THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD, THANE.

Balance Sheets as on 31st March, 2017

31.03.2016	Capital and Liabilities		31.03.2017	31.03.2016	Property And Assets.		31.03.2017
Amt Rs.	1. CAPITAL	Amt Rs.	Amt Rs.	Amt Rs.	1. Cash and bank balance	Amt Rs.	Amt Rs.
	i) Authorised Capital			57 16 58 679.00	i) Cash in Hand	134 73 61 636.00	
				19 57 45 166.62	ii) State Bank of India	13 05 14 384.68	
60 00 00 000.00	'A' Class Shares of Rs. 1000 each	60 00 00 000.00		11 75 59 941.83	iii) State Co-operative Bank	19 14 97 826.26	
				30 954.94	iv) M.S.C Bank R.O Nasik.	31 573.25	
60 00 00 000.00			60 00 00 000.00	61 99 66 941.91	v) C/A with RBI Mumbai	102 88 95 737.11	
				2 33 77 971.00	vi) Cash on ATM	1 47 93 300.00	
	ii) Subscribed and paid up Capital			152 83 39 655.30			271 30 94 457.30
	'A' Class Shares of Rs. 1000 each				2. Balance with Other Banks		
				77 78 09 019.20	i) Current Deposits	49 50 43 817.32	
	Co-Opertative Institutions - No of Shares 396033			77 78 09 019.20			49 50 43 817.32
	Amt .396033000.00				4. Investment		
34 40 20 500.00	Less:-Call in areares 2068950.00	39 39 64 050.00			A) Shares, Securities and Bonds		
				13 00 000.00	Shares of M.S.C Bank	13 00 000.00	
	Individual - No.of Shares 401			12 770.00	Shares of Other Societies	12 770.00	
	Eduction Sty. - No. of Shares			462 90 15 500.00	Invest.in PSU Bond & All India Fin.Inst.	511 79 98 000.00	
	Amt. 401000.00			1296 65 54 943.00	Invest.in Central Govt.Secu.	1492 30 82 010.00	
2 84 900.00	Less:-Calls in areares 112400.00	2 88 600.00		1759 68 83 213.00		2004 23 92 780.00	
34 43 05 400.00			39 42 52 650.00		B) FDR With M.S.C. Bank		
				1 00 00 000.00	FD with MSC Bank (SLR)	0.00	
				64 77 40 000.00	Bad and Doubtful Debts	64 77 40 000.00	
	2. i. Reserve Fund and other Reserves.			3 12 04 000.00	Against Staff Benift	3 22 04 000.00	
102 13 03 088.01	i) Statutory Reserve Fund	109 04 69 858.01		0.00	FD With MSC Bank (SLR)	0.00	
55 64 81 630.00	ii) Agricultural Credit Stabilization Fund	61 26 26 079.00		54 12 67 000.00	Against A.C.S. Fund	60 12 67 000.00	
2 46 37 487.26	iii) Special Reserve Fund (Stale D D)	2 75 08 200.51		101 93 44 000.00	Against Statutiory Reserve Fund	108 93 44 000.00	
68 17 84 330.00	iv) Building Fund	70 96 06 484.00		14 92 64 000.00	Against Fisheries Credit Stabilization Fund	16 42 64 000.00	
2 92 90 875.52	v) Dividend Eqlisation Fund	3 11 42 875.52		466 00 00 000.00	FD with MSC Bank	1356 00 00 000.00	
64 77 38 988.72	vi) Bad and Doubtful Debts Reserve	42 27 38 988.72		5 39 50 000.00	Against Gold & Silver Pr. Fl.& D. Debts Fund	5 39 50 000.00	
89 32 28 000.00	vii) Investment Depreciation Reserve	69 32 28 000.00		6 00 000.00	Against M.A. Scheme	6 00 000.00	
23 40 62 250.00	viii) Re Embursment for Building	28 14 87 350.00		2 22 00 000.00	Against Imbalance Fund	2 32 00 000.00	
408 85 26 649.51		386 88 07 835.76		1 77 00 000.00	Against Clearing Arrangements	1 77 00 000.00	
				104 19 00 000.00	Against Investment Depreciation	104 19 00 000.00	
	ii) OTHER FUNDS			35 00 00 000.00	Against Building Fund	35 00 00 000.00	
5 90 00 000.00	a) Provission for Special Development Fund	5 90 00 000.00		854 51 69 000.00		1758 21 69 000.00	
2 98 84 242.84	c) Provission for Staff benefit Fund	3 09 89 742.84			C) Other Investments		
6 39 49 891.00	d) Gold Price Fluctuation and Doubtful Debts Fund	6 39 49 891.00		165 00 00 000.00	F.D. With SBI	0.00	
14 92 48 945.00	e) Fisheries Credit stabilisation Fund	16 23 98 945.00		5 00 00 000.00	STD With Bank of Maharashtra	23 96 00 000.00	

