

THE KHAMGAON URBAN CO-OPERATIVE BANK LTD., KHAMGAON.
(MULTISTATE SCHEDULED BANK)



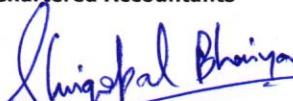
FINANCIAL STATEMENTS

Audited

FINANCIAL YEAR : 2021 - 2022

Form A			
Balance Sheet of The Khamgaon Urban Co-op Bank Limited.			
Balance as on 31st March 2022			
	Schedule	As on 31-03-2022	As on 31-03-2021
Liabilities			
Capital and Liabilities	1	295,565,275.00	280,965,200.00
Reserve and Surplus	2	1,744,528,622.80	1,611,443,662.77
Deposits	3	10,644,255,590.07	10,932,218,721.37
Borrowings	4	-	-
Other liabilities and provisions	5	318,977,196.33	659,540,103.83
Total		13,003,326,684.20	13,484,167,687.97
Assets			
Cash and balances with RBI	6	598,309,369.50	690,511,332.09
Balance with banks and money at call and short notice	7	219,334,775.68	441,718,692.52
Investments	8	5,801,889,980.32	5,377,639,310.82
Advances	9	5,738,615,962.78	6,027,100,461.39
Fixed Assets	10	335,142,972.49	320,399,935.69
Other Assets	11	310,033,623.43	626,797,955.46
Total		13,003,326,684.20	13,484,167,687.97
Contingent Liabilities	12	257,879,045.56	175,404,198.00
Bills for Collection			

For Tambi & Jaipurkar
Chartered Accountants


Shrigopal Bhaiya

Partner

Membership No. 176610

Firm Registration No. 115954W

Place : KHAMGAON

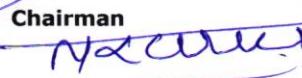
Date : 27th June 2022

UDIN : 22176610ALTN9890

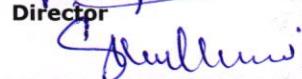


On behalf of the Board


Chairman


Vice Chairman


Director


Chief Executive Officer


Dy. CEO/General Manager


Manager

A. V. CHOURISA

N. T. KARESIYA

Sau. V. C. RATHI

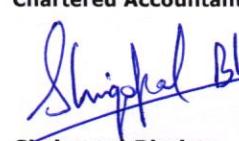
S. Y. KULKARNI

V. R. KULKARNI

P. P. TARALE

Form B- Khamgaon Urban Co-op Bank Limited.			
Profit and Loss Account Khamgaon Urban Co-op Bank Limited. for the year ended on 31st March 2022			
	Schedule	Year ended 31-03-2022	Year ended 31-03-2021
I. Income			
Interest earned	13	881,817,399.58	962,401,485.95
Other income	14	78,950,028.88	96,199,936.71
Total		960,767,428.46	1,058,601,422.66
II. Expenditure			
Interest expended	15	394,656,053.59	502,460,650.35
Operating expenses	16	362,711,645.75	284,922,201.93
Provisions and contingencies	17	107,897,600.00	107,726,000.00
Total		865,265,299.34	895,108,852.28
Less - Provision for Income Tax		35,108,680.00	77,250,000.00
III. Profit / Loss after Tax			
Net profit/loss(-) for the year		60,393,449.12	86,242,570.38
Profit/loss(-) brought forward		2,765.00	4,803.00
Total		60,396,214.12	86,247,373.38
IV. Appropriations			
Transfer to statutory reserves		56,831,610.15	58,700,000.82
Transfer to other reserves		7,272,957.00	7,663,627.00
Transfer to Dividend		13,188,390.00	-
Balance carried over to balance sheet		2,765.00	4,803.00

