

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

**THE THIRD SCHEDULE FORM "A"**  
**BALANCE SHEET AS AT 31.03.2022**

RS. IN ;000

S.NO.	CAPITAL AND LIABILITIES	SCHEDULES	CURRENT YEAR AS AT 31.03.2022	PREVIOUS YEAR AS AT 31.03.2021
1	CAPITAL	1	14,421	14,998
2	RESERVE FUND AND OTHER RESERVE	2	3,64,681	3,54,121
3	DEPOSITS AND OTHER ACCOUNTS	3	19,39,375	19,18,661
4	BORROWINGS	4	-	-
5	OTHER LIABILITIES	5	68,638	96,934
	<b>TOTAL</b>		<b>23,87,115</b>	<b>23,84,714</b>
6	CONTINGENT LIABILITIES & BILLS FOR COLLECTION			
7	GUARANTEE ISSUED (AS PER CONTRA, OFF BALANCE SHEET ITEM)		2,658	1,918

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

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

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

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

Date: 14.07.2022  
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 "A"**

**SCHEDULES FORMING PART OF BALANCE SHEET AS AT 31.03.2022**

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2022	PREVIOUS YEAR 31.03.2021
<b>SCHEDULE -01 ( CAPITAL )</b>		
1 Authorised Capital :	30,000	30,000
3,00,000 Share of Rs. 100/- each		
Of the above held by :		
(a) Individual & Other	4,071	4,064
(b) Borrowers	10,350	10,934
(c) Co-operative institutions	-	-
(d) State Government	-	-
<b>TOTAL</b>	<b>14,421</b>	<b>14,998</b>
<b>SCHEDULE -02 ( RESERVES &amp; SURPLUS)</b>		
1 Statutory Reserve	75,475	72,716
Opening Balance	72,716	67,347
Addition during the year	2,759	5,369
Deduction during the year	-	
2 Building Fund	37,525	37,525
Opening Balance	37,525	32,525
Addition during the year	-	5,000
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	26,451	25,551
Opening Balance	25,551	25,151
Addition during the year	900	400
Deduction during the year	-	-
<b>- OTHER FUNDS &amp; RESERVES</b>		
5 Special BDDR Fund	30,025	28,410
Opening Balance	28,410	28,765
Addition during the year	1,615	500
Deduction during the year	-	-855
6 Investment Fluctuation Reserve	24,945	28,877
Opening Balance	28,877	26,731
Addition during the year	-	2,147
Deduction during the year	-3,932	-

RS. IN '000

CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2022	PREVIOUS YEAR 31.03.2021
7 Standard Assets	3,155	2,755
Opening Balance	2,755	1,900
Addition during the year	400	855
Deduction during the year	-	-
8 Bad and Doubtful Reserve Fund	22,802	22,250
Opening Balance	22,250	21,176
Addition during the year	552	1,074
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	2,834	2,734
Opening Balance	2,734	2,520
Addition during the year	110	215
Deduction during the year	-11	-
11 Staff Welfare Fund	5,127	5,017
Opening Balance	5,017	4,688
Addition during the year	110	859
Deduction during the year	-	-529
12 Donation Fund	532	429
Opening Balance	429	-
Addition during the year	441	429
Deduction during the year	-339	-
13 Profit & Loss Account	1,12,396	1,04,442
Opening Balance	1,04,442	1,04,700
Addition during the year	7,954	11,037
Deduction during the year	-	-11,295
<b>TOTAL</b>	<b>3,64,681</b>	<b>3,54,121</b>
<b>SCHEDULE - 03.( DEPOSITS &amp; OTHER ACCOUNTS )</b>		
I Demand Deposit		
(i) From Individuals	2,25,305	2,69,352
(ii) From Central Co-op. Banks	-	-
(iii) From other Societies	-	-
<b>SUB TOTAL</b>	<b>2,25,305</b>	<b>2,69,352</b>
II Savings Deposits :		
(i) From Individuals	9,57,581	8,62,059
(ii) From Central Co-op. Banks	-	-
(iii) From other Societies	-	-
<b>SUB TOTAL</b>	<b>9,57,581</b>	<b>8,62,059</b>
III Term Deposits		
(i) From Individuals	7,56,489	7,87,250
(ii) From Central Co-op. Banks		
(iii) From other Societies		
<b>SUB TOTAL</b>	<b>7,56,489</b>	<b>7,87,250</b>
<b>TOTAL (I+II+III)</b>	<b>19,39,375</b>	<b>19,18,661</b>

