



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

Head Office: Chhatrapati Shivaji Path, Post Box No. 19, Thane (W) - 400 601

Balance Sheet as at 31st March 2022

31.03.2021		CAPITAL AND LIABILITIES		31.03.2022	
Rs.	Ps.			Rs.	Ps.
45 69 27 200.00		1) CAPITAL	Annexure -1	46 87 00 750.00	
11 72 08 75 789.34		2) RESERVE & OTHER FUNDS	Annexure -2	12 96 24 66 212.99	
80 85 24 01 672.56		3) DEPOSITS	Annexure -3	82 27 69 28 918.91	
39 40 650.00		4) BORROWINGS	Annexure -4	29 750.00	
9 60 64 329.25		5) MICR CLG. SENT FOR COLLECTION		8 99 28 068.31	
1 88 95 87 924.77		6) OTHER LIABILITIES & PROVISIONS	Annexure -5	2 15 00 82 816.40	
19 36 758.38		7) SUBSIDIARY STATE PARTNERSHIP FUNDS (As per Contra)		19 36 758.38	
14 89 51 955.87		8) OVERDUE INTEREST RESERVE		14 89 51 955.87	
44 27 56 515.71		9) NPA INTEREST ACCOUNT		53 91 13 165.71	
90 00 00 000.00		10) PROFIT & LOSS ACCOUNT	Annexure -6	42 00 00 000.00	
96 51 34 42 795.88		TOTAL		99 05 81 38 396.57	

31.03.2021		PROPERTY AND ASSETS		31.03.2022	
Rs.	Ps.			Rs.	Ps.
3 27 89 67 476.03		1) CASH & BANK BALANCES	Annexure-7	3 72 97 37 067.42	
53 38 26 96 777.00		2) INVESTMENTS	Annexure-8	54 14 70 72 172.00	
19 36 758.38		3) SUBSIDIARY STATE PARTNERSHIP FUNDS (As per contra)		19 36 758.38	
35 96 97 93 574.46		4) LOANS & ADVANCES	Annexure-9	36 68 30 18 573.62	
1 53 19 64 681.10		5) INTEREST RECEIVABLE	Annexure -10	1 88 68 89 218.55	
9 60 64 329.25		6) RBI AWAITING CLEARING		8 99 28 068.31	
9 60 64 329.25		7) BRANCH ADJUSTMENTS		8 99 28 068.31	
44 82 35 320.80		8) FIXED ASSETS (LESS DEPRECIATION)	Annexure -11	42 98 41 124.24	
1 70 77 19 549.61		9) OTHER ASSETS	Annexure -12	1 99 97 87 345.74	
96 51 34 42 795.88		TOTAL		99 05 81 38 396.57	

Profit & Loss Account for the year ended 31 March 2022

31.03.2021		EXPENDITURE		31.03.2022	
Rs.	Ps.			Rs.	Ps.
3 71 71 33 139.45		1) INTEREST PAID		3 96 47 74 748.30	
1 12 00 00 584.00		2) SALARY & ALLOWANCES	Annexure-13	1 18 10 53 128.69	
19 19 46 205.42		3) RENT, TAXES, LIGHTING & INSURANCE	Annexure-14	22 09 68 505.25	
1 30 06 660.01		4) PRINTING & STATIONERY EXPENSES		1 95 78 769.14	
13 58 830.00		5) DIRECTORS FEES & ALLOWANCES	Annexure-15	20 51 444.00	
34 21 348.00		6) AUDIT FEES	Annexure-16	41 65 290.00	
17 10 64 768.94		7) DEPRECIATION ON ASSETS	Annexure-17	15 07 56 162.05	
3 30 90 350.64		8) REPAIRS & MAINTENANCE EXPENSES	Annexure-18	4 32 74 126.27	
29 29 50 596.07		9) OTHER EXPENSES	Annexure-19	15 86 04 363.15	
69 76 55 603.67		10) PROVISIONS	Annexure-20	82 00 08 717.92	
0.00		11) SHORTFALL IN SELLING OF ASSET		10 286.00	
89 99 98 000.00		12) NET PROFIT CARRIED FORWARD TO B/S		41 99 98 000.00	
7 14 16 26 086.20		TOTAL		6 98 52 43 540.77	

31.03.2021		INCOME		31.03.2022	
Rs.	Ps.			Rs.	Ps.
6 49 66 31 115.56		1) INTEREST RECEIVED	Annexure -21	6 82 95 81 977.71	
1 86 43 030.21		2) COMMISSION & EXCHANGE	Annexure -22	1 80 06 131.76	
5 12 05 064.53		3) OTHER INCOME	Annexure -23	6 62 61 783.30	
7 70 72 500.00		4) PROFIT & LOSS ON GOVT. SECURITIES		6 19 52 500.00	
51 875.90		5) PROFIT ON SALE OF FIXED ASSETS		22 39 748.00	
49 79 33 730.00		6) PROVISION WRITTEN BACK	Annexure -24	0.00	
88 770.00		7) DEFERRED TAX LIABILITY REVERSED		72 01 400.00	
7 14 16 26 086.20		TOTAL		6 98 52 43 540.77	

For & On Behalf Of The Board Of Directors

Shri. A. M. Bhoir Chief Officer (Statistic Section)	Shri. S. A. Patil Chief Accountant	Shri. V. S. Patil Dy. C.E.O. (Accts. & Bkg. Oper.)	Shri. A. G. Gondhali C.E.O.
	Shri. A. B. Patil Vice-Chairman	Shri. R. G. Patil Chairman	