For Tambi & Jaipurkar
Chartered Accountants


Shrigopal Bhaiya
Partner

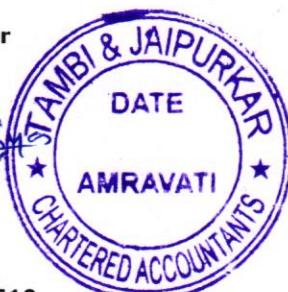
Membership No. 176610

Firm Registration No. 115954W

Place : KHAMGAON

Date : 27th June 2022

UDIN : 22176610ALTN9890



On behalf of the Board



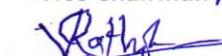
A. V. CHOBUSA

Chairman



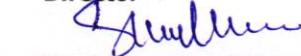
N. T. KARESIYA

Vice Chairman



Sau. V. C. RATHI

Director



S. Y. KULKARNI

Chief Executive Officer



V. R. KULKARNI

Dy. CEO / General Manager



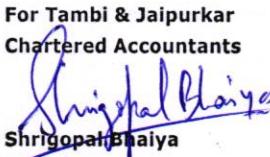
P. P. TARALE

Manager

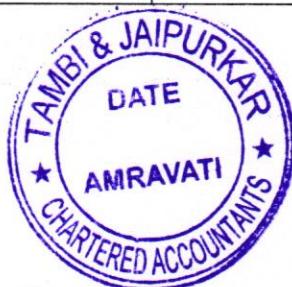
THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

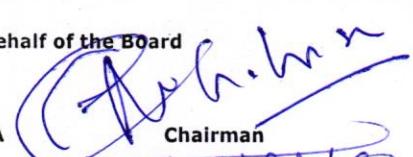
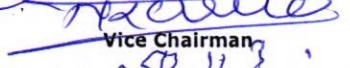
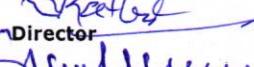
Cash Flow Statement For The Year Ended 31st March 2022

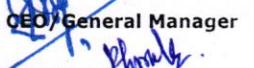
Particulars	31.03.2022	31.03.2021
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit and Loss Account	9,55,02,129.12	16,34,92,570.38
Add: Depreciation in Fixed Assets	1,50,47,416.77	20510560.67
Add: Appropriation to Special Reserve	38,58,600.00	4000000.00
Less : Provision for Income Tax	3,51,08,680.00	77250000.00
Less: Appropriations	7,72,92,957.15	66363627.82
Less : Deferred Tax provision reverse FY 2019-20		585369
Less : Income Tax Paid F.Y. 2019-20		9832430
Add : Excess Earlier Tax Provision reverse back		295409.77
Less : Provisions and Contingencies		
Operating profit before working capital changes	-9,34,95,620.38	(12,80,54,718.38)
Adjustments for:		
(Increase)/Decrease in Investments	-42,42,50,669.50	(35,31,60,762.82)
(Increase)/Decrease in Advances	28,84,84,498.61	(18,78,65,598.50)
(Increase)/Decrease in Interest Receivables	34,46,22,998.60	(12,66,29,052.77)
(Increase)/Decrease in Other Assets	-2,78,58,666.57	1,07,64,424.92
Increase/ (Decrease) in Funds	14,61,25,868.06	16,02,55,864.23
Increase/ (Decrease) in Deposits	-28,79,63,131.30	57,70,48,476.78
Increase/ (Decrease) in Overdue Interest Reserve	-30,53,87,562.20	11,27,95,623.77
Increase/ (Decrease) in Interest Payable	-3,00,39,778.00	(10,53,51,767.84)
Increase/ (Decrease) in Other Liabilities	-51,35,567.30	(44,03,238.89)
Net Cash Generated from Operating Activities (A)	-30,14,02,009.60	83453968.88
CASH FLOW FROM INVESTING ACTIVITIES		
(Increase)/Decrease in Fixed Assets	-2,97,90,453.57	(61,56,257.40)
Net Cash Generated from Investing Activities (B)	-2,97,90,453.57	(61,56,257.40)
CASH FLOW FROM FINANCING ACTIVITIES		
Increase / (Decrease) in Share Capital	1,46,00,075.00	(36,85,855.00)
Increase/ (Decrease) in Borrowings		(4,30,000.00)
Net Cash Generated from Financing Activities (C)	1,46,00,075.00	(41,15,855.00)
Net Increase / (Decrease) in Cash & Cash Equivalents	-31,45,85,879.43	10,86,19,708.48
Cash & Cash Equivalents at the beginning of the year	1,13,22,30,024.61	1,02,36,10,316.13
Cash & Cash Equivalents at the end of the year	81,76,44,145.18	1,13,22,30,024.61
Details of Cash & Cash Equivalents	31.03.2022	31.03.2021
Cash in Hand	18,19,09,369.50	268111332.09
Balance with RBI	41,64,00,000.00	422400000
Balance in Current Accounts with SBI, and its associates	18,68,34,775.68	221718692.52
Money at Call and Short Notice	3,25,00,000.00	220000000
Total	81,76,44,145.18	1132230024.61

