

BALANCE SHEET AS AT 31st March 2022

As at 31.03.21 (Rs)	Sr No	CAPITAL & LIABILITIES	SCH NO	As at 31.03.22 (Rs)	As at 31.03.21 (Rs)	Sr No	PROPERTY & ASSETS	SCH NO	As at 31.03.22 (Rs)
51,77,05,510.00	1	SHARE CAPITAL	A	51,77,05,510.00	63,20,09,654.99	1	CASH & BALANCES WITH RBISBIS BANK & CENTRAL CO-OP BANK	F	59,22,54,516.58
400,44,23,731.01	2	RESERVE FUND & OTHER RESERVE	B	406,46,82,709.01	3,20,80,205.42	2	BALANCES WITH OTHER BANKS	G	25,81,31,483.42
1296,73,00,389.73	3	DEPOSITS & OTHER ACCOUNTS	C	625,36,56,825.13	0.00	3	MONEY AT CALL & SHORT NOTICE		0.00
45,54,844.00	4	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		45,54,844.00	730,39,45,111.00	4	INVESTMENTS	H	758,66,62,955.00
1024,03,34,295.17	5	OVERDUE INTEREST RESERVE		1112,28,49,675.43	68,164.27	5	BRANCH ADJUSTMENTS		68,888.27
22,98,65,726.00	6	INTEREST PAYABLE	D	28,05,08,406.00	294,14,99,180.99	6	ADVANCES	I	288,01,33,663.26
23,40,09,901.18	7	OTHER LIABILITIES	E	20,84,54,440.69	13,50,91,060.31	7	INTEREST RECEIVABLE ON INVESTMENT		13,67,20,995.11
76,84,354.00	8	LEGAL EXPENSES RESERVE		76,67,766.00	1024,03,34,295.17	8	OVERDUE INTEREST RECEIVABLE		1112,28,49,675.43
0.00	9	DICGC CLAIM PAYABLE		700,44,09,335.29	45,54,844.00	9	BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		45,54,844.00
2820,58,78,751.09		TOTAL		2946,44,89,511.55	627,42,53,809.72	13	PROFIT & LOSS ACCOUNT	L	626,40,29,754.91
		Notes to Accounts	W		2820,58,78,751.09		TOTAL		2946,44,89,511.55
4,08,19,024.00		Contingent Liabilities							
		BANK GUARANTEE		4,07,84,024.00					

Notes on Accounts form part of the Accounts

For Rupee Cooperative Bank Ltd

For G.D.Apte & Co
Chartered Accountants
FRN 100515W

CA SAURABH PESHWE
Partner



M. No. 121546

Date :- 11th June 2022

Place : Pune

UDEN: 22121546 DKUENIC610

V.D. BARIDE
DY GENERAL MANAGER

[Signature]

M.Y. LOKHANDE
GENERAL MANAGER

[Signature]

A.M. DESHPANDE
DY GENERAL MANAGER

[Signature]

C.A. SUDHIR PANDIT
ADMINISTRATOR

[Signature]



RUPEE CO-OPERATIVE BANK LTD

Schedule A

(Amt in Rs.) **Share Capital**

As at 31.03.2021	Particulars	As at 31.03.2022
100,00,00,000.00	A) Authorized Capital	100,00,00,000.00
	B) Issued and Subscribed Paid up capital-	
	Fully Paid	
130.00	13 Shares of Rs 10 Each	130.00
5.00	1 Share of Re 5 Each	5.00
51,77,05,375.00	20708215 Shares of Rs 25 Each	51,77,05,375.00
	Held by	
	i) Individuals (51060) 51,77,00,510.00	
	ii) Cooperative Societies (1) 5,000.00	
	iii) State Government	
51,77,05,510.00	TOTAL	51,77,05,510.00

