

## Annexure I

## Form A

## Form of Balance Sheet

## Balance Sheet of Abasaheb Patil Rendal Sahakari Bank Ltd., Rendal

Balance as on 31 March 2024

	Schedule	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
<b>Capital and Liabilities</b>			
Capital	1	430.81	424.84
Reserves and Surplus	2	1018.91	904.51
Deposits	3	9266.53	9578.47
Borrowings	4	0.00	0.00
Other Liabilities and provisions	5	390.21	409.41
<b>Total</b>		<b>11106.46</b>	<b>11317.23</b>

## Assets

Cash and balances with RBI	6	125.68	122.54
Balance with banks and money at call and short notice	7	1362.63	1436.65
Investment	8	3148.21	3398.09
Advances	9	5842.93	5759.82
Fixed Assets	10	165.08	49.92
Other Assets	11	461.93	550.21
<b>Total</b>		<b>11106.46</b>	<b>11317.23</b>

Contingent liabilities	12	15.50	15.42
Bills For Collection		0.00	0.00

For Abasaheb Patil  
Rendal Sahakari Bank Ltd., Rendal.

*Abasaheb Patil*  
Joint Executive Officer

As per my report of  
even date.

For Powar, Samant and Jadhav  
Chartered Accountants

*Anil B. Jadhav*  
Anil B. Jadhav  
Partner  
Mem.No.121001

*Abasaheb Patil*  
For Rendal Sahakari Bank Ltd., Rendal.  
*Director* *Director* *Vice-Chairman* *Chairman*



08.06.2024

121001 24121001 BK FRM 1219

**Annexure I**  
**Form B**  
**Abasaheb Patil Rendal Sahakari Bank Ltd., Rendal**  
**Form of Profit and Loss Account for the year ended on 31/03/2024**

	Schedule	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. <b>Income</b>			
Interest earned	13	946.39	977.71
Other Income	14	52.45	43.24
<b>Total</b>		<b>998.84</b>	<b>1020.95</b>
II. <b>Expenditure</b>			
Interest expended	15	536.20	544.19
Operating expenses	16	330.28	334.07
Provisions and contingencies		61.68	89.82
<b>Total</b>		<b>928.16</b>	<b>968.08</b>
III. <b>Profit/Loss</b>			
Net profit/loss(-) for the year		70.68	52.87
Profit/loss(-) brought forward			
<b>Total</b>		<b>998.84</b>	<b>1020.95</b>
VI. <b>Appropriations</b>		<b>70.68</b>	<b>52.87</b>
Transfer to statutory reserves		0.00	13.22
Transfer to other reserves		0.00	0.53
Transfer to Government/ proposed dividend		0.00	39.12
Balance carried over to balance sheet		0.00	0.00

For Abasaheb Patil  
Rendal Sahakari Bank Ltd., Rendal.

*[Signature]*  
Chief Executive Officer

As per my report of  
even date.

For Powar, Samant and Jadhav  
Chartered Accountants

*[Signature]*  
Anil B. Jadhav  
Partner  
Mem.No.121001



**Abasaheb Patil**  
For - Rendal Sahakari Bank Ltd., Rendal.

*[Signature]* Director *[Signature]* Director *[Signature]* Vice-Chairman *[Signature]* Chairman



08.06.2024

UDIN 24210013KFB01219

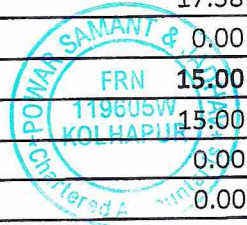


### Schedule 1 Capital

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
<b>Authorised Capital</b> (1400000 shares of Rs 50 each)	700.00	700.00
<b>Issued Capital</b> (1000 shares of Rs 1000 each)	430.81	426.78
<b>Subscribed Capital</b> (1000 shares of Rs 1000 each)	0	0

### Schedule 2 Reserves and Surplus

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
<b>Statutory Reserves</b>	<b>243.28</b>	<b>228.62</b>
Opening Balance	228.62	227.31
Additions during the year	14.66	1.31
Deductions during the year	0.00	0.00
<b>Dividend Equalisation Fund</b>	<b>16.23</b>	<b>16.23</b>
Opening Balance	16.23	36.88
Additions during the year	0.00	0.00
Deductions during the year	0.00	20.64
<b>Bad and Doubtful Reserves</b>	<b>436.51</b>	<b>403.14</b>
Opening Balance	403.14	287.40
Additions during the year	33.37	115.74
Deductions during the year	0.00	0.00
<b>Special Bad and Doubtful Reserves</b>	<b>3.49</b>	<b>3.49</b>
Opening Balance	3.49	3.49
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Training Fund</b>	<b>0.04</b>	<b>0.06</b>
Opening Balance	0.06	0.44
Additions during the year	0.59	0.00
Deductions during the year	0.61	0.38
<b>Investment Deperocation Fund</b>	<b>50.58</b>	<b>50.58</b>
Opening Balance	50.58	33.20
Additions during the year	0.00	17.38
Deductions during the year	0.00	0.00
<b>Standared Asset Provision Reserve</b>	<b>20.00</b>	<b>15.00</b>
Opening Balance	15.00	15.00
Additions during the year	5.00	0.00
Deductions during the year	0.00	0.00
<b>Leave Incashment Fund</b>	<b>36.24</b>	<b>36.85</b>



