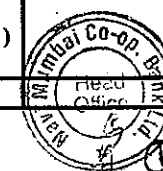
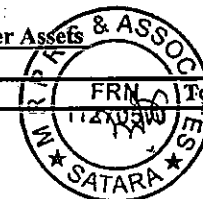


NAVI MUMBAI CO-OP BANK LTD
BALANCE SHEET AS ON 31.03.2021

BALANCE AS ON 31.03.2020 Rs. Ps.		LIABILITIES	SCHEDULES		BALANCE AS ON 31.03.2021 Rs. Ps.		BALANCE AS ON 31.03.2020 Rs. Ps.		ASSETS	SCHEDULES		BALANCE AS ON 31.03.2021 Rs. Ps.	
Rs.	Ps.				Rs.	Ps.	Rs.	Ps.				Rs.	Ps.
100,000,000.00		Authorised Share Capital				100,000,000.00			Cash				
		Paid Up Share Capital						24,566,361.00	Cash In Hand		29,504,759.00		
34,324,775.00		(13,47,159 Shares @ Rs.25/-)		33,678,975.00				3,063,800.00	Cash In ATM		2,209,400.00		
50,897,000.00		(49,807 Shares @ Rs.1,000/-)		49,807,000.00	83,485,975.00	83,485,975.00	114,568,709.95		Bank Bal. With Other Bank	(1-4)	97,445,551.86	129,159,710.86	
		Reserve Fund And Other Reserves						358,625,518.00	Investment				
38,004,820.48		Reserve Fund		38,963,512.48				236,512,760.00	Govt. Securities	(1-5)	460,443,650.00	791,195,747.00	
31,142,168.00		Building Fund		31,236,978.00	70,200,490.48				Other Investments		330,752,097.00		
41,700,000.00		Bad & Doubtful Debts Reserve Fund		47,800,000.00				132,717.68	Branch Adjustment				78,875.47
744,388.00		Sp.Res.Fund Sec. 36 (I) (VIII)		-					Any Branch Banking		-		
2,640,000.00		Investment Fluctuation Reserve Fund		2,650,000.00					Loans & Advances				
1,250,000.00		Dividend Equalisation Fund		1,300,000.00					Short Term Loans	(1-6)	175,923,169.74		
1,482,709.00		Contingency Fund		1,657,709.00				234,198,837.69					
294,096.00		Members Welfare Fund		319,096.00					Medium Term Loans				
325,000.00		Staff Welfare Fund		325,000.00					Secured	(1-7)	710,793,439.96		
5,557,765.00		Contg.Provision For Standard Assets		5,557,765.00				721,875,106.01	Personal / Tatkal Loan				
573,000.00		Investment Dep. Reserve fund		573,000.00					Secured Loan	(1-8)	22,603,800.33		
70,000.00		Charity Fund		70,000.00				28,891,794.94	(U/s 49 of MCS Act 1960)				
170,000.00		Silver Jubilee Fund		270,000.00				149,453,878.33	Unsecured Loans		127,528,426.45		
200,000.00		Election Fund		400,000.00	61,072,570.00	131,273,060.48			Long Term Loan				
-		IT Development Fund		150,000.00					Housing Loan (Members)		29,335,509.57		
		Borrowing							Dream Home Loan (Members)		93,094,233.15		
		-							Housing Loan (Staff)		40,913,885.17	1,200,192,464.37	
		Deposit											
		Current Deposit											
107,688,883.82		Individual		122,845,826.98									
11,951,333.35		Societies		7,016,030.08									
3,339,171.80		Cr. Bal in CC,SOD, & OD A/cs		3,887,421.83	133,749,278.89								
		Saving Deposit											
252,864,822.22		Individual		246,340,405.05									
32,119,153.64		Societies A/c		30,629,270.10									
937,216.15		Small Saving People's A/c		835,968.11									
7,004.00		Swavalamban Saving A/c		6,599.00									
-		Emergency Saving Deposit A/c		115,944.88	277,928,187.14								
1,480,519,068.08		Term Deposits	(1-1)		1,539,793,875.08	1,951,471,341.11							
		Total...				2,166,230,376.59							2,271,584,358.82
2,098,802,374.54								2,200,731,147.07	Total...				