Directors

Shri. R. R. Patil	Shri. N. V. Bhoir	Shri. P. P. Patil	Shri. A. A. Colaco
Shri. S. R. Shinde	Shri. A. K. Mumbaikar	Shri. I. J. Padwal	Professional Director
Shri. R. S. Patil	Smt. R. N. Pashte	Shri. N. Y. Ghusekar	Shri. D. G. Dumbre
Shri. B. B. Patil	Shri. A. K. Ghoda	Sau. N. R. Kambli	Professional Director
Shri. B. L. Kurhade	Shri. J. R. Choudhari	Shri. B. B. Digha	
Shri. D. N. Patekar	Shri. S. G. Pawar	Shri. N. G. Patil	

Notes forming part of the financial statements
As per my report of even date

For B.S. Korde & Co.
Chartered Accountant
Firm Reg. No. 125532W

C.A. B.S. Korde
Proprietor
Membership No. 14688
UDIN: 22014688ALPSJJ2826

Place: Thane
Date: 24.06.2022





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

Head Office: Chhatrapati Shivaji Path, Post Box No. 19, Thane (W) - 400 601

Balance Sheet & Profit & Loss Account Annexures for the year ended 31 March 2022

31.03.2021		ANNEXURE 1	31.03.2022	31.03.2022	
Rs.	Ps.			Rs.	Ps.
		CAPITAL			
		i) Authorised Capital			
60 00 00 000.00		6,00,000 Shares of Rs. 1000 each	60 00 00 000.00		60 00 00 000.00
		ii) Subscribed and paid up Capital			
		Co-operative Institutions:			
45 79 55 000.00		469677 Shares of Rs. 1000 each	46 96 77 000.00		
15 77 800.00		Less: Calls in arrears	15 39 150.00		
45 63 77 200.00			46 81 37 850.00		
		Other than Co-operative Institutions:			
6 61 000.00		673 Shares of Rs. 1000 each	6 73 000.00		
1 11 000.00		Less: Calls in arrears	1 10 100.00		
5 50 000.00			5 62 900.00		
45 69 27 200.00		TOTAL			46 87 00 750.00

ANNEXURE 2	OP BALANCE	ADDITIONS	DEDUCTIONS	CLO. BALANCE
RESERVE & OTHER FUNDS	31.03.2021			31.03.2022
2. i. Reserve Fund and other Reserves.				
- Statutory Reserve	1 52 08 35 012.16			
Appropriation:		22 50 00 000.00		
Nominal Members Entrance Fees		21 50 300.00		
Unpaid Dividend		1 15 609.73		
				1 74 81 00 921.89
- Agricultural Credit Stabilization Fund	89 17 71 537.00			
Appropriation:		13 50 00 000.00		
Interest Credited @ 3%		2 67 53 146.00		
				1 05 35 24 683.00
- Bad and Doubtful Debts Reserve	42 27 38 988.72			42 27 38 988.72
- Building Fund	74 66 06 484.00			
Appropriation:		1 00 00 000.00		
				75 66 06 484.00
- Reimbursement for Building Fund	45 28 70 563.00			
Appropriation:		2 23 85 000.00		
				47 52 55 563.00
- Dividend Equalisation Fund	4 05 38 950.52			
Appropriation:		5 89 000.00		
				4 11 27 950.52
- Special Reserve - Stale D D	6 60 30 349.24			
Amount of DD & Excess Cash		58 46 068.00		
Branch DD Transferred			62 800.00	
				7 18 13 617.24
- Investment Depreciation Reserve	69 32 28 000.00			
(Against IFR)				69 32 28 000.00
- Investment Fluctuation Reserve	7 90 00 000.00			
Appropriation		35 00 00 000.00		
				42 90 00 000.00
Total	4 91 36 19 884.64	77 78 39 123.73	62 800.00	5 69 13 96 208.37

ii) OTHER FUNDS				
- BDDR under sec. 36 (i) (vii)a	5 72 38 05 100.00			
Appropriation:		35 80 00 000.00		
				6 08 18 05 100.00
- Special Reserve under sec.36(1)(viii) IT Act	15 69 64 368.00			
Amount Transferred during the year		1 90 00 000.00		
				17 59 64 368.00
- Fisheries Credit stabilisation Fund	22 71 48 945.00			
Appropriation:		4 50 00 000.00		
				27 21 48 945.00
- Reserve For Special Development Fund	6 40 00 000.00			
Appropriation:				6 40 00 000.00
- Fund to give relief to Agri. Soc. reduce imbalance	2 31 13 730.00	50 00 000.00		2 81 13 730.00
- Reserve For Gold Price Fluctuation Fund	6 36 05 526.00			6 36 05 526.00
- Reserve For Incentive to Fish Sty. (3%) Fund	1 67 66 525.00			1 67 66 525.00
- Reserve For Agril. Research Center Funds	3 80 00 000.00			3 80 00 000.00
- Reserve For One time Settlement Funds	3 71 72 658.23			
Expenditure during the year		1 00 00 000.00	2 37 210.00	4 69 35 475.23
- Reserve For Diamond Jubilee Funds	75 00 000.00			75 00 000.00
- Reserve For Charity Fund	5 29 24 039.43			
Appropriation:		80 00 000.00		
Expenditure during the year				6 09 24 039.43
- Reserve for Contingencies	16 03 05 307.73			
Amount Transferred during the year		62 571.92		
				16 03 67 879.65
- Reserve for Incentive to PACS	4 46 56 201.00			
For Recovery Fund				
Appropriation:				
Expenditure during the Year		1 00 00 000.00	4 43 742.00	5 42 12 459.00
- Reserve for Publicity & Propoganda Fund	2 38 42 831.47			
Appropriation:				2 38 42 831.47
- Reserve for Staff benefit Fund	3 53 37 020.84			
Appropriation:		32 86 000.00		
Death Fund		3 31 000.00		
Expenditure during the year			36 57 250.00	3 52 96 770.84
- Reserve For Employees Vol. Retire. Fund	2 73 36 353.00			
Appropriation:		1 00 00 000.00		
Expenditure during the year			53 51 547.00	3 19 84 806.00
- Reserve For Interest Subsidy to Mahila SHG Fund	1 56 36 341.00			
Appropriation:				1 56 36 341.00
- Reserve For Funds for Training to Members	1 48 51 573.00			
Appropriation:		1 00 00 000.00		
				2 48 51 573.00
- Technical Adoption Fund	2 00 00 000.00			
Appropriation:				2 00 00 000.00
- Agri. Sty Sakshamikaran fund	5 42 89 358.00			
Amount Transferred during the Year		3 00 00 000.00		
Expenditure during the Year			3 51 75 723.00	4 91 13 635.00
	6 80 72 55 904.70	50 86 79 571.92	4 48 65 472.00	7 27 10 70 004.62
	11 72 08 75 789.34	1 28 65 18 695.65	4 49 28 272.00	12 96 24 66 212.99

