Loknete Dattaji Patil Sahakari Bank Ltd., Lasalgaon

"Yashashree Building" Station Road,Lasalgaon

Balance Sheet as on 31 March 2026

Form A

	Schedule	As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
Capital & Liabilities :			
Capital	1	6,66,22,650.00	5,60,76,700.00
Reserves and Surplus	2	38,33,90,149.69	33,41,23,017.66
Deposits	3	3,42,53,92,763.09	2,74,50,69,082.63
Borrowings	4	-	-
Other Liabilities and Provisions	5	4,51,53,848.99	4,05,18,945.58
Total		**3,92,05,59,411.77**	**3,17,57,87,745.87**
Assets :			
Cash and Balance with RBI	6	6,01,92,552.00	8,98,82,231.00
Balance with Banks and money at call and shor	7	10,12,38,331.89	5,60,14,952.16
Investment	8	1,39,27,11,473.00	1,53,08,54,382.06
Advances	9	2,20,94,44,181.27	1,38,71,34,279.43
Fixed Assets	10	4,13,99,616.94	3,51,50,996.30
Others Assets	11	11,55,73,256.67	7,67,50,904.92
Total		**3,92,05,59,411.77**	**3,17,57,87,745.87**
Contingent liabilities Bank Guarantee & DEAF	12	2,16,79,502.94	1,72,08,950.06

For Loknete Dattaji Patil Sahakari Bank Ltd., Lasalgaon

Chief Executive Officer | Director | Vice-Chairman | Chairman

Loknete Dattaji Patil Sah. Bank Ltd. Reg.No. NSK/BNK/110 Dt.2/12/1971 Head Off.: Lasalgaon

For M/S ULHAS BORSE & Co
Charterd Accountant
FRN NO. 127883W

ULHAS BORSE & CO. REGD. NO. 127883W NASHIK CHARTERED ACCOUNTANTS

CA ULHAS BORSE
Partner
Membership No. 122811
UDIN :- 26122811WJQGUH8036
Date :- 24/06/2026
Place :- Nashik

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road,Lasalgaon

Schedule 1 Capital			
		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
I	**Share Capital**		
	Authorised Capital		
	(2000000 shares of Rs. 50 Each)	**10,00,00,000.00**	**10,00,00,000.00**
	Subscribed Capital		
	(1332453 shares of Rs. 50 Each)	6,66,22,650.00	5,60,76,700.00
	Total	**6,66,22,650.00**	**5,60,76,700.00**

Schedule 2 Reserves and Surplus			
I	**Statutory Reserve**		
	Opening Balance	7,09,72,445.15	6,74,82,821.15
	Additions during the year	65,88,349.00	34,89,624.00
	Deductions during the year	-	-
	Total	**7,75,60,794.15**	**7,09,72,445.15**
II	**Building Fund**		
	Opening Balance	4,27,65,061.70	3,87,90,600.78
	Additions during the year	1,17,62,552.10	39,74,460.92
	Deductions during the year	-	
	Total	**5,45,27,613.80**	**4,27,65,061.70**
III	**Dividend Equalization Fund**		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
IV	**Investment Fluctuation Fund**		
	Opening Balance	3,85,63,276.27	3,85,63,276.27
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	**3,85,63,276.27**	**3,85,63,276.27**
V	**Special Reserve U/s 36 (1)**		
	Opening Balance	73,18,000.00	63,18,000.00
	Additions during the year	10,00,000.00	10,00,000.00
	Deductions during the year	-	-
	Total	**83,18,000.00**	**73,18,000.00**
VI	**Member Welfare Fund**		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
VII	**Charity Fund**		
	Opening Balance	96,284.26	14,284.26
	Additions during the year	2,26,000.00	1,03,000.00
	Deductions during the year	5,000.00	21,000.00

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon

"Yashashree Building" Station Road,Lasalgaon

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
	Total	**3,17,284.26**	**96,284.26**
VIII	**Women Welfare Fund**		
	Opening Balance	2,90,607.00	2,90,607.00
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	**2,90,607.00**	**2,90,607.00**
IX	**Building Revaluation Reserve**		
	Opening Balance	2,15,48,601.18	2,26,82,738.09
	Additions during the year	75,09,099.38	-
	Deductions during the year	-	11,34,136.91
	Total	**2,90,57,700.56**	**2,15,48,601.18**
X	**BDDR 2024**		
	Opening Balance	1,08,52,000.00	1,08,52,000.00
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	**1,08,52,000.00**	**1,08,52,000.00**
XI	**Reserve For Bad & Doubtful Debts**		
	Opening Balance	2,60,00,000.00	2,32,16,231.10
	Additions during the year	1,60,00,000.00	40,30,005.90
	Deductions during the year	-	12,46,237.00
	Total	**4,20,00,000.00**	**2,60,00,000.00**
XII	**Contingent Provision For Standard Assets**		
	Opening Balance	60,00,000.00	50,00,000.00
	Additions during the year	25,00,000.00	10,00,000.00
	Deductions during the year	-	-
	Total	**85,00,000.00**	**60,00,000.00**
XIII	**Investment Depreciation Reserve**		
	Opening Balance	8,70,65,290.00	8,41,19,131.90
	Additions during the year	-	29,46,158.10
	Deductions during the year	-	-
	Total	**8,70,65,290.00**	**8,70,65,290.00**
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
XV	Balance in Profit and Loss Account	**2,63,37,583.65**	**2,26,51,452.10**
XVI	Accumulated Profit & Loss	-	-
	Totals	**38,33,90,149.69**	**33,41,23,017.66**

