

## ----- VYAVSAYIK SAHKARI BANK LTD RAIPUR. -----

THE THIRD SCHEDULE FORM "A"  
BALANCE SHEET AS AT 31.03.2023

Rs. IN '000

S.NO.		SCHEDULES	CURRENT YEAR AS AT31.03.2023	PREVIOUS YEAR AS AT31.03.2022
<b>CAPITAL AND LIABILITIES</b>				
1	CAPITAL	1	14,316	14,421
2	RESERVE AND SURPLUS	2	3,91,642	3,64,681
3	DEPOSITS	3	19,89,919	19,39,375
4	BORROWINGS	4	-	-
5	OTHER LIABILITIES AND PROVISIONS	5	55,468	66,137
	<b>TOTAL</b>		<b>24,51,345</b>	<b>23,84,614</b>
<b>ASSETS</b>				
6	CASH & BALANCE WITH RESERVE BANK OF INDIA	6	19,028	15,537
7	BALANCES WITH OTHER BANKS & CALL MONEY	7	8,39,744	9,23,486
8	INVESTMENT	8	6,27,913	5,43,531
9	ADVANCES	9	8,82,669	8,30,648
10	FIXED ASSETS	10	31,167	22,981
11	OTHER ASSETS	11	50,824	48,431
	<b>TOTAL</b>		<b>24,51,345</b>	<b>23,84,614</b>
12	CONTINGENT LIABILITIES & BILLS FOR COLLECTION		-	-
	-GUARANTEE ISSUED (AS PER CONTRA, OFF BALANCE SHEET ITEM)	12	3,085	2,658
	Significant Accounting Policies	17		
	Notes to Accounts			
The accompanying significant accounting policies and notes to accounts are an integral part of the Financial Statements.				

(M.K.RATHI)  
C.E.O.(C.A.AJAY KUMAR AGRAWAL)  
DIRECTOR(S.M.KONDAPURKAR)  
DIRECTOR(M.K.DHARIWAL)  
PRESIDENTAs per our report of even date attached  
For, AGRAWAL MAHENDRA & CO.  
Chartered Accountants

Date: 21.06.2023

Place: Raipur

(SUMIT JAIN)  
Partner  
M.No. 411593  
FRN: 322273C

- - - - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - - - -

## THE THIRD SCHEDULE FORM "A"

**SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2023**

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2023		PREVIOUS YEAR 31.03.2022	
SCHEDULE -01 ( CAPITAL )				
1    Authorised Capital :		30,000		30,000
3,00,000 Share of Rs. 100/- each				
Issued,Subscribed,Called-Up		14,316		14,421
TOTAL		14,316		14,421
SCHEDULE -02 ( RESERVES & SURPLUS)				
1    Statutory Reserve		78,719		75,475
Opening Balance	75,475		72,716	
Addition during the year	3,244		2759	
Deduction during the year	-			
2    Building Fund		40,025		37,525
Opening Balance	37,525		37,525	
Addition during the year	2,500		-	
Deduction during the year	-		-	
3    Branch Development Fund		14,434		14,434
Opening Balance	14,434		14,434	
Addition during the year	-		-	
Deduction during the year	-		-	
4    Special General Reserve		27,951		26,451
Opening Balance	26,451		25,551	
Addition during the year	1,900		900	
Deduction during the year	-400		-	
-    OTHER FUNDS & RESERVES				
5    Special BDDR Fund		32,125		30,025
Opening Balance	30,025		28,410	
Addition during the year	2,100		1,615	
Deduction during the year	-		-	
6    Investment Fluctuation Reserve		24,945		24,945
Opening Balance	24,945		28,877	
Addition during the year	-		-	
Deduction during the year	-		-3,932	