31.03.2021		ANNEXURE 3	31.03.2022	31.03.2022	
Rs.	Ps.			Rs.	Ps.
		DEPOSITS			
		i) Fixed Deposits			
1 23 50 08 239.00		Individuals	1 36 97 53 574.00		
3 02 39 94 957.97		Societies	3 76 46 61 678.81		
1 11 78 46 468.00		Dhanvardhini Scheme Societies	1 14 36 00 572.00		
1 10 71 29 148.00		Dhanvardhini Scheme Individuals	1 12 90 44 793.00		
2 40 560.00		Chintamukti Scheme Individuals	29 632.00		
2 28 19 683.00		Monthly Int. Deposits Scheme Societies	4 29 23 658.00		
2 14 01 93 250.00		Monthly Int. Deposit Scheme Individuals	2 41 46 09 806.00		
6 45 77 464.00		Recurring Deposits Societies	7 18 12 674.00		
30 09 90 183.00		Recurring Deposits Individuals	30 15 10 347.00		
2 73 67 19 734.52		Matured Term Deposits Societies	2 99 88 01 542.12		
95 55 62 687.94		Matured Term Deposits Individuals	1 11 69 05 404.94		
1 26 46 724.00		Staff Security Deposits	1 23 91 725.00		
19 28 19 67 171.72		Thev Vrudhi Deposits Societies	21 24 39 83 412.04		
10 04 48 36 206.32		Thev Vrudhi Deposits Individuals	11 06 89 48 990.00		
2 09 33 048.00		Staff Security interest	2 21 42 907.00		
42 06 54 65 525.47			46 70 11 20 715.91		
		ii) Saving Deposits			
25 53 63 80 188.83		Individuals	27 39 44 77 766.46		
4 14 46 72 837.22		Societies	4 60 10 75 443.88		
71 39 76 838.13		Saving Deposit from SHG	76 98 44 582.72		
75 36 585.36		Pant Pradhan Jan Dhan Yojana Dep	85 23 145.82		
30 65 465.08		Saving Deposit From JLG	40 16 335.98		
1 03 30 455.00		Deposit For MSRLM/NRLM	1 02 58 575.76		
21 69 092.80		Saving Deposit For Gat Sheti	4 26 413.80		
30 41 81 31 462.42			32 78 86 22 264.42		
		iii) Current Deposits			
2 28 94 97 751.31		Individuals	43 80 40 824.85		
74 14 60 513.41		Societies	1 00 92 70 834.18		
24 90 469.97		M.S.E.B. Collection	12 54 267.97		
5 33 53 55 949.98		Zilla Parishad Thane & Palghar	1 33 86 20 011.58		
8 36 88 04 684.67			2 78 71 85 938.58		
80 85 24 01 672.56					82 27 69 28 918.91

31.03.2021		ANNEXURE 4	31.03.2022	31.03.2022	
Rs.	Ps.			Rs.	Ps.
		BORROWINGS			
		i) From the RBI/ State/ Central Co-op. Bank			
39 10 900.00		Refinance NABARD I.F.VCF		0.00	
39 10 900.00				0.00	
		ii) From the State Govt.			
29 750.00		LT loans to Central Govt. Co-operative Stores	29 750.00		
29 750.00			29 750.00		
39 40 650.00					29 750.00

31.03.2021		ANNEXURE 5	31.03.2022	31.03.2022	
Rs.	Ps.			Rs.	Ps.
		OTHER LIABILITIES & PROVISIONS			
3 24 08 214.00		Drafts Payable	2 88 53 453.00		
11 61 34 567.36		Interest Payable	11 08 78 684.01		
38 91 659.05		Dividend Payable	58 94 808.53		
99 43 977.34		ATM Settlement A/c	31 32 469.64		
13 95 12 673.04		Bonus and Ex-gratia Payable	14 62 64 550.04		
22 85 44 422.72		Sundry Creditors	30 19 98 261.56		
4 86 48 873.41		Pay Orders	3 58 21 647.44		
9 60 64 329.25		Pending Clearing	8 99 28 068.31		
85 55 525.39		Subsidy Reserve Fund	80 92 840.39		
13 51 42 659.00		Conti.Provi.Agst.Standard Asset	14 04 42 659.00		
1 12 415.00		Share Suspense	85 965.00		
50 73 310.00		Parking A/C of Pensioners	53 54 573.00		
4 50 36 102.02		T.D.S. Payable	4 68 655.46		
26 100.00		NACH-APBS Settlement A/c	0.00		
54 58 979.00		DEDS Reserve Fund	48 92 236.00		
82 26 99 000.00		Provision for Income Tax	99 26 99 000.00		
27 50 000.00		Audit fees payable	38 64 500.00		
5 67 043.00		Ind. Loan Insurance A/C	5 66 099.00		
53 473.00		Parking a/c for Daily wages Staff	0.00		
1 11 05 190.00		Def. Tax Liability	39 03 790.00		
5 253.00		Parking amt of salary Deduction	6 43 411.00		
21 85 711.03		POS Settlement A/C	11 05 918.31		
10 500.00		Lawyer Fee for Housing Loan	0.00		
15 74 22 756.66		Saving KCC	17 29 75 883.84		
24.00		Parking Amt for PM Suraksha Bima	48.00		
1 04 31 951.00		Supri. pay Unit-JC/Secondary School	1 67 164.00		
72 68 697.00		Subsidy Res. Fund for Sty. Gat Sheti	20 91 746.00		
2 887.50		Parking Amt for PM Jeevan jyoti	247.50		
5 31 632.00		Parking A/c. for Agriculture	132.00		
0.00		Nominal Membership	50.00		
0.00		Goods & Service Tax(GST) Payable	16 245.37		
0.00		TDS Payable (Income Tax Dept)	5 57 81 854.00		
0.00		SHG EDEG Subsidiary Reserve Fund	1 66 600.00		
0.00		Parking A/c for Sundry Adjustment	42 05 100.00		
0.00		Lockers A/c	700.00		
0.00		Interest Subvention claim to Sugar Factory	2 97 85 456.00		
1 88 95 87 924.77					2 15 00 82 816.40

