

BALANCE SHEET AS AT 31st March 2024 (Under Liquidation-Unaudited)

As at 31.03.23		Sr No	CAPITAL & LIABILITIES	SCH NO	As at 31.03.24		Sr No	PROPERTY & ASSETS	SCH NO	As at 31.03.24	
(Rs)					(Rs)					(Rs)	
517705510.00	1	SHARE CAPITAL	A	517705510.00	1069487740.14	1	CASH & BALANCES WITH RBIS/STATE CC BANK & CENTRAL CO-OP BANK	F	1609461071.15		
3825484503.16	2	RESERVE FUND & OTHER RESERVES	B	3804420962.88	118014517.06	2	BALANCES WITH OTHER BANKS	G	30275576.73		
6062259410.05	3	DEPOSITS & OTHER ACCOUNTS	C	5110133868.94	0.00	3	MONEY AT CALL & SHORT NOTICE		0.00		
4554844.00	4	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA OVERDUE INTEREST RESERVE		4554844.00	4400451250.00	4	INVESTMENTS	H	1754247500.00		
11888641045.83	5	INTEREST PAYABLE	D	12745920894.26	0.00	5	BRANCH ADJUSTMENTS		0.00		
152227360.26	6	OTHER LIABILITIES	E	151992564.26	94270230.55	7	INTEREST RECEIVABLE ON INVESTMENT	I	2692474966.22		
441476635.58	7	LEGAL EXPENSES RESERVE		289132160.32	11888583844.83	8	OVERDUE INTEREST RECEIVABLE		39540353.00		
7353341.00	8	DICGC CLAIM PAYABLE		7433841.00	4554844.00	9	BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	J	12745920894.26		
4463118789.18	9	TOTAL		2853437221.81	406407614.27	10	FIXED ASSETS	K	383657575.24		
					170492999.86	11	OTHER ASSETS		171325938.78		
					7353341.00	12	LEGAL EXPENSES RECEIVABLE		7433841.00		
27362821439.06					6392989588.62	13	PROFIT & LOSS ACCOUNT	L	6045839305.09		
					27362821439.06		TOTAL		25484731867.47		
Notes to Accounts											
Contingent Liabilities											
BANK GUARANTEE											
37873024.00					37873024.00						

For Rupee Cooperative Bank Ltd.

R. S. Phatak
R. S. PHATAK
ASST. GENERAL MANAGER



N. J. Lokhande
N. J. LOKHANDE
GENERAL MANAGER

DHANANJAY P. DOLPHODE
LIQUIDATOR

RUPEE CO-OPERATIVE BANK LTD

Schedule A

(Amt in Rs.)	Share Capital	(Amt in Rs.)
As at 31.03.2023	Particulars	As at 31.03.2024
1000000000.00	A) Authorized Capital	1000000000.00
	B) Issued and Subscribed Paid up capital- Fully Paid	
2785.00	557 Share of Re 5 Each	2785.00
517702725.00	20708109 Shares of Rs 25 Each	517702725.00
	Held by	
	i) Other than Co-op. Soc. (51058) 517695010.00	
	ii) Cooperative Societies (3) 10500.00	
	iii) State Government	
517705510.00	TOTAL	517705510.00

Schedule B

(Amt in Rs.)	Reserve Funds and Other Reserves	(Amt in Rs.)
As at 31.03.2023	Particulars	As at 31.03.2024
415233608.51	Statutory Reserve	415233608.51
0.00	Building Fund	0.00
0.00	Dividend Equalization Fund	0.00
2826845232.69	Bad & Doubtful Debt Reserve	2826845232.69
0.00	Charity Fund	0.00
0.00	Members Welfare Fund	0.00
0.00	Social Welfare Fund	0.00
0.00	Centenary Fund	0.00
13000.00	Staff Welfare Fund	13000.00
0.00	Reserve towards employees pension Fund	0.00
385965061.96	Revaluation Reserve	364901521.68
175000.00	Prov. on Std. Assets	175000.00
197252600.00	Investment Depreciation Fund	197252600.00
3825484503.16	TOTAL	3804420962.88

