

**Annexure I4**  
**Form A**  
**Form of Balance Sheet**  
**Balance Sheet of The Sarvodaya Co op Bank Ltd., Mumbai**  
**Balance as on 31st March 2022**

		(Rs in Lakhs)	
Liabilities	Schedule	As om 31-03-2022 (Current Year)	As om 31-03-2021 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	1		
Reserves and Surplus	2	709.51	709.12
Deposits	3	2675.77	1191.37
Borrowings	4	5676.42	7396.58
Other Liabilities and Provisions	5	338.80	1250.63
Overdue Interest Reserve	6	368.10	457.06
<b>Total</b>		<b>2073.50</b>	<b>1659.37</b>
		<b>11842.10</b>	<b>12664.13</b>
<b>Assets</b>	<b>Schedule</b>	<b>As om 31-03-2022 (Current Year)</b>	<b>As om 31-03-2021 (Previous Year)</b>
Cash and Balances with Reserve Bank of India	7	63.75	70.14
Balance with Banks and Money at Call and Short Notice	8	288.85	301.17
Investments	9	1537.04	2430.14
Advances	10	5467.78	7301.65
Fixed assets	11	2037.64	506.45
Other Assets	12	373.54	395.21
Interest Receivable	13	2073.50	1659.37
<b>Total</b>		<b>11842.10</b>	<b>12664.13</b>
Contingent Liabilities			
A/c Bank Gaurantee / DEAF	14	31.52	25.11

As per our report of even date  
For KPN & Co.  
Chartered Accountants  
FRN: 133536W



CA Mahavir R Khivansara  
Membership No.: 144818  
Statutory Auditor  
UDIN: 22144818APBTR22832

Place: Mumbai  
Date: 29-07-2022

For the Sarvodaya Co-operative Bank Ltd., Mumbai

*Satish Thorat*  
Mr. Satish Thorat  
Chairman

*Janardan Kamble*  
Mr. Janardan Kamble  
Vice Chairman

*T. Lata*  
Mrs. T. Lata  
CEO



Annexure I3  
Annexure I  
Form B  
The Sarvodaya Co-op Bank Ltd., Mumbai  
Form of Profit and Loss Account for the year ended on  
31st March 2022

(Rs in Lakhs)

Sr No	Particulars	Schedule	As on 31-03-2022	As on 31-03-2021
			(Current Year)	(Previous Year)
I.	<b>Income</b>			
	Interest Earned	15	579.30	984.25
	Other Income	16	77.51	48.84
	<b>Total</b>		<b>656.81</b>	<b>1033.09</b>
II.	<b>Expenditure</b>			
	Interest Expended	17	384.64	677.42
	Operating Expenses	18	342.27	342.16
	Provisions and Contingencies		278.71	237.74
	<b>Total</b>		<b>1005.62</b>	<b>1257.32</b>
III.	<b>Profit / Loss</b>			
	Net Profit/Loss (-) for the year		-348.81	-224.23
	Profit/Loss (-) brought forward		-1054.43	-830.20
	<b>Total</b>		<b>-1403.24</b>	<b>-1054.43</b>
IV.	<b>Appropriations</b>			
	Transfer to Statutory Reserves			
	Transfer to Other Reserves			
	Transfer to Proposed Dividend		-1403.24	-1054.43
	<b>Balance carried over to Balance Sheet</b>			

As per our report of even date  
For KPN & Co.  
Chartered Accountants  
FRN: 133536W

CA Mahavir R Khivansara  
Membership No.: 144818  
Statutory Auditor  
UDIN: 22144818APBTRZ2832

Place: Mumbai  
Date: 29-07-2022

For the Sarvodaya Co-operative Bank Ltd., Mumbai

*Satish Thorat*  
Mr. Satish Thorat  
Chairman

*Janardan Kamble*  
Mr. Janardan Kamble  
Vice Chairman

*Mrs. T. Lata*  
Mrs. T. Lata  
CEO





**Annexure 13F**  
**Schedule 1 - Capital**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
1	For Nationalised Banks Capital	-	-
2	For Banks Incorporated Outside India Capital	-	-
	(i) The Amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head	-	-
	(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	-	-
	<b>Total</b>		
3	For other Banks		
	Authorised Capital	1500.00	1500.00
	(15,00,000 Shares of Rs. 100/- Each)		
	Issued Capital		
	(409615 Share of Rs. 25/- Each)	102.40	104.04
	(607103 Share of Rs. 100/- Each)	607.10	605.08
	Subscribed Capital		
	( 409615 Shares of Rs. 25/- Each)	102.40	104.04
	(607103 Share of Rs. 100/- Each)	607.10	605.08
	Called-up Capital		
	(409615 Share of Rs.25/-Each)	102.40	104.04
	(607103 Share of Rs. 100/-Each)	607.10	607.08
	Less : Calls Unpaid	-	-
	Add : Forfeited Shares	-	-
	<b>Total</b>	<b>709.51</b>	<b>709.12</b>