31.03.2021		ANNEXURE 6	31.03.2022	31.03.2022	
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THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD., THANE

Head Office: Chhatrapati Shivaji Path, Post Box No. 19, Thane (W) - 400 601

Balance Sheet & Profit & Loss Account Annexures for the year ended 31 March 2022

31.03.2021		ANNEXURE 9	31.03.2022	31.03.2022	
Rs.	Ps.			Rs.	Ps.
19 62 662.18		M.T. Loans to Farmers Child Education	17 97 922.18		
65 63 447.00		M.T. Loans Sty. Low Cost Shednet House	64 32 123.00		
72 410.00		M.T. Loans Sty. Office Construction	32 000.00		
10 26 736.00		Dir. Finance to SGSY MT Ind.	9 53 504.00		
72 84 961.00		SHG loan under MSRLM	29 61 142.00		
10 30 174.00		Dir. Fin to Ind for Goat Rearing	7 11 181.00		
1 68 80 982.23		M.T. Loan for Vehicle Through Sty	1 63 41 804.00		
4 82 98 015.69		Sty Loan For Farm Development	7 02 63 577.69		
94 92 195.00		Sty Loan for agro Tourism / Rural Tourism	95 46 152.00		
2 07 07 327.00		M.T. Loan to Ind for Farm Tourism	2 36 16 968.00		
13 64 410.00		Direct Finance to Ind Loan for Shetghar	20 88 050.00		
33 05 697.00		M.T. Loan to DEDS Ind A/c	33 04 527.00		
24 83 191.00		Ind Loan for Jal Yukt Shivar	15 56 475.00		
11 83 161.00		Ind. Loan to M.T. Gat Sheti	4 58 340.00		
3 32 82 825.08		MT Conversion SFDA	3 07 33 103.56		
36 02 350.00		Sty Loan MT Gat Sheti	30 99 930.00		
18 76 050.00		Sty Loan EDEG Poultry	21 47 413.00		
16 73 000.00		Direct Fin. to Goat Rearing under EDEG Loan	21 91 914.00		
0.00		PM Formaliza of Micro Food Process enter Scheme	3 42 000.00		
99 32 64 833.81			82 33 12 444.73		
		NON AGRICULTURE:			
		S.T. NON AGRICULTURE			
19 26 84 903.71		Cash Credit	24 54 67 813.02		
59 53 161.83		Hypothication	69 28 716.77		
1 78 29 45 717.36		Fixed loans	2 59 16 21 888.61		
9 99 02 060.53		Over drafts to societies	7 55 18 277.81		
4 16 91 996.00		Production loans	7 78 62 674.00		
19 65 41 918.43		Society Loans Against FDR/MIDS	18 89 40 007.00		
1 46 39 60 844.00		C.C/Pledge Loan to Sugar Factory Con. Finance	1 18 63 39 009.31		
1 05 32 00 000.00		S.T. Loan to Sugar Factory Con. Finance	72 90 00 000.00		
5 42 98 651.00		Cogen Bill Discounting (ST Loan)	21 03 13 100.00		
4 89 11 79 252.86			5 31 19 91 486.52		
		M.T. NON AGRICULTURE			
7 83 16 009.42		M.T. Non-Agri. Loan	7 36 25 150.42		
8 51 964.29		M.T. Loan for Godown to Sty.	3 85 306.29		
32 20 672.00		M.T. Loan for Godown to Ind.	30 99 170.00		
28 66 267.00		M.T. Solar Energy to Society	66 14 565.00		
2 02 84 83 848.00		M.T. Loan for Sugar Factory Con. Finance	2 02 68 89 848.00		
10 44 845.00		M.T. Loan Solar System	8 91 575.00		
2 11 47 83 605.71			2 11 15 05 614.71		
		L.T. NON AGRICULTURE			
2 76 42 00 000.00		L.T. Loan to Sugar Factory Con. Finance	3 03 28 78 000.00		
5 35 80 000.00		Loan to Milk Processing	74 95 45 000.00		
44 40 00 000.00		Loan to Oil Processing	37 00 00 000.00		
3 26 17 80 000.00			4 15 24 23 000.00		
10 42 60 368.37		Loans dues from sty under liquidation	10 41 13 876.63		
2 35 120.00		Inland Bills purchased	1 43 240.00		
		LOANS TO INDIVIDUALS			
43 39 89 896.00		Against Deposits	50 45 43 423.00		
3 57 25 90 300.30		Against Gold and Silver	3 77 16 33 325.36		
19 45 331.00		Against National Saving Certificate	49 21 137.00		
2 72 49 629.17		Durable Articles	1 49 07 096.86		
2 51 33 94 663.08		Against Salary	1 68 29 99 421.97		
46 49 02 189.85		Gold & Silver loans to Farmers	53 06 07 338.40		
5 12 38 599.69		Vehicle loans To Individuals	4 46 75 829.71		
1 65 66 359.38		Individual loans to Non - farm Sector	1 28 65 510.19		
95 51 760.22		Hypothication Loans to Individual	71 47 555.56		
4 57 87 288.91		Loans to Staff for Vehicle	4 87 22 470.50		
37 55 53 606.26		Loans to Staff for Housing	38 75 89 742.00		
1 16 26 447.00		Loans to Land Lords	75 72 599.00		
2 44 25 452.47		Overdraft to Individuals	3 45 08 617.64		
1 09 99 550.36		Loans to Staff for Child Education	82 79 087.62		