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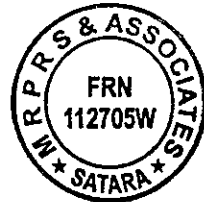
BALANCE AS ON 31.03.2020		LIABILITIES	SCHEDULES		BALANCE AS ON 31.03.2021		BALANCE AS ON 31.03.2020		ASSETS	SCHEDULES		BALANCE AS ON 31.03.2021	
Rs.	Ps.				Rs.	Ps.	Rs.	Ps.				Rs.	Ps.
27,286,604.82		Overdue Interest Reserve (OIR-II)				32,748,468.65							
35,158,499.70		Interest Payable on Deposits				9,353,199.70							
19,431,700.84		Other Liabilities	(1-2)			28,670,353.29							
16,300,000.00		Provisions	(1-3)			24,251,844.00							
		Profit & Loss A/C											
1,022.42		Previous Year Profit			3,975.17								
3,750,944.75		Current Year Profit			10,326,141.42								
		Contingent Liability											
		<u>Bank Gurantees issued on behalf of constituents</u>											
		Current Year Rs.11,25,000/-											
		Previous Year Rs.33,45,000/-											
		<u>DEAF (Unclaimed Deposits)</u>											
		Current Year Rs.11,28,222/-											
		Previous Year Rs.8,34,431/-											
2,200,731,147.07		Total...				2,271,584,358.82		2,200,731,147.07	Total...				2,271,584,358

For M/s Santosh A. Kulkarni & Associates
Chartered Accountants


CA.Santosh A Kulkarni
Internal Auditor

For M/s. M . R . P . R . S & Associates
Chartered Accountants

For M R P R S & ASSOCIATES
Chartered Accountants

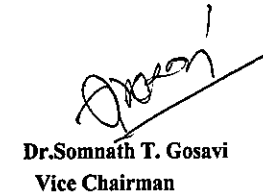


CA Mangesh Pradhan
Partner M. No. 120792


Ranjit D. Patil
Asst.General Manager


Arvind Sanap
General Manager (I/c)


Shyam A Mahadik
Director


Dr.Somnath T. Gosavi
Vice Chairman


Laxman D Gatkal
Director


Dr. V. L. Kadam
Chairman


Prakash G Choudhary
Director



NAVI MUMBAI CO-OP BANK LTD.
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2021

YEAR ENDED 31.03.2020 Rs. Ps.	EXPENDITURE	SCHEDULES	YEAR ENDED 31.03.2021		YEAR ENDED 31.03.2020		INCOME	SCHEDULES	YEAR ENDED 31.03.2021	
			Rs.	Ps.	Rs.	Ps.			Rs.	Ps.
135,768,923.47	Interest paid on Deposit	(2-1)	129,066,945.70		160,015,658.43		Interest Received and Discount On Loans	(2-10)	155,747,028.01	
6,576.00	Interest Paid on Borrowings		12,250.70		38,976,877.62		Interest Received on Investment	(2-11)	38,671,169.49	
-	Interest Rebate on Loans		770,267.48		10,381,420.25		Other Receipts	(2-12)	8,516,509.98	
34,300,192.79	Salaries & Allowances	(2-2)	29,643,079.92		232,408.56		Commission & Exchange	(2-13)	100,403.93	
306,440.00	Director & Committee Fees		50,760.00		2,483,832.00		Profit on Sale of Govt. Securities		2,832,000.00	
8,566,227.24	Rent, Taxes, Elect., Insurance	(2-3)	8,120,239.94		509,661.60		Dividend Income Received		-	
1,643,379.00	Software ASP Charges		1,674,167.00		90,322.00		Income Tax Excess Provision Reverse		-	
556,336.95	Law / Legal Charges	(2-4)	280,917.55							
382,994.34	Postage & Tele. Expenses	(2-5)	298,454.62							
661,971.00	Audit Fee Paid		696,578.00							
648,773.41	Repairs & Maintainance	(2-6)	530,660.98							
4,530,477.44	Depreciation on Fixed Assets		3,965,171.02							
635,757.00	Amortisation of Prem. on Govt. Securities		642,545.00							
1,023,986.46	Printing, Stationery & Advt.	(2-7)	397,046.73							
9,176,986.61	Other Expenses	(2-8)	7,184,429.35							
6,054,834.00	Provision	(2-9)	5,000,000.00							
8,426,324.75	Profit Before Tax c/f		17,533,597.42							
212,690,180.46	Total		205,867,111.41		212,690,180.46		Total		205,867,111.41	
1,375,380.00	Income Tax Provision FY.2018-19		-		8,426,324.75		Net Profit Before Tax b/d		17,533,597.42	
-	Income Tax Provision FY.2015-16		924,392.00							
-	Income Tax Provision FY.2019-20		1,083,064.00							
3,300,000.00	Provision For Income Tax for this Year		5,200,000.00							
3,750,944.75	Profit For The Year		10,326,141.42							
8,426,324.75	Total		17,533,597.42		8,426,324.75		Total		17,533,597.42	

For M/s Santosh A. Kulkarni & Associates

Chartered Accountants

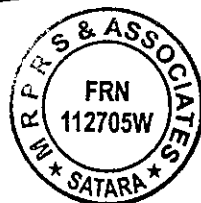
CA. Santosh A. Kulkarni
Internal Auditor