Schedule B

(Amt in Rs.) **Reserve Funds and Other Reserves**

As at 31.03.2021	Particulars	As at 31.03.2022
30,02,31,208.51	Statutory Reserve	30,02,38,508.51
6,00,00,000.00	Building Fund	6,00,00,000.00
5,000.00	Dividend Equalization Fund	5,000.00
289,00,00,000.00	Bad & Doubtful Debt Reserve	285,50,00,000.00
5,000.00	Charity Fund	5,000.00
5,000.00	Members Welfare Fund	5,000.00
5,000.00	Social Welfare Fund	5,000.00
5,000.00	Centenary Fund	5,000.00
13,000.00	Staff Welfare Fund	13,000.00
5,49,70,000.00	Reserve towards employees pension Fund	5,49,70,000.00
43,06,65,977.43	Revaluation Reserve	40,78,71,755.43
65,00,000.00	Prov. on Std. Assets	65,00,000.00
12,00,00,000.00	Investment Depreciation Fund	23,28,00,000.00
13,25,00,000.00	Provision for Other Assets - Premises	13,25,00,000.00
95,18,545.07	Provision for Other Assets - Other Assets	1,47,64,445.07
400,44,23,731.01	TOTAL	406,46,82,709.01

Schedule C

(Amt in Rs.) **Deposits and Other Accounts**

As at 31.03.2021	Particulars	As at 31.03.2022
797,05,61,390.90	FIXED DEPOSITS	801,35,49,963.70
781,30,64,417.10	Individuals	
15,74,96,973.80	Co-operative Societies	
413,55,13,855.97	SAVINGS DEPOSITS	417,50,33,035.05
403,85,57,874.57	Individuals	
9,69,55,981.40	Co-operative Societies	
86,12,25,142.86	CURRENT DEPOSITS	86,18,53,604.85
84,51,61,888.96	Individuals	
1,60,63,253.90	Co-operative Societies	
1296,73,00,389.73	Total	1305,04,36,603.60
	Less Claim Paid by DICGC	679,67,79,778.47
	Net Deposit	625,36,56,825.13

Schedule D

(Amt in Rs.) **Interest Payable**

As at 31.03.2021	Particulars	As at 31.03.2022
95,96,597.00	Interest Payable on Fixed Deposit	89,78,552.00
22,02,69,129.00	Interest Payable on MBNP	27,15,29,854.00
22,98,65,726.00	Total	28,05,08,406.00



RUPEE CO-OPERATIVE BANK LTD

Schedule E

(Amt in Rs.) **Other Liabilities & Provisions**

As at 31.03.2021	Particulars	As at 31.03.2022
57,09,863.52	Anamat Payable	39,82,073.63
1,96,02,660.85	Bills Payable	1,70,43,327.85
10,659.00	Income Received in Advance	0.00
1,12,500.00	Audit Fee Payable (Local)	1,12,500.00
3,50,000.00	Audit Fee Payable (Statutory)	3,50,000.00
57,41,500.00	Provision for Expenses	33,65,500.00
10,91,660.00	T.D.S. Payable	11,13,589.00
4,99,330.48	Clearing Difference Payable	4,99,330.48
44,900.00	Telephone Bill Payable	63,860.00
1,000.00	Water charges payable	2,000.00
5,49,87,328.52	Anamat Payable - Recovery	5,42,07,450.83
14,85,198.06	Other Payable	7,28,152.96
1,20,100.00	Electricity Bills Payable	1,26,500.00
0.00	Security Charges Payable	7,71,000.00
45,40,950.50	Rent Payable	16,81,325.50
10,59,961.67	Other Liabilities & Provisions (TPC)	10,59,961.67
1,34,292.30	GST Payable	4,39,941.78
39,600.00	Profession Tax Payable	46,400.00
0.00	providend fund payable	8,06,400.00
13,68,13,522.98	Provision for Leave Encashment	12,02,80,238.69
0.00	Provision for Gratuity	2,50,000.00
14,59,672.80	Cost of Process	13,47,154.80
1,41,989.50	Salary Saving Insurance Payable	1,14,522.50
18,211.00	Gratuity Payable	18,211.00
45,000.00	Caution Money Payable	45,000.00
23,40,09,901.18	TOTAL	20,84,54,440.69