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2023		PREVIOUS YEAR 31.03.2022	
7 Standard Assets		3,400		3,155
Opening Balance	3,155		2,755	
Addition during the year	245		400	
Deduction during the year	-		-	
8 Bad and Doubtful Reserve Fund		23,451		22,802
Opening Balance	22,802	-	22,250	
Addition during the year	649		552	
Deduction during the year	-		-	
9 Investment Depreciation Reserve		8,980		8,980
Opening Balance	8,980		8,980	
Addition during the year	-		-	
Deduction during the year	-		-	
10 Donation Fund		2,964		2,834
Opening Balance	2,834		2,734	
Addition during the year	130		110	
Deduction during the year	-		-11	
11 Staff Welfare Fund		5,247		5,127
Opening Balance	5,127		5,017	
Addition during the year	130		110	
Deduction during the year	-10	-	-	
12 Leave Encashment fund		1,181		532
Opening Balance	532		429	
Addition during the year	649		441	
Deduction during the year	-		-339	
13 Profit & Loss Account		1,28,221		1,12,396
Opening Balance	1,12,396		1,04,442	
Addition during the year	15,824		7,954	
Deduction during the year	-		-	
<b>TOTAL</b>		<b>3,91,642</b>		<b>3,64,681</b>
<b>SCHEDULE - 03.( DEPOSITS &amp; OTHER ACCOUNTS )</b>				
I Demand Deposit				
(i) From Banks		-		-
(ii) From Others		2,60,001		2,25,305
<b>SUB TOTAL</b>		<b>2,60,001</b>		<b>2,25,305</b>
II Savings Bank Deposits :		10,04,665		9,57,581
<b>SUB TOTAL</b>		<b>10,04,665</b>		<b>9,57,581</b>
III Term Deposits				
(i) From Banks		-		-
(ii) From Others		7,25,253		7,56,489
<b>SUB TOTAL</b>		<b>7,25,253</b>		<b>7,56,489</b>
<b>TOTAL (I+II+III)</b>		<b>19,89,919</b>		<b>19,39,375</b>

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2023		PREVIOUS YEAR 31.03.2022	
<b>SCHEDULE - 04. ( BORROWINGS )</b>		-		-
<b>TOTAL</b>		-		-
<b>SCHEDULE -05 ( OTHER LIABILITIES AND PROVISIONS)</b>				
1 Bills Payable		4,953		4,582
2 Interest Payable		29,493		42,265
3 Audit Fees Payable		510		485
4 Insurance Payable (PMSBY)		23		-
5 Union Contribution Payable		90		63
6 Exgratia Payable		152		151
7 Unclaimed Dividend Payable		2,600		2,591
8 Dividend Payable		1,009		1,050
9 Providend Fund Payable		547		469
10 Group Insurance Payable		11		12
11 Sundry deposit		1,849		1,329
12 DICGC Premium Payable		1,124		1,000
13 LIC Group Grautity Payable		700		-
14 TDS Payable		2,235		2,564
15 Deffered Tax Liability/Reserve		114		114
16 G S T Payable		-		-
17 Claim for Loro		-		-8
18 Inter Branch Adjustment		186		-
19 Bills for Collection( As per Contra)		-		-
20 DEAF Account		3,125		2,723
21 Provision for Fraud		6,747		6,747
<b>TOTAL</b>		<b>55,468</b>		<b>66,137</b>

----- VYAVSAYIK SAHKARI BANK LTD RAIPUR. -----  
**THE THIRD SCHEDULE FORM "A"**  
**SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31.03.2023**

