

## Annexure I

## Form A

## Form of Balance Sheet

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

Balance as on 31 March 2025

(RS. in lakh)

	Schedule	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
<b>Capital and Liabilities</b>			
Capital	1	447.58	430.81
Reserves and Surplus	2	1007.63	1018.91
Deposits	3	10420.92	9266.53
Borrowings	4	0.00	0.00
Other Liabilities and provisions	5	531.49	390.21
<b>Total</b>		<b>12407.62</b>	<b>11106.46</b>

## Assets

Cash and balances with RBI	6	145.86	125.68
Balance with banks and money at call and short notice	7	2545.97	1362.63
Investment	8	2952.08	3148.21
Advances	9	6035.71	5842.93
Fixed Assets	10	190.96	165.08
Other Assets	11	537.04	461.93
<b>Total</b>		<b>12407.62</b>	<b>11106.46</b>

<b>Contingent liabilities</b>	<b>12</b>	<b>16.59</b>	<b>15.50</b>
Bills For Collection		0.00	0.00

For Abasaheb Patil  
Rendal Sahakari Bank Ltd., Rendal.

*[Signature]*  
C.E.O.

**Abasaheb Patil**

For - Rendal Sahakari Bank Ltd., Rendal.

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

UPIN - 25121001 BMJK FP2416



**FOR POWAR SAMANT & JADHAV  
CHARTERED ACCOUNTANTS**

*[Signature]*

**CA ANIL B. JADHAV  
PARTNER  
M. No. 121001**

**Annexure I  
Form B**

**Abasaheb Patil Rendal Sahakari Bank Ltd., Rendal  
Form of Profit and Loss Account for the year ended on 31/03/2025**

*(Rs in Lakh)*

	Schedule	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. <b>Income</b>			
Interest earned	13	843.87	946.39
Other Income	14	157.23	52.45
<b>Total</b>		<b>1001.10</b>	<b>998.84</b>
II. <b>Expenditure</b>			
Interest expended	15	583.22	536.20
Operating expenses	16	349.98	330.28
Provisions and contingencies		6.00	61.68
<b>Total</b>		<b>939.20</b>	<b>928.16</b>
III. <b>Profit/Loss</b>			
Net profit/loss(-) for the year		61.90	70.68
Profit/loss(-) brought forward			
<b>Total</b>		<b>1001.10</b>	<b>998.84</b>
VI. <b>Appropriations</b>		<b>61.90</b>	<b>70.68</b>
Transfer to statutory reserves		15.48	13.22
Transfer to other reserves		7.28	0.53
Transfer to Government/ proposed dividend		39.14	39.12
Balance carried over to balance sheet		0.00	0.00

For Abasaheb Patil  
Rendal Sahakari Bank Ltd., Rendal.

*[Signature]*  
C.E.O.

**Abasaheb Patil**

For - Rendal Sahakari Bank Ltd., Rendal.

*[Signatures]*  
Director Director Vice-Chairman Chairman

UDIN - 25121001BMJKFP2416



**FOR POWER SAMANT & JADHAV  
CHARTERED ACCOUNTANTS**

*[Signature]*  
**CA ANIL B. JADHAV  
PARTNER  
M. No. 121001**

**Schedule 1 Capital**

	<b>As on 31.03.2025</b>	<b>As on 31.03.2024</b>
	<b>Current Year</b>	<b>Previous Year</b>
<b>Authorised Capital</b>	700.00	700.00
(1400000 shares of Rs 50 each)		
<b>Issued Capital</b>	447.58	430.81
(1000 shares of Rs 1000 each)		
<b>Susbscribed Capital</b>	0	0
(1000 shares of Rs 1000 each)		