For Tambi & Jaipurkar
Chartered Accountants

Shrigopal Bhaiya
Partner
Membership No. 176610
Firm Registration No. 115954W

Place : KHAMGAON
Date : 27th June 2022
UDIN : 22176610ALTNSA9890



On behalf of the Board

A. V. CHOURISA Chairman

N. T. KARESIYA Vice Chairman

Sau. V. C. RATHI Director

S. Y. KULKARNI Chief Executive Officer

V. R. KULKARNI Dy. CEO/ General Manager

P. P. TARALE Manager



THE KHAMGAON URBAN CO-OP BANK LTD. KHAMGAON

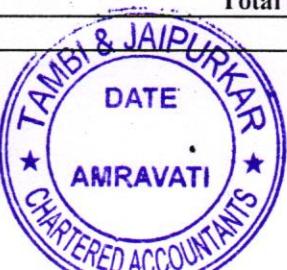
Annexure I

Schedule 1 - Capital

	Sub-Schedule	As on 31-03-2022	As on 31-03-2021
I. For Nationalised Banks		-	
Capital (Fully owned by Central Govt.			
II. 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		-	-
	Total	-	-
III. For Other Banks			
Authorised Capital		55,80,00,000.00	55,80,00,000.00
Issued Capital			
Subscribed Capital		28,69,87,000.00	28,01,54,700.00
Called-up Capital	1	85,78,275.00	8,10,500.00
Less : Calls unpaid		-	-
Add : Forfeited Shares		-	-
	Total	29,55,65,275.00	28,09,65,200.00

Schedule 2 - Reserves and Surplus

		As on 31-03-2022	As on 31-03-2021
I. Statutory Reserves			
Opening Balance		61,53,07,542.42	55,14,65,201.19
Additions during the year		6,27,28,909.57	6,38,42,341.23
Deductions during the year		2,59,260.00	-
	Total	67,77,77,191.99	61,53,07,542.42
II. Capital Reserves			
Opening Balance		32,26,56,640.00	34,13,94,786.00
Additions during the year		4,10,77,458.00	45,00,000.00
Deductions during the year		1,12,03,084.00	2,32,38,146.00
	Total	2	32,26,56,640.00
III. Share Premium			
Opening Balance		-	-
Additions during the year		-	-
Deductions during the year		-	-
	Total	-	-
IV. Revenue and Other Reserves			
Opening Balance		59,61,83,758.20	47,90,18,235.20
Additions during the year		30,67,78,563.29	13,14,78,000.00
Deductions during the year		24,91,38,118.80	1,43,12,477.00
	Total	3	59,61,83,758.20
V. Balance in Profit and Loss Account		6,03,96,214.12	7,72,95,722.15
	Total (I, II, III, IV, V)	1,74,45,28,622.80	1,61,14,43,662.77



