

Annexure I  
FORM A - Balance Sheet

PUNE PEOPLE'S CO-OP BANK LTD. (MULTI-STATE BANK)  
Balances As on 31st March 2024

Particulars	Schedule	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	1	24,58,75,000.00	24,25,75,100.00
Reserves and Surplus	2	1,33,89,87,650.35	1,20,50,47,159.23
Deposits	3	14,71,18,01,203.24	14,01,04,53,246.56
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	1,98,13,79,187.52	1,84,18,45,415.11
<b>Total</b>		<b>18,27,80,43,041.11</b>	<b>17,29,99,20,920.90</b>
<b>Assets</b>		0.00	0.00
Cash and balances with Reserve Bank of India	6	29,66,40,142.00	29,22,70,263.00
Balance with banks and money at call and short notice	7	2,48,75,97,454.06	2,35,49,86,508.59
Investments	8	4,88,94,65,609.13	4,13,69,29,815.03
Advances	9	9,07,78,78,720.37	9,18,01,13,407.02
Fixed Assets	10	19,92,26,807.70	14,68,69,434.87
Other Assets	11	1,32,72,34,307.85	1,18,87,51,492.39
<b>Total</b>		<b>18,27,80,43,041.11</b>	<b>17,29,99,20,920.90</b>
<b>Contingent liabilities</b>		9,00,32,231.21	9,27,82,185.45
<b>Bills for collection</b>		0.00	0.00

Mr. S.B. Gaikwad Director  
Mr. B.B. Bhegade Director  
Mr. M.R. Wani Vice Chairman  
Mr. S.M. Nade Director  
Mr. R.K. Sonawane Director  
Mr. S.P. Bhandve CEO  
Mr. S.V. Mohite Director  
Mrs. V.S. Chhajed Director  
Mrs. N.Y. Karpe Director  
Mr. S.M. Asawale Director  
Mr. S.V. Gandhi Director  
Mr. V.G. Jadhav Director  
Mr. K.J. Shelar Coop-Director  
Mrs. S.K. Dharmal Coop-Director

As per our report of even date  
For SUNS V G & ASSOCIATES  
Chartered Accountants  
FRN: 118693W  
CA Satish Nade  
Partner  
M.No.- 102758  
Place : Pune  
Date: 25/06/2024  
UDIN  
24102758BKCVKJ7232




Schedule 1 - Capital

(In Rs.)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
I) For Nationalised Banks Capital (Fully owned by Central Government)	0.00	0.00
II) For Banks incorporated outside India Capital	0.00	0.00
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	0.00	0.00
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.	0.00	0.00
<b>Total</b>	0.00	0.00
III) For Other Banks	0.00	0.00
Authorised Capital (50,00,000 shares of Rs.100/- each)	50,00,00,000.00	50,00,00,000.00
Issued Capital (2458750 (2425751) Shares of Rs. 100/- each fully paid.)	24,58,75,000.00	24,25,75,100.00
Subscribed Capital (2458750 (2425751) Shares of Rs. 100/- each fully paid.)	24,58,75,000.00	24,25,75,100.00
Called-up Capital (_____ shares of Rs. _____/- each)	0.00	0.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares	0.00	0.00

Schedule 1. Capital	31-03-2024	31-03-2023
<b>1. Share capital</b>		
<b>Authorised Capital</b>		
50,00,000 shares of Rs.100/- each	50,00,00,000.00	50,00,00,000.00
<b>Issued, Subscribed &amp; Paid up Capital</b>		
2458750 (2425751) Shares of Rs. 100/- each	24,58,75,000.00	24,25,75,100.00
Less: Calls Unpaid		
<b>TOTAL</b>	<b>24,58,75,000.00</b>	<b>24,25,75,100.00</b>





Schedule 2 - Reserves and Surplus

(In Rs.)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>I. Statutory Reserves</b>	<b>47,01,95,985.00</b>	<b>42,84,33,744.00</b>
Opening Balance	42,84,33,744.00	38,86,69,820.00
Additions during the year	4,26,14,799.00	4,26,04,090.00
Deductions during the year	8,52,558.00	28,40,166.00
<b>II. Capital Reserves</b>	<b>4,59,628.00</b>	<b>5,40,897.00</b>
Opening Balance	5,40,897.00	6,31,196.60
Additions during the year	0.00	0.00
Deductions during the year	81,269.00	90,299.60
<b>III. Share Premium</b>	<b>0.00</b>	<b>0.00</b>
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>IV. Revenue and Other Reserves</b>	<b>70,63,13,022.68</b>	<b>63,83,37,502.18</b>
Opening Balance	63,83,37,502.18	54,49,73,393.18
Additions during the year	7,51,92,559.50	9,34,55,399.00
Deductions during the year	72,17,039.00	91,290.00
<b>V. Balance in Profit and Loss Account</b>	<b>16,20,19,014.67</b>	<b>13,77,35,016.05</b>
<b>Total (I, II, III, IV and V)</b>	<b>1,33,89,87,650.35</b>	<b>1,20,50,47,159.23</b>