For M/s. M. R. P. R. S & Associates

Chartered Accountants

M. R. P. R. S & ASSOCIATES
Chartered Accountants

CA Mangesh Pradhan
Partner M. No. 120792



Ranjit D. Patil
Asst. General Manager

Shyam A Mahadik
Director

Arvind Sanap
General Manager(I/c)

Laxman D Gatkhal
Director

Dr. Somnath T. Gosavi
Vice Chairman

Dr. Vijay L. Kadam
Chairman

Prakash G Choudhary
Director



NAVI MUMBAI CO-OP BANK LTD
SCHEDULE OF BALANCE SHEET AS ON 31.03.2021

DEPOSITS - SCHEDULE (1-1)

31.03.2020	PARTICULARS	31.03.2021
66,317,324.00	Monthly Interest Scheme	78,485,261.00
136,328,624.20	Fixed Deposits	208,382,951.00
638,775,539.10	Reinvestment Scheme	1,079,089,816.00
27,118,609.30	Recurring Deposits	23,926,398.30
43,865.00	Millenium 2000 Certificate	48,185.00
19,058,628.48	Daily Deposit Scheme	14,247,410.78
1,900.00	Gruh Laxmi RD Scheme	1,900.00
13,510,448.00	Damduppatt Thev Yojana	16,277,288.00
331,507,615.00	18 Months Special Deposit Scheme	65,976,804.00
196,983,566.00	Foundation Day Special Deposit Scheme	-
31,359,345.00	15 Months Special Deposit Scheme	34,118,387.00
19,513,604.00	Foundation Day 2020 Deposit Scheme	19,239,674.00
1,480,519,068.08	TOTAL	1,539,793,875.08

PROVISION - SCHEDULE (1-3)

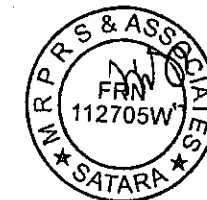
31.03.2020	PARTICULARS	31.03.2021
2,500,000.00	Income Tax Payable F. Y. 2015-16	4,168,780.00
5,000,000.00	Income Tax Payable F. Y. 2017-18	5,000,000.00
5,500,000.00	Income Tax Payable F. Y. 2018-19	5,500,000.00
3,300,000.00	Income Tax Payable F. Y. 2019-20	4,383,064.00
-	Income Tax Payable F. Y. 2020-21	5,200,000.00
16,300,000.00	TOTAL	24,251,844.00

BALANCE WITH OTHER BANK - SCHEDULE (1-4)

31.03.2020	PARTICULARS	31.03.2021
41,598,475.92	Current A/c with MSC Bank Ltd, HO	13,595,256.41
6,729,774.68	Current A/c with MSC Bank Ltd, Vashi Branch	1,885,654.26
8,538,433.00	Current a/c with The Thane DCC Bank Ltd	5,325,533.00
781,456.00	Current a/c with The Mumbai DCC Bank Ltd	5,437,716.00
1,875,512.13	Current A/c with Bank Of Baroda, Vashi Branch	4,953,906.65
3,220,496.31	Current A/c With State Bank of India, Turbhe Branch	1,967,407.70
36,873,898.86	Current A/c with IDBI Bank Ltd, Vashi Branch	47,775,651.93
1,943,319.51	Current A/c with HDFC Bank Ltd.	1,997,982.51
6,940,000.00	Current A/c With Axis Bank Ltd, APMC Br	5,640,000.00
6,067,343.54	Current A/c With Saraswat Co-op Bank Ltd, Sanpada Br	8,866,443.40
114,568,709.85	TOTAL	97,445,551.86

OTHER LIABILITIES- SCHEDULE (1-2)

31.03.2020	PARTICULARS	31.03.2021
487,000.00	Audit Fees Payable	512,911.00
2,367,338.64	Suspense A/C	3,046,914.00
6,986,976.65	Pay Order Payable	10,993,498.00
27,100.00	Telephone Bill Payable	28,900.00
2,199,472.00	Provision For Leave Encashment	2,839,695.00
3,366,578.00	Dividend Payable	3,284,777.00
119,000.00	Electricity Bill Payable	136,600.00
205,514.00	Employee Provident Fund Payable	220,945.00
661,211.22	Sundry Creditors	2,011,063.00
300.00	Water Charges Payable	500.00
25,000.00	Clearing Charges Payable	46,389.00
-	Share Capital Suspense	149,000.00
468,394.00	T.D.S. Payable	1,242,320.12
10,917.00	Advance Locker Rent Received	4,042.00
12,800.00	Professional Tax Payable	11,800.00
409,637.00	Retention Amount of Renovation Payable	-
168,096.00	Cost Of Process 101 cases	167,952.00
27,800.00	Excess cash	27,800.00
5,392.91	Loan Pre Processing Charges Payable	871.40
80,000.00	Share Money	-
15,260.00	ATM NFS Parking Account	411,760.00
100,050.12	ATM POS Parking Account	175,609.01
349,366.10	ATM E-COM Parking Account	316,961.57
-	Bilra Sun Life Insurance Premium Payable	54.00
37,609.00	Bill Payment Settlement Account	6,693.00
927,050.00	IMPS Push Account	2,634,193.41
186,919.10	State Goods & Service Tax Payable	199,552.39
186,919.10	Central Goods & Service Tax Payable	199,552.39
19,431,700.84	TOTAL	28,670,353.29