Schedule C

(Amt in Rs.)	Deposits and Other Accounts	(Amt in Rs.)
As at 31.03.2023	Particulars	As at 31.03.2024
2115191522.38	FIXED DEPOSITS	1228830838.81
	Individuals	
1326196793.83	Co-operative Societies	
	SAVINGS DEPOSITS	919748245.94
	Individuals	
	Co-operative Societies	
353180952.58	CURRENT DEPOSITS	250977982.06
	Individuals	
	Co-operative Societies	
2267690141.26	Add Residual Deposit after Claim Paid by DICGC	2710576802.13
6062259410.05	Total	5110133868.94
	Less Amount of Depo. directly paid by DICGC	
6062259410.05	Net Deposit	5110133868.94

Schedule D

(Amt in Rs.)	Interest Payable	(Amt in Rs.)
As at 31.03.2023	Particulars	As at 31.03.2024
8762961.00	Interest Payable on Fixed Deposit	8760279.00
928243.00	Interest Payable on MBNP	696129.00
142536156.26	Interest Payable on DICGC Ciam Paid D	142536156.26
152227360.26	Total	151992564.26



RUPEE CO-OPERATIVE BANK LTD

Schedule E

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

As at 31.03.2023	Particulars	As at 31.03.2024
4136822.63	Anamat Payable	19197608.44
15972503.85	Bills Payable	15746753.85
1950.00	Locker Rent recd in Adv.	0.00
30000.00	Audit Fee Payable (Local)	30000.00
0.00	Audit Fee Payable (Statutory)	0.00
3365500.00	Provision for Expenses	3365500.00
864350.00	T.D.S. Payable	657160.00
499330.48	Clearing Difference Payable	499330.48
49056.00	Telephone Bill Payable	20864.00
0.00	Water charges payable	0.00
54801245.15	Anamat Payable - Recovery	58122885.15
87382665.00	Other Payable	26664811.53
127760.00	Electricity Bills Payable	84480.00
734612.31	Security Charges Payable	371264.03
1655553.50	Rent Payable	1790781.50
0.00	Other Liabilities & Provisions(TPC)	0.00
262095.80	GST Payable	174160.94
41200.00	Profession Tax Payable	0.00
712800.00	providend fund payable	207000.00
112523101.96	Provision for Leave Encashment	746019.00
0.00	Provision for Gratuity	0.00
1345312.80	Cost of Process	1344954.80
94189.50	Salary Saving Insurance Payable	0.00
18211.00	Gratuity Payable	18211.00
45000.00	Caution Money Payable	45000.00
1154877.31	Anamat Payable Recovery U/s 88	1154877.31
0.00	N M Fee	0.00
0.00	DICGC Premium Payable	0.00
132500000.00	Provision for Other Assets - Premises	132500000.00
22908498.29	Provision for Other Assets	22908498.29
250000.00	Salary & Bonus Payable	3482000.00
441476635.58	TOTAL	289132160.32

Schedule F

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

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

As at 31.03.2023	Particulars	As at 31.03.2024
903939.40	Cash on Hand	210290.50
	Balance in Current Account	
619244127.84	Reserve Bank of India	0.00
5070452.57	State Bank of India	1450267.91
27206737.79	Maharashtra State Cooperative Bank Ltd	36281229.71
6712482.54	District Central Cooperative Bank Ltd	2169283.03
	Balance in Other Accounts	
410350000.00	Fixed Deposit with MSC Bank	1569350000.00
1069487740.14	TOTAL	1609461071.15

Schedule G

BALANCES WITH OTHER BANKS

(Amt in Rs.)