	Opening Balance	36.85	39.43
	Additions during the year	0.00	0.00
	Deductions during the year	0.61	2.58
	<b>Medical Leave Fund</b>	<b>4.02</b>	<b>2.00</b>
	Opening Balance	2.00	0.00
	Additions during the year	2.20	2.00
	Deductions during the year	0.18	0.00
	<b>Investment Fultucation Fund</b>	<b>10.00</b>	<b>10.00</b>
	Opening Balance	10.00	10.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Peoples Welfares Fund</b>	<b>7.23</b>	<b>7.19</b>
	Opening Balance	7.19	6.82
	Additions during the year	0.89	0.70
	Deductions during the year	0.85	0.33
	<b>Co-op Fund</b>	<b>0.25</b>	<b>0.25</b>
	Opening Balance	0.25	0.25
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Charity Fund</b>	<b>0.20</b>	<b>0.20</b>
	Opening Balance	0.20	0.20
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Election Fund</b>	<b>4.03</b>	<b>1.03</b>
	Opening Balance	1.03	11.04
	Additions during the year	3.00	2.00
	Deductions during the year	0.00	12.01
II	<b>Capital Reserves</b>	<b>77.00</b>	<b>77.00</b>
	<b>Building</b>	<b>77.00</b>	<b>77.00</b>
	Opening Balance	77.00	77.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III.	<b>Share Premium</b>	<b>0.00</b>	<b>0.00</b>
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV.	<b>Revenue and Other Reserves</b>	<b>0.00</b>	<b>0.00</b>
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
V	Balance in Profit and Loss Account	109.81	52.87
	<b>Total</b>	<b>1018.91</b>	<b>904.51</b>





### Schedule 3 – Deposits

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
A.I.		
Demand deposits C/A	879.93	1193.25
i) From banks	0.00	0.00
(ii) From others	879.93	1193.25
II.		
Savings Bank Deposits	1559.86	1387.32
III.		
Term Deposits	6826.74	6997.90
i) From banks	0.00	0.00
(ii) From others	6826.74	6997.90
Total (I, II and III)	9266.53	9578.47
B.		
(i) Deposits of branches in India	0.00	0.00
(ii) Deposits of branches outside India	0.00	0.00
Total	9266.53	9578.47

### Schedule 4 – Borrowings

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I.		
<b>Borrowings in India</b>	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II.		
<b>Borrowings outside India</b>	0.00	0.00
Total (I and II)	0.00	0.00
Secured borrowings included in I and II above -	0.00	0.00

### Schedule 5 - Other Liabilities and Provisions

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I.		
Bills payable	0.00	0.00
II.		
Inter-office adjustment (net)	0.00	0.00
III.		
Interest accrued	152.21	200.67
IV.		
Others (including provisions)	238.00	208.74
Total	390.21	409.41

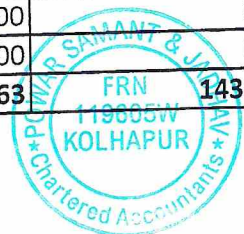
### Schedule 6 - Cash and Balances with

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I.		
Cash in hand (including foreign currency)	125.68	122.54
Balances with Reserve Bank of India	0.00	0.00
Total (I and II)	125.68	122.54
II.		
Balances with Reserve Bank of India	0.00	0.00
(a) in Current Account	0.00	0.00
(b) in Other Accounts	0.00	0.00
Balances with Other Bank of India	0.00	0.00
Total	125.68	122.54



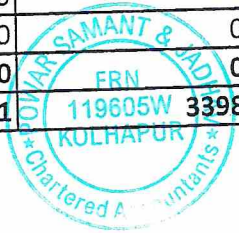
**Schedule 7 - Balances with Banks and Money at call and Short Notice**

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. In India		
(i) Balances with banks		
(a) in Current Accounts		
i) MSC BANK	108.69	20.71
ii) SBI BANK	1.82	1.84
iii) KDCC Bank	90.73	122.46
iv) IDBI Bank	368.76	361.83
v) Bank of India C/A	81.70	1.71
vi) Bank of India (S/B)	50.48	49.05
vii) Union Bank of India	0.18	0.18
viii) ICICI Bank	233.81	153.55
ix) RBL Bank Building Fund	0.12	11.66
x) RBL Bank LTD.	206.34	162.66
(b) in Other Deposit Accounts	0.00	0.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
i) MSC BANK	100.00	100.00
ii) PUNJAB NATIONAL BANK	0.00	201.00
iii) KDCC Bank	70.00	120.00
iv) IDBI Bank	50.00	100.00
v) ICICI Bank	0.00	30.00
vi) RBL Bank LTD.	0.00	0.00
(b) with other institutions	0.00	0.00
Total (i and ii)	1362.63	1436.65
II. Outside India	0.00	0.00
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Grand Total (I and II)	1362.63	1436.65