**Schedule 2 Reserves and Surplus**

	<b>As on 31.03.2025</b>	<b>As on 31.03.2024</b>
	<b>Current Year</b>	<b>Previous Year</b>
<b>Statutory Reserves</b>	<b>280.87</b>	<b>243.28</b>
Opening Balance	243.28	228.62
Additions during the year	37.59	14.66
Deductions during the year	0.00	0.00
<b>Dividend Equalisation Fund</b>	<b>0.00</b>	<b>16.23</b>
Opening Balance	16.23	16.23
Additions during the year	0.00	0.00
Deductions during the year	16.23	0.00
<b>Bad and Doubtful Reserves</b>	<b>437.91</b>	<b>436.51</b>
Opening Balance	436.51	403.14
Additions during the year	122.25	33.37
Deductions during the year	120.85	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>0.21</b>	<b>0.04</b>
Opening Balance	0.04	0.06
Additions during the year	0.75	0.59
Deductions during the year	0.58	0.61
<b>Investment Deperication Fund</b>	<b>0.58</b>	<b>50.58</b>
Opening Balance	50.58	50.58
Additions during the year	0.00	0.00
Deductions during the year	50.00	0.00
<b>Standered Asset Provision Reserve</b>	<b>20.00</b>	<b>20.00</b>
Opening Balance	20.00	15.00
Additions during the year	0.00	5.00
Deductions during the year	0.00	0.00
<b>Leave Incashment Fund</b>	<b>30.94</b>	<b>36.24</b>



	Opening Balance	36.24	36.85
	Additions during the year	0.00	0.00
	Deductions during the year	5.30	0.61
	<b>Medical Leave Fund</b>	<b>2.50</b>	<b>4.02</b>
	Opening Balance	4.02	2.00
	Additions during the year	0.00	2.20
	Deductions during the year	1.52	0.18
	<b>Investment Fultucation Fund</b>	<b>15.00</b>	<b>10.00</b>
	Opening Balance	10.00	10.00
	Additions during the year	5.00	0.00
	Deductions during the year	0.00	0.00
	<b>Peoples Welfare Fund</b>	<b>6.82</b>	<b>7.23</b>
	Opening Balance	7.23	7.19
	Additions during the year	0.87	0.89
	Deductions during the year	1.28	0.85
	<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>5.03</b>	<b>4.03</b>
	Opening Balance	4.03	1.03
	Additions during the year	2.00	3.00
	Deductions during the year	1.00	0.00
	<b>BDDR Reserve 2024</b>	<b>57.93</b>	<b>0.00</b>
	Opening Balance	0.00	0.00
	Additions during the year	57.93	0.00
	Deductions during the year	0.00	0.00
II	<b>Capital Reserves</b>	<b>84.00</b>	<b>77.00</b>
	<b>Building</b>	<b>84.00</b>	<b>77.00</b>
	Opening Balance	77.00	77.00
	Additions during the year	7.00	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	61.90	109.81
	<b>Total</b>	<b>1007.63</b>	<b>1018.91</b>



**Schedule 3 – Deposits**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
A.I. Demand deposits C/A	746.49	879.93
i) From banks	0.00	0.00
(ii) From others	746.49	879.93
II. Savings Bank Deposits	1677.65	1559.86
III. Term Deposits	7996.78	6826.74
i) From banks	0.00	0.00
(ii) From others	7996.78	6826.74
Total (I, II and III)	<b>10420.92</b>	<b>9266.53</b>
B. (i) Deposits of branches in India	0.00	0.00
(ii) Deposits of branches outside India	0.00	0.00
<b>Total</b>	<b>10420.92</b>	<b>9266.53</b>

**Schedule 4 – Borrowings**

	As on 31.03.2025 Current Year	As on 31.03.2024 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 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Bills payable	0.00	0.00
II. Inter-office adjustment (net)	0.00	0.00
III. Interest accrued	210.99	152.21
IV. Others (including provisions)	320.50	238.00
<b>Total</b>	<b>531.49</b>	<b>390.21</b>

**Schedule 6 - Cash and Balances with**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Cash in hand (including foreign currency)	145.86	125.68
Balances with Reserve Bank of India	0.00	0.00
Total (I and II)	<b>145.86</b>	<b>125.68</b>
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
<b>Total</b>	<b>145.86</b>	<b>125.68</b>



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

	<b>As on 31.03.2025 Current Year</b>	<b>As on 31.03.2024 Previous Year</b>
I. <b>In India</b>		
<b>(i) Balances with banks</b>		
<b>(a) in Current Accounts</b>		
i) MSC BANK	50.74	108.69
ii) SBI BANK	11.57	1.82
iii) KDCC Bank	39.55	90.73
iv) IDBI Bank	369.94	368.76
v) Bank of India C/A	176.70	81.70
vi) Bank of India (S/B)	79.43	50.48
vii) Union Bank of India	0.18	0.18
viii) ICICI Bank	237.19	233.81
ix) RBL Bank Building Fund	0	0.12
x) RBL Bank LTD.	333.67	206.34
<b>(b) in Other Deposit Accounts</b>	0.00	0.00
<b>(ii) Money at call and short notice</b>	0.00	0.00
<b>(a) with banks</b>	0.00	0.00
i) MSC BANK	200.00	100.00
ii) KDCC BANK	415.00	70.00
iii) IDBI Bank	80.00	50.00
iv) Cosmos Co.Op. Bank	202.00	0.00
v) Saraswat Co.Op. Bank	200.00	0.00
vi) Jana Small Finance Bank	150.00	0.00
<b>(b) with other institutions</b>	0.00	0.00
<b>Total (i and ii)</b>	<b>2545.97</b>	<b>1362.63</b>
II. <b>Outside India</b>	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
<b>Grand Total (I and II)</b>	<b>2545.97</b>	<b>1362.63</b>