INVESTMENT - SCHEDULE (1-5)

31.03.2020	PARTICULARS	31.03.2021
17,340,000.00	FDR with MSC Bank Ltd. HO	17,340,000.00
9,042,145.00	FDR with MSC Bank Ltd., Vashi Branch	52,542,145.00
6,500,000.00	FDR With TDCC Bank Ltd., Turbhe Branch	88,500,000.00
35,310,422.00	FDR with IDBI Bank Ltd, Vashi Branch	37,508,421.00
70,000,000.00	UTI Treasury Advantage Mutual Fund	50,000,000.00
40,313,286.00	FDR With MDCC Bank Ltd., Mankhurd Branch	33,266,190.00
11,528,845.00	FDR with Saraswat Bank Ltd, Sanpada Branch	28,664,075.00
1,000,000.00	Share Capital With MSC Bank Ltd.	1,000,000.00
1,000.00	Share Capital With TDCC Bank Ltd.	1,000.00
10,000,000.00	FDR with Shamrao Vitthal Co-Op Bank Ltd.	-
20,257,966.00	FDR with G.P. Parsik Sahakari Bank Ltd,	21,930,266.00
5,219,096.00	FDR Suryoday Small Finance Bank	-
5,000,000.00	FDR Utkarsh Small Finance Bank	-
5,000,000.00	FDR Ujjivan Small Finance Bank	-
236,512,760.00	TOTAL	330,752,097.00

MEDIUM TERM LOAN - SCHEDULE (1-7)

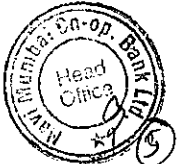
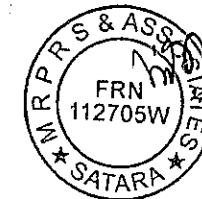
31.03.2020	PARTICULARS	31.03.2021
17,332,210.60	Property Mortgage Loan	11,720,256.60
750,981.00	Loan Against NSC	631,583.00
10,057,906.17	Vehicle Loan	8,621,417.65
123,594,703.48	Business Term Loan	93,373,737.20
186,291,419.68	Secured Overdraft	180,210,853.16
17,278,402.00	Loan Against LIC	20,531,372.00
5,341,494.00	Plant & Machinery Loan	4,839,427.87
39,178.47	Staff Consumer Loan	-
381,273.00	Education Loan	-
3,022,499.00	Working Capital Term Loan	3,308,245.00
7,172,783.15	Staff Overdraft Facility	7,939,628.67
17,214,251.50	Vahan Vyavsayik Loan Commercial	15,760,972.71
27,236,298.40	Mazhe Vahan Loan	26,347,514.02
17,583,221.30	Term Loan Against Stock & Debtors	21,468,789.36
159,425,661.35	Vyapari Utkarsh Loan	183,123,409.07
129,152,822.91	Vastu Loan	132,916,233.65
721,875,106.01	TOTAL	710,793,439.98

SHORT TERM LOAN - SCHEDULE (1-6)

31.03.2020	PARTICULARS	31.03.2021
22,397,383.00	Loan Against Fixed Deposits	12,576,208.25
56,728,480.15	Cash Credit Hypothecation	26,823,978.08
62,002,156.30	Overdraft Against Fixed Deposits	41,733,840.42
21,862,292.00	Navi Mumbai Gold Loan Scheme	29,122,061.44
17,073,097.00	Navi Mumbai Bullet Gold Loan	12,967,913.00
14,578,039.05	Secured Overdraft Against Gold	10,600,923.89
2,411,532.30	Secured Overdraft Against NSC / KVP / LIC	4,079,645.55
37,145,857.89	Overdraft Against Stock / Debtors	31,811,268.11
-	Vardhapan Din Special Gold Loan	4,187,767.00
-	Vardhapan Din Special Bullet Gold Loan	2,019,566.00
234,198,837.69	TOTAL	175,923,169.74