Schedule F

CASH AND BALANCES WITH RBI SBI STATE CO-OP. BANK &

(Amt in Rs.) **CENTRAL CO.OP. BANK**

As at 31.03.2021	Particulars	As at 31.03.2022
7,55,345.00	Cash on Hand	8,70,445.00
	Balance in Current Account	
56,92,44,127.84	Reserve Bank of India	56,92,44,127.84
61,87,447.48	State Bank of India	23,87,764.60
4,99,50,758.99	Maharashtra State Cooperative Bank Ltd	1,36,93,867.10
55,21,975.68	District Central Cooperative Bank Ltd	57,08,312.04
	Balance in Other Accounts	
3,50,000.00	Fixed Deposit with MSC Bank	3,50,000.00
63,20,09,654.99	TOTAL	59,22,54,516.58

Schedule G

(Amt in Rs.) **BALANCES WITH OTHER BANKS**

(Amt in Rs.)

As at 31.03.2021	Particulars	As at 31.03.2022
	Balance in Current Account	
36,51,460.91	HDFC Bank Ltd	15,01,855.70
1,70,05,312.31	I.C.I.C.I Bank Ltd	3,35,29,326.91
63,04,415.92	I.D.B.I. Bank Ltd	1,38,32,321.08
39,38,029.68	Bank of Maharashtra	7,21,142.33
5,88,476.15	Punjab National Bank	2,44,800.91
2,71,349.45	Union Bank of India	3,46,802.67
0.00	Bank of Baroda DICGC Claim	20,76,29,556.82

3,21,161.00	Balance in Other Accounts	
	Fixed Deposit with IDBI Bank Ltd	3,25,677.00
3,20,80,205.42	TOTAL	25,81,31,483.42



RUPEE CO-OPERATIVE BANK LTD

Schedule H

INVESTMENTS

(Amt in Rs.)	As at 31.03.2021	As at 31.03.2022
Particulars		
729,74,75,111.00	Central & State Govt. Securities	738,63,40,370.00
	(F.V. - Rs.705,00,00,000.00)	
	(MV-Rs. 710,35,28,000.00)	
0.00	Treasury Bill (FV Rs19,50,00,000.00)	19,38,52,585.00
64,70,000.00	Shares of Co-op.Institutions & Others	64,70,000.00
730,39,45,111.00	TOTAL	758,66,62,955.00

Schedule I

ADVANCES

(Amt in Rs.)	As at 31.03.2021	As at 31.03.2022
Particulars		
255,46,59,692.52	1.Short Term Loans C/C Overdrafts and Bills Discounted	252,09,00,881.61
	Of which Secured against :	
10,19,565.82	a)Govt. & Other Approved Securities	10,19,565.82
255,36,40,126.70	b)Against Other Tangible Securities	251,98,81,315.79
255,46,59,692.52	Of the Advances due from Individuals	251,98,81,315.79
255,46,59,692.52	Of the Advances due from Overdues	251,98,81,315.79
255,18,75,913.52	Of the Advances of which NPA	251,94,84,029.61
17,95,04,608.30	2.Medium Term Loans	16,95,95,500.30
	Of which Secured against :	
17,95,04,608.30	a)Other Tangible Securities	16,95,95,500.30
17,95,04,608.30	Of the Advances due from Individuals	16,95,95,500.30
17,95,04,608.30	Of the Advances of which Overdues	16,95,95,500.30
17,95,04,608.30	Of the Advances of which NPA	16,95,95,500.30
20,73,34,880.17	3.Long Term Loans	18,96,37,281.35
	Of which Secured against :	
20,73,34,880.17	a)Other Tangible Securities	18,96,37,281.35
20,73,34,880.17	Of the Advances due from Individuals	18,96,37,281.35
16,06,41,125.42	Of the Advances of which Overdues	16,26,40,597.70
16,41,60,096.42	Of the Advances of which NPA	16,51,06,783.90
294,14,99,180.99	TOTAL(1+2+3)	288,01,33,663.26

Schedule J

FIXED ASSETS

(Amt in Rs.)	As at 31.03.2021	As at 31.03.2022
Particulars		
45,35,52,738.00	Premises Less Depreciation	42,92,72,685.00
8,27,862.28	DEAD STOCK FURNITURE	6,43,520.27
	COMPUTERS ETC	
45,43,80,600.28	TOTAL	42,99,16,205.27