Schedule 2. Reserve Fund & Other Funds

	31.03.2024	31.03.2023	Difference
1. Statutory Reserve Fund	47,01,95,985.00	42,84,33,744.00	4,17,62,241.00
2. Building Fund	25,32,70,000.00	22,32,70,000.00	3,00,00,000.00
3. Dividend Equilization Fund	91,19,811.50	1,45,70,541.00	-54,50,729.50
4. Investment, Fluctuation Reserve	23,00,00,000.00	21,00,00,000.00	2,00,00,000.00
5. Investment, Depreciation Reserve	6,00,00,000.00	6,00,00,000.00	-
6. Staff Welfare Fund	73,57,914.30	62,81,664.30	10,76,250.00
7. Member Welfare Fund	1,18,80,000.00	1,13,80,000.00	5,00,000.00
8. Special Reserve Fund	15,00,000.00	15,00,000.00	-
9. Award Fund	23,35,000.00	18,35,000.00	5,00,000.00
10. Jubilee Fund	60,00,000.00	60,00,000.00	-
11. Reserve for unforeseen losses	8,32,20,000.00	6,92,70,000.00	1,39,50,000.00
12. Revaluation Reserve	4,59,628.00	5,40,897.00	-81,269.00
13. Education Member, Director, Staff	3,73,43,710.00	3,04,43,710.00	69,00,000.00
14. Charitable Fund	42,86,586.88	37,86,586.88	5,00,000.00
15. Profit	16,20,19,014.67	13,77,35,016.05	2,42,83,998.62
	<b>1,33,89,87,650.35</b>	<b>1,20,50,47,159.23</b>	<b>13,39,40,491.12</b>



Schedule 3 - Deposits

(In Rs.)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>A.I. Demand deposits</b>		
(i) From banks	1,25,13,98,399.71	87,78,06,142.80
(ii) From others	0.00	0.00
<b>II. Savings Bank Deposits</b>	1,25,13,98,399.71	87,78,06,142.80
<b>III. Term Deposits</b>	2,67,29,47,367.04	2,52,84,85,848.60
(i) From banks	10,78,74,55,436.49	10,60,41,61,255.16
(ii) From others	0.00	0.00
<b>Total (I, II and III)</b>	<b>14,71,18,01,203.24</b>	<b>14,01,04,53,246.56</b>
<b>B. (i) Deposits of branches in India</b>	0.00	0.00
<b>(ii) Deposits of branches outside India</b>	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>



Schedule 3. Deposits	31.03.2024	31.03.2023	Difference
a) Fixed Deposits			
1. Individual	10,78,74,55,436.49	10,60,41,61,255.16	18,32,94,181.33
2. Other Co-op. Society	10,23,96,40,191.49	10,11,13,35,880.16	12,83,04,311.33
b) Savings Bank	54,78,15,245.00	49,28,25,375.00	5,49,89,870.00
1. Individual	2,67,29,47,367.04	2,52,84,85,848.60	14,44,61,518.44
2. Other Co-op. Society	2,62,16,53,448.44	2,47,89,35,274.46	14,27,18,173.98
c) Current Deposits	5,12,83,918.60	4,95,50,574.14	17,43,344.46
1. Individual	1,25,13,98,399.71	87,70,47,824.80	37,43,50,574.91
2. Other Co-op. Society	1,19,51,82,975.80	81,54,73,393.70	37,97,09,582.10
3. Cr. Balance in Cash Credit	9,19,564.66	10,54,579.31	(1,35,014.65)
d) Overdue Deposits	5,52,95,859.25	6,05,19,851.79	(52,23,992.54)
1. Individual	-	7,58,318.00	(7,58,318.00)
2. Other Co-op. Society	-	7,58,318.00	(7,58,318.00)
e) Money at call & Short Notice	-	-	-
<b>TOTAL</b>	<b>14,71,18,01,203.24</b>	<b>14,01,04,53,246.56</b>	<b>70,13,47,956.68</b>



Schedule 4 - Borrowings

(In Rs.)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>I. 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>II. Borrowings outside India</b>	0.00	0.00
<b>Total (I and II)</b>	0.00	0.00
<b>Secured borrowings included in I and II</b>	0.00	0.00