PERSONAL / TATKAL LOAN - SCHEDULE (1-8)

31.03.2020	31.03.2020	PARTICULARS	31.03.2021	31.03.2021	31.03.2021
Secured	Unsecured		Secured	Unsecured	Total
-	28,541,675.06	Personal Loan	-	25,061,314.77	25,061,314.7
-	6,584,902.00	Tatkal Professional Loan	-	5,008,687.05	5,008,687.0
28,891,794.94	86,930,194.15	Tatkal Loan to Salaried Employees	22,603,800.33	74,514,365.92	97,118,166.2
-	27,397,107.12	Tatkal Loan to Skilled/ Self Employed	-	22,944,058.71	22,944,058.7
28,891,794.94	149,453,878.33	TOTAL	22,603,800.33	127,528,426.45	150,132,226.7



INTEREST RECEIVABLE ON LOANS & ADVANCES - SCHEDULE (1-9)

31.03.2020	PARTICULARS	31.03.2021
641,253.00	Property Mortgage Loan	244,363.00
549,436.90	Personal Loan	370,441.14
79,827.97	Vehicle Loan	77,701.00
2,174,529.60	Business Term Loan	2,544,760.58
914,484.82	Housing Loan	490,189.54
9,191,052.00	Staff Housing Loan	11,335,867.00
82,602.00	Plant & Machinery Loan	55,886.00
275.00	Staff Consumer Loan	-
15,288.00	Working Capital Term Loan	-
101,111.00	Tatkal Professional Loan	61,080.00
3,912.00	Education Loan	-
1,654,421.00	Tatkal Loan to Salaried Employees	1,145,420.43
617,872.00	Tatkal Loan to Skilled/ Self Employed	193,250.00
2,304,095.85	Interest Rec'ble on Vyapari Utkarsh Loan	2,830,453.88
415,480.00	Interest Rec'ble on Navi Mumbai Gold Loan	476,544.00
486,902.00	Interest Rec'ble on Navi Mumbai Bullet Gold Loan	271,820.00
3,058,700.00	Interest Rec'ble on Vastu Loan	2,360,354.00
351,553.00	Interest Rec'ble on Mazhe Vahan Loan	251,289.55
170,831.00	Interest Rec'ble on Vahan Vyavsayik Loan Commercial	181,738.47
277,392.87	Interest Rec'ble on Term Loan Stock & Debtors	188,613.00
2,315,393.00	Interest Rec'ble on Dream Home Loan	991,341.07
-	Interest Rec'ble Vardhapan Din Special Gold Loan	18,377.00
-	Interest Rec'ble Vardhapan Din Special Bullite Gold Loan	9,886.00
26,406,413.01	TOTAL	24,089,376.64

INTEREST RECEIVABLE ON INVESTMENT - SCHEDULE (1-10)

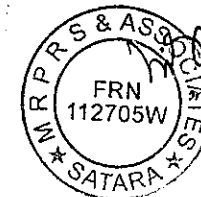
31.03.2020	PARTICULARS	31.03.2021
1,372,958.00	Investment in FDR	1,772,852.00
5,449,015.00	Govt Securities	6,019,850.00
6,821,973.00	TOTAL	7,792,702.00

FIXED ASSETS - SCHEDULE (1-11)

31.03.2020	PARTICULARS	31.03.2021
6,080,055.84	Furniture & Fixture	5,552,595.34
715,523.32	Computer A/C	410,797.30
3,172,731.21	Office Equipment & Machinery	2,880,241.21
19,375.00	Library Books	18,485.00
338,721.00	Lockers	304,848.00
1,664,212.00	Vehicles	1,414,579.00
6,739,018.87	Head Office & Branch Renovation	5,797,783.87
3,240,332.56	Electrical & Fittings	2,916,296.56
33,557,030.00	Building Premises	31,879,178.00
798,581.00	ATM Machine	678,777.00
66,326,560.80	TOTAL	61,853,681.28

OTHER ASSETS - SCHEDULE (1-12)