			RS. IN '000
CAPITAL AND LIABILITIES	CURRENT YEAR 31.03.2022	PREVIOUS YEAR 31.03.2021	
SCHEDULE - 04. ( BORROWING )	-	-	-
TOTAL	-	-	-
SCHEDULE -05 ( OTHER LIABILITIES AND PROVISIONS)			
1 Banker's Cheque Payable	4,582		3,643
2 Interest Payable	42,265		52,455
3 Audit Fees Payable	485		428
4 Law Charges Payable	-		-
5 Union Contribution Payable	63		45
6 Exgratia Payable	151		161
7 Unclaimed Dividend Payable	3,641		4,616
8 Provident Fund Payable	469		447
9 Group Insurance Payable	12		12
10 Sundry deposit	1,329		1,789
11 DICGC Premium Payable	1,000		-
12 TDS Payable	2,564		2,372
13 Deffered Tax Liability/Reserve	114		114
14 G S T Payable	-542		-649
15 Claim for Loro	-8		-129
16 Branch Adjustment	-		19,385
17 Overdue Interest Reserve	3,043		2,748
18 Bills for Collection( As per Contra)	-		22
19 DEAF Account	2,723		2,728
20 Provision for Fraud	6,747		6,747
TOTAL	68,638		96,934

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

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

Date: 14.07.2022

Place: Raipur

(SUMIT JAIN)

Partner

M.No. 411593

FRN: 322273C



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

**THE THIRD SCHEDULE FORM "A"**

**BALANCE SHEET AS AT 31.03.2022**

RS. IN ;000

S.NO.	PROPERTY AND ASSETS	SCHEDULES	CURRENT YEAR AS AT 31.03.2022	PREVIOUS YEAR AS AT 31.03.2021
1	CASH & BALANCE WITH RESERVE BANK OF INDIA	6	15,537	11,210
2	BALANCES WITH OTHER BANKS & CALL MONEY	7	9,23,501	9,91,712
3	INVESTMENT	8	5,43,531	5,18,730
4	ADVANCES	9	8,33,791	7,71,773
5	FIXED ASSETS	10	22,981	24,330
6	OTHER ASSETS	11	47,774	66,959
TOTAL			23,87,115	23,84,714

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Date: 14.07.2022  
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----- VYAVSAYIK SAHKARI BANK LTD RAIPUR. -----