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Schedule 3 - Deposits			
		As on 31-03-2022	As on 31-03-2021
A. I. Demand deposits			
(i) From banks		1,42,80,089.47	1,67,98,523.55
(ii) From others		1,02,06,82,253.59	87,46,88,678.37
II. Savings Bank Deposits		3,49,55,25,878.75	3,35,70,12,563.67
III. Term Deposits			
(i) From banks		-	35,00,000.00
(ii) From others		6,11,37,67,368.26	6,68,02,18,955.78
Total (I, II, and III)		10,62,99,75,500.60	10,91,54,20,197.82
B. (i) Deposits of branches in India		10,64,42,55,590.07	10,93,22,18,721.37
(ii) Deposits of branches outside India		-	-
Total		10,64,42,55,590.07	10,93,22,18,721.37
Schedule 4 - Borrowings			
		As on 31-03-2022	As on 31-03-2021
I. Borrowings in India			
(a) Reserve Bank of India		-	-
(b) Other banks		-	-
(c) Other institutions and agencies		-	-
II. Borrowings outside India		-	-
Total (I and II)		-	-
Secured borrowings included in I and II above- Rs.			
Schedule 5 - Other Liabilities and Provisions			
		As on 31-03-2022	As on 31-03-2021
I. Bills payable		-	-
II. Inter-office adjustment (net)		-	-
III. Interest accrued	4	14,57,00,432.23	45,10,87,994.43
IV. Interest Payable	5	9,77,81,190.54	12,78,20,968.54
IV. Others (including provisions)	6	7,54,95,573.56	8,06,31,140.86
Total		31,89,77,196.33	65,95,40,103.83
Schedule 6 - Cash and Balances with Reserve Bank of India			
		As on 31-03-2022	As on 31-03-2021
I. Cash in hand		18,19,09,369.50	26,81,11,332.09
II. Balances with Reserve Bank of India			
(a) in Current Account		41,64,00,000.00	42,24,00,000.00
(b) in Other Account		-	-
Total (I and II)		59,83,09,369.50	69,05,11,332.09



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Schedule 7 - Balances with Banks and Money at Call and Short Notice

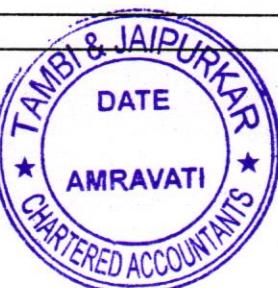
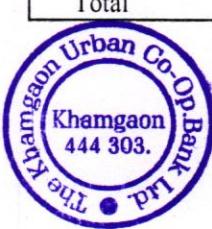
		As on 31-03-2022	As on 31-03-2021
I. In India			
(i) Balances with banks			
(a) in Current Accounts		18,68,34,775.68	22,17,18,692.52
(b) in Other Deposit Accounts		-	-
(ii) Money at call and short notice			
(a) with banks		3,25,00,000.00	22,00,00,000.00
(b) with other institutions		-	-
Total (i and ii)		21,93,34,775.68	44,17,18,692.52
II. Outside India			
(i) in Current Accounts		-	-
(ii) in Other Deposit Accounts		-	-
(iii) Money at call and short notice		-	-
Total (i, ii, and iii)		-	-
Grand Total (I and II)		21,93,34,775.68	44,17,18,692.52

Schedule 8 - Investments

		As on 31-03-2022	As on 31-03-2021
I. Investments in India in			
(i) Government Securities	7	2,80,92,94,329.00	2,96,25,52,165.00
(ii) Other approved securities	8	1,65,67,99,276.32	1,80,07,01,770.82
(iii) Shares		4,94,100.00	4,94,100.00
(iv) Debentures and Bonds		-	-
(v) Subsidiaries and/or joint ventures		-	-
(vi) Others	9	1,33,53,02,275.00	61,38,91,275.00
Total		5,80,18,89,980.32	5,37,76,39,310.82
II. Investments outside India in			
(i) Government securities (including local authorities)		-	-
(ii) Subsidiaries and/or joint ventures abroad		-	-
(iii) Others investments (to be specified)		-	-
Total		-	-
Grand Total (I and II)		5,80,18,89,980.32	5,37,76,39,310.82

Schedule 9 - Advances

		As on 31-03-2022	As on 31-03-2021
A. (i) Bills purchased and discounted			
(ii) Cash credits, overdrafts and loans repayable on		3,40,65,55,150.00	3,76,99,75,233.08
(iii) Term Loans		2,33,20,60,812.78	2,25,71,25,228.31
Total		5,73,86,15,962.78	6,02,71,00,461.39
B. (i) Secured by tangible assets		5,55,18,02,573.14	5,84,55,94,026.40
(ii) Covered by Bank/Government Guarantees			
(iii) Unsecured		18,68,13,389.64	18,15,06,434.99
Total		5,73,86,15,962.78	6,02,71,00,461.39
C.I. Advances in India			
(i) Priority Sectors		3,70,24,70,672.00	
(ii) Public Sector		-	-
(iii) Banks		-	-
(iv) Others		2,03,61,45,290.78	6,02,71,00,461.39
Total		5,73,86,15,962.78	6,02,71,00,461.39



