

# Form A

Balance Sheet of Loknete Dattaji Patil Sahakari Bank Ltd. Lasalgaon  
(Nashik)

Balance Sheet As On 31.03.2024

Rupees in Actual			
Capital	Schedule	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>Capital &amp; Liabilities</b>			
Capital	1	4,84,76,000.00	4,22,14,850.00
Reserve and surplus	2	30,76,99,651.47	31,10,70,197.14
Deposits	3	2,47,26,26,878.41	2,29,21,52,405.28
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	47003855.64	52843834.62
<b>Total</b>		<b>2,87,58,06,385.52</b>	<b>2,69,82,81,287.04</b>
<b>Assets</b>			
<b>Cash in hand</b>	<b>6</b>	<b>9,67,66,847.00</b>	<b>6,53,77,963.00</b>
Balance with Banks and Moaney at call and Short Notice	7	5,72,16,164.26	6,30,64,764.37
Investments	8	1,40,59,41,687.59	1,26,48,29,952.51
Advances	9	1,19,54,58,075.72	1,17,64,57,346.97
Fixed Assets	10	3,25,83,848.55	3,09,44,081.02
Other Assets	11	8,78,39,762.40	9,76,07,179.17
<b>Total</b>		<b>2,87,58,06,385.52</b>	<b>2,69,82,81,287.04</b>
<b>Contingent Liabilities</b>	<b>12</b>	<b>1,39,47,552.33</b>	<b>1,35,18,712.54</b>
Bills For Collection		0.00	0.00



**Schedule 1 - Capital**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>Authorised Capital</b> (1000000 Share of Rs. 50/- each)	5,00,00,000.00	5,00,00,000.00
Issued Capital	4,84,76,000.00	4,22,14,850.00
<b>Total 1</b>	<b>4,84,76,000.00</b>	<b>4,22,14,850.00</b>
<b>Schedule 2 - Reserve and Surplus</b>		
	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>1) Reserve Fund</b>	<b>6,74,82,821.15</b>	<b>6,43,33,771.15</b>
<b>Opening Balance</b>	<b>6,43,33,771.15</b>	<b>5,74,71,159.38</b>
Additioanl during the year	31,49,050.00	68,62,611.77
Deductions during the year	0.00	0.00
<b>2) Building Fund</b>	<b>3,87,90,600.78</b>	<b>3,03,45,116.02</b>
<b>Opening Balance</b>	<b>3,03,45,116.02</b>	<b>3,03,45,116.02</b>
Additioanl during the year	84,45,484.76	0.00
Deductions during the year	0.00	0.00
<b>3) Other Funds</b>	<b>19,10,56,268.62</b>	<b>20,60,57,325.21</b>
<b>A) Investment Flu Reserve</b>	<b>3,85,63,276.27</b>	<b>4,42,10,411.27</b>
<b>Opening Balance</b>	<b>4,42,10,411.27</b>	<b>3,01,15,920.27</b>
Additioanl during the year	0.00	1,44,70,000.00
Deductions during the year	56,47,135.00	3,75,509.00
<b>B) Investment Depreciation Reserve</b>	<b>8,41,19,131.90</b>	<b>2,33,13,000.00</b>
<b>Opening Balance</b>	<b>2,33,13,000.00</b>	<b>1,53,13,000.00</b>
Additioanl during the year	6,79,06,131.90	80,00,000.00
Deductions during the year	71,00,000.00	0.00
<b>C) LDP Smruti Sohala Fund</b>	<b>14,284.26</b>	<b>89,490.26</b>
<b>Opening Balance</b>	<b>89,490.26</b>	<b>1,24,794.26</b>
Additioanl during the year	1,05,000.00	97,792.50
Deductions during the year	1,80,206.00	1,33,096.50
<b>D) CONT.PROV.AGST.STANDARD ASSETS</b>	<b>50,00,000.00</b>	<b>50,00,000.00</b>
<b>Opening Balance</b>	<b>50,00,000.00</b>	<b>50,00,000.00</b>
Additioanl during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>E) Bad &amp; Doubtful Debt</b>	<b>2,32,16,231.10</b>	<b>4,05,08,010.22</b>
<b>Opening Balance</b>	<b>4,05,08,010.22</b>	<b>6,04,70,852.12</b>
Additioanl during the year	64,15,000.00	41,32,755.00
Deductions during the year	2,37,06,779.12	2,40,95,596.90