**THE THIRD SCHEDULE FORM "A"**

**SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31.03.2022**

RS. IN '000

PROPERTY AND ASSETS	CURRENT YEAR 31.03.2022	PREVIOUS YEAR 31.03.2021
<b>SCHEDULE - 06. ( CASH &amp; Balance with Reserve Bank Of India )</b>		
I Cash In Hand	15,537	11,210
II Balance with RBI in Current A/C	-	-
<b>TOTAL</b>	<b>15,537</b>	<b>11,210</b>
<b>SCHEDULE-07.( BALANCES WITH OTHER BANKS &amp; Call Money)</b>		
I a. Current & Saving Deposits with Other Banks	2,60,732	3,80,628
b. Fixed Deposits with Other Banks	6,62,769	6,11,084
II Money At Call and Short Notice	-	-
III Out Side India	-	-
<b>TOTAL</b>	<b>9,23,501</b>	<b>9,91,712</b>
<b>SCHEDULE 08. ( INVESTMENTS)</b>		
1 I In Central Govt. securitites	3,53,530	3,53,729
II Other Trustee securities	-	-
III Shares In Co.Operative Institution	1	1
IV Debenture and Bonds	-	-
V Fixed Maturity plan Investment	30,000	30,000
VI Others (Liquid Fund In All india Financial Institution )	1,60,000	1,35,000
2 Investment outside India		
<b>TOTAL</b>	<b>5,43,531</b>	<b>5,18,730</b>
<b>SCHEDULE 9. ( ADVANCES )</b>		
A 1 Bill Purchase and Discount	-	-
2 Cash Credit ,Overdraft & Loan Repayment on demand	5,00,995	4,89,607
3 Term Loan	3,32,796	2,82,166
<b>TOTAL</b>	<b>8,33,791</b>	<b>7,71,773</b>
B ( i ) Secured By Tangible ASSETS	8,33,791	7,71,773
( ii ) Covered by Bank/ Government Guarantee	-	-
(iii) Unsecured	-	-
<b>TOTAL</b>	<b>8,33,791</b>	<b>7,71,773</b>
C.I. Advances In India	-	-
(i) Priority Sectors	4,10,262	3,66,500
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	4,23,529	4,05,273
C.II Advances Outside India	-	-
<b>TOTAL ( C I &amp; C.II )</b>	<b>8,33,791</b>	<b>7,71,773</b>

RS. IN '000

PROPERTY AND ASSETS	CURRENT YEAR 31.03.2022	PREVIOUS YEAR 31.03.2021
<b>SCHEDULE 10. ( FIXED ASSETS )</b>		
I Land & Premises ( Freehold own purchased )		
WDV as on 31.03.2021	18,443	11,153
Add : Addition During the year	-	7,896
<b>Total</b>	<b>18,443</b>	<b>19,049</b>
Less : Depreciation for current year	-731	-606
<b>SUB TOTAL</b>	<b>17,712</b>	<b>18,443</b>
II Other Fixed Aeests ( Including Furniture & Fixture )		
Book Value as on 01.04.2021	5,887	6,419
Add. : Addition during the year	62	247
<b>Total</b>	<b>5,949</b>	<b>6,666</b>
Less. : Sales / Adjustment	-	-
Less. : depreciation during year	-680	-779
<b>SUB TOTAL</b>	<b>5,269</b>	<b>5,887</b>
<b>TOTAL (C I &amp; C II )</b>	<b>22,981</b>	<b>24,330</b>
<b>SCHEDULE 11. ( OTHER ASSETS)</b>		
I Stationery Stock	128	107
II Telephone Security Deposit	16	16
III Electricity Board security Deposit	47	47
IV Debit Balance In Mediclaim Insurance receivable	251	258
V Outward Clearing Uncleared Balance	14,579	34,713
VI Neft Inward Uncredit Balance	-	-
VII NACH/DBTL Uncredit Balance	48	215
VIII Interest Receivable on Loans Advances & Investment	22,913	21,789
IX Bills Receivable As per contra	-	22
X Deffered Tax ASSETS	114	114
XI Deffered Tax Reserve	-	-
XII Branch Adjusted	-	-
XIII Deposit With RBI against DEAF Account	2,931	2,931
XIV Claim with Yes Bank Against Fraud Case	6,747	6,747
<b>TOTAL</b>	<b>47,774</b>	<b>66,959</b>

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

Date: 14.07.2022

Place: Raipur

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**Chartered Accountants**

**(SUMIT JAIN)**  
Partner  
M.No. 411593  
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**VYAVSAYIK SAHKARI BANK LTD RAIPUR.**  
**THE THIRD SCHEDULE FORM "B"**  
**PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED 31.03.2022**