RS. IN '000

PROPERTY AND ASSETS		CURRENT YEAR 31.03.2023	PREVIOUS YEAR 31.03.2022
<b>SCHEDULE - 06. ( CASH &amp; Balance with Reserve Bank Of India )</b>			
I	Cash In Hand	19,028	15,537
II	Balance with RBI in Current A/C	-	-
<b>TOTAL</b>		<b>19,028</b>	<b>15,537</b>
<b>SCHEDULE-07.( BALANCES WITH OTHER BANKS &amp; Call Money)</b>			
I	Balances with Banks		
a.	Current & Saving Deposits with Other Banks	3,23,618	2,60,717
b.	Fixed Deposits with Other Banks	5,16,126	6,62,769
II	Money At Call and Short Notice	-	-
III	Outside India	-	-
<b>TOTAL</b>		<b>8,39,744</b>	<b>9,23,486</b>
<b>SCHEDULE 08. ( INVESTMENTS)</b>			
1	I In Central Govt. Securites	4,39,412	3,53,530
	II Other Trustee securities	-	-
	III Shares In Co.Operative Institution	1	1
	IV Debenture and Bonds	-	-
	V Fixed Maturity Plan Investment	-	-
	VI Others (Liquid Fund In All india Financial Institution )	1,88,500	1,90,000
2	Investment outside India		
<b>TOTAL</b>		<b>6,27,913</b>	<b>5,43,531</b>
<b>SCHEDULE 9. ( ADVANCES )</b>			
A	1 Bill Purchase and Discount	-	-
	2 Cash Credit ,Overdraft & Loan Repayment on demand	4,81,311	5,00,995
	3 Term Loan	4,04,645	3,32,696
	4 Less: INCA Interest	-3,287	-3,043
<b>TOTAL</b>		<b>8,82,669</b>	<b>8,30,648</b>
B	( i ) Secured By Tangible Assets	8,82,669	8,30,648
	( ii ) Covered by Bank/ Government Guarantee	-	-
	(iii) Unsecured	-	-
<b>TOTAL</b>		<b>8,82,669</b>	<b>8,30,648</b>
C.I.	Advances In India		
	(i) Priority Sectors	6,02,573	4,10,262
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	2,83,383	4,23,429
	Less: INCA Interest	-3,287	-3,043
C.II	Advances Outside India	-	-
<b>TOTAL ( C I &amp; C.II)</b>		<b>8,82,669</b>	<b>8,30,648</b>

RS. IN '000

PROPERTY AND ASSETS	CURRENT YEAR 31.03.2023	PREVIOUS YEAR 31.03.2022
<b>SCHEDULE 10. ( FIXED ASSETS )</b>		
I Land & Premises ( Freehold own purchased )		
Land as on 01.04.2022	9,144	9,144
Building WDV as on 01.04.2022	1,628	2,359
Add : Addition During the year	-	-
II Capital Work-in- Progress as on 01.04.2022	6,940	-
Add : Addition During the year	7,562	6,940
<b>Total</b>	<b>25,274</b>	<b>18,443</b>
Less : Depreciation for current year	-163	-731
<b>SUB TOTAL</b>	<b>25,111</b>	<b>17,712</b>
III Other Fixed Assets ( Including Furniture & Fixture )		
Book Value as on 01.04.2022	5,269	5,887
Add: Addition during the year	1,516	62
<b>Total</b>	<b>6,785</b>	<b>5,949</b>
Less. : Sales / Adjustment	-	-
Less : Depreciation for current year	-729	-680
<b>SUB TOTAL</b>	<b>6,056</b>	<b>5,269</b>
<b>TOTAL</b>	<b>31,167</b>	<b>22,981</b>
<b>SCHEDULE 11. ( OTHER ASSETS )</b>		
I Stationery Stock	127	128
II Telephone Security Deposit	16	16
III Electricity Board Security Deposit	47	47
IV Rent Deposit	100	100
V Debit Balance In Mediciam Insurance Receivable	202	127
VI Outward Clearing Uncleared Balance	11,425	14,579
VII Neft Inward Uncredit Balance	-	-
VIII NACH/DBTL Uncredit Balance	91	48
IX Interest Receivable on Loans Advances & Investment	18,167	22,913
X Bills Receivable As per contra	-	-
XI Deffered Tax Assets	114	114
XII GST Receivable	328	542
XIII Inter Branch Adjustment	-	-
XIV Deposit With RBI against DEAF Account	2,747	2,931
XV Claim with Yes Bank Against Fraud Case	6,747	6,747
XVI Deposit with SIDBI	9,067	-
XVII Gratuity Fund Balance with LIC	1,500	-
XVIII Other Receivables	146	139
<b>TOTAL</b>	<b>50,824</b>	<b>48,431</b>