**Schedule 8 – Investments**

	<b>As on 31.03.2025 Current Year</b>	<b>As on 31.03.2024 Previous Year</b>
<b>Investments in India in</b>		
I (i) Government Securities	2946.03	3142.16
(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>2952.08</b>	<b>3148.21</b>
<b>Investments outside India in</b>	0.00	0.00
II. (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>2952.08</b>	<b>3148.21</b>



**Schedule 9 – Advances**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
A.		
(i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	889.26	793.96
(iii) Term loans	5146.45	5048.97
<b>Total</b>	<b>6035.71</b>	<b>5842.93</b>
B.		
(i) Secured by tangible assets	6031.22	5819.63
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	4.49	23.30
<b>Total</b>	<b>6035.71</b>	<b>5842.93</b>
C.I.		
Advances in India		
(i) Priority Sectors	5119.92	4915.22
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	915.79	927.71
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>6035.71</b>	<b>5842.93</b>

**Schedule 10 - Fixed Assets**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I.		
<b>Premises</b>	<b>113.41</b>	<b>101.69</b>
At cost as on 31st March of the preceding year	101.69	10.18
Additions during the year	18.92	93.42
Deductions during the year	3.84	1.11
Depreciation to date	3.36	0.80
II.		
<b>Other Fixed Assets (including furniture and fixtures)</b>	<b>77.55</b>	<b>63.39</b>
At cost as on 31st March of the preceding year	63.39	39.74
Additions during the year	41.51	38.17
Deductions during the year	0.00	0.00
Depreciation to date	27.35	14.52
<b>Total (I and II)</b>	<b>190.96</b>	<b>165.08</b>



### Schedule 11 - Other Assets

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Inter-office adjustments (net)	0	0
II. Interest accrued	273.21	251.32
III. Tax paid in advance/tax deducted at source	24.00	30.00
IV. Stationery and stamps	9.53	3.72
V. Non-banking assets acquired in satisfaction	0.00	0.00
VI. Others *	230.30	176.89
<b>Total</b>	<b>537.04</b>	<b>461.93</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 31.03.2025 Current Year	As on 31.03.2024 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	16.59	15.50
<b>Total</b>	<b>16.59</b>	<b>15.50</b>



**Schedule 13 - Interest Earned**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Interest/discount on advances/bills	616.44	699.90
II. Income on investments	227.43	246.49
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>843.87</b>	<b>946.39</b>

**Schedule 14 - Other Income**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Commission, exchange and brokerage	0.08	0.14
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. 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	156.54	51.70
<b>Total</b>	<b>157.23</b>	<b>52.45</b>

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

**Schedule 15 - Interest Expended**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Interest on deposits	583.22	536.20
II. Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
III. Others	0.00	0.00
<b>Total</b>	<b>583.22</b>	<b>536.20</b>

**Schedule 16 -Operating Expenses**

	As on 31.03.2025 Current Year	As on 31.03.2024 Previous Year
I. Payments to and provisions for employees	200.38	214.13
II. Rent, taxes and lighting	39.83	35.92
III. Printing and stationery	1.52	1.71
IV. Advertisement and publicity	1.35	0.11
V. Depreciation on bank's property	30.72	15.00
IV. Director's fees, allowances and expenses	0	0
VII Auditors' fees and expenses (including branch auditors)	0.00	0.50
VII Law charges	1.11	1.58
IX Postages, Telegrams, Telephones, etc.	3.52	3.42
X Repairs and maintenance	0.26	0.27
XI Insurance	11.86	11.74
XII Other expenditure	59.43	45.90
<b>Total</b>	<b>349.98</b>	<b>330.28</b>