77 77 70 587.98		M.T. Loans to S.H.G.	78 70 35 865.62		
1 68 96 31 717.09		Loans to Ind. for Housing	1 57 06 37 417.68		
13 29 02 027.73		L.T. Loans to Ind. for Education	12 09 79 221.43		
21 79 519.15		S.T. Loans to S.H.G.	5 44 222.00		
14 16 04 969.56		Education Loans to Girls	12 76 91 037.12		
42 83 60 645.13		Ind. Loans Against Salary - II	29 29 31 642.17		
25 51 01 084.23		Loans to Staff for House Repairing	27 71 93 658.69		
88 90 702.83		Subhmangal Loans Scheme to Staff	92 44 467.58		
10 19 94 056.82		Loan to Small Retailer	7 08 65 472.68		
13 10 834.00		Motor Cycle Loan to individual	5 14 511.50		
63 64 63 734.66		Motor Car Loan to Ind-I (EMI)	52 14 94 882.91		
24 95 67 063.95		Motor Car Loan 2 (EMI)	19 92 36 715.54		
3 47 952.50		Laptop Purchasing Loan	2 98 848.50		
34 65 03 059.16		L.T. Loan To Real Property Mortgage	32 58 42 902.66		
1 98 25 29 821.19		Ind Personal Loan	1 76 11 98 857.36		
3 14 72 411.10		Ind Vyavasy Vridhi Loan	2 35 35 794.10		
11 49 20 295.33		Clean Cash Credit Loan to Ind	9 05 02 693.15		
6 18 85 144.37		Fraud on Loan (Principal)	6 18 41 011.58		
4 28 23 785.50		Motor Cycle loan-Ind (EMI)	2 94 62 408.00		
8 69 28 371.66		O/D for Teachers	9 13 36 651.26		
5 75 86 13 088.24		Loan Agst Ind Salary-1(EMI)	6 11 92 78 644.86		
72 45 64 050.20		Loan Agst Ind Salary-2(EMI)	86 94 68 938.04		
4 36 26 368.00		Ind. Loan for Gala Purchasing	4 91 49 093.00		
4 50 000.00		MT Loan Agst. SHG EDEG	3 18 226.00		
21 18 02 62 364.07			20 46 15 76 338.88		
35 96 97 93 574.46		TOTAL LOANS AND ADVANCES:	36 68 30 18 573.62		36 68 30 18 573.62
33 25 74 90 775.84		Performing loans & Advances:	34 24 65 23 986.31		
2 71 23 02 798.62		Non Performing Advances	2 43 64 94 587.31		
35 96 97 93 574.46			36 68 30 18 573.62		
1 13 87 39 300.21		Required Provision for Non Performing Advances	1 18 84 16 166.98		
34 83 10 54 274.25		Loans & Advances (Not of Required Provisions)	35 49 46 02 406.64		
		ANNEXURE 10			
		INTEREST RECEIVABLE			
61 77 03 271.38		On Investments	87 34 04 556.13		
91 42 61 409.72		Interest recievable on loans & Advances:	1 01 34 84 662.42		
1 53 19 64 681.10			1 88 68 89 218.55		
		Interest Receivable on loans & Advances:			
47 15 04 894.01		- On Performing Advances:	47 43 71 496.71		
44 27 56 515.71		- On Non Performing Advances:	53 91 13 165.71		
91 42 61 409.72			1 01 34 84 662.42		
		ANNEXURE 11			
		FIXED ASSETS (LESS DEPRECIATION)			
		PREMISES			
21 54 20 954.00		Bank's Premises	19 44 32 698.00		
3 76 006.50		Add :- Purchase	0.00		
2 12 72 153.50		Less :- Depreciation	1 83 54 107.00		
92 109.00		Less :- Lease Amortised	0.00		
19 44 32 698.00		Total	17 60 78 591.00		
		FURNITURE FIXTURES			
15 74 57 331.23		Furniture, Fixtures	14 08 89 455.84		
92 33 716.50		Add :- Purchase	2 55 48 395.34		
6 68 038.45		Less :- Sale/Transfer/ITC	18 53 811.70		
2 51 33 553.44		Less :- Depreciation	2 16 03 190.09		
14 08 89 455.84		Total	14 29 80 849.39		
		COMPUTER SOFTWARE			
4 60 43 227.96		COMPUTER SOFTWARE	4 66 63 415.96		
5 04 80 282.00		Add :- Purchase	3 47 19 376.00		
38 20 492.00		Less :- Sale/Transfer/ITC	26 48 088.00		
4 60 39 602.00		Less :- Depreciation	3 73 82 152.96		
4 66 63 415.96		Total	4 13 52 551.00		
		BANK'S CAR & JEEP			
55 22 548.00		Vehicles	33 37 002.00		
0.00		Add :- Purchase	35 63 302.00		
0.00		Less :- Sale/Transfer/ITC	10 74 435.00		
21 85 546.00		Less :- Depreciation	14 04 035.00		
33 37 002.00		Total	44 21 834.00		
		COMPUTER HARDWARE			
12 92 72 498.00		COMPUTER HARDWARE	6 27 10 074.00		
1 05 46 280.00		Add :- Purchase	7 98 07 100.00		
8 02 233.00		Less :- Sale/Transfer/ITC	57 07 043.15		
7 63 06 471.00		Less :- Depreciation	7 19 85 240.00		
6 27 10 074.00		Total	6 48 24 890.85		
		LIBRARY			
2 05 594.00		LIBRARY	2 02 675.00		
32 415.00		Add :- Purchase	7 170.00		
35 334.00		Less :- Depreciation	27 437.00		
2 02 675.00		Total	1 82 408.00		
44 82 35 320.80			42 98 41 124.24		