Schedule 3 Deposits

A.1	Current Deposits		

MORSE & CO. CHARTERED ACCOUNTANTS REGD. NO. 127883W NASHIK

Loknete Dattaji Patil Sah. Bank Ltd. Reg.No. NSK/BNK/110 Dt.2/12/1971 Head Off. Lasalgaon

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon

"Yashashree Building" Station Road,Lasalgaon

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
	(i) From Institutions	-	-
	(iI) From Others	5,07,63,159.70	4,92,98,489.11
II	Saving Bank Deposits	48,04,76,529.08	57,04,70,458.07
III	Term Deposits		
	(i) From Institutions	67,57,91,397.00	25,50,54,971.00
	(iI) From Others	2,21,83,61,677.31	1,87,02,45,164.45
	Total (I+II and III)	3,42,53,92,763.09	2,74,50,69,082.63
	Total	**3,42,53,92,763.09**	**2,74,50,69,082.63**
	Schedule 4 Borrowings		
I	Borrowings in India	-	-
	(a) Reserve Bank of India	-	-
	(b) Other Banks	-	-
	(c) Other institution and agencies	-	-
II	Borrowings outside India		
	Total (I and II)	-	-
	Total	-	-
	Secured borrowings included in I and II above		

	Schedule 5 Other Liabilities and Provisions		
I	Bills Payable	-	-
II	Inter office adjustment (net)	-	-
III	**Interest Accrued**		
	1) Overdue Interest Reserve	3,40,34,349.88	2,85,51,448.08
	2) Interest Payable on Deposits	13,97,477.00	18,05,239.00
IV	**Others Payable (Including Provisions)**	**97,22,022.11**	**1,01,62,258.50**
	(i) Dividend Payable	11,87,085.07	6,10,255.11
	(ii) POS,Ecom Refund Payable	-	-
	(iii) Insurance Payable	792.76	792.76
	(iv) POS Settlement Account	73,090.65	75,702.14
	(v) TDS Payable	3,46,225.00	3,36,414.00
	(vi) Sundry Creditors	20,03,634.69	13,66,523.51
	(vii) Legal Fee Payable	4,22,767.00	3,46,917.00
	(viii) Income Tax Payable	-	14,96,380.98
	(ix) IMPS Settlement	-	62,591.00
	(x) TDS On Cash Withdrawels	5,400.00	18,000.00
	(xi) Staff Leave Encasment	11,41,121.00	12,36,912.00
	(xii) Share Suspense	-	-
	(xiii) Provision For Audit Fee	7,35,100.00	6,17,600.00
	(xiv) Staff Proff.Tax Payable	15,200.00	15,000.00
	(xv)Staff Providend Fund Payable	1,80,548.00	1,94,118.00
	(xvi) PMFMe Subsidy Payable	2,06,299.00	13,43,554.00

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road,Lasalgaon

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
	(xvii) Nominal Member Fee	200.00	-
	(xviii) Differal Tax Payable	21,72,000.00	16,72,000.00
	(xix) LIC Premium payable	19,222.00	17,605.00
	(xx) Provision of Bonus & Ex – Gratia	10,00,000.00	6,31,893.00
	(xxi) NFS Issuer Settlement	1,39,200.00	1,20,000.00
	(xxii) UPI Settlement Account	74,136.94	-
	Total	**4,51,53,848.99**	**4,05,18,945.58**
	Schedule 6 Cash and Balances with Reserve Bank of India		
I	Cash in Hand(including foreign Currency Notes)	6,01,92,552.00	8,98,82,231.00
II	Balances With Reserve Bank of India	-	-
	(a) in Current Account	-	-
	(b) in Other Account	-	-
	Total (I and II)	**6,01,92,552.00**	**8,98,82,231.00**
	Schedule 7 Balances with Banks and Money at Call and Short Notice		
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	10,12,38,331.89	5,60,14,952.16
	(b) in Other Deposit Accounts	-	-
	(ii) Money at call and short Notice		
	(a) with Banks	-	-
	(b) With Other Institutions	-	-
	Total (i and ii)	**10,12,38,331.89**	**5,60,14,952.16**