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

C.II. Advances outside India			
(i) Due from banks		-	-
(ii) Due from others		-	-
(a) Bills purchased and discounted		-	-
(b) Syndicated loans		-	-
(c) Others		-	-
Total		-	-
Grand Total (C.I and II)		5,73,86,15,962.78	6,02,71,00,461.39

Schedule 10 - Fixed Assets

		As on 31-03-2022	As on 31-03-2021
I. Premises	10	31,03,86,007.65	28,75,74,881.98
At cost as on 31st March of the preceding year		28,75,74,881.98	28,96,50,619.23
Additions during the year (Revalued During the year)		2,79,68,610.00	8,37,510.47
Deductions during the year		16,76,943.00	28.97
Depreciation to date		34,80,541.33	29,13,218.75
II. Other Fixed Assets (including furniture and	11	2,47,56,964.86	3,28,25,053.71
At cost as on 31st March of the preceding year		3,28,25,053.71	4,70,79,765.73
Additions during the year		36,01,629.62	53,21,827.30
Deductions during the year		1,02,843.03	3,051.40
Depreciation to date		1,15,66,875.44	1,95,73,487.92
Total (I and II)		33,51,42,972.51	32,03,99,935.69

Schedule 11 - Other Assets

		As on 31-03-2022	As on 31-03-2021
I. Inter-office adjustments (net)		-	-
II. Interest accrued		-	-
III. Tax paid in advance/tax deducted at source		-	-
IV. Stationery and stamps	12	51,19,146.56	43,43,106.86
V. Non-banking assets acquired in satisfaction of claims		77,01,000.00	77,01,000.00
VI. Interest Receivable	13	25,73,28,362.55	60,19,51,361.15
VII. Others*	14	3,98,85,114.32	1,28,02,487.45
Total		31,00,33,623.43	62,67,97,955.46

Schedule 12 - Contingent Liabilities

		As on 31-03-2022	As on 31-03-2021
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. Acceptances, endorsements and other obligations.			
VI. Others items for which the bank is contingently liable	15	25,78,79,045.56	17,54,04,198.00
Total		25,78,79,045.56	17,54,04,198.00



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Schedule 13- Interest Earned

		As on 31-03-2022	As on 31-03-2021
I. Interest/discount on advances/bills		54,81,64,102.93	56,36,99,105.73
II. Income on investments		33,36,53,296.65	39,87,02,380.22
III. Interest on balances with Reserve Bank of India and other inter-bank funds		-	-
IV. Others		-	-
Total		88,18,17,399.58	96,24,01,485.95

Schedule 14 - Other Income

		As on 31-03-2022	As on 31-03-2021
I. Commission, exchange and brokerage		85,12,392.43	74,71,636.35
II. Profit on sale of investments		2,86,69,519.10	4,11,23,187.19
Less : Loss on sale of investments		4,26,62,870.00	-
III. Profit on revaluation of investments		-	-
Less : Loss on revaluation of investments		-	-
IV. Profit on sale of land, building and other assets		6,176.97	7,42,100.00
Less : Loss on sale of land, buildings 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 ventures abroad/in		-	-
V. Miscellaneous Income	16	4,17,61,940.38	4,68,63,013.17
Total		7,89,50,028.88	9,61,99,936.71

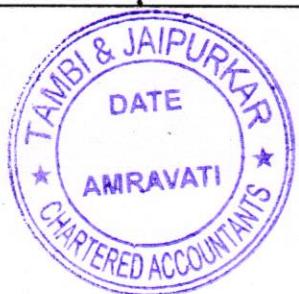
Note : Under items II to V loss figures shall be shown in brackets.