31.03.2020	PARTICULARS	31.03.2021
2,111.00	Gold Bags In Custody	2,213.00
1,100.00	Deposit Gas Cylinder	1,100.00
125,100.00	Staff Festival Advance	211,600.00
26,000.00	Deposit With MTNL	26,000.00
122,666.00	Deposit With MSEB	122,666.00
3,042,000.00	Deposit For Premises	3,042,000.00
24,100.00	Adhesive Stamp	26,400.00
464,792.50	Stock of Stationery	492,895.43
5,000.00	Deposit With BEST	5,000.00
781,172.32	Prepaid Insurance & Expenses	596,327.89
300,000.00	Advance A/c	315,000.00
575.00	Revenue Stamp	863.00
-	Commission Rec'ble from Ifco-Tokio General Insu Co.	54,000.00
50,487.00	Pancard Coupons Stock	50,487.00
20,000.00	Security Deposit with MAPMC	20,000.00
4,168,080.00	Advance Income Tax Paid F.Y. 2015-16	4,168,080.00
700.00	T.D.S. Rec'ble (F.Y. 2015-16)	700.00
-	Clearing Receivable	587,071.30
-	Advance Income Tax Paid F.Y. 2016-17	-
246,540.00	ATM EMV Chip Cards	190,260.00
265,512.97	ATM NFS Acquirer Parking Account	498,800.00
77,680.00	Differed Tax Assets	305,738.00
5,966,000.00	Advance Income Tax Paid F.Y. 2017-18	5,966,000.00
8,900.00	T.D.S. Rec'ble (F.Y. 2017-18)	8,900.00
69,542.88	State Goods & Service Tax Rec'ble	94,058.82
69,542.88	Central Goods & Service Tax Rec'ble	94,058.82
83,928.40	CERSAI A/C	41,108.40
914.35	CERSAI A/C - CKYC	3,296.80
5,500,000.00	Advance Income Tax Paid F.Y. 2018-19	5,500,000.00
14,184.70	T.D.S. Rec'ble (F.Y. 2018-19)	14,184.70
13,500.00	IGST Receivable	-
6,000,000.00	Advance Income Tax Paid F.Y. 2019-20	6,000,000.00
803.60	T.D.S. Rec'ble (F.Y. 2019-20)	1,774.13
109,853.00	IMPS PULL ACCOUNT	2,151,004.14
572.62	FAST Tag Parking A/C	1,958.62
92,336.00	IMPS Bill Payment Parking A/C	63,596.00
-	Advance Income Tax Paid F.Y. 2020-21	3,000,000.00
-	T.D.S. Rec'ble (F.Y. 2020-21)	3,283.55
-	Ex-Gratia Receivable Loan Accounts	803,009.95
27,663,696.22	TOTAL	34,463,433.55



NAVI MUMBAI CO-OP BANK LTD.
SCHEDULE OF PROFIT & LOSS A/C FOR THE YEAR ENDED 31.03.2021

INT. ON DEPOSIT - SCHEDULE (2-1)

31.03.2020	PARTICULARS	31.03.2021
539,399.16	Interest Paid on Daily Deposit	89,034.00
11,766,171.00	Interest Paid on Fixed Deposit	11,677,767.80
3,945.00	Interest Paid on Millenuim 2000 Deposit Scheme	4,320.00
5,789,897.00	Interest Paid on Monthly Interest Deposit Scheme	6,124,182.00
2,480,980.00	Interest Paid on Recurring Deposit	2,039,042.00
56,400,101.00	Interest Paid on Reinvestment Deposit	72,050,237.90
21,231.00	Interesr Paid Samruddhi B.P	-
9,454,659.31	Interesr Paid Saving Deposit (Individual)	7,790,295.00
1,080,108.00	Interest Paid on Saving Deposit (Society)	1,004,743.00
271.00	Interest Paid on Swavalamban Saving A/c	231.00
-	Interest Paid on Emergency Saving Deposit A/c	1,770.00
6,690.00	Interest Paid on Matured Deposit	21.00
37,273.00	Interest Paid on Small Saving People's A/c (No Frill)	26,831.00
1,275,460.00	Interest Paid on Damduppat Thev Yojana	1,410,917.00
26,258,504.00	Interest Paid on 18 Months Special Deposit Scheme	18,160,639.00
19,981,099.00	Interest Paid on Foundation Day Special Scheme	4,094,740.00
124,863.00	Interest Paid on Foundation Day 2020 Deposit Scheme	1,713,208.00
548,272.00	Interest Paid on 15 Months Special Deposit Scheme	2,878,967.00
135,768,923.47	TOTAL	129,066,945.70

SALARIES & ALLOWANCES - SCHEDULE (2-2)

31.03.2020	PARTICULARS	31.03.2021
26,187,096.55	Salary & Allowances	24,350,024.60
2,706,683.00	Employees P.F. Contribution	2,554,277.00
1,404,157.00	Gratuity Fund	1,884,523.00
111,162.00	Employees P.F. Administrative Expenses	108,669.00
1,498,507.00	Ex-Gratia Cum-Bonus Paid	207,000.00
548,638.24	Staff Medical Insurance Premium Paid	538,586.32
1,843,949.00	Salary Arrears Paid	-
34,300,192.79	TOTAL	29,643,079.92

RENT, TAXS, ELECT, INSURANCE -SCHEDULE (2-3)