<b>F) Building Revaluation Reserve</b>	<b>2,26,82,738.09</b>	<b>2,38,76,566.56</b>
<b>Opening Balance</b>	<b>2,38,76,566.56</b>	<b>1,21,06,544.56</b>
Additioanl during the year	0.00	1,17,70,022.00
Deductions during the year	11,93,828.47	0.00
<b>G) Special Reserve Fund</b>	<b>63,18,000.00</b>	<b>59,05,000.00</b>
<b>Opening Balance</b>	<b>59,05,000.00</b>	<b>52,71,000.00</b>
Additioanl during the year	4,13,000.00	6,34,000.00
Deductions during the year	0.00	0.00
<b>H) Member Welfare Fund</b>	<b>0.00</b>	<b>2,50,000.00</b>
<b>Opening Balance</b>	<b>2,50,000.00</b>	<b>2,50,000.00</b>
Additioanl during the year	0.00	0.00
Deductions during the year	2,50,000.00	0.00
<b>I) Accidental Losses</b>	<b>0.00</b>	<b>2,50,000.00</b>
<b>Opening Balance</b>	<b>2,50,000.00</b>	<b>2,50,000.00</b>
Additioanl during the year	0.00	0.00
Deductions during the year	2,50,000.00	0.00
<b>J) Bank Golden Jubilee Fund</b>	<b>0.00</b>	<b>41,00,000.00</b>
<b>Opening Balance</b>	<b>41,00,000.00</b>	<b>41,00,000.00</b>
Additioanl during the year	0.00	0.00
Deductions during the year	41,00,000.00	0.00
<b>k) Bad &amp; Doubtful Debt Reserve of Investment</b>	<b>0.00</b>	<b>5,85,33,846.90</b>
<b>Opening Balance</b>	<b>5,85,33,846.90</b>	<b>2,38,61,220.00</b>
Additioanl during the year	0.00	3,46,72,626.90
Deductions during the year	5,85,33,846.90	0.00
<b>L) Mahila Welfare Fund</b>	<b>2,90,607.00</b>	<b>21,000.00</b>
<b>Opening Balance</b>	<b>21,000.00</b>	<b>0.00</b>
Additioanl during the year	2,69,607.00	21,000.00
Deductions during the year		0.00
<b>M) Additional General Prov (Floating)</b>	<b>1,08,52,000.00</b>	<b>0.00</b>
<b>Opening Balance</b>	0.00	0.00
Additioanl during the year	1,08,52,000.00	0.00
Deductions during the year	0.00	0.00
<b>4) Profit</b>	<b>1,03,69,960.92</b>	<b>1,03,33,984.76</b>
<b>Total 2</b>	<b>30,76,99,651.47</b>	<b>31,10,70,197.14</b>



**Schedule 3 Deposits**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>A) 1) Current Deposits</b>	<b>4,83,89,855.36</b>	<b>3,84,81,563.89</b>
a) From Banks	0.00	0.00
b) From Others	4,83,89,855.36	3,84,81,563.89
<b>2) Saving Bank Deposits</b>	<b>43,63,71,786.84</b>	<b>42,62,65,539.54</b>
<b>3) Term Deposits</b>	<b>1,98,78,65,236.21</b>	<b>1,82,74,05,301.85</b>
a) From Banks	43,18,93,308.00	26,21,05,504.00
b) From Others	1,55,59,71,928.21	1,56,52,99,797.85
<b>Toal (1+2+3)</b>	<b>2,47,26,26,878.41</b>	<b>2,29,21,52,405.28</b>
<b>B) a) Deposits Of Branches in India</b>	<b>2,47,26,26,878.41</b>	<b>2,29,21,52,405.28</b>
b) Deposits of Branched outside	0.00	0.00
<b>TOTAL 3</b>	<b>2,47,26,26,878.41</b>	<b>2,29,21,52,405.28</b>

**Schedule 4 Borrowings**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>A) Borrowings in India</b>	0.00	0.00
a) Reserve Bank Of India	0.00	0.00
b) Other Banks	0.00	0.00
c) Other Institutions and Agencies	0.00	0.00
<b>B) Borrowings outside India</b>	0.00	0.00
<b>Total (A+B)</b>		
<b>TOTAL 4</b>	<b>0.00</b>	<b>0.00</b>