Schedule 15 - Interest Expended

		As on 31-03-2022	As on 31-03-2021
I. Interest on deposits		39,46,23,371.59	50,24,00,411.35
II. Interest on Reserve Bank of India/ Inter-bank		32,682.00	60,239.00
III. Others		-	-
Total		39,46,56,053.59	50,24,60,650.35

Schedule 16 - Operating Expenses

		As on 31-03-2022	As on 31-03-2021
I. Payments to and provisions for employees		20,30,75,063.38	18,15,61,343.00
II. Rent, taxes and lighting		2,04,44,870.67	1,83,03,480.69
III. Printing and stationery		12,09,253.46	11,08,982.38
IV. Advertisement and publicity		17,43,352.64	12,17,721.40
V. Depreciation on bank's property		1,42,71,523.77	2,05,10,560.67
VI. Director's fees, allowances and expenses		7,75,266.00	4,54,462.00
VII. Auditor's fees and expenses (including branch		27,16,179.00	18,87,479.48
VIII. Law charges		3,39,472.92	1,44,824.00
IX. Postages, Telegrams, Telephones, etc.		8,23,455.49	7,18,052.44
X. Repairs and maintenance		4,35,798.34	66,793.00
XI. Insurance		53,29,420.00	41,16,881.50
XII. Other expenditure		11,15,47,990.08	5,48,31,621.37
Total		36,27,11,645.75	28,49,22,201.93



Schedule 17 - Provisions and Contingencies

		As on 31-03- 2022	As on 31- 03-2021
A) Provisions for Special reserve		3,858,600.00	4,000,000.00
B) Provision for Bad & Doubtful Reserve		79,017,000.00	100,000,000.00
C) Investment Depreciation Reserve		-21,252,000.00	-
D) NPI Provision		46,274,000.00	3,726,000.00
Total		107,897,600.00	107,726,000.00



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Sub Schedule 1 - Called-up Capital			
		As on 31-03-2022	As on 31-03-2021
Individuals & Others			
A) Co-operative Institutions.		-	-
B) State Government.		-	-
C) Share Application Money		6,31,855.00	7,21,630.00
D) Nominal Members		45,970.00	88,870.00
E) Share linking		79,00,450.00	-
Grand Total		85,78,275.00	8,10,500.00

Sub Schedule 2 - Capital Reserve			
		As on 31-03-2022	As on 31-03-2021
A) Asset Revaluation Fund		29,43,75,814.00	26,88,60,040.00
B) Investments Depreciation Reserve		1,61,11,600.00	1,61,11,600.00
C) Special Reserve		3,85,43,600.00	3,46,85,000.00
D) Membership Welfare Fund		35,00,000.00	30,00,000.00
Grand Total		35,25,31,014.00	32,26,56,640.00

Sub Schedule 3 - Revenue & Other Reserve			
		As on 31-03-2022	As on 31-03-2021
A) Building Fund		3,22,00,000.00	3,12,00,000.00
B) Investment Fluctuation Reserve		14,50,00,765.00	14,00,00,765.00
C) General Reserve		1,25,00,000.00	1,25,00,000.00
D) Bad and Doubtful Debts Reserve (Sub-Standard, Doubtful & Loss Assets)		21,28,03,212.20	35,60,68,869.00
E) Bad and Doubtful Debts Reserve (Standard Assets)		2,75,00,000.00	2,75,00,000.00
F) Provisions for erosion in assets		21,90,170.20	26,17,634.20
G) Provision for Capitalised Intt. On NPA		0.00	2,21,000.00
H) Charity Fund		10,72,492.00	10,97,490.00
I) NPI Provision Account		5,00,00,000.00	2,49,78,000.00
J) ARC Capital Reserve (Omkara)		17,05,57,563.29	-
Grand Total		65,38,24,202.69	59,61,83,758.20

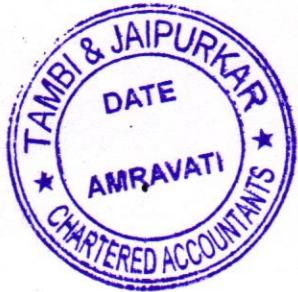


THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Sub Schedule 4 - Interest Accured				
		As on 31-03-2022	As on 31-03-2021	
A) Overdue Interest Reserve on Loan		14,57,00,432.23	45,10,87,994.43	
Grand Total		14,57,00,432.23	45,10,87,994.43	