As at 31.03.2023	Particulars	As at 31.03.2024
	Balance in Current Account	
5163064.34	HDFC Bank Ltd	1341563.40
2010798.50	I.C.I.C.I Bank Ltd	6975615.73
10514977.22	I.D.B.I. Bank Ltd	408756.14
0.00	Bank of Maharashtra	0.00
0.00	Punjab National Bank	0.00
0.00	Union Bank of India	0.00
0.00	Bank of Baroda DICGC Claim	21223964.46
	Balance in Other Accounts	
325677.00	Fixed Deposit with IDBI Bank Ltd	325677.00
100000000.00	Fixed Deposit with Bank of Baroda	0
118014517.06	TOTAL	30275576.73



RUPEE CO-OPERATIVE BANK LTD

Schedule H

INVESTMENTS

(Amt in Rs.)	As at 31.03.2023	Particulars	As at 31.03.2024	(Amt in Rs.)
	4393981250.00	Central & State Govt. Securities(AFS)	1747777500.00	
		(FV - Rs.4400000000.00)		
		(MV-Rs. 4430516750.00)		
	0.00	Treasury Bill	0.00	
	6470000.00	Shares of Co-op.Institutions & Others	6470000.00	
	4400451250.00	TOTAL	1754247500.00	

Schedule I

ADVANCES

(Amt in Rs.)	As at 31.03.2023	Particulars	As at 31.03.2024	(Amt in Rs.)
		1.Short Term Loans C/C Overdrafts and Bills Discounted		
		Of which Secured against :		
		a)Govt. & Other Approved Securities		
		b)Against Other Tangible Securities		
		Of the Advances due from Individuals		
		Of the Advances of which Overdues		
		Of the Advances of which NPA		
		2.Medium Term Loans		
		Of which Secured against :		
		a)Other Tangible Securities		
		Of the Advances due from Individuals		
		Of the Advances of which Overdues		
		Of the Advances of which NPA		
		3.Long Term Loans		
		Of which Secured against :		
		a)Other Tangible Securities		
		Of the Advances due from Individuals		
		Of the Advances of which Overdues		
		Of the Advances of which NPA		
	2810215468.73	TOTAL (1+2+3)	2692474968.22	

Schedule J

FIXED ASSETS

(Amt in Rs.)	As at 31.03.2023	Particulars	As at 31.03.2024	(Amt in Rs.)
	405902495.05	Premises Less Depreciation	383396682.97	
	505119.22	DEAD STOCK FURNITURE	260892.27	
		COMPUTERS ETC		
	406407614.27	TOTAL	383657575.24	

Schedule K

OTHER ASSETS

(Amt in Rs.)	As at 31.03.2023	Particulars	As at 31.03.2024	(Amt in Rs.)
	5671328.25	Income Tax Receivable	5858828.25	
	0.00	Other Advance Receivable	98410.00	
	246549.34	Telephone Deposit	237798.92	
	2250.00	Other Deposit	2250.00	
	132500000.00	Deposit for premises	132500000.00	
	5108329.00	Deposit with Landlord	2821329.00	
	213000.00	Anamat Receivable	3195045.00	
	944000.00	Clearing Difference Receivable	944000.00	
	21998963.00	GST Input tax Credit	22461447.00	
	2001330.03	Locker Rent Receivable	1798857.03	
	22710.00	T.D.S.Receivable	22710.00	
	100203.00	Prepaid Insurance	90161.00	
	349003.96	GST Receivable	1525.30	
	0.00	Staff Advance Mediclaim	0.00	
	0.00	Stock of Stationery	0.00	
	1130933.48	MSEB Deposit	1112603.48	
	20598.00	GST on Locker Rent Receivable	19561.00	
	183801.80	Service Tax on Locker Rent Receivable	161412.80	
	0.00	Exgratia Interest Receivable	0.00	
	170492999.86	TOTAL	171325938.78	

Schedule L

PROFIT AND LOSS ACCOUNT

(Amt in Rs.)	As at 31.03.2023	Particulars	As at 31.03.2024	(Amt in Rs.)
	6264029754.91	Loss as per Last Balance Sheet	6392989588.62	
	0.00	Less Profit During the Year	347150283.53	
	128959833.71	Add Loss During the Year		
	6392989588.62	TOTAL	6045839305.09	



Pay