**Schedule 5 Other Liabilities and Provision**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>1) Bills Payable</b>	0.00	0.00
2) Inter- Office Adjustments(net)	0.00	0.00
3) Interest Accured	3,63,31,143.26	4,40,63,769.26
4) Other (Including Provisions)	1,06,72,712.38	87,80,065.36
<b>TOTAL 5</b>	<b>4,70,03,855.64</b>	<b>5,28,43,834.62</b>

**Schedule 6 Cash And Balances with Reserve Bank Of India**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>1) Cash In Hand</b>	<b>9,67,66,847.00</b>	<b>6,53,77,963.00</b>
<b>2) Balances with Reserve Bank Of India</b>	0.00	0.00
a) Current Account	0.00	0.00
b) Saving Account	0.00	0.00
<b>TOTAL 6</b>	<b>9,67,66,847.00</b>	<b>6,53,77,963.00</b>



<b>Schedule 7</b>		<b>Balances with Banks and Money at Call And Short Notice</b>	
	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>	
<b>1) In India</b>			
<b>I) Balances with Banks</b>	<b>5,72,16,164.26</b>	<b>6,30,64,764.37</b>	
a) In Current Accounts	5,72,16,164.26	6,30,64,764.37	
b) In other Deposit Accounts	0.00	0.00	
<b>II) Money At Call and Short Notice</b>	<b>0.00</b>	<b>0.00</b>	
a) With Banks	0.00	0.00	
b) With Other Institutions	0.00	0.00	
<b>Total (I+II)</b>	<b>5,72,16,164.26</b>	<b>6,30,64,764.37</b>	
<b>2) Outside India</b>			
a) In Current Accounts	0.00	0.00	
b) In Other Deposit Accounts	0.00	0.00	
c) Money At Call and Short Notice	0.00	0.00	
<b>Total (a+b+c)</b>	<b>0.00</b>	<b>0.00</b>	
<b>Grand Total (1+2)</b>	<b>5,72,16,164.26</b>	<b>6,30,64,764.37</b>	
<b>Schedule - 8 Investments</b>			
	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>	
<b>1) Investments in India</b>			
a) Governments Securities	95,39,99,959.00	94,23,66,522.31	
b) Other Approved Securities	0.00	0.00	
c) Shares	41,500.00	41,500.00	
d) Debentures and Bonds	10,08,23,115.09	9,07,76,315.00	
e) Subsidiaries and/or joint	0.00	0.00	
f) Others	35,10,77,113.50	23,16,45,615.20	
<b>Total</b>	<b>1,40,59,41,687.59</b>	<b>1,26,48,29,952.51</b>	
<b>2) Investments Outside India in</b>			
a) Governments Securities (Including Local authorities)	0.00	0.00	
b) Subsidiaries and / or joint ventures abroad	0.00	0.00	
c) Other Investments (to be	0.00	0.00	
Total	0.00	0.00	
<b>Grand Total (1+2)</b>	<b>1,40,59,41,687.59</b>	<b>1,26,48,29,952.51</b>	



<b>Schedule - 9 Advances</b>		
	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>1) a) Bills Purchased and Discounted</b>	0.00	0.00
b) Cash Credits, Overdrafts and Loans repayable and Demand	75,09,48,326.00	73,83,98,362.60
c) Term Loans	44,45,09,749.72	43,80,58,984.37
<b>Total</b>	<b>1,19,54,58,075.72</b>	<b>1,17,64,57,346.97</b>
<b>2) a) Secured By Tangible Assets</b>	1,13,95,16,566.84	1,06,12,27,836.26
b) Covered by Bank/Government	0.00	0.00
c) Unsecured Loans	5,59,41,508.88	11,52,29,510.71
<b>Total</b>	<b>1,19,54,58,075.72</b>	<b>1,17,64,57,346.97</b>
<b>3) A) Advances in India</b>		
a) Priority Sectors	1,00,57,63,270.00	85,66,47,000.00
b) Public Sector	0.00	0.00
c) Banks	0.00	0.00
d) Others	18,96,94,805.72	31,98,10,346.97
<b>Total</b>	<b>1,19,54,58,075.72</b>	<b>1,17,64,57,346.97</b>
<b>B) Advances Outside India</b>		
a) Due From banks	0.00	0.00
b) Due From Others		
i) Bills Purchased and discounted	0.00	0.00
ii) Syndicated Loans	0.00	0.00
iii) Others	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (3A+3B)</b>	<b>1,19,54,58,075.72</b>	<b>1,17,64,57,346.97</b>