Sub Schedule 5 - Interest Payable				
		As on 31-03-2022	As on 31-03-2021	
A) On Deposits		9,77,81,190.54	12,78,20,968.54	
B) On Borrowings		0.00	0.00	
Grand Total		9,77,81,190.54	12,78,20,968.54	

Sub Schedule 6 - Others (including provisions)				
		As on 31-03-2022	As on 31-03-2021	
A) Sundry Creditors		66,20,390.63	65,50,270.23	
B) Drafts Payable		1,94,63,318.39	82,62,828.35	
C) Provision for audit fees		20,00,000.00	15,00,000.00	
D) Staff Bonus Provision		7,35,000.00	9,94,002.00	
E) Telephone bills payable		1,00,000.00	1,00,000.00	
F) M.S.E.B Bills payable		4,00,000.00	4,00,000.00	
G) Commission to Collectors Payable		4,00,000.00	4,00,000.00	
H) Education Fund		14,36,584.00	6,63,627.00	
I) Provision for Expenses		12,80,000.00	5,00,000.00	
J) Credit balance in Subsidy from NABARD		0.00	0.00	
K) Salary & Allowances Payable		3,52,311.00	3,52,311.00	
L) Entrance Fee		0.00	40,293.00	
M) IGST Payable		0.00	3.60	
N) CGST/SGST Tax Payable		61,859.37	13,48,070.52	
O) TDS Payable		33,82,315.54	32,60,263.00	
P) Provision for Income Tax		0.00	2,55,43,337.00	
Q) Deferred Tax Liability		88,56,885.73	88,56,885.73	
R) DEAF Account		0.00	0.00	
S) Dividend Payable		98,83,330.99	1,18,01,056.70	
T) Rent Payable		13,59,240.00	8,39,000.00	
U) ATM Issuer Transactions		0.00	0.00	
V) ATM ,POS,IMPS Transactions		79,49,944.75	73,14,985.73	
W)Clearing Control Account		1,38,369.00	1,38,369.00	
X) ICICI DD Payable Provision A/c		5,76,411.00	5,76,411.00	



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Y) MSC Bank Mumbai DD Payable Provision	38,970.00	38,970.00
Z) Overdue Interest Receivable on Staff Loan	2,74,331.00	2,74,331.00
aa) FITL Interest Capitalization	94,59,522.16	0.00
ab) HDFC DD Payable Provision A/c	7,26,790.00	8,76,126.00
Grand Total	7,54,95,573.56	8,06,31,140.86

Sub Schedule 7 - Investment in Goverment Security			
		As on 31-03-2022	As on 31-03-2021
A) Government Securities (Central)		1,55,76,08,752.00	1,65,79,44,167.00
B) Government Securities (State)		1,15,22,61,927.00	1,00,76,35,498.00
C) Treasury Bills		9,94,23,650.00	29,69,72,500.00
Grand Total		2,80,92,94,329.00	2,96,25,52,165.00

Sub Schedule 8 - Investment in Other Approved Security			
		As on 31-03-2022	As on 31-03-2021
A) Mutual Funds		53,24,73,376.32	32,99,83,500.82
B) Bonds		30,65,25,900.00	42,81,18,270.00
C) Fixed Deposits		81,78,00,000.00	1,04,26,00,000.00
Grand Total		1,65,67,99,276.32	1,80,07,01,770.82

Sub Schedule 9 - Investment in Others (to be specified)			
		As on 31-03-2022	As on 31-03-2021
RF			
A) Government Securities (Central)		8,01,00,500.00	8,01,00,500.00
B) Government Securities (State)		22,47,90,775.00	22,47,90,775.00
C) Fixed Deposits		37,79,00,000.00	30,90,00,000.00
D) Security Receipts		65,25,11,000.00	-
Grand Total		1,33,53,02,275.00	61,38,91,275.00