Schedule K

OTHER ASSETS

(Amt in Rs.)	As at 31.03.2021	As at 31.03.2022
Particulars		
68,84,512.19	Income Tax Receivable	68,87,126.19
10,83,167.95	Other Advance Receivable	10,83,167.95
2,58,852.34	Telephone Deposit	2,56,668.34
2,250.00	Other Deposit	2,250.00
13,25,00,000.00	Advance for Camp Premises	13,25,00,000.00
55,95,685.65	Deposit for Other premises	57,34,681.20
35,40,193.03	Anamalt Receivable	36,63,310.03
9,83,557.00	Clearing Difference Receivable	9,83,557.00
2,18,11,725.00	GST Input tax Credit	2,45,56,789.00
38,21,747.50	Locker Rent Receivable	33,90,832.50
99,367.00	T.D.S.Receivable	2,63,495.00
1,79,630.00	Prepaid Insurance	1,67,887.00
4,43,725.44	GST Receivable	3,18,860.41
9,61,042.16	Staff Advance Mediclaim	0.00
2,00,000.00	Stock of Stationery	2,00,000.00
11,35,598.68	MSEB Deposit	11,41,908.68
40,336.50	GST on Locker Rent Receivable	33,648.50
3,69,372.50	Service Tax on Locker Rent Receivable	3,14,582.50
66,708.00	Exgratia Interest Receivable	0.00
17,99,77,470.94	TOTAL	18,14,98,764.30

Schedule L

PROFIT AND LOSS ACCOUNT

(Amt in Rs.)	As at 31.03.2021	As at 31.03.2022
Particulars		
645,04,25,260.60	Loss as per Last Balance Sheet	627,42,53,809.72
17,61,71,450.88	Less Profit During the Year	1,02,24,054.81
627,42,53,809.72	TOTAL	626,40,29,754.91



RUPEE CO-OPERATIVE BANK LTD

HEAD OFFICE : Plot No BC-1, Gutlekdli, Market Yard, Pune 411037

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2022

Mar-21 (Rs)	EXPENDITURE	SCH NO	Mar-22 (Rs)	Mar-21 (Rs)	INCOME	SCH NO	Mar-22 (Rs)
23,97,24,894.18	Interest on Deposits & Borrowings	O	22,80,81,195.05	48,97,17,290.11	Interest & Discount	M	52,76,21,992.94
14,67,63,346.51	Staff Salary, Allowances, PF Contribution etc.	P	13,46,13,056.77				
37,49,668.88	Goods and Service Tax		40,94,477.74	26,20,627.31	Other Receipts	N	48,69,871.26
5,41,04,799.37	Rent, Taxes, Electricity & Insurance	Q	5,30,51,660.73	23,22,63,330.00	Profit on Sale of Securities		88,54,123.00
6,47,317.00	Legal Charges		2,66,232.44				
10,42,750.55	Postage, Telegram & Telephone	R	10,78,946.38				
4,60,000.00	Audit Fees		4,55,000.00				
6,69,081.92	Depreciation		5,95,804.25				
1,46,001.94	Printing, Stationery, Advertisement & Computer Stationery	S	3,66,962.96				
1,86,29,066.00	Amortization of Premium on Securities		1,03,40,114.00				
1,78,39,879.39	Other Expenses	T	1,73,22,570.07				
24,08,24,441.68	Operating Profit		9,10,79,966.81				
72,46,01,247.42	TOTAL C/I		54,13,45,987.20	72,46,01,247.42	TOTAL C/I		54,13,45,987.20
72,46,01,247.42	TOTAL B/I		54,13,45,987.20	72,46,01,247.42	TOTAL B/I		54,13,45,987.20
				24,08,24,441.68	Operating Profit		9,10,79,966.81
10,10,53,769.00	Provisions & Contingencies	U	11,80,45,900.00	3,64,00,778.20	Excess Provision Reversed During the Year	V	3,71,89,988.00
17,61,71,450.88	Net Profit		1,02,24,054.81				
100,18,26,467.30	TOTAL		66,96,15,942.01	100,18,26,467.30	TOTAL		66,96,15,942.01

Notes on Accounts form part of the Accounts

For G.D.Apte & Co

Chartered Accountants

FRN 100515W

CA SAURABH PESHWE

Partner

M. No. 121546

Date :- 11th June 2022

Place : Pune



For Rupee Cooperative Bank Ltd

V.D. BARIDE

DY GENERAL MANAGER

A.M. DESHPANDE

DY GENERAL MANAGER

N.Y. LOKHANDE
GENERAL MANAGER

C.A. SUDHIR PANDIT
ADMINISTRATOR



UDEN: 22121546 AKVFM161LO.