3 98 16 905.43	f) Provission for Charity Fund	4 39 71 253.43		909 27 00 000.00	STD With IDBI Bank	955 94 00 000.00	
14 73 37 236.13	g) Reserve for Contingency	14 74 83 570.55		0.00	FD With NABARD	5 00 00 000.00	
2 31 13 730.00	h) Fund to give releif to Agri. soceities to reduce imbalance	2 31 13 730.00		**1079 27 00 000.00**		**984 90 00 000.00**	
4 55 32 719.00	i) Provission for Incentive to PACS For Recovery	4 43 42 682.00		**3693 47 52 213.00**			**4747 35 61 780.00**
1 87 46 914.47	j) Provission for Publicity & Propoganda	1 87 46 914.47			**5. INVESTMENT OF SUBSIDARY STATE**		
75 00 000.00	k) Provission for Diamond Jublee Funds	75 00 000.00			**PARTNERSHIP FUND**		
1 82 84 983.00	l) Provission for Employees Vol.Retire. Fund	1 28 69 359.00		19 36 758.38	From Primary Agriculture Credit Societies	19 36 758.38	
1 48 01 549.00	m) Provission for Incentive to Fish Sty. (3%)	1 57 66 525.00		**19 36 758.38**			**19 36 758.38**
3 80 00 000.00	n) Provission for Agril. Resarch Center Funds	3 80 00 000.00			**6. LOANS AND ADVANCES**		
3 90 22 310.20	o) Provission for one time settement Funds	3 90 22 310.20			**SHORT TERM LOANS**		
16 84 33 730.00	p) Investment Fluctuation Reserve	45 99 33 730.00		22 01 13 387.61	S.T. General (Non -Adivasi)	35 40 41 095.08	
276 65 00 000.00	q) Special Reserve under sec.36(1)(vii a)	340 59 00 000.00		53 46 95 024.79	S.T. General (Adivasi)	66 27 98 947.11	
8 65 34 368.00	r) Special Reserve under sec.36(1)(viii)	11 15 34 368.00		48 08 72 600.49	S.T.S.F (Non -Adivasi)	65 54 91 191.10	
75 21 770.00	s) Provission for Interest Subsidy to Mahila SHG	75 21 770.00		23 64 92 276.73	S.T. S.F. (Adivasi)	29 03 45 795.07	
60 30 000.00	t) Funds for Training to Members	1 07 49 519.00		26 55 05 980.34	S.T. Rabbi (General - Non Adivasi)	34 44 62 246.38	
372 92 59 294.07		**470 27 94 310.49**		13 85 48 244.04	S.T. Rabbi (General - Adivasi)	19 14 21 399.01	
781 77 85 943.58			**857 16 02 146.25**	27 95 68 607.51	S.T. Rabbi S.F. (Non - Adivasi)	38 53 50 331.34	
				5 21 71 432.90	S.T. Rabbi S.F. (Adivasi)	9 05 68 126.27	
				3 52 096.00	S.T.Gen.Loan for Working Capital	1 83 175.00	
	3. Principal / Subsidiary State Partnership			95 39 450.00	S.T.Loan to Banana	2 22 88 768.50	
	Share capital from Govt. Primary Agriculture			0.00	Direct Finance for Banana S.T.	11 02 000.00	
19 36 758.38	Credit Society	19 36 758.38		**221 78 59 100.41**		**299 80 53 074.86**	
19 36 758.38			**19 36 758.38**		**S.T. NON AGRICULTURE**		
	4. Deposits and Other Accounts			7 00 32 674.62	Cash Credit	7 48 10 483.89	
	i) Fixed Deposits			16 49 709.93	C.C. Hypothication	46 50 202.41	
75 44 46 629.00	a) Individuals (including from Z.P. **Rs. 1578.43lacs**)	105 37 91 464.00		134 07 98 497.99	Fixed Loans	103 51 01 442.38	
269 45 12 095.50	b) Societies (including R.F **Rs. 34247.20lacs**)	184 50 97 795.00		3 50 55 173.56	Over draft to societies	3 28 26 372.04	
127 42 97 133.30	c) Dhanvardhini Scheme Societies	118 97 14 896.50		2 25 46 529.00	Production Loan	1 01 17 010.00	
108 75 16 849.00	d) Dhanvardhini Scheme Individuals	110 98 87 071.00		15 12 23 358.00	Society Loan Agn FDR/MIDS	20 20 06 604.00	
26 35 653.00	f) Chintamukti Scheme Individuals	24 88 801.00		**162 13 05 943.10**		**135 95 12 114.72**	
2 15 11 889.00	g) Monthly Int. Deposits Scheme Societies	2 45 16 876.00			**M.T. AGRICULTURE**		
100 39 25 398.00	h) Monthly Int. Deposit Scheme Individuals	127 05 34 636.00		67 99 34 276.22	M.T. General Loan	65 44 34 923.21	
4 98 94 178.00	i) Recurring Deposits Societies	4 85 68 158.00		1 88 636.63	M.T. IRDP	1 88 636.63	
24 72 75 253.44	j) Recurring Deposists Individuals	27 68 96 334.44		8 75 256.00	M.T. Loan to Ind. Packhouse	6 55 312.00	
119 43 24 955.07	k) Matured Term Deposits Societies	149 62 45 998.67		5 19 42 633.25	Suva.Jaya.Gr.Swa.Roj.Y.(SGSY)	3 47 14 782.96	
52 50 23 333.94	l) Matured Term Deposit Individuals	59 34 42 010.94		6 20 497.00	Long Term Loan for Imbalance	5 04 000.00	
2 30 47 022.00	m) Staff Security Deposits	1 03 53 724.00		1 48 67 980.04	M.T.Milch Catal Loan to Ind.	2 51 22 846.04	
908 81 06 319.52	n) Thev Vrudhi Deposits Societies	1166 33 27 793.52		30 26 779.40	M.T. Loan to Ind. for Poultry	36 26 148.72	
543 71 53 347.38	o) Thev Vrudhi Deposits Individuals	692 77 61 231.00		34 115.00	M.T.Loan for Self Employ.MRCP	34 115.00	
73 845.00	p) Spl. Thev Vrudhi Deposits Individuals	81 315.00		1 00 27 414.55	M.T.Loan for Green House	1 04 08 008.55	
40 52 318.00	q) Spl. Thev Vrudhi Dep.500 day Individuals	1 33 122.00		25 738.00	M.T.MRCP Loan to Ind.	25 738.00	
6 25 106.00	r) Spl. Thev Vrudhi Dep. 500 day Societies	6 81 773.00		62 259.00	Cash Credit Under SHG (SGSY)	22 541.00	