31.03.2020	PARTICULARS	31.03.2021
4,355,050.20	Rent & Taxes	4,166,262.58
1,495,330.00	Electricity Expenses	1,103,355.00
819,573.00	Insurance Premium Paid	611,565.36
1,892,174.04	Deposit Insurance Premium Paid (DICGC)	2,236,557.00
1,600.00	Locker Rent	-
2,500.00	Profession Tax Paid	2,500.00
8,566,227.24	TOTAL	8,120,239.94

LAW CHARGES -SCHEDULE (2-4)

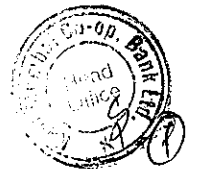
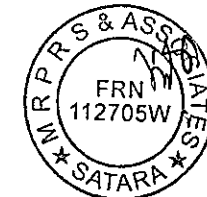
31.03.2020	PARTICULARS	31.03.2021
227,808.00	Legal Expenses	66,200.00
308,528.95	Profession Fees	214,717.55
20,000.00	Consultancy Charges paid	-
556,336.95	TOTAL	280,917.55

POST & TELE. EXPENSES -SCHEDULE (2-5)

31.03.2020	PARTICULARS	31.03.2021
274,070.34	Telephone Bill	280,895.33
108,924.00	Postage & Telegram	17,559.29
382,994.34	TOTAL	298,454.62

REPAIRS & MAINTENANCE - SCHEDULE (2-6)

31.03.2020	PARTICULARS	31.03.2021
310,783.18	Repairs & Maintenance Expenses	74,683.60
337,990.23	Annual Maintainace Contract	455,977.38
648,773.41	TOTAL	530,660.98



PRINTING, STAT. & ADVT. -SCHEDULE (2-7)

31.03.2020	PARTICULARS	31.03.2021
795,606.66	Printing & Stationery	307,690.73
228,379.80	Advertisement Expenses	89,356.00
1,023,986.46	TOTAL	397,046.73

Provision -SCHEDULE (2-9)

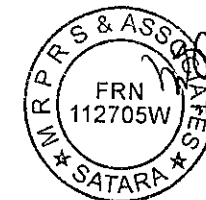
31.03.2020	PARTICULARS	31.03.2021
6,000,000.00	Provision for Bad and Doubtful Debt Reserve	4,000,000.00
-	Provision for Leave Encashment	1,000,000.00
54,834.00	Differed Tax	-
6,054,834.00	TOTAL	5,000,000.00

OTHER EXPENSES - SCHEDULE (2-8)

31.03.2020	PARTICULARS	31.03.2021
1,055,133.91	Miscellaneous Expenses	694,185.98
318,127.00	Conveyance Expenses	55,910.50
282,470.00	Clearing Charges Paid	199,568.60
359,187.40	Annual General Meeting Expenses	121,180.80
8,826.00	Water Charges	9,794.00
53,000.00	Membership Subscription Paid	72,000.00
51,866.40	Bank / Service Charges	25,002.99
22,366.00	Anniversary & Pooja Expenses	28,563.00
1,378,629.55	Security & Multiple Services	1,411,184.83
171,441.00	Staff & Directors Training	4,500.00
74,671.00	Inauguration Expenses	-
892,645.00	HO & Branch Renovation Exp Write-off	941,235.00
23,300.08	Other Expenditure	21,500.00
3,276.00	Employer's Labour Welfare Fund Paid	3,024.00
366,454.12	Vehicle & Fuel Expenses	184,599.67
-	Chief Minister Relief Fund	100,000.00
383,325.85	Buy Back/ Write off/ Loss on Sale of Assets	3,232.00
1,282,780.00	Comm. on Daily Deposits	851,260.00
212,000.00	SMS Banking Expenses	539,500.00
433,088.00	Election Expenses (2015-2020)	-
558,243.64	SGST Paid	736,064.14
561,209.14	CGST Paid	736,064.14
13,500.00	IGST Paid	900.00
461,222.10	ATM NFS Issuer Financial Transaction Charges	281,262.26
40,356.80	ATM NFS Issuer Non-Financial Transaction Charges	22,035.00
12,172.73	ATM NFS Issuer Switching Fees to NPCI	7,254.54
31,574.62	ATM NFS POS Switching Fees to NPCI	7,182.25
81,550.00	ATM EMV Chip Cards Consumption	56,280.00
44,100.00	IMPS Remitter Fees Paid	52,992.81
470.27	IMPS Remitter Switching Fees NPCI	18,152.84
9,176,986.61	TOTAL	7,184,429.35

INT. RECD ON LOANS - SCHEDULE (2-10)