31.03.2021		ANNEXURE 12	31.03.2022	31.03.2022	
Rs.	Ps.			Rs.	Ps.
		OTHER ASSETS			
1 42 68 263.60		Stock of Printing & Stationary	1 37 57 735.74		
3 41 860.00		Adhesive Stamps	1 73 460.00		
16 55 575.00		Amount R'ble from Govt. D.R.S.	16 55 575.00		
4 80 004.59		Cenvat Credit Receivable	4 80 004.59		
2 45 61 794.68		Sundry Debtors	2 68 80 838.12		
18 02 09 509.00		Interest Subsidy (2%) Recievable from Govt.	16 06 48 980.00		
2 80 84 989.76		Prepaid Expenses	3 93 28 484.00		
1 75 684.00		Amt. of PAN Card	1 42 505.00		
1 15 64 85 304.00		Advance Income Tax	1 34 22 85 304.00		
80 66 873.13		Tax Deducted at Source:	86 88 120.52		
3 23 78 849.24		3% Intt. Sub. From Central Govt.	4 39 13 348.49		
34 51 692.00		Amt. R'ble from MHADA under R.G.Nivara Intt.	32 36 042.00		
52 50 453.06		Commission R'ble from MSCB	51 49 726.71		
4 24 49 066.78		Goods & Service Tax(GST) Receivable	5 88 23 141.99		
53 44 251.82		Claim R'ble from RBI Of DEAF Scheme	49 85 760.55		
0.00		Parking A/c For School Salary	8 75 01 642.00		
35 19 595.89		Security Deposit for Other Department	51 24 525.89		
4 83 577.90		Agri Insurance Claim R'ble	4 83 577.90		
35 08 500.00		Receivable from Farmer Under VCF for EMU	41 71 000.00		
19 01 99 030.25		Income Tax Refund R'ble	19 01 99 030.25		
60 34 271.49		Goods & Service Tax(GST) Payable	0.00		
5 77 023.37		Reconciliation for IMPS/Mobile Banking	8 50 655.14		
1 80 610.05		TDS on GST Recievable	1 22 337.46		
12 770.00					

ANNEXURE

THE THANE DISTRICT CENTRAL CO-OPERATIVE BANK LTD., THANE
"Notes on Accounts" As on 31 March 2022

ADDITIONAL DISCLOSURES AS PER RBI CIRCULAR.

No. UBD CO BPD (PCB) Cir No. 52/12.05.001 / 2013-14 DT. March 25, 2014

(₹ in Lakhs)

Sr. No.	PARTICULARS	31.03.2022	31.03.2021	
1)	A. Investment (Only for SLR) 1. Central Govt. & Other Approved Securities a. Investments in Government Security-Under current category With the following break-up b. Book value and face value of investments c. Market value of investments In view of adequate Balance available in Investment Depreciation Reserve, provision for diminution in value is not considered necessary. B. Non-SLR Investment in PSU & AFIs Bonds PSU Bonds 1. Face Value 2. Book Value 3. Market Value AFIs Bonds 1. Face Value 2. Book Value 3. Market Value Total Book Value (A.2+B.2) C. Other Investment a. Shares with MSC Bank & Other Societies b. FDR with MSC Bank for All Funds c. STD with SBI d. STD with IDBI Bank e. STD with PNB f. STD with NABARD	Permanent Category A) Held to Maturity 1. Face Value 2. Book Value 3. Market Value Current Category B) Available for Sale 1. Face Value 2. Book Value 3. Market Value Total Book Value (A.2+B.2) PSU Bonds 1. Face Value 2. Book Value 3. Market Value AFIs Bonds 1. Face Value 2. Book Value 3. Market Value Total Book Value		
	Total (C)	299212.69	304127.69	
	Grand Total (A + B + C)	541470.72	533826.96	
2)	Advances to Directors and their relatives, Companies / firms in which they are interested a) Fund based i) Directors ii) Relatives b) Non-fund based (Guarantees L/C etc.)			
3)	Movement of CRAR a. Capital Tier 1 b. Capital Tier 2 c. Total of Tier 1 and Tier 2 Capital d. Total Risk Weighted Assets e. Capital to Risk Assets Ratio As per the practice consistently followed, in the absence of any specific directions from RBI / NABARD, the Capital to Risk Assets Ratio is worked out on the basis of Guidelines issued by RBI for Standalone Primary Dealers.			
4)	Advance Against a. Real Estate & Construction Business b. Housing			
5)	Advance against Shares & Debentures			
6)	Average Cost of Deposits			
7)	NPAs a. Gross NPAs b. Net NPAs c. % of Gross NPAs d. % of Net NPAs			
8)	Movement of NPAs GROSS NPAs a. Opening Balance b. Additions during the year c. Less: Closed / recovered / written off d. Closing Balance NET NPAs a. At the beginning of the year b. At end of the year			
9)	Profitability a. Interest income as % of working Funds b. Non-Interest income as % of working funds c. Operating profit as % of working funds d. Return on Assets e. Business (Deposits + Advances) per employee f. Profit per employee			
10)	Provision made towards A. NPAs B. Depreciation in Investments			
11)	Movement of Provisions A. Towards NPA Opening Balance Add: Provision made during the year Less: Written back during the year Closing Balance B. Towards depreciation on investments Opening Balance Less: Amount transferred to IFR Less: written back Closing Balance C. Standard Assets Opening Balance Add: provision made during the year Less: Written back during the year Closing Balance			
12)	Foreign Currency Assets & Liabilities			
13)	Payment of insurance premium to the DICGC, including arrear, if any 1) Period up to a) Deposit Assessable b) Premium Amount c) Paid On 2) Period up to a) Deposit Assessable b) Premium Amount c) Paid On			
14)	Provision a) Provisions on NPAs required to be made. b) Provisions on NPAs actually made. c) Provision required to be made on depreciation in investments. (amortization) d) Provision actually made on depreciation in investments. (IDR + IFR)			