79 89 72 911.00	s) Spl. Thev Vrudhi Dep. 450 day Individuals	13 35 347.00		15 16 85 095.62	M.T. Loan to DEDS Sty.	13 39 29 896.02
56 98 15 611.00	t) Spl. Thev Vrudhi Dep. 450 day Societies	0.00		60 860.00	M.T.RESCH.GEN.	60 860.00
0.00	v) Staff Security interest	1 44 43 666.00		5 21 306.00	M.T.RESCH.IRDP	5 15 196.00
2477 72 09 847.15		**2752 93 02 013.07**		0.00	M.T.RESCH.SELF EMPL.	0.00
	ii) Saving Bank Deposits			0.00	M.T. Loan to DEDS Ind.	0.00
1600 26 26 095.88	a) Individuals [including Z.P. **Rs.888.67 lacs)**	1810 48 35 626.93		1 28 23 809.00	Dir. Fin.to MT Ind. to SGSY Group	84 85 330.00
245 31 24 531.24	b) Societies [including R.F **Rs.348.46 lacs)**	279 54 83 578.39		89 30 125.54	M.T.Loan to Ind. Emu Farming	89 30 125.54
39 61 10 746.68	c) Saving Deposit from SHG	48 73 83 980.72		28 38 240.00	M.T. Loan to Sty. EMU Farming VC	28 38 240.00
48 81 486.88	d) PantPrahan Jan-Dhan Yojana Dep	74 99 841.35		47 86 729.00	M.T. Loan to Sty. Shadenet House	40 93 851.00
2 559.00	e) Saving Deposit from JLG	2 62 611.00		1 04 524.00	M.T.Loan to Ind.for Minor Irrig.	26 10 211.00
1885 67 45 419.68		**2139 54 65 638.39**		3 15 927.37	M.T.Loan to Ind. for Land Purch.	3 16 042.37
	iii) Current Deposits			9 45 672.18	M.T.Loan to Ind. Emu Farm under VC	9 45 672.18
199 41 43 094.45	a) Individuals [including Z.P. **Rs. 94129.60 lacs)**	206 85 96 222.90		65 23 897.00	M.T. Loan to Sty. Packhouse	54 50 230.00
64 90 01 762.67	b) Societies Incl. R.F. Deposits	67 49 88 148.72		5 49 70 082.50	M.T. Loan to Sty. VCF (Sub. Scheme)	4 69 99 099.25
20 68 899.97	c) M.S.E.B. Collection	59 950.97		35 44 923.41	M.T. Loan to Ind. VCF (Sub. Scheme)	26 92 188.01
564 91 50 716.23	d) Zilla Parishad Thane	851 27 70 517.43		19 79 131.00	M.T. Loan for Sericulture	9 26 250.00
829 43 64 473.32		**1125 64 14 840.02**		44 07 300.00	Loan to I.F. VCF	44 07 300.00
5192 83 19 740.15			**6018 11 82 491.48**	1 26 259.00	M.T. Loan Ind. Shadenet House	27 757.00
				12 96 06 548.53	Shubh Mangal Loan Scheme	11 57 45 081.24
	5. Borrowing			2 78 74 276.40	M.T. Loan to Shetghar Karj Yojana	2 68 81 183.40
	i) From the RBI/ State/ Central Co-op. Bank			93 935.00	Ind. Spl. Govt. Agri. Scheme D/P/G/F	85 965.00
39 10 900.00	a) Refinance NABARD I.F.VCF	39 10 900.00		9 41 572.00	Sty. Spl. Govt. Agri. Scheme D/P/G/F	6 95 234.00
0.00	b) S.T.Borrowing from NABARD Throu MSC	158 57 00 000.00		2 19 58 146.10	Loan under Rajiv Gandhi Nivara Yojana	1 76 84 404.65
39 10 900.00		**158 96 10 900.00**		12 17 24 663.21	M.T. Vehicle Loan through Agri.	7 69 48 865.58
	ii) From the State Govt.			25 65 402.00	M.T. Loan to Farmers Child Education	24 40 026.00
29 750.00	b) LT Loan to central Govt. Co-Operative Stores	29 750.00		1 26 84 900.00	M.T. Loan Sty. Low Cost Shadnet House	1 01 13 274.00
29 750.00		**29 750.00**	**158 96 40 650.00**	1 25 500.00	M.T. Loan Sty. Office Construction	1 04 000.00
39 40 650.00				29 55 097.00	Dir. Finance to SGSY MT Ind.	22 72 690.00
				1 23 318.00	MT.Sty.Seed Money loan to Handicap	1 23 318.00
	6. Bills sent for collection			31 00 130.00	Dir.Fin.to MT Ind NRLM SHG Group	48 86 974.00
7 02 936.30	(as per contra)		**13 69 231.00**	64 400.00	Dir.Fin.to Ind for Goat Rearing	6 17 000.00
				0.00	M.T.Loan for Vehicle Thro Sty	2 38 45 284.00
	7. MICR clg. Sent for collection			0.00	M.T.Loan for Daily Needs&Finance Straits to sty	33 72 580.00
6 68 43 692.56	(as per contra)		**8 05 55 684.21**	0.00	Sty Loan for farm Development	5 10 089.00
				0.00	Sty Loan for agro Tourism/Rural Tourism	16 06 118.00
				0.00	M.T.Loan to Ind for Farm Tourism	7 11 900.00
	8. Overdue Interest Reserve			**133 99 87 354.95**		**124 16 09 287.35**
15 17 81 418.87	Overdue Interest Reserve		**15 15 28 162.87**			
					M.T. NON AGRICULTURE	
	9. Branch Adjustment			4 74 92 652.42	M.T.Non-Agri. Loan	4 14 25 836.42
0.00	a) Branch Adjustment Net Position (H.O., MSC, RBI)		**0.00**	13 86 609.79	M.T.Loan for Godown to Sty.	12 97 190.79
				1 08 644.00	M.T.Loan for Godown to Ind.	72 739.00