31.03.2020	PARTICULARS	31.03.2021
4,423,654.88	Interest Received on Personal Loan	4,397,263.97
1,347,859.32	Interest Received on Loan Against FD	1,440,774.00
4,168.00	Interest Received on Loan Against Gold	-
9,963,821.67	Interest Received on Cash Credit A/C	6,535,930.97
6,036,928.28	Interest Received on Overdraft A/C	5,854,827.00
34,563.00	Interest Received on N.S.C. Loan	90,573.00
1,427,197.82	Interest Received on Vehicle Loan	1,278,819.66
19,913,575.00	Interest Received on Business Term Loan	18,136,891.00
854,085.00	Interest Received on Plant & Machinery Loan	701,653.05
2,116,248.00	Interest Received on L.I.C. Loan	2,385,948.00
1,970,390.00	Interest Received on Staff Hsg. Loan	2,331,153.00
5,382,761.00	Interest Received on Property Mortgage Loan	2,893,067.02
4,643,143.82	Interest Received on Housing Loan	4,006,633.18
24,814,496.10	Interest Received on Secured Overdraft A/C	22,548,067.28
1,869,293.12	Interest Received on SOD Against Gold	1,612,722.00
598,167.00	Interest Received on Staff Overdraft Facility	514,337.00
322,770.00	Interest Received on SOD - NSC / KVP / LIC	372,383.00
59,223.00	Interest Received on Education Loan	3,419.00
204,520.00	Interest Received on Working Capital Term Loan	57,658.00
4,241.00	Interest Received on Staff Consumer Loan	2,216.00
1,142,915.00	Interest Received on Tatkal Professional Loan	838,293.82
15,584,873.00	Interest Received on Tatkal Salaried Loan	13,765,103.90
4,232,207.28	Interest Received on Tatkal Skilled/Self Employed	3,073,255.50
12,918,354.00	Interest Received on Vyapari Utkarsh Loan	21,257,165.00
2,625,038.00	Interest Received on Navi Mumbai Gold Loan	2,824,071.00
1,906,156.00	Interest Received on Navi Mumbai Bullet Gold Loan	2,034,541.00
13,682,670.00	Interest Received on Vastu Loan	16,846,545.00
2,652,769.00	Interest Received on Mazhe Vahan Loan	2,376,836.00
1,148,493.00	Interest Received on Vahan Vyavsayik Loan Commercial	1,715,019.00
4,822,377.14	Interest Received on O/D Stock & Debtors	3,668,492.18
2,232,789.00	Interest Received on Term Loan Stock & Debtors	1,969,702.48
11,075,911.00	Interest Received on Dream Home Loan	10,184,492.00
-	Interest Received on Vardhapan Din Special Gold Loan	19,144.00
-	Interest Received on Vardhapan Din Special Bullet Gold Loan	10,031.00
160,015,658.43	TOTAL	155,747,028.01



INT. ON INVESTMENT - SCHEDULE (2-11)

31.03.2020	PARTICULARS	31.03.2021
10,792,420.11	Interest Received on Investment in FDR's	11,786,917.00
28,184,457.51	Interest Received on Govt. Securities	26,884,252.49
38,976,877.62	TOTAL	38,671,169.49

COMMISSION & EXCHANGE - SCHEDULE (2-13)

31.03.2020	PARTICULARS	31.03.2021
6,529.50	Commission Received on Bank Guarantee Issue	5,000.00
104,333.67	Commission Recd on PO / DD Issued	33,673.50
121,545.39	Commission Received Iffco Tokio Gen Insurance Co	61,730.43
232,408.56	TOTAL	100,403.93

OTHER RECEIPTS - SCHEDULE (2-12)

31.03.2020	PARTICULARS	31.03.2021
4,901,249.01	Service Charges	4,568,163.20
99,518.67	Other Receipts	300.00
1,667,552.47	Processing Fees Recd	756,877.76
17,989.47	Referral Commission Received	16,742.85
556,200.00	Recov, Inspec & Penalty income	360,237.00
14,418.25	Tod/ BP Charges	4,005.00
156,088.00	Locker rent received	70,875.00
38,400.00	Gold custody charges received	29,900.00
444,289.73	Misc. Income	119,414.64
-	Deffered Tax Assets	228,056.00
1,073,331.52	I/w clearing return charges	1,152,355.75
339,436.50	O/w clearing return charges	191,851.50
271,439.40	ATM NFS Acquirer Financial Transaction Charges	338,205.00
26,559.50	ATM NFS Acquirer Non-Financial Transaction Charges	30,140.01
122,814.52	ATM NFS POS Surcharge Income	-
456,657.20	ATM Annual Fees Received	472,778.44
195,360.00	NFS Issuer Charges Above Trxn Limit	157,460.00
116.01	IMPS Beneficiary Fees Received	19,147.83
10,381,420.25	TOTAL	8,516,509.98