RUPEE COOPERATIVE BANK LTD
SCHEDULES TO PROFIT AND LOSS ACCOUNTS

SCHEDULE M

(Amt in Rs.) **INTEREST AND DISCOUNT**

(Amt in Rs.)

Mar-21	Particulars	Mar-22
79,48,235.48	Interest on Performing Advances	33,86,885.31
67,65,442.12	Interest on Non Performing Advances	3,43,72,144.90
46,63,12,454.57	Interest on Government Securities	48,56,75,583.56
38,585.00	Interest on Fixed Deposit with Other Banks	41,284.00
86,52,572.94	Interest on Treasury Bill	38,88,737.17
0.00	Recovery u/s 88	257,358.00
48,97,17,290.11	Total	52,76,21,992.94

SCHEDULE N

(Amt in Rs.) **OTHER RECEIPTS**

(Amt in Rs.)

Mar-21	Particulars	Mar-22
0.00	Dividend	5,79,300.00
24,11,112.00	Rent on Lockers	30,68,562.00
24,643.01	Other Receipts	3,60,246.66
8,474.00	Legal Expenses Recovery	63,837.00
1,76,398.30	Profit on Sale of Dead Stock	7,97,925.60
26,20,627.31	TOTAL	48,69,871.26

SCHEDULE O

(Amt in Rs.) **INTEREST PAID ON DEPOSIT**

(Amt in Rs.)

Mar-21	Particulars	Mar-22
15,76,16,204.91	Interest on Time Deposit	16,09,37,354.23
8,21,08,689.27	Interest on Saving Deposit	6,71,43,840.82
23,97,24,894.18	Total	22,80,81,195.05

SCHEDULE P

(Amt in Rs.) **Staff Salary, Allowances, PF Contribution etc.**

(Amt in Rs.)

Mar-21	Particulars	Mar-22
13,06,08,178.51	Pay and Allowances	11,46,65,805.60
60,13,946.00	Provident Fund Contribution	51,36,357.00
18,864.00	Bombay Labour Welfare Expenses	16,524.00
32,538.00	Conveyance and TA to staff	11,164.00
2,06,210.00	Telephone Reimbursement to Staff	1,74,466.00
92,10,000.00	Provision for Leave Encashment	75,60,242.17
0.00	Provision for Gratuity	2,50,000.00
6,73,610.00	Pay and Allowances - VRS	67,98,498.00
14,67,63,346.51	Total	13,46,13,056.77

SCHEDULE Q

(Amt in Rs.) **Rent, Taxes, Electricity & Insurance**

(Amt in Rs.)

Mar-21	Particulars	Mar-22
2,88,97,210.00	Rent	2,74,14040.00
66,71,057.00	Taxes	66,89,371.00
1,59,62,072.37	Insurance	1,60,95,193.73
16,60,460.00	Electricity	18,14,056.00
9,14,000.00	Lease Hold Premium	10,39,000.00
5,41,04,799.37	Total	5,30,51,660.73

SCHEDULE R

(Amt in Rs.) **Postage, Telegram & Telephone**

(Amt in Rs.)