SCHEDULE 12. (CONTINGENT LIABILITIES)	CURRENT YEAR31.03.2023	PREVIOUS YEAR31.03.202 2
I Claims against the bank not acknowleged as debt	-	-
II Liability for partly paid investment	-	-
III Liability on account of outstanding forward exchange contract	-	-
IV Guarantee given on account of constituents	-	-
a In India	3,085	2,658
b Outside India	-	-
V Acceptance,endorsement and other obligations	-	-
VI Other items for which bank is contingently liable	-	-
<b>TOTAL</b>	<b>3,085</b>	<b>2,658</b>

**VYAVSAYIK SAHKARI BANK LTD RAIPUR.**  
**THE THIRD SCHEDULE FORM "B"**  
**PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED 31.03.2023**

RS. IN :000

S.NO.	INCOME	SCHEDULE	CURRENT YEAR ENDED 31.03.2023	PREVIOUS YEAR ENDED 31.03.2022
1	<b>INCOME</b>			
	1. INTEREST EARNED	13	1,34,276	1,30,294
	2. OTHER INCOME	14	26,036	16,428
	<b>TOTAL</b>		<b>1,60,312</b>	<b>1,46,722</b>
2	<b>EXPENDITURE</b>			
	1. INTEREST EXPANDED	15	77,828	79,705
	2. OPERATING EXPENSES (Provision & Contingencies)	16	58,349	54,040
	<b>TOTAL</b>		<b>1,36,177</b>	<b>1,33,745</b>
3	<b>PROFIT/ LOSS</b>		<b>24,135</b>	<b>12,977</b>
	Net Profit/ loss (-) brought forward		-	-
	<b>TOTAL</b>		<b>24,135</b>	<b>12,977</b>
4	<b>APPROPRIATIONS</b>			
	1. Transfer to Statutory Reserves		3,244	2,759
	2. Transfer to Building Fund		2,500	-
	3. Transfer to Donation Fund		130	110
	4. Transfer to Bad and Doubtful Fund		649	552
	5. Transfer to Staff Welfare Fund		130	111
	6. Transfer to Proposed Dividend		1,009	1,050
	7. Staff Leave Encashment Fund		649	441
	8. Balance Carried Over to Balance Sheet		<b>15,824</b>	<b>7,954</b>
	Significant Accounting Policies	17		
	Notes to Accounts			

**(M.K.RATHI)**  
C.E.O.

**(C.A.AJAY KUMAR AGRAWAL)**  
DIRECTOR

**(S.M.KONDAPURKAR)**  
DIRECTOR

**(M.K.DHARIWAL)**  
PRESIDENT

Date: 21.06.2023

Place: Raipur

*As per our report of even date attached*  
**For, AGRAWAL MAHENDRA & CO.**  
Chartered Accountants

**(SUMIT JAIN)**  
Partner  
M.No. 411593  
FRN: 322273C

- - - - - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - - - - -

**THE THIRD SCHEDULE FORM "B"**  
**SCHEDULE FORMING PART OF PROFIT AND LOSS**  
**FOR THE YEAR ENDED 31.03.2023**

S.NO	INCOME	CURRENT YEAR ENDED 31.03.2023	PREVIOUS YEAR ENDED 31.03.2022
<b>1</b>	<b>SCHEDULE 13. ( Interest Earned )</b>		
	1 Interest / Discount on advances	73,000	69,050
	2 Income on Investments	61,276	61,244
	3 Interest on Balances with Reserve Bank	-	-
	4 Others	-	-
	<b>TOTAL</b>	<b>1,34,276</b>	<b>1,30,294</b>
<b>2</b>	<b>SCHEDULE 14.( Other Income )</b>		
	1 Commission & Exchange & Brokerage	279	278
	2 Profit on sale of Investment	19,116	8,968
	Less : Loss on sale of investment	-	-
	3 Profit on revaluation of investment	-	-
	Less : Loss on revaluation of investment	-	-
	4 Profit on sale of Land & building	-	-
	Less : Loss on sale of land & building	-	-
	5 Profit on exchange transaction	-	-
	Less : Loss on exchange transaction	-	-
	6 Income earned by way of dividend etc.	-	-
	7 Miscellaneous Income	6,641	7,182
	<b>TOTAL</b>	<b>26,036</b>	<b>16,428</b>
	<b>GRAND TOTAL</b>	<b>1,60,312</b>	<b>1,46,722</b>