15 Information on extent or arrears in reconciliation of inter - bank and inter branch accounts.

Period	Inter Branch Adjustment				Inter Bank Adjustment			
	Debit		Credit		Debit		Credit	
	No of Entry	Amt.	No of Entry	Amt.	No of Entry	Amt.	No of Entry	Amt.
1) Below 6 Months	72	89928071.31	4	0.00	23	1288402.50	3	4083923.00
2) 6 Months up to 3 Years	0	0.00	0	0.00	2	2575	36	362575.00
3) More than 3 years	0	0.00	0	0.00	0	0.00	0	0.00
Total	72	89928071.31	0	0.00	25	1290977.50	39	4446498.00

16 Composition of Non-SLR investments.
Issuer composition of Non-SLR investments.

Sr. No.	Issuer	Amount (₹ in Lakh)	Extent of Private Placement	Extent of 'below investment grade' Securities already invested	Extent of 'unrated' securities, already invested	Extent of 'unlisted' securities
1	P S Us	39822.93	-	-	-	-
2	FIs	38425.55	-	-	-	-
3	Provision held towards depreciation	-	-	-	-	-
	Total	78248.48	-	-	-	-

For B.S. Korde & Co.
Chartered Accountant
Firm Reg. No. 125532W
C.A. B.S. Korde
Proprietor
Membership No. 14688
UDIN: 22014688ALPSJJ2826

Place: Thane
Date: 24.06.2022

सीआयआयतर्फे तृतीयपंथीयांना प्रशिक्षण

मुंबई, ता. २९ : सीआयआय-एमसीसीच्या वतीने नुकतेच मुंबईतील २० तृतीयपंथीयांना अॅडव्हान्स ब्युटी थ्रेपीचे प्रशिक्षण देऊन हा व्यवसाय करण्यास सक्षम करण्यात आले. महिला, तरुण यांना व्यवसाय प्रशिक्षण देऊन आपल्या पायावर उभे करण्यासाठी, तसेच त्यांना शासकीय योजनांची माहिती देण्यासाठी सीआयआय-एमसीसीतर्फे मुंबईत विविध उपक्रम राबवण्यात येतात. याच उपक्रमांतर्गत मुंबईमधील निवडक वीस तृतीयपंथीयांना अॅडव्हान्स ब्युटी थ्रेपीचे प्रशिक्षण देण्यात आले. तृतीयपंथीयांना स्वयंपूर्ण होता यावे यासाठी रोजगार किंवा कामे मिळवून देण्यासाठीही साहज्य केले जाईल. यासाठी या क्षेत्रातील अग्रगण्य ब्युटी पार्लर आणि ब्युटी क्लिनिकस यांची मदत घेतली जाईल. तृतीयपंथीयांची या कामासाठी निवड करण्याची ज्यॉची इच्छा आहे. त्यांनी सीआयआय-एमसीसीकडे संपर्क साधावा, असे आवाहन महाराष्ट्र प्रमुख दयाळ कंगणे यांनी केले आहे.

निर्देशांकात पुन्हा घसरण सेन्सेक्स १५० अंशांनी कोसळला

मुंबई, ता. २९ : जागतिक प्रतिकूल संकेतांमुळे बुधवारी भारतीय शेअरबाजार विशेष कामगिरी दाखवू शकले नाहीत. कोणत्याही ठोस संकेतांअभावी बुधवारी नफावसुली झाली व सेन्सेक्स १५०.४८ अंशांनी; तर निफ्टी ५१.१० अंशांनी घसरला. दिवसाच्या सुरुवातीला व्यवहार सुरू झाल्यावर निर्देशांक तोटाच दाखवत होते; त्यामुळे आज शेअर बाजारत चैतन्य येणार की नाही याबाबत शंका व्यक्त करण्यात येत होती. मात्र खरेदी सुरू झाल्याने दिवसभर निर्देशांकांनी वरची दिशा धरली होती, पण शेवटच्या तासाभरात पुन्हा विक्रीचा मारा झाल्याने दिवसअखेर सेन्सेक्स ५३,०२६.९७ अंशांवर; तर निफ्टी १५,७९९.१० अंशांवर स्थिरावला. वाहननिर्मिती कंपनी व धातू कंपन्यांचे शेअर बुधवारीते जीत होते; तर बँका-वित्तसंस्था, आयटी व औषध कंपन्यांचे



शेअर तोट्यात होते. चीनमधील वातावरण चंगले असले, तरी अमेरिकी ग्राहकांसंदर्भातील तपशील नकारात्मक आल्याने जागतिक वातावरण निराशाजनक होते. त्यामुळे भारतीय शेअरबाजारांनाही ठोस दिशा मिळाली नाही. हिंदुस्थान युनिलिव्हर, अॅक्सिस बँक, बजाज फिनसर्व्ह, टायटन, विप्रो, कोटक बँक, एचसीएल टेक, इंडसइंड बँक, बजाज फायनान्स व इन्फोसिस या शेअरचे भाव एक ते तीन टक्क्यांनी घसरले; तर एन्टीपीसी, रिलायन्स, सनफार्मा, एअरटेल, अल्ट्राटेक, आयटीसी या शेअरचे भाव एक ते अडीच टक्के वाढले.