<b>Schedule - 10 Fixed Assets</b>		
	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>1) Premises</b>	<b>88,00,295.44</b>	<b>92,64,805.44</b>
Opening Balance	92,64,805.44	97,55,830.44
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation	4,64,510.00	4,91,025.00
<b>2) Other Fixed Assets including Furniture and Fixtures</b>	<b>2,37,83,553.11</b>	<b>2,16,79,275.58</b>
<b>A) Furnitures and Fixtures</b>	<b>1,19,60,141.21</b>	<b>1,05,45,153.87</b>
Opening Balance	1,05,45,153.87	1,19,08,173.23
Additions during the year	31,22,346.34	3,44,016.27
Deductions during the year	0.00	0.00
Depreciation	17,07,359.00	17,07,035.63
<b>B) Computers</b>	<b>52,36,650.84</b>	<b>53,42,183.73</b>
Opening Balance	53,42,183.73	31,02,785.24
Additions during the year	22,75,812.55	44,05,537.81
Deductions during the year	0.00	0.00
Depreciation	23,81,345.44	21,66,139.32
<b>C) Vehicles</b>	<b>17,11,540.68</b>	<b>20,72,411.60</b>
Opening Balance	20,72,411.60	15,12,321.22
Additions during the year	0.00	10,31,988.38
Deductions during the year	58,884.92	0.00
Depreciation	3,01,986.00	4,71,898.00



<b>D) Office Equipments</b>	<b>6,82,070.29</b>	<b>5,76,974.29</b>
Opening Balance	5,76,974.29	6,92,937.29
Additions during the year	2,17,834.00	1,37,240.00
Deductions during the year	0.00	0.00
Depreciation	1,12,738.00	2,53,203.00
<b>E) Machineries</b>	<b>31,50,534.01</b>	<b>26,23,470.01</b>
Opening Balance	26,23,470.01	31,16,903.01
Additions during the year	10,15,335.00	0.00
Deductions during the year	0.00	0.00
Depreciation	4,88,271.00	4,93,433.00
<b>F) Library</b>	<b>2,669.00</b>	<b>6,699.00</b>
Opening Balance	6,699.00	10,442.00
Additions during the year	0.00	3,600.00
Deductions during the year	0.00	0.00
Depreciation	4,030.00	7,343.00
<b>G) Electrical Installation</b>	<b>10,39,947.08</b>	<b>5,12,383.08</b>
Opening Balance	5,12,383.08	5,77,983.00
Additions during the year	6,57,277.00	25,600.08
Deductions during the year	0.00	0.00
Depreciation	1,29,713.00	91,200.00
<b>GRAND TOTAL (1+2)</b>	<b>3,25,83,848.55</b>	<b>3,09,44,081.02</b>

**Schedule 11 - Other Assets**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
<b>1) Inter Branch Adjustments (net)</b>	0.00	2,000.00
<b>2) Interest Accured</b>	5,21,03,058.09	5,99,58,725.67
<b>3) Tax paid In Advance / Tax Deduted at source</b>	0.00	0.00
<b>4) Stationery and stamps</b>	8,63,534.06	7,63,761.08
<b>5) Non-Banking Assets</b>	61,82,232.18	61,82,232.18
<b>6) Others</b>	2,86,90,938.07	3,07,00,460.24
<b>Total</b>	<b>8,78,39,762.40</b>	<b>9,76,07,179.17</b>

**Schedule 12 Contingent Liabilities**

	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
1) Bank Gurantee	1,00,89,000.00	1,09,38,000.00
2) D.E.A.F.	38,58,552.33	25,80,712.54
<b>TOTAL 12</b>	<b>1,39,47,552.33</b>	<b>1,35,18,712.54</b>