	10. Interest Payable			0.00	M.T.Loan to Ind.for Fisheries	0.00	
6 46 87 617.83	Interest Payable		**13 05 48 705.73**	3 10 93 775.00	New Restructure of Sugar Factory	1 79 76 499.00	
				1 32 280.00	M.T. Soler Energy to Society	1 09 637.00	
	11. Dividend Payable			**8 02 13 961.21**		**6 08 81 902.21**	
48 46 435.63	Dividend Payable		**48 70 363.43**				
					LOAN DUES FROM STY. UNDER LIQUIDATION		
13 47 17 309.77	**12. NPA Int. A/c (Accrued)**		**17 19 82 680.42**	**10 89 65 294.27**	Loan dues from sty under liquidation	**10 88 10 378.77**	
	13. Other Liabilities				**INLAND BILLS PURCHASED**		
2 90 20 626.18	a) Draft Payable	2 41 18 010.98		**11 02 69 596.00**	Inland Bills purchased	**5 83 36 235.10**	
9 25 35 739.04	c) Bonus and Ex-gratia Payable	9 61 13 308.04					
8 97 36 820.84	d) Sundry Creditors	15 74 43 832.18			**LOAN TO INDIVIDUALS**		
5 61 37 429.08	e) Payorder	5 10 14 893.72		37 57 89 765.00	Against Deposits	34 31 11 481.41	
15 81 78 802.42	f) Pending Clearing	17 90 75 849.94		330 39 30 399.49	Against Gold and Silver	280 75 61 612.86	
4 88 09 520.89	g) Subsidy Reserve Fund	3 49 19 865.89		22 29 189.54	Against National Saving Certificate	17 30 700.36	
5 276.26	h) Service Tax A/c	5 90 022.62		71 09 55 006.19	Durable Articles	50 05 28 569.63	
30 85 097.90	i) Stale Draft	0.00		451 87 17 803.70	Against Salary	423 90 06 012.70	
8 10 00 000.00	j) Conti.Provi.Agst.Standard Asset	8 10 00 000.00		36 04 77 363.00	Gold & Silver Loan to Farmers	24 22 93 998.00	
2 45 68 815.00	k) Share Suspense	20 14 808.00		87 05 22 846.66	Vehicle Loan To Individuals	49 32 61 737.84	
0.00	l) Honorarium Payable	0.00		2 98 30 624.30	Individual Loan to Non - farm Sector	2 78 98 347.05	
31 46 913.00	m) T.D.S. Payable	43 95 274.00		2 76 04 234.26	Hypothication loan to Individual	2 00 91 034.58	
0.00	n) Enterance Fees	50.00		6 42 74 085.59	Loan to staff for vehicle	5 66 02 519.70	
6 50 925.25	o) NACH-APBS Settlement A/c	5 27 815.11		36 55 16 685.67	Loan to staff for Housing	34 85 55 614.43	
3 22 12 727.00	p) DEDS Reserve Fund	2 95 11 352.00		54 25 635.30	Loan to Land Lords	51 99 663.61	
72 90 00 000.00	q) Provision for Income Tax	84 41 23 941.00		1 29 03 381.19	Overdraft to Individuals	1 78 48 281.80	
19 46 500.00	r) Audit fees payable	22 38 475.00		1 09 17 347.26	Loan to Staff for Child Education	1 41 46 993.05	
0.00	s) Staff Leave Encashment	0.00		9 57 53 733.00	M.T.Loan to S.H.G.	15 03 42 591.00	
1 08 50 860.00	u)Diff.Tax Liability	1 53 43 460.00		173 08 80 484.82	Loan to Ind.for Housing	154 81 97 987.30	
84 117.00	v)Parking amt of salary Deducation	5 13 000.00		0.00	Loan to Ind.for House Repairing	0.00	
768.00	w)Parking amt PM suraksha bima	0.00		16 77 51 207.49	L.T. Loan to Ind.for Education	15 30 25 316.55	
6 380.00	x)Parking amt PM jeevanjyoti bima	19 941.00		2 84 78 467.00	S.T.Loan to S.H.G.	2 50 02 510.00	
42 76 972.22	y)ATM Settlement A/C	49 38 340.50		10 25 47 172.22	Education Loan to Girls	10 71 06 342.80	
29 670.00	z)Parking A/c for Daily Wages Staff	31 849.00		122 32 56 339.33	Ind. Loan Agst. Salary - II	109 81 05 140.10	
2 89 374.00	Aa)Parking A/C of Pensioners	2 000.00		15 76 02 672.70	Loan to Staff for House Repairing	16 08 01 334.07	
1 10 733.83	Ab) POS Settlement A/C	7 86 446.17		94 37 714.16	Subhmangal Loan Scheme to Staff	89 81 438.62	
11 76 513.64	Ac)Parking amt of Agri adi	0.00		5 46 835.00	Temporary Overdraft A/C	4 51 641.00	
0.00	Ad) Ind Loan Insurance A/c	4 35 392.00		7 08 70 477.00	Loan to small Retailar	10 84 19 106.00	
0.00	Ae) The Maha State Co-op Marketing	2 07 134.76		2 14 45 462.75	Motor Cycle loan to Individual	4 37 92 491.30	
6 61 00 677.00	Af) Provision for Gratuity	6 80 25 592.00		4 72 18 826.00	Motor car loan to Ind-1 (EMI)	16 07 06 790.00	
143 29 61 258.55			**159 73 90 653.91**	2 28 29 170.25	Motor Car Loan -2 (EMI)	6 26 41 398.85	
	14. PROFIT & LOSS ACCOUNT			86 99 702.00	Laptop Purchasing Loan	77 50 774.75	
20 77 17 375.12	Profit as per Last Balance sheet	2 000.00		0.00	L.T.Loan To Real Property MORT	4 97 64 350.50	
20 77 16 167.00	**Less** - Distribution of profit			0.00	Ind Personal Loan	25 10 00 594.20	
1 208.12	Balance	**2 000.00**		0.00	Ind Vyavasay Vridhi Loan	46 62 269.50	
26 29 98 791.88	**Add** - Profit during the current year	27 49 98 000.00		**1434 64 12 630.87**		**1305 85 88 643.56**	**1888 57 91 636.57**
26 30 00 000.00		**27 50 00 000.00**	**27 50 00 000.00**	**1982 50 13 880.81**			