Mar-21	Particulars	Mar-22
1,70,878.40	Postage	2,64,002.58
8,71,872.15	Telephone	8,14,943.80
10,42,750.55	Total	10,78,946.38



RUPEE COOPERATIVE BANK LTD
SCHEDULES TO PROFIT AND LOSS ACCOUNTS

SCHEDULE S
Printing, Stationery, Advertisement & Computer Stationery

(Amt in Rs.)	(Amt in Rs.)
Mar-21	Mar-22
Particulars	
3,710.20 Printing	74,328.78
1,13,806.02 Stationery	1,76,507.24
28,485.72 Advertisement	1,16,126.94
1,46,001.94	
Total	3,66,962.96

SCHEDULE U

PROVISIONS & CONTINGENCIES

(Amt in Rs.)	(Amt in Rs.)
Mar-21	Mar-22
Particulars	
9,96,47,500.00 Investment Depreciation Fund	11,28,00,000.00
14,06,269.00 Provision for other Asset	52,45,900.00
10,10,53,769.00	
TOTAL	11,80,45,900.00

SCHEDULE T

OTHER EXPENSES

(Amt in Rs.)	(Amt in Rs.)
Mar-21	Mar-22
Particulars	
3,12,418.00 Vehicle Expenses	4,57,972.55
7,81,740.00 Service Charges	7,09,140.00
1,07,50,281.34 Security Charges / Cleaning Charges	1,15,42,960.42
2,86,530.42 Misc Expenses	4,09,184.63
25,955.44 Subscriptions	13,195.44
53,543.50 Transport	1,17,101.00
84,812.00 Entertainment	1,57,234.80
4,00,440.00 Legal Fees & Profession Fees	5,84,750.00
4,10,694.52 Bank Int & Charges	92335.83
13,800.00 AMC charges	90,600.00
70.80 Licence Fees	684.40
17,40,000.00 Software Rent	18,00,000.00
63,000.00 Record Shifting Expenses	1,86,897.04
4,68,674.88 Repairs	6,64,479.96
24,47,918.49 Reimbursement of Salary of Government Staff	4,96,034.00
1,78,39,879.39	
TOTAL	1,73,22,570.07

SCHEDULE V

EXCESS PROVISIONS REVERSED DURING THE YEAR

(Amt in Rs.)	(Amt in Rs.)
Mar-21	Mar-22
Particulars	
3,50,00,000.00 Bad and Doubtful Debts	3,50,00,000.00
0.00 Investment Depreciation Reserve	0.00
14,00,778.20 EXCESS PROVISIONS REVERSED	21,89,988.00
3,64,00,778.20	
TOTAL	3,71,89,988.00



RUPEE COOPERATIVE BANK LTD

			Amount in Lakh	
Cash flow for the year ended 31st March 2022				
2020-21		Particulars	2021-22	
Increase	Decrease		Increase	Decrease
6525.34		Cash or Cash Equivalent at the Beginning of the Year	6634.20	
1761.71	0.00	Profit & Loss A/c	102.24	0.00
700.96	0.00	Deposits from customers	0.00	67136.44
435.12	0.00	Loans and Advances	613.65	0.00
0.00	3525.33	Investments	0.00	2827.18
423.28	0.00	Reserve Fund	602.59	0.00
262.75	0.00	Interest Payable	506.43	0.00
189.47	0.00	Interest Receivable	0.00	16.30
0.00	341.54	Net Decrease in Other Liabilities	69788.54	0.00
0.00	44.28	Increase in Other Asset	0.00	15.21
0.00	7.66	Branch Adjustment	0.00	0.00
3773.29	3918.81	Net Cash flow from Operating Activities A	71613.45	69995.13
		Cash flow from investment activities		
254.38	0.00	Net Increase In Fixed Asset(Asset Decreased)	244.64	0.00
254.38	0.00	Net Cash flow from Investment Activities B	244.64	0.00
		Cash flow from Financial Activities		
0.00	0.00	Increase in Share Capital	0.00	
		Net cash flow from Financial Activities C		
4027.67	3918.81	Net increase and Decrease in cash or cash equivalent (A+B+C)	71858.09	69995.13
6634.20		Cash or Cash Equivalent at the End of the Year	8497.16	

(Signature)
V. D. BARIDE
 DY GENERAL MANAGER

(Signature)
A.M. DESHPANDE
 DY GENERAL MANAGER

For G.D.Apte & Co
 Chartered Accountants
 FRN 100515W

(Signature)
CA Saurabh Peshwe
 Partner
 M. No. 121546
 Date :- 11th June 2022
 Place : Pune



(Signature)
N.Y. LOKHANDE
 GENERAL MANAGER

UIDEN: 22L2LS46AKU FMC 6SL0.