**Form B**

<b>Income</b>	<b>Schedule No</b>	<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
Interest Earned	13	20,36,11,419.98	19,19,44,021.30
Other Income	14	1,86,61,930.76	3,06,00,270.25
<b>Total</b>		<b>22,22,73,350.74</b>	<b>22,25,44,291.55</b>
<b>Expences</b>		<b>As on 31/03/2024 (Current Year)</b>	<b>As on 31/03/2023 (Previous Year)</b>
Interest Expended	15	13,96,03,438.67	10,69,24,319.83
Operating Expences	16	5,29,38,447.15	5,14,32,763.06
Provision and Contigencies	17	1,93,61,504.00	5,38,53,332.90
<b>TOTAL</b>		<b>21,19,03,389.82</b>	<b>21,22,10,415.79</b>
<b>Profit</b>		<b>1,03,69,960.92</b>	<b>1,03,33,875.76</b>
<b>Grand Total</b>		<b>22,22,73,350.74</b>	<b>22,25,44,291.55</b>
<b>Appropriations</b>		<b>1,03,69,960.92</b>	<b>1,03,33,984.76</b>
Reserve Fund		25,92,490.00	25,83,500.00
Other Reserves		37,77,470.92	39,50,484.76
Proposed Dividend		40,00,000.00	38,00,000.00
<b>Balance Carried Over to B/S</b>		<b>0.00</b>	<b>0.00</b>





**Schedule 13 - Interest Earned**

Income	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
Interest Received on Advances	12,17,23,137.01	12,55,38,663.60
Interest Received on GOI	5,83,67,246.02	6,42,18,753.80
Interest Received on Fixed Deposits	2,35,21,036.95	21,86,603.90
<b>TOTAL 13</b>	<b>20,36,11,419.98</b>	<b>19,19,44,021.30</b>

**Schedule 14 - Other Income**

Income	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
Commssion and Exchange	16,53,172.25	6,83,910.13
Profit on Gov. Securities	9,29,316.69	0.00
Profit on Mutual Fund	17,12,624.81	30,97,985.62
Dividend Received	4,46,057.90	4,46,057.90
Other Receipts	1,39,20,759.11	2,63,72,316.60
<b>TOTAL 14</b>	<b>1,86,61,930.76</b>	<b>3,06,00,270.25</b>

**Schedule 15 - Interest Expended**

Expences	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
Interest Paid on Deposits	13,96,02,978.67	10,61,15,347.83
Interest on Inter-Bank Borrowings	460.00	8,08,972.00
Others	0.00	0.00
<b>TOTAL 15</b>	<b>13,96,03,438.67</b>	<b>10,69,24,319.83</b>

**Schedule 16 - Operating Expences**

Expences	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
Salary/Allowance/PF/Gratuity	1,78,66,376.00	1,81,34,129.43
Rent/Tax /Light	42,19,194.70	40,96,975.59
Printing and Stationary	4,55,097.11	5,26,825.47



Advertisement	9,44,738.20	9,42,473.30
Depreciation	56,42,001.36	55,44,125.48
Director Seating Allowance	2,51,104.00	2,23,600.00
Audit Fee	8,90,500.00	7,92,090.60
Legal Charges	11,49,774.18	10,74,780.00
Postage and Telegraph	3,33,477.86	3,01,733.35
Repairs and Maintanance	46,00,983.64	22,68,556.56
Insurance	53,57,326.08	58,44,550.33
Loss in Investment	47,31,750.00	40,22,850.00
Other Expences	64,96,124.02	76,60,072.95
<b>Total</b>	<b>5,29,38,447.15</b>	<b>5,14,32,763.06</b>

**Schedule 17 - Provision For Assets**

Provision	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
Bad and Doubtful Debt Reserve	64,15,000.00	20,00,000.00
Amortisation	12,53,982.00	10,88,172.00
BDDR against Investments	0.00	3,46,72,626.90
Investment Depreciation Reserve	56,47,135.00	80,00,000.00
Special Reserve	4,13,000.00	6,34,000.00
Income Tax	56,32,387.00	74,58,534.00
<b>Total</b>	<b>1,93,61,504.00</b>	<b>5,38,53,332.90</b>

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Chairman

Mr. N.D.Patil

*Smr*

Vice Chairman

Dr. Mr. S. M Darekar

*Pank*

Chief Executive Officer

Mr. D.M. Dhattrak

*Bpanwar*

Director

Mr. B.S.Pawar

As per our Report of even date  
M/s Jayesh Desale & Co.

Chartered Accountants

M No. FRN 126773 W

PARTNER

M. NO 120877

UDIN : 4120877BKADO5807

PLACE : NASHIK

DATE :- 28.06.2024