**Schedule 2 - Reserves and Surplus**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
1	Statutory Reserves	211.43	208.91
	Opening Balance	0.14	2.52
	Additions during the Year	0.00	0.00
	Deductions during the year	211.57	211.43
	<b>Total</b>	-	-
2	Capital Reserves	-	-
	Opening Balance	-	-
	Additions during the Year	-	-
	Deductions during the year	-	-
	<b>Total</b>	-	-
3	Share Premium	-	-
	Opening Balance	-	-
	Additions during the Year	-	-
	Deductions during the year	-	-
	<b>Total</b>	-	-
4	Revenue and Other Reserves	2034.37	1856.11
	Opening Balance	1840.05	178.26
	Additions during the Year	6.98	0
	Deductions during the year	3867.44	2034.37
	<b>Total</b>	-1403.24	-1054.43
5	Balance in Profit and Loss Account	2675.77	1191.37
	<b>Total (1,2,3,4 and 5)</b>		



### Schedule 3 - Deposits

Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
A.1	Demand Deposits	-	417.77
	1. From Bank	400.9	1497.39
	2. From Others (Current Deposit)	1445.17	-
2	Saving Bank Deposits	-	-
3	Term Deposits	-	5481.42
	1. From Bank	3830.35	7396.58
	2. From Others	5676.42	-
	<b>Total (1,2 &amp; 3)</b>	5676.42	7396.58
B	1) Deposits of Branches in India	-	-
	2) Deposit of Branches outside India	5676.42	7396.58
	<b>Total</b>	5676.42	7396.58

### Schedule 4 - Borrowings

Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
I.	Borrowing in India	-	-
	(a) Reserve Bank of India	338.80	1250.63
	(b) Other Banks	-	-
	© Other Institutions and agencies	-	-
II.	Borrowings outside India	338.80	1250.63
	<b>Total (I And II )</b>	-	-
	Secured borrowings included in I and II above	-	-

### Schedule 5 - Other Liabilities and Provisions

Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
I.	Bills Payable	-	-
II.	Inter-office Adjustment (Net)	2.78	-
III.	Interest Accrued	365.32	457.05
IV.	Others ( Including Provisions )	368.10	457.05
	<b>Total</b>	368.10	457.05

### Schedule 6 - Overdue Interest Reserve

Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
I.	Overdue Interest Reserve	2056.63	1643.78
II.	Overdue Penal Interest	5.09	3.81
III.	Overdue Legal & Other Expenditure	11.79	11.79
	<b>Total</b>	2073.50	1659.37

### Schedule 7 - Cash and Balances with Reserve Bank of India

Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
I.	Cash in Hand ( Including foreign currency notes )	63.75	70.14
II.	Balances with Reserve Bank of India	-	-
	(a) In Current Account	-	-
	(b) In Other Accounts	-	-
	<b>Total ( I and II )</b>	63.75	70.14





**Schedule 8 - Balances with Banks and Money at Call and Short Notice**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	In India		
1	Balances with Banks		
	(a) In Current Accounts	217.69	248.64
	(b) In Other Deposit Accounts	71.16	52.53
		<b>288.85</b>	<b>301.17</b>
2	Money at call and short notice		
	(a) with banks	-	-
	(b) with other institutions	-	-
	<b>Total ( 1 and 2 )</b>	<b>288.85</b>	<b>301.17</b>
II.	Outside India		
	(a) in current Accounts	-	-
	(b) in other Deposit Accounts	-	-
	(c) Money at call and short notice	-	-
	<b>Total ( a,b and c )</b>	<b>-</b>	<b>-</b>

**Schedule 9 - Investments**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Investment in India in		
	(i) Government Securities	1173.62	1476.72
	FaceValue Rs. 1175.00 (2021-22)		
	Market Value Rs. 1131.11 (2021-22)		
	(ii) Other Approved securitites	-	-
	(iii) Shares (MDCC)	50.63	50.63
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and / or joint ventures	-	-
	(vi) Others ( to be Specified )	-	-
	1) Gold Bond	14.79	14.79
	2)FDR	298.00	888.00
	<b>Total</b>	<b>1537.04</b>	<b>2430.14</b>
II.	Investment outside India in		
	(i) Government Securities ( including local auth)	-	-
	(ii) Subsidiaries and / or joint ventures abroad	-	-
	(iii) Others Investments ( to be specified )	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>
	<b>Grand Total ( I and II )</b>	<b>1537.04</b>	<b>2430.14</b>



Schedule 10 - Advances			
Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
A.	(i) Bills purchased and discounted	849.59	981.02
	(ii) Cash Credit, Overdrafts and Loans repayable on demand	4618.19	6320.63
	(iii) Term Loans	5467.78	7301.65
	<b>Total</b>	2944.09	4028.52
B.	(i) Secured by Tangible Assets		
	(ii) covered by Bank / Government Guarantees	2523.69	2373.13
	(iii) Unsecured	5467.78	7301.65
	<b>Total</b>		
C.I.	Advances In India	2661.68	3826.30
	(i) Priority Sectors		
	(ii) Public Sector		
	(iii) Banks	2806.10	3475.35
	(iv) Others	5467.78	7301.65
	<b>Total</b>		
C.II.	Advances outside India	-	-
	(i) Due from banks	-	-
	(ii) Due from others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	<b>Total</b>	5467.78	7301.65
	<b>Grand Total (C.I and II)</b>		