RS. IN ;000

S.NO.	INCOME	SCHEDULE	CURRENT YEAR ENDED 31.03.2022	PREVIOUS YEAR ENDED 31.03.2021
1	INCOME			
	1. INTEREST EARNED	12	1,30,294	1,32,438
	2. OTHER INCOME	13	16,428	14,689
	<b>TOTAL</b>		<b>1,46,722</b>	<b>1,47,127</b>
2	EXPENDITURE			
	1. INTEREST EXPANDED	14	79,705	82,577
	2. OPERATING EXPENSES (Provision & Contingencies)	15	54,040	53,513
	<b>TOTAL</b>		<b>1,33,745</b>	<b>1,36,090</b>
3	PROFIT/ LOSS		12,977	11,037
	Net Profit/ loss (-) brought forward		-	-
	<b>TOTAL</b>		<b>12,977</b>	<b>11,037</b>
4	APPROPRIATIONS			
	1. Transfer to Statutory Reserves		2,759	-
	2. Transfer to Building Fund		-	-
	3. Transfer to Donation Fund		110	-
	5. Transfer to Bad and Doubtful Fund		552	-
	6. Transfer to Staff Welfare Fund		552	-
	3. Transfer to Govt. / Proposed dividend		1,050	-
	4. Balance Carried Over to Balance Sheet		7,954	11,037

**(M.K.RATHI)**  
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**(C.A.AJAY KUMAR AGRAWAL)**  
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PRESIDENT

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**Chartered Accountants**

Date: 14.07.2022

Place: Raipur

**(SUMIT JAIN)**  
Partner  
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FRN: 322273C

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

**THE THIRD SCHEDULE FORM "B"**  
**SCHEDULE FORMING PART OF PROFIT AND LOSS**  
**FOR THE YEAR ENDED 31.03.2022**

S.NO	INCOME	CURRENT YEAR ENDED 31.03.2022	PREVIOUS YEAR ENDED 31.03.2021
<b>1</b>	<b>SCHEDULE 12. ( Interest Earned )</b>		
	1 Interest / discount on advances	69,050	70,982
	2 Income on Investments	61,244	61,456
	3 Interest on Balances with Reserve Bank	-	-
	4 Others	-	-
	<b>TOTAL</b>	<b>1,30,294</b>	<b>1,32,438</b>
<b>2</b>	<b>SCHEDULE 13.( Other Income )</b>		
	1 Commission & Exchange & Brokerage	278	210
	2 Profit on sale of Investment	8,968	9,063
	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	7,182	5,416
	<b>TOTAL</b>	<b>16,428</b>	<b>14,689</b>
	<b>GRAND TOTAL</b>	<b>1,46,722</b>	<b>1,47,127</b>

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**THE THIRD SCHEDULE FORM "B"**  
**SCHEDULE FORMING PART OF PROFIT AND LOSS**  
**FOR THE YEAR ENDED 31.03.2022**

S.NO	SCHEDULE	CURRENT YEAR ENDED 31.03.2022	PREVIOUS YEAR ENDED 31.03.2021
<b>1</b>	<b>SCHEDULE 14. ( Interest Expended )</b>		
	1 Interest on Deposits	79,705	82,577
	2 Interest on Reserve Bank of india	-	-
	4 Others	-	-
	<b>TOTAL</b>	<b>79,705</b>	<b>82,577</b>
<b>2</b>	<b>SCHEDULE 15.( Operating Expenses )</b>		
	1 Payment to and provision for employees	27,493	27,015
	2 Rent , Taxes and Lighting	2,341	2,153
	3 Printing & Stationery	290	503
	4 Advertisement and Publicity	101	167
	5 Depreciation on Bank's Property	1,580	1,315
	6 Director's fee, allownce and expenses	88	60
	7 Auditor's fee and expenses	670	741
	8 Law charges	99	21
	9 Postage , Telegrams, Telephone etc.	189	316
	10 Repairs and Maintainance	340	375
	11 Insurance	3,455	1,232
	12 Other Expenses	17,394	19,615
	<b>TOTAL</b>	<b>54,040</b>	<b>53,513</b>
	<b>GRAND TOTAL</b>	<b>1,33,745</b>	<b>1,36,090</b>

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