स्विचचे इलेक्ट्रिक बस फ्लॅटफॉर्स सादर

मुंबई, ता. २९ : नेक्ट जनरेशन कार्बन न्यूट्रल इलेक्ट्रिक बस आणि हलकी व्यावसायिक वाहन कंपनी स्विच मोबिलिटी लिमिटेड ('स्विच') ने नुकतेच त्यांचा अत्याधुनिक इलेक्ट्रिक बस फ्लॅटफॉर्स स्विच ईआयव्ही१२ भारतीय बाजारपेठेसाठी सादर केले. ईआयव्ही१२ लो फ्लोर आणि ईआयव्ही १२ स्टॅण्ड अशा दोन प्रकारात उपलब्ध आहे. या बस आरामदायी प्रवासासाठी सर्वोत्तम आहेत. कंपनीकडे सध्या ६०० बसेसची ऑर्डर आहे. ईआयव्ही १२ उत्तम ड्राईव्हिंग अनुभव, डिजिटल बॅटरी व्यवस्थापन साधनांसह सुसज्ज आहे. या सारहीकरणावेळी स्विच मोबिलिटी लि. चे अध्यक्ष धीरज हिंदुजा म्हणाले की, भारत, युके, युरोप आणि इतर अनेक जागतिक बाजारपेठांमध्ये ग्राहकांसाठी इलेक्ट्रिक उत्पादने अधिक सुलभ बनवणे ही आमची आकांक्षा आहे. हिंदुजा ग्रुप आणि अशोक ले लॅंड यांचा मजबूत वासा आणि कौशल्यांसह आम्हाला खात्री आहे की इलेक्ट्रिक बसेस तयार करण्यात आम्ही आघाडीवर राहू, असेही ते म्हणाले.

B. S. KORDE & Co. CHARTERED ACCOUNTANT INDEPENDENT AUDITOR'S REPORT
(Under Section 30 of Banking Regulation Act 1949 as applicable to Co-op. Banks.)

To,
The Members,
The Thane District Central Co-operative Bank Ltd., Thane

Report on Financial Statements

1. We have audited the accompanying Financial Statements of The Thane District Central Co-operative Bank Limited, Thane ('the Bank') which comprises the Balance Sheet as at 31st March, 2022, and the Statement of Profit and Loss Account and Cash Flow Statement for the year ended and Notes to the Financial Statements including a Summary of Significant Accounting Policies and Other Explanatory Information incorporated in this Financial Statements of the Bank along with the Branches and Head Office by us, as well as Bank's Internal Auditor for the Period 1st April, 2021 to 31st March, 2022.

Management's Responsibility for the Financial Statements

2. The Bank's Board of Directors is responsible for preparation of these financial statements that gives, a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949 and the Rules made there under, provisions of Maharashtra Co-operative Societies Act 1960 and the Rules made there under and guidelines issued by RBI, NABARD and other appropriate regulatory authorities from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that gives, a true and fair view and are free from material misstatement, whether due to fraud or error.

3. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

4. The Board of Directors is also responsible for overseeing Bank's Financial Reporting progress.

Auditor's Responsibility for Audit of Financial Statements

5. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also-

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- The appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention to our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, where applicable and related safeguards.

Qualified Opinion

6. In our opinion, and to the best of our information and according to the explanations given to us, the financial statements, gives the information required by the Banking Regulation Act, 1949, (AACs), the Maharashtra Co-operative Societies Act 1960/2013 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI), National Bank of Agriculture Development (NABARD), the Registrar of Co-operative Societies, in the manner so required and Read with Note No. 3.5 & 3.12 of Significant Accounting Policies gives, a true and fair view, subject to qualified opinion expressed hereunder, in conformity with the accounting principles generally accepted in India

a) In the case of Balance Sheet, the state of affairs of the Bank as at March 31, 2022;

b) In the case of Statement of Profit and Loss, the profit for the year ended on that date and

c) In the case of Cash Flow statement, the Cash Flows for the financial year ended on that date.

Basis of Qualified Opinion

7. The amount of loan receivable from societies under liquidation Rs. 10.42 Crore is practically unrecoverable considering non availability of adequate security, societies business ceases to exist, etc resultantly assets of the bank has been overstated with corresponding overstatement in the Reserves of the Bank.

8. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent to the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 (AACs), the Maharashtra Co-operative Societies Act 1960/2013, the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the Financial Statements and auditor's Report thereon

9. The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors including other explanatory information, but does not include the financial statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Report on Other Legal and Regulatory Requirements

10. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with provisions of section 29 (clause 30) of the Banking Regulation Act, 1949 (AACs) and the Maharashtra Co-operative Societies Act, 1960/2013, and the Rules made thereunder.

We Report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- The transactions of the Bank which came to our notice have been within the powers of the Bank;
- The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, agree with the books of account and the returns;
- The accounting standards adopted by the Bank, by enlarge, are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
- As per the information and explanations given to us and based on our examination of the books of account and other relevant records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.

We further Report that for the Year under Audit, the Bank has been awarded "A" Classification.

For B.S. Korde & Co.
Chartered Accountant
Firm Reg. No. 125532W
C.A. B.S. Korde
Proprietor
Membership No. 14688
UDIN: 22014688ALPSJJ2826

Place: Thane
Date: 24.06.2022