Schedule 11 - Fixed Assets			
Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
I.	<b>Premises</b>	415.58	438.67
	At Cost as on 31st March of the preceding year	1606.5	0
	Additions during the year	40.16	0
	Deductions during the year	23.09	23.09
	Depreciation to date	1958.83	415.58
II.	<b>Other Fixed Assets ( including furniture and fixtures)</b>	90.87	107.19
	At Cost as on 31st March of the preceding year	0.55	0.64
	Additions during the year	0	0
	Deductions during the year	12.61	16.96
	Depreciation to date	78.81	90.87
	<b>Total ( I and II )</b>	2037.64	506.45

Schedule 12 - Other Assets			
Sr No	Particulars	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
I.	Inter-office Adjustments (Net)	0.88	5.54
II.	Interest Accrued	19.30	22.71
III.	Tax paid in advance/tax deducted at source	306.34	306.34
IV.	Stationery and Stamps	2.74	2.28
V.	Non-banking assets acquired in satisfaction of claims	-	-
VI.	Others *	44.28	58.34
	<b>Total</b>	373.54	395.21

\* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note



Page 94



**Schedule 13 - Interest Receivable**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Interest Receivable	2056.63	1643.78
II.	Penal Interest Receivable	5.09	3.81
III.	Legal & Other Exp. Rec'ble	11.79	11.79
	<b>Total</b>	<b>2073.50</b>	<b>1659.37</b>

**Schedule 14- Contingent Liabilities**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Claims against the bank not acknowledged as debts	-	-
II.	Liability for partly paid Investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents	0.15	0.15
V.	Depositor Education and Awareness Fund	31.37	24.96
	<b>Total</b>	<b>31.52</b>	<b>25.11</b>

**Annexure 13F**

**Schedule 15 - Interest Earned**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Interest/Discount on Advances/Bills	473.44	799.24
II.	Income on Investments	106.21	185.79
	(-)Amortisation on HTM G-Sec	-0.35	-0.78
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV.	Others	0.00	0.00
	<b>Total</b>	<b>579.30</b>	<b>984.25</b>

**Schedule 16 - Other Income**

Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Commission, Exchange and Brokerage	0.45	0.14
II.	Profit on Sale of Investment	3.70	13.74
	Less : Loss on Sale of Investment	-	-
III.	Profit on Revaluation of Investment	-	-
	Less : Loss on Revaluation of Investment	-	-
IV.	Profit on sale of land, building and other assets	-	-
	Less : Loss on sale of land, building and other assets	-	-
V.	Profit on Exchange Transactions	-	-
	Less : Loss on Exchange Transactions	-	-
VI.	Income earned by way of dividends, etc	-	-
	From subsidiaries/companies and/or Joint venture abroad/in India	-	-
VII.	Miscellaneous Income (on MF Liquid Fund / recovery on Writeoff A/c )	73.36	34.96
	<b>Total</b>	<b>77.51</b>	<b>48.84</b>

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



Schedule 17 - Interest Expended			
Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
		324.74	541.54
I.	Interest on Deposits	59.90	135.88
II.	Interest on Reserve Bank of India / Inter Bank Borrowing	-	-
III.	Others	384.64	677.42
	Total		

Schedule 18 - Operating Expenses			
Sr No	Particulars	As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
		215.99	205.12
I.	Payments to and provisions for employees	27.08	23.93
II.	Rent,taxes and lighting	1.97	2.85
III.	Printing and stationery	0.20	0.00
IV	Advertisement and publicity	35.69	40.05
V.	Depreciation on banks property	0.28	0.13
VI,	Directors fees, allowances and expenses	2.03	6.97
VII.	Auditors fees and expenses ( including branch auditors)	0.36	0.08
VIII	Law Charges	2.83	2.47
IX.	Postage, Telegrams, Telephones, etc	7.13	6.89
X.	Repairs and maintenance	8.38	12.18
XI.	Insurance	40.33	41.49
XII.	Other Expenditure	342.27	342.16
	Total		

As per our report of even date  
For KPN & Co.  
Chartered Accountants  
FRN: 133536W



CA Mahavir R Khivansara  
Membership No.: 144818  
Statutory Auditor  
UDIN: 22144818APBTRZ2832

Place: Mumbai  
Date: 29-07-2022

For the Sarvodaya Co-operative Bank Ltd., Mumbai

*Satish Thorat*  
Mr. Satish Thorat  
Chairman

*Janardan Kamble*  
Mr. Janardan Kamble

*Mrs. T. Lata*  
Mrs. T. Lata