					7. Interest Receivable			
				39 93 26 337.44	a) on loan a/c's	40 49 75 862.22		
				59 63 03 249.00	b) On Investment	77 27 41 286.64		
				13 47 17 309.77	c) Int. R'ble on NPA A/c's **(As per Contra)**	17 19 82 680.42		
				113 03 46 896.21				**134 96 99 829.28**
					8. Bills Receivable			
				7 02 936.30	(As per contra)			**13 69 231.00**
				6 68 43 692.56	**9.RBI Awaiting Clearing**			**8 05 55 684.21**
				6 15 63 834.67	**10. Branch Adjustment**			
					a) Branch Adjustment Net Position (H.O., MSC, RBI)	10 51 14 828.96		
					b) POS Settlement A/C	0.00		**10 51 14 828.96**
					11. FIXED ASSETS			
					PREMISES			
				31 02 44 276.00	Bank's Premises	28 16 02 142.00		
				26 37 348.00	Add :- Purchase	1 94 53 600.00		
				31 28 81 624.00		30 10 55 742.00		
				3 12 37 346.00	Less :- Depreciation	2 91 32 894.20		
				0.00	Less :-Proir Period Depreciation	0.00		
				28 16 44 278.00		27 19 22 847.80		
				42 136.00	Less :- GL Entry	0.00		
				28 16 02 142.00	**Total**	**27 19 22 847.80**		
					FURNITURE & FIXTURE			
				24 10 65 989.37	Furniture,Fixtures &Library	14 05 91 840.87		
				3 14 33 050.94	Add :- Purchase	1 85 69 475.44		
				27 24 99 040.31		15 91 61 316.31		
				75 85 208.00	Less :- Sales	17 98 164.44		
				26 49 13 832.31		15 73 63 151.87		
				2 59 72 270.44	Less :- Depreciation	2 23 98 418.76		
				23 89 41 561.87		13 49 64 733.11		
				9 83 49 721.00	Less :- GL Entry	0.00		
				14 05 91 840.87	**Total**	**13 49 64 733.11**		
				1 18 53 600.00	**CAPITAL WORK IN PROGRESS**	**60 95 685.00**		
				2 67 67 960.00	**COMPUTER SOFTWARE**	82 55 091.00		
				56 56 678.00	Add :- Purchase	1 09 12 356.00		
				3 24 24 638.00	**Total**	1 91 67 447.00		
				2 38 23 117.00	Less :- Depreciation	79 22 364.00		
				86 01 521.00		1 12 45 083.00		
				3 46 430.00	Less :- Cenvat	0.00		
				82 55 091.00		**1 12 45 083.00**		