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Sub Schedule 10 - Premises				
		As on 31-03-2022	As on 31-03-2021	
A) Land		24,42,55,752.00	23,18,05,000.00	
B) Buildings		6,61,30,255.65	5,57,69,881.98	
Grand Total		31,03,86,007.65	28,75,74,881.98	

Sub Schedule 11 - Other Fixed Asset				
		As on 31-03-2022	As on 31-03-2021	
A) Furniture and Fixtures		1,59,12,810.31	1,79,27,687.20	
B) Computers		53,07,933.10	1,08,40,803.71	
C) Lockers		35,36,217.46	39,29,130.46	
D) Solar		3.97	1,27,432.34	
Grand Total		2,47,56,964.84	3,28,25,053.71	

Sub Schedule 12 - Stationery & Stamps				
		As on 31-03-2022	As on 31-03-2021	
A) Stationery in Hand		44,28,495.56	36,21,120.86	
B) Adhesive Stamps/Frinking Stamps		6,90,651.00	7,21,986.00	
Grand Total		51,19,146.56	43,43,106.86	

Sub Schedule 13 - Interest Recievable				
		As on 31-03-2022	As on 31-03-2021	
A) on Investments		11,01,85,626.00	14,94,21,063.00	
B) on Loans And Advances		14,57,00,432.83	45,10,87,994.43	
C) on Staff Loans		14,42,303.72	14,42,303.72	
Grand Total		25,73,28,362.55	60,19,51,361.15	



THE KHAMGAON URBAN CO-OP BANK LTD, KHAMGAON

Sub Schedule 14- Other Assets

		As on 31-03-2022	As on 31-03-2021
1) Advances to staff		21,10,162.00	25,40,696.00
4) Library Books		27,690.00	27,690.00
5) Telephone Deposits		3,11,755.00	3,12,503.00
6) Deposits towards advance Rent		14,88,361.00	14,88,361.00
7) Advance Income Tax & Income Tax refundable		1,37,60,621.00	0.00
9) Deposits with M.S.E.B		7,19,701.00	7,00,101.00
10) Sundry Debtors		3,98,57,897.35	19,10,663.10
12) Bank Cash Withdrawal TDS A/c		0.00	29,600.00
14) NFS , IMPS, Cash Products, ATM Acquire		50,154.38	53,91,514.38
15) Write Off Written Back A/c		-1,85,38,221.00	0.00
16) Festival Advance		0.00	4,000.00
17) CGSTR/SGSTR		47,580.59	2,74,428.19
18) BBPS Wallet-Sarvatra		49,530.00	49,530.00
19) TDS Receivable		-117.00	-15,401.00
20) IGST Receivable		0.00	88,801.78
Grand Total		3,98,85,114.32	1,28,02,487.45

Sub Schedule 15 - Others items for which the bank is contingently liable

		As on 31-03-2022	As on 31-03-2021
A) Guarantees given on behalf of constituents		24,63,24,395.00	17,04,81,457.00
B) DEA Fund Payable		1,15,54,650.56	49,22,741.00
Grand Total		25,78,79,045.56	17,54,04,198.00

Sub Schedule 16 - Miscellaneous Income

		As on 31-03-2022	As on 31-03-2021
1) Incidental Charges		46,58,678.86	40,49,295.84
3) Rent Received on Lockers		27,15,672.80	38,31,659.00
4) Service charges		82,95,853.50	32,13,755.34
5) Processing Fees on Loans		1,14,58,473.46	91,06,987.10
6) Income on Franking Stamps		1,65,696.89	1,72,983.00
7) Printing & Stationery Charges Received		90,036.29	77,423.03
8) Income Tax Refund		0.00	85,20,487.00
9) IMPS & Nach Charges Received		6,92,941.92	4,80,996.39
12) Bank Charges		59,21,235.26	34,53,390.25
13) Miscellaneous Income		3,86,655.00	2,82,850.00
14) Recovery in Writeoff accounts		17,28,919.40	41,76,564.20
15) ATM Charges Received		56,47,777.00	65,82,442.02
17) Interest on Income Tax (TDS)		0.00	4,40,188.00
18) Deferred Tax Assets		0.00	24,73,992.00
Grand Total		4,17,61,940.38	4,68,63,013.17