	Schedule 8 Investments		
I	Investment In India In		
	(i) Government Securities	94,70,75,273.00	1,00,32,28,967.00
	(ii) Other approved Securities	-	-
	(iii) Shares	41,500.00	41,500.00
	(iv) Units in Mutual Funds	-	2,99,98,500.06
	(v) Debentures and Bonds	8,06,53,465.00	8,41,84,415.00
	(vi) Subsidiaries and/or joint ventures	-	-
	(vii) Other Bank Investment	36,49,41,235.00	41,34,01,000.00
	Total	**1,39,27,11,473.00**	**1,53,08,54,382.06**
	Schedule 9 Advances		
A	(i) Bill Purchased and Discounted		
	(ii) Cash Credit,Overdrafts and loans repayable or	18,07,18,829.52	11,00,59,068.48
	(iii) Term loans	2,02,87,25,351.75	1,27,70,75,210.95
	Total	**2,20,94,44,181.27**	**1,38,71,34,279.43**
	of which		

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road,Lasalgaon

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
B	(i) Secured by tangible Assets	2,08,32,39,788.11	1,26,51,63,041.47
	(ii) Covered By Bank/Government Guarantees	-	-
	(iii) Unsecured	12,62,04,393.16	12,19,71,237.96
	Total	**2,20,94,44,181.27**	**1,38,71,34,279.43**
C	Advances in India		
	(i) Priority Sectors	1,63,85,33,000.00	97,73,42,000.00
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	57,09,11,181.27	40,97,92,279.43
	Total	**2,20,94,44,181.27**	**1,38,71,34,279.43**
	Grand Total	**2,20,94,44,181.27**	**1,38,71,34,279.43**
	Schedule 10 Fixed Assets		
I	**Premises**		
	(i) At cost as on 31st March of the preceding year	83,60,279.44	88,00,295.44
	(ii) Additions during the year	65,70,609.00	-
	(iii) Deductions during the year	-	-
	(iv) Depreciation to date	19,36,970.00	4,40,016.00
	Total	**1,29,93,918.44**	**83,60,279.44**
II	**Other Fixed Assets(Including Furniture and Fixtures)**		
	(i) At cost as on 31st March of the preceding year	2,67,90,716.86	2,37,83,553.11
	(ii) Additions During The Year	72,23,103.93	82,51,887.50
	(iii) Deductions During The Year	88,027.00	7,872.00
	(iv) Depreciation To Date	55,20,095.29	52,36,851.75
	Total	**2,84,05,698.50**	**2,67,90,716.86**
	Grand Total	**4,13,99,616.94**	**3,51,50,996.30**
	Schedule 11 Other Assets		
I	Inter office adjustment (net)	-	-
II	**Interest Accrued**		
	(i) Interest Receivable on NPA Advances	3,40,34,349.88	2,85,51,448.08
	(ii) Investment	1,55,85,015.61	1,43,06,054.33
	(iii) Other Bank Investment	2,88,04,463.00	52,85,942.00
III	Stamp Purchase	95,237.00	63,328.00
IV	Stationery Stock	32,54,333.30	10,58,105.11
V	Deposits (Anamat)	8,41,803.00	6,97,710.00
VI	IMPS Settlement Account	96,367.00	-
VII	Prepaid Expenses	5,06,239.34	14,09,949.00
VIII	Sundry Debtors	-	5,360.00
IX	TDS on GST	46,458.78	38,005.24
X	Income Tax Refund	-	-
XI	NFS Issuer Settlement Account	-	-
XII	Acquirer Settlement Account	4,82,500.00	6,55,100.00

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon

"Yashashree Building" Station Road,Lasalgaon

		As on 31.03.2026 (Current Year)	As on 31.03.2025 (Previous Year)
XIII	Deaf Receivable	2,221.64	3,954.48
XIV	IGST PAID	31,391.94	11,312.94
XV	SGST PAID	7,32,246.97	8,87,598.92
XVI	CGST PAID	7,02,956.65	8,58,308.64
XVII	Non-Banking Assets	12,99,972.00	13,70,127.00
XVIII	**Others (Building Revaluation Contra)**	2,90,57,700.56	2,15,48,601.18
	******Current Year Loss***	-	-
	Total	**11,55,73,256.67**	**7,67,50,904.92**
	Schedule 12 Contingent Liabilities		
I	Claims Against the Bank Not Acknowledged As De	-	-
II	Liability For Partly Paid Investment	-	-
III	Liability on Account of outstanding forwad excha	-	-
IV	Guarantees Given On Behalf Of Consitituents		
	(a) In India	1,58,35,000.00	1,23,14,000.00
	(b) Outside India		
V	Acceptance,Endorsements and Other Obligations	-	-
VI	Other Items For Which The Bank Is Contingently	-	-
VII	DEAF Funds Transfer to RBI	5844502.94	4894950.06
	Total	**2,16,79,502.94**	**1,72,08,950.06**

ULHAS BORSE & CO. REGD. NO. 127883W NASHIK CHARTERED ACCOUNTANTS

Loknete Dattaji Patil Sah. Bank Ltd. Regd No. NSK/BNK/110 Dt.2/12/1971 Head Off.: Lasalgaon