**Schedule 8 – Investments**

	<b>As on 31.03.2024 Current Year</b>	<b>As on 31.03.2023 Previous Year</b>
<b>Investments in India in</b>		
(i) Government Securities	3142.16	3392.04
(ii) Other approved securities	0.00	0.00
(iii) Shares	6.05	6.05
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified)		
<b>Total</b>	<b>3148.21</b>	<b>3398.09</b>
<b>Investments outside India in</b>	0.00	0.00
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I and II)</b>	<b>3148.21</b>	<b>3398.09</b>





**Schedule 9 – Advances**

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
A.		
(i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	793.96	939.88
(iii) Term loans	5048.97	4819.94
<b>Total</b>	<b>5842.93</b>	<b>5759.82</b>
B.		
(i) Secured by tangible assets	5819.63	5714.74
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	23.30	45.08
<b>Total</b>	<b>5842.93</b>	<b>5759.82</b>
C.I.		
Advances in India		
(i) Priority Sectors	4915.22	4986.73
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	927.71	773.09
C.II.		
Advances outside India	0.00	0.00
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (C.I and II)</b>	<b>5842.93</b>	<b>5759.82</b>

**Schedule 10 - Fixed Assets**

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I.		
<b>Premises</b>	<b>101.69</b>	<b>10.18</b>
At cost as on 31st March of the preceding year	10.18	11.17
Additions during the year	93.42	0.00
Deductions during the year	1.11	0.00
Depreciation to date	0.80	0.99
II.		
<b>Other Fixed Assets (including furniture and fixtures)</b>	<b>63.39</b>	<b>39.74</b>
At cost as on 31st March of the preceding year	39.74	34.91
Additions during the year	38.17	20.91
Deductions during the year	0.00	0.46
Depreciation to date	14.52	15.62
<b>Total (I and II)</b>	<b>165.08</b>	<b>49.92</b>





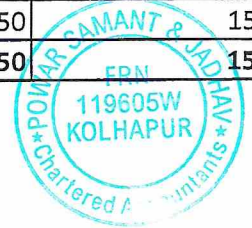
### Schedule 11 - Other Assets

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. Inter-office adjustments (net)	0	0
II. Interest accrued	251.32	293.70
III. Tax paid in advance/tax deducted at source	30.00	16.04
IV. Stationery and stamps	3.72	4.53
V. Non-banking assets acquired in satisfaction	0.00	0.00
VI. Others *	176.89	235.94
<b>Total</b>	<b>461.93</b>	<b>550.21</b>

\* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

### Schedule 12 - Contingent Liabilities

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. Claims against the bank not acknowledged	0.00	0.00
II. Liability for partly paid investments	0.00	0.00
III. Liability on account of outstanding forward	0.00	0.00
IV. Guarantees given on behalf of constituents	0.00	0.00
V. Acceptances, endorsements and other	0.00	0.00
VI. Other items for which the bank is	15.50	15.42
<b>Total</b>	<b>15.50</b>	<b>15.42</b>



### Schedule 13 - Interest Earned

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. Interest/discount on advances/bills	699.90	731.55
II. Income on investments	246.49	246.16
III. Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV. Others	0.00	0.00
V. <b>Total</b>	<b>946.39</b>	<b>977.71</b>

### Schedule 14 - Other Income

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. Commission, exchange and brokerage	0.14	0.26
II. Profit on sale of investments	0.00	0.00
Less: Loss on sale of investments	0.00	0.00
III. Profit on revaluation of investments	0.00	0.00
Less: Loss on revaluation of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	0.00
Less: Loss on sale of land, buildings and other assets	0.00	0.00
V. Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions	0.00	0.00
VI. Income earned by way of dividends, etc.	0.61	0.61
from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII. Miscellaneous Income	51.70	42.37
<b>Total</b>	<b>52.45</b>	<b>43.24</b>

Note: Under items II to V loss figures shall be shown in brackets

### Schedule 15 - Interest Expended

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. Interest on deposits	536.20	544.19
II. Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III. Others	0.00	0.00
<b>Total</b>	<b>536.20</b>	<b>544.19</b>

### Schedule 16 - Operating Expenses

	As on 31.03.2024 Current Year	As on 31.03.2023 Previous Year
I. Payments to and provisions for employees	214.13	210.36
II. Rent, taxes and lighting	35.92	39.61
III. Printing and stationery	1.71	1.66
IV. Advertisement and publicity	0.11	2.80
V. Depreciation on bank's property	15.00	16.61
IV. Director's fees, allowances and expenses	0	0
VII. Auditors' fees and expenses (including branch auditors)	0.50	0.80
VIII. Law charges	1.58	2.58
IX. Postages, Telegrams, Telephones, etc.	3.42	3.98
X. Repairs and maintenance	0.27	0.06
XI. Insurance	11.74	13.45
XII. Other expenditure	45.90	42.16
<b>Total</b>	<b>330.28</b>	<b>334.07</b>