**- - VYAVSAYIK SAHKARI BANK LTD RAIPUR. - -**  
**THE THIRD SCHEDULE FORM "B"**  
**SCHEDULE FORMING PART OF PROFIT AND LOSS**  
**FOR THE YEAR ENDED 31.03.2023**

S.NO	SCHEDULE	CURRENT YEAR ENDED 31.03.2023	PREVIOUS YEAR ENDED 31.03.2022
1	<b>SCHEDULE 15. ( Interest Expended )</b>		
	1 Interest on Deposits	77,828	79,705
	2 Interest on Reserve Bank of india	-	-
	3 Others	-	-
	<b>TOTAL</b>	<b>77,828</b>	<b>79,705</b>
		-	
2	<b>SCHEDULE 16.( Operating Expenses )</b>		
	1 Payment to and provision for employees	31,516	27,493
	2 Rent , Taxes and Lighting	2,633	2,341
	3 Printing & Stationery	401	290
	4 Advertisement and Publicity	15	101
	5 Depreciation on Bank's Property	892	1,580
	6 Director's fee, allownce and expenses	69	88
	7 Auditor's fee and expenses	660	670
	8 Law Charges	38	99
	9 Postage, Telegrams, Telephone etc.	174	189
	10 Repairs and Maintainance	196	340
	11 Insurance	2,656	3,455
	12 Other Expenses (incl adj. of relating to earlier year)	19,099	17,394
	<b>TOTAL</b>	<b>58,349</b>	<b>54,040</b>
	<b>GRAND TOTAL</b>	<b>1,36,177</b>	<b>1,33,745</b>

----- VYAVSAYIK SAHKARI BANK LTD RAIPUR. -----

**CASH FLOW STATEMENT**

**FOR THE YEAR ENDED 31.03.2023**

(Amount in Rs. '000)

PARTICULARS	Figures for the Year ended 31ST MARCH'23	Figures for the Year ended 31ST MARCH'22
<b><u>A. Cash Flow from Operating Activities</u></b>		
Net Profit	15,824	7,954
Adjustments For :		
Depreciation	892	1,580
Profit from sale of Investments	-19,116	-8,968
Loss/(Profit) on sale of fixed asset	-	-
Reserve Fund Accounts	11,136	2,606
Operating Profit before Working Capital Changes	8,737	3,172
Adjustments For :		
(Increase) / Decrease in <b>Current Assets</b> :		
Loans and Advances	-52,021	-58,975
Other Current Assets	-2,393	18,628
Increase / (Decrease) in <b>Current Liabilities</b> :		
Trade Payables	-	-
Other current liabilities & Provisions	-10,669	-30,797
<b>Cash generation from Operations</b>	<b>-56,346</b>	<b>-67,972</b>
Income Tax(Paid)	-	-
<b>Net Cash Inflow from Operating Activities (A)</b>	<b>-56,346</b>	<b>-67,972</b>
<b><u>B. Cash Flow from Investing Activities</u></b>		
Purchase of Fixed Assets	-9,078	-231
Sale/Disposal of Fixed Assets	-	-
Purchase of Long Term investment (Net)	-65,266	-15,833
Other non-current assets	-	-
<b>Net Cash flow from in Investing Activities (B)</b>	<b>-74,344</b>	<b>-16,064</b>
<b><u>C. Cash Flow from Financing Activities</u></b>		
Issue of Share capital	-105	-577
Security Premium Account	-	-
Long-term borrowings	50,544	20,714
Short-term borrowings	-	-
Interest & Finance Charges Paid	-	-
Other Long term liabilities	-	-
<b>Net Cash from Financing Activities (C)</b>	<b>50,439</b>	<b>20,137</b>
<b>Net Increase/(Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>	<b>-80,251</b>	<b>-63,899</b>
Cash & Cash Equivalents as at opening	9,39,023	10,02,922
<b>Cash &amp; Cash Equivalents as at Closing</b>	<b>8,58,772</b>	<b>9,39,023</b>
	-	-
<b>Components of Cash &amp; Cash Equivalents</b>		
Cash in Hand	19,028	15,537
Balances with Bank	8,39,744	9,23,486
	<b>8,58,772</b>	<b>9,39,023</b>
<b>Notes :</b>		
1) The Cash Flow Statement has been prepared under the "Indirect Method" as set out in Accounting Standard - 3 on Cash Flow Statement issued by the Institute of Chartered Accountants of India.		

