE	15,569.00		
AUDIT FEE	15,569.00		
AUDIT FEE	15,569.00		
POST,TELEGRAM AND TELEPHONE	363081.44		
POST,TELEGRAM AND TELEPHONE	363081.44		
POSTAGE	108968.00		
TELEGRAM AND TELEPHONE	254113.44		
ASSETS REPAIR AND DEPRECAATION	2280993.28		



ASSETS REPAIR AND DEPRECATON	2280993.28	
REPAIER AND MAINTENANCE	60869.56	
DEPRECIATION	2220123.72	
PRINTING & STATIONARY AND ADVERTISEMENT	249781.10	
PRINTING & STATIONARY AND ADVERTISEMENT	249781.10	
PRINTING AND STATIONARY	215820.10	
ADVERTISEMENT	33961.00	
ANNUAL REPORT PRINTING	0.00	
OTHER EXPENSES	2696206.16	
OTHER EXPENSES	2696206.16	
OFFICE EXPENCES	444591.90	
TRAVELING EXPENCES	79939.00	
MEETING EXPENCES	14103.00	
COMPUTER EXPENCES	969723.46	
ANNUAL METING EXPENCES	112545.00	
CEREMONEY EXPENCES	60051.00	
CONTRIBUTION	47310.00	
VEHICLE EXPENCES	95256.00	
GENERATOR EXPENCES	66652.00	
XEROX BILL	25899.00	
RECOVERY EXPENCES	32481.00	
BANK CHARGES	109651.95	
REBET PAID	68436.00	
OTHER EXPENSES	30769.16	
DONATION	11000.00	
TRADE CERTIFICATE (RTO)	25780.00	
GOI SECURITY PERMIUM	36348.00	
GST EXPENSES	465669.69	
PROVISIONS	5477997.00	
PROVISIONS	5477997.00	
BAD AND DOUBTFUL FUNDS PROVISION	3000000.00	
AUDIT FEES FUND	300000.00	
LEAVE ENCASHMENT PROVISION	105985.00	
SANUGRAH ANUDAN PROVISION	1047012.00	
INCOME TAX PROVISION	1025000.00	
LOSS FROM SALE OF OR DEALING WITH NON BANKING ASSE		
LOSS FROM SALE OF OR DEALING WITH NON BANKING ASSE		
LOSS FROM SALE OF OR DEALING WITH NON BANKING ASSE		
Expense Total --- >	99447683.20	103987979.60
Profit --- >	4540296.40	
Grand Total --- >	103987979.60	103987979.60

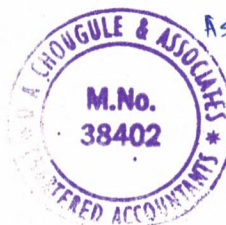
Abasaheb Patil

For - Randal Sahakari Bank Ltd., Randal.

Director Director Vice-Chairman Chairman

For Abasaheb Patil
Randal Sahakari Bank Ltd., Randal.

Sr. Officer Chief Executive Officer



As Per report of even date

4 SEP 2020 D.A. CHOUGULE & ASSOCIATES
CHARTERED ACCOUNTANTS
M.NO.038402