					BANK'S CAR & JEEP		
				75 75 707.00	Vehicles	1 04 41 688.00	
				72 90 335.00	Add :- Purchase	26 47 349.00	
				1 48 66 042.00		1 30 89 037.00	
				26 41 814.00	Less :- Depreciation	22 37 217.00	
				1 22 24 228.00		1 08 51 820.00	
				17 82 540.00	Less :- Sale	0.00	
				1 04 41 688.00		1 08 51 820.00	
				0.00	Less :- Shortfall	0.00	
				1 04 41 688.00		**1 08 51 820.00**	
				64 177.00	**COMPUTER HARDWARE**	2 21 52 717.00	
				9 83 49 761.00	Add :- GL Entry	0.00	
				9 84 13 938.00	**Total**	2 21 52 717.00	
				18 86 640.00	Add :- Purchase	2 52 63 333.00	
				10 03 00 578.00		4 74 16 050.00	
				0.00	Less:-Sale	17 31 485.00	
				10 03 00 578.00		4 56 84 565.00	
				7 81 47 861.00	Less :- Depreciation	2 09 58 297.00	
				2 21 52 717.00		**2 47 26 268.00**	
				58 205.25	**LIBRARY**	**3 13 357.75**	
				0.00	Add :- GL Entry	0.00	
				58 205.25	**Total**	3 13 357.75	
				2 89 970.00	Add :- Purchase	1 595.00	
				3 48 175.25		3 14 952.75	
				34 817.50	Less :- Depreciation	32 930.78	
				3 13 357.75		**2 82 021.97**	
				47 52 10 436.62			**46 00 88 458.88**
	CONTINGENT LIABILITIES				**12.OTHER ASSETS**		
	Guarrantee issued on behalf of			1 10 78 497.47	Stock of Printing & Stationary	86 97 711.34	
	Agriculture Society's	**Rs. 0.00**		2 74 869.95	Adheshiv Stamp	2 88 360.00	
	Non-Agriculture Society's	**Rs. 0.00 lacs**		16 55 575.00	Amount R'ble from Govt. D.R.S.	16 55 575.00	
	Individuals	**Rs. 7.30 lacs**		1 06 88 929.60	Cenvat Credit Receivable	1 39 07 077.05	
	Total	**Rs. 7.30 lacs**		8 41 81 903.53	Sundry Debtors	7 63 27 371.07	
				11 05 00 000.00	Intt.Subsidy(2%) R'vle frm Govt.	13 10 00 000.00	
				20 40 177.00	Prepaid Expences	19 21 429.00	
				2 59 794.00	Amt. of PAN Coupan	2 57 427.00	
				114 32 39 520.00	Advance Income Tax	128 07 93 855.00	
				2 89 41 807.85	2% Intt. Sub. From Central Govt.	48 76 279.85	
				1 73 711.00	1.75% Intt. Sub. From State Govt.	1 20 366.00	
				59 15 588.00	4% & 2% Intt. Sub. From Punjabrao Deshmukh	0.00	
				39 22 866.45	TDS Receivable	67 61 212.92	
				62 29 208.00	Amt. R'ble from MHADA under R.G.Nivara Intt.	59 81 218.00	
				9 48 349.00	Commision R'ble from MSCB	70 08 076.69	
				0.00	Service Tax	0.00	