- - - - - VYAVSAYIK SAHAKARI BANK LTD RAIPUR. - - - - -  
Notes and Accounts Year 2022-2023

RS. IN '000

S.NO.	CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2023	PREVIOUS YEAR 31.03.2022
1	<b>Capital to Risk Weighted Assest Ratio</b>	25.69%	24.87%
2	<b>Movement in CRAR</b>		
	I Total Capital Fund	3,00,865.00	2,78,701.00
	II Risk weighted Assests	11,71,117.00	11,20,494.00
3	<b>Investment</b>	-	-
	I Book Value	11,44,039.00	12,06,300.00
	II Face Value	-	-
	III Market Value	-	-
4	<b>Advances Against</b>		
	I Real Estate	-	-
	II Construction Business	-	-
	III Housing	1,83,033.00	1,41,646.00
5	<b>Advance against Share &amp; Debenture</b>	-	-
6	<b>Advance to directors their relatives,companies,firm</b>		
	I Fund Based	-	-
	II Non Fund based	-	-
7	<b>Average cost of deposits</b>	4.20%	4.49%
8	<b>NPA's</b>		
	I Gross NPAs	26802	21327
	II Net NPAs	-28774	-31500
9	<b>Movement of NPAs</b>	-	-
	I <b>Gross NPAs</b>		
	Opening balance	21,327	22,713
	Add: Addition during the year	10,849	7,906
	Less: Reduction during the year	-5,374	-9,292
	<b>Closing balance</b>	<b>26,802</b>	<b>21,327</b>
	I <b>Net NPAs</b>		
	Opening balance	-31,500	-27,947
	Add: Addition during the year	5,475	-
	Less:Reduction during the year	-2,749	-3,553
	<b>Closing balance</b>	<b>-28,774</b>	<b>-31,500</b>
10	<b>Profitability</b>		
	I Interest Income as a percentage of working fund	#REF!	#REF!
	II Non Interest Income as a percentage of working fund	#REF!	#REF!
	III Operating profit as a percentage of working fund	#REF!	#REF!
	IV Return on Average Earning Assests	7.52%	7.27%
	V Business ( Deposit + Advances ) per Employee	#REF!	#REF!
	VI Operating Profit per Employee ( 42)	#REF!	#REF!

11	<b>Provision made towards :</b>		
	I NPAs	-	-
	II Depreciation on investement	120	199
	III Standard Assest	245	400
12	<b>Movement in Provisions</b>		
	I Towards NPAs		
	Opening balance	52,827	50,660
	Add: Addition during the year	2,749	2,167
	Less: Reduction during the year	-	-
	<b>Closing balance</b>	<b>55,576</b>	<b>52,827</b>
	II Towards Depreciation on Investement		
	Opening balance	8,980	8,980
	Add. Addition during the year	-	-
	Less.Reduction during the year	-	-
	<b>Closing balance</b>	<b>8,980</b>	<b>8,980</b>
	III Towards Standard Assest		
	Opening balance	3,155	2,755
	Add. Addition during the year	245	400
	Less.Reduction during the year	-	-
	<b>Closing balance</b>	<b>3,400</b>	<b>3,155</b>
13	<b>i. Foreign currency assests</b>	-	-
	II Foreign currency liabilities	-	-
14	<b>i. Payment of DICGC Insurance Premium (Gross)</b>	2,791	2,700
	II Arrears in payment of DICGC premium	-	-
15	<b>Penalty Imposed by RBI</b>	-	300
16	<b>Cost of Premises (Incl. WIP)</b>		
	Original cost	17,712	18,443
	Add:Addition	7,562	-
	Less: Depreciation	-163	-731
	<b>Closing Balance</b>	<b>25,111</b>	<b>17,712</b>