Schedule 5 : Other Liabilities and Provisions

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
I. Bills payable	3,23,72,710.14	4,87,47,685.91
II. Inter-office adjustment (net)	0.00	19,126.71
III. Interest accrued	98,60,68,213.29	92,34,10,698.93
IV. Others (including provisions)	96,29,38,264.09	86,96,67,903.56
<b>Total</b>	<b>1,98,13,79,187.52</b>	<b>1,84,18,45,415.11</b>



Schedule 5 - Other Liabilities and Provisions

IV. Others (including provisions)

Sr.No.	Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)	Difference
1	Beigaum Liability	-	59,355.00	-59,355.00
2	Security Deposit	6,72,525.00	5,75,708.00	96,817.00
3	Suspense Payable	1,04,36,479.00	1,10,52,562.00	-6,16,083.00
4	Office Expenses Payable	1,15,27,505.46	3,27,43,758.65	-2,12,16,253.19
5	TDS Payable	1,12,21,248.00	83,95,867.00	28,25,381.00
6	Interest Payable	78,84,711.60	14,50,528.60	64,34,183.00
7	Income Tax Payable	-	-	-
8	Professional Tax Payable	-	1,000.00	-1,000.00
9	Dividend Payable	86,19,444.00	49,76,327.50	36,43,116.50
10	GST Payable	7,77,835.68	3,38,187.46	4,39,648.22
11	Arbitrator Fees Payable	15,16,000.00	844.00	15,15,156.00
12	Standard Asset Provision	5,37,06,715.00	5,01,96,715.00	35,10,000.00
13	Share Collection Beigaum Accounts	-	-	-
14	Bad & Doubtful Debt Reserve	81,36,96,319.16	70,36,96,319.16	11,00,00,000.00
15	Provision against Other Assets	40,00,000.00	40,00,000.00	-
16	General Reserve Fund	25,57,386.19	25,57,386.19	-
17	COVID Regulatory Package Reserve	-	-	-
18	Reserve for Restructured Accounts	3,63,22,095.00	4,76,22,095.00	-1,13,00,000.00
19	NPA Partial Recovery	-	20,01,250.00	-20,01,250.00
	<b>Total</b>	<b>96,29,38,264.09</b>	<b>86,96,67,903.56</b>	<b>9,32,70,360.53</b>

I: Bills Payable

1.00	Payable Payable	2,25,22,750.96
2.00	Bills Payable	97,49,959.18
	<b>Total</b>	<b>3,23,72,710.14</b>

Schedule 6 - Cash and Balances with Reserve Bank of India

(In Rs.)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>I. Cash in hand (including foreign currency notes)</b>	29,61,40,142.00	29,19,70,263.00
<b>II. Balances with Reserve Bank of India</b>	5,00,000.00	3,00,000.00
(a) in Current Account	5,00,000.00	3,00,000.00
(b) in Other Accounts	0.00	0.00
<b>Total (I and II)</b>	<b>29,66,40,142.00</b>	<b>29,22,70,263.00</b>

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

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>I. In India</b>	0.00	0.00
<b>(f) Balances with banks</b>	2,48,75,97,454.06	2,35,49,86,508.59
(a) in Current Accounts	45,76,97,454.06	52,46,61,026.59
(b) in Other Deposit Accounts	2,02,99,00,000.00	1,83,03,25,482.00
(i) Money at call and short notice	0.00	0.00
(e) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
<b>Total (I and II)</b>	<b>2,48,75,97,454.06</b>	<b>2,35,49,86,508.59</b>
<b>II. Outside India</b>	0.00	0.00
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
<b>Total (i, ii and iii)</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I and II)</b>	<b>2,48,75,97,454.06</b>	<b>2,35,49,86,508.59</b>

Schedule 8 - Investments

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>I. Investments in India in</b>	0.00	0.00
(i) Government Securities	4,38,57,39,758.18	3,19,36,43,463.11
(ii) Other approved securities	0.00	0.00
(iii) Shares	4,94,850.00	3,94,850.00
(iv) Debentures and Bonds	12,32,50,000.00	17,29,30,000.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified) - Mutual Fund	37,99,81,000.95	76,99,61,501.92
<b>Total</b>	<b>4,86,94,65,609.13</b>	<b>4,13,69,29,815.03</b>
<b>II. Investments outside India in</b>	0.00	0.00
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
<b>Total</b>	0.00	0.00
<b>Grand Total (I and II)</b>	<b>4,86,94,65,609.13</b>	<b>4,13,69,29,815.03</b>