				0.00	3% Per & 1% Int Subsidy FR	3 04 77 456.00	
				0.00	Int R'ble PM announc Int	1 15 85 452.00	
				32 59 041.72	Claim R'ble from RBI of DEAF Scheme	39 44 828.86	
				141 33 09 838.57			**158 56 03 695.78**
					NON PERFORMINNG ASSETS		
					1. Standard Assets Rs. 180028.77 Lac		
					NPA		
					2. Sub Standrard Assets Rs. 5587.61 Lac		
					3. Doubtful Assets Rs. 987.22 Lac		
					(a) Secured Rs. 827.58 Lac		
					(b) Unsecured Rs. 159.64 Lac		
					4. Loss Assets Rs. 2254.32 Lac		
					Total NPA Rs. 8829.15 Lac		
					Total Rs. 188857.92 Lac		
6221 58 29 161.62			**7315 18 60 177.68**	**6221 58 29 161.62**			**7315 18 60 177.68**

As Per our report of even date
For Yuvak & Co.
Chartered Accountant
Firm Reg.No.1011007

0.00 0.00

CA Yuvak Mangaonkar
Partner
M.No.105886
Place:-Thane
Date :-

Sau.S.S.Kaulapure	**Shri .R.D.Patil**	**Shri R.M.Donde**	**Shri. B.N.Bhoir**	**Shri. B.L.Kuradhe**	**Shri. R.G.Patil**
Chief Accountant	**Dy.C.E.O**	**Dy.C.E.O**	**C.E.O.**	**Vice-Chairman**	**Chairman**
	(Accts & Banking Oper)	**(I.T.Clg&Payment Settl.& Stats)**			

THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD., THANE

PROFIT & LOSS ACCOUNT FOR THE YEAR 01.04.2016 to 31.03.2017

31.03.2016 Amt Rs.	EXPENDITURE		31.03.2017 Amt Rs.	31.03.2016 Amt Rs.	INCOME		31.03.2017 Amt Rs.
2728935575.90	Interest paid		3053137158.45	2360777515.76	Interest Received on Loans		2179671510.85
587225380.43	Salary and Allowancess T.A. & D.A.		617283272.29	1571796314.47	Interest Received on Investment		1925086328.98
55223970.00	Bank contribution to staff P.F.		57470909.00	890753092.82	Int.Recd. On Govt. Security		993641652.58
3114539.00	Director's fees and allowances		3874019.00	14926357.19	Commission and Exchange		4056105.73
11843419.83	Postage & Telegram		6985701.40	31182868.91	Other Income		54386886.62
104416963.14	Rent Taxes,Lighting and Insurance		115207109.97	130000.00	Dividend Received		130000.00
219757.00	Training Expenses		81395.00	7164500.13	Commission on ATM Transaction		7310847.67
1933249.00	Vehicle Charges for Remittance		3097985.10	65992500.00	Profit & Loss A/c On Govt. Security		145200002.00
994942.44	Vehicle Charges for Recovery		799888.61	738631.00	Profit on Sale of Fixed Assets		177280.00
10067706.48	Printing & Stationary		12969195.07	4184378.00	Interst on Income Tax Refund		15955335.00
16457921.86	Lease Line Charges		17428525.66	17566120.00	Deffered Tax		0.00
2862901.00	Motor car Expenses		3911103.00	0.00	Prior Period Income A/C		417462.00
685396.00	Building Maintenance		3968518.00	140000000.00	Excess Provision Written Back		
7933018.00	Computer Repair & Maintainance		22217621.25		Investment Depreciation Reserve	200000000.00	
1946500.00	Audit fees paid		2966919.00		Bad and Doubtful Debts Reserve	225000000.00	425000000.00
2815433.00	Advertisement and Publication		2252215.00				
2770742.00	Professional fees		4053942.00				
161846810.94	Depreciation on Property		82682121.74				
831904.19	Clearing processing Charges		1703074.38				
27813037.15	Other Charges		35168757.53				
642196.00	ATM Card Charges		4212436.00				
9920712.89	ATM Transaction Charges		12954472.71				
486301.25	VSAT/ UBR Installation Charges		206181.00				
1100245.00	Election Charges		0.00				
525339.99	Commission (DLG) paid to MSC Bank		882605.85				
0.00	Expenses for SMS Alert Msg		722621.00				
0.00	Shortfall in Selling of Assets		169078.00				
18391269.00	Amortisation for Govt Sec.		14817935.00				
59714005.00	Provision for staff leave encashment		77446124.00				
73862553.00	Provision for staff Gratuity		68025592.00				
92200000.00	Provision for Bonus and Ex-gratia		94800000.00				
145000000.00	Income Tax		194000000.00				
0.00	Deffered Tax		4492600.00				
5496368.00	Special Reserve u/s 36 (1)(viii)		25000000.00				
1000000.00	Provision for Agri. Imbalance Fund		0.00				
600000000.00	Provision for Special Reserve u/s 36 (1)(viia)		639400000.00				
10000000.00	Provision for Gold & Silver fluctuation fund		0.00				
136602.23	Provision for contingencies		146334.42				
22798726.68	Overdue Interest Reserve		0.00				
66000000.00	Provision for Investment Fluctuation Fund		291500000.00				
5000000.00	Provision for Funds for One time Settlement		0.00				
262998791.88	Profit		274998000.00				
5105212278.28	TOTAL		5751033411.43	5105212278.28	TOTAL		5751033411.43

0.00 0.00

As Per our report of even date
For Yuvak & Co.
Chartered Accountants
Firm Reg.No. 1011007

CA Yuvak Mangaonkar
Partner
M.No. 105886

Sau.S.S.Kaulapure	Shri.R.D.Patil	Shri.R.M.Donde	Shri. B.N.Bhoir	Shri.B.L.Kurhade	Shri.R.G.Patil
Chief Accountant	Dy.C.E.O (Accts & Banking Oper)	Dy.C.E.O (I.T.Clg&Payment Settl.& Stats)	C.E.O	Vice-Chairman	Chairman

Place :- Thane
Date :-