ASSETS	31-03-2024 Amount	31-03-2023 Amount	Difference
<b>Dist. Cent. Bank Current A/c.</b>	<b>7,26,818.32</b>	<b>9,42,536.08</b>	(2,15,717.76)
PDCB Bank Laxmi Road	4,40,420.16	1,87,946.16	2,52,474.00
BDCB Bank Belgaum	2,86,398.16	7,54,589.92	(4,68,191.76)
<b>State Co-op. Bank Current A/c.</b>	<b>55,359.94</b>	<b>54,459.94</b>	900.00
MSC Bank Mumbai	55,359.94	54,459.94	900.00
<b>Nationalised Bank Current A/c.</b>	<b>38,52,57,528.46</b>	<b>47,92,01,870.74</b>	(9,39,44,342.28)
Bank of Maharashtra Somwar Peth Br	35,87,539.47	10,05,543.00	25,81,996.47
Indian Bank	11,00,24,246.00	-	11,00,24,246.00
IDBI Bank Clearing	5,56,492.38	22,32,088.08	(16,75,565.70)
Punjab National Bank CMS	2,07,28,275.92	21,50,743.52	1,85,77,532.40
Punjab National Bank Talegaon br	9,36,36,256.73	12,38,74,266.30	(3,02,38,009.57)
IDBI Bank	15,67,24,717.96	34,99,39,259.84	(19,32,14,541.88)
IDBI Bank Belgaum	-	-	-
<b>State Bank &amp; Sister Conc. Bank C/A.</b>	<b>2,72,56,524.97</b>	<b>70,67,736.97</b>	2,01,88,788.00
SBI University Rd.	2,72,56,524.97	70,67,736.97	2,01,88,788.00
SBI Belgaum	-	-	-
<b>HDFC, Rupee, Cosmos Bank C/A</b>	<b>4,44,01,222.37</b>	<b>3,73,94,422.86</b>	70,06,799.51
HDFC Bank UPI	75,62,844.32	1,23,16,026.95	(47,53,182.63)
Rupee Bank	3,81,576.38	3,81,576.38	-
Indusind Bank	10,83,202.84	10,83,202.84	-
ICICI Bank	1,34,66,704.58	89,33,848.61	45,32,855.97
HDFC Bank Imps	2,19,06,894.25	1,46,79,768.08	72,27,126.17
Equitas Bank	-	-	-
IDFC Bank	-	-	-
<b>Total</b>	<b>45,76,97,454.06</b>	<b>52,46,61,026.59</b>	(6,69,63,572.53)





Schedule 9 - Advances

(In Rs)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>A.(i) Bills purchased and discounted</b>	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	2,58,57,88,791.35	2,74,52,68,920.26
(iii) Term loans	6,49,20,89,929.02	6,43,48,44,486.76
<b>Total</b>	<b>9,07,78,78,720.37</b>	<b>9,18,01,13,407.02</b>
<b>B.(i) Secured by tangible assets</b>		
(ii) Covered by Bank/Government Guarantees	8,72,03,20,788.04	8,86,98,06,274.34
(iii) Unsecured	35,75,57,932.33	31,03,07,132.68
<b>Total</b>	<b>9,07,78,78,720.37</b>	<b>9,18,01,13,407.02</b>
<b>C.I.Advances in India</b>	0.00	0.00
(i) Priority Sectors	5,44,04,76,681.76	4,88,57,34,726.24
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	3,63,74,02,038.61	4,29,43,78,680.78
<b>Total</b>	<b>9,07,78,78,720.37</b>	<b>9,18,01,13,407.02</b>
<b>C.II.Advances outside India</b>	0.00	0.00
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>

Note: C.I. (i) - PSL Certificate of Rs. 20.00 crores purchased through IDBI Bank for F.Y. 2023-24



Schedule 10 - Fixed Assets

(In Rs.)

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
<b>I. Premises</b>	<b>16,32,68,661.60</b>	<b>11,35,83,021.60</b>
At cost as on 31st March of the preceding year	11,35,83,021.60	11,71,21,730.66
Additions during the year	5,99,03,350.00	10,35,236.60
Deductions during the year	81,269.00	90,299.57
Depreciation to date	1,01,36,441.00	44,83,646.09
<b>II. Other Fixed Assets (including furniture and fixtures)</b>	<b>3,59,58,146.10</b>	<b>3,32,86,413.27</b>
At cost as on 31st March of the preceding year	3,32,86,413.27	3,63,16,475.88
Additions during the year	1,18,01,634.12	43,14,887.79
Deductions during the year	10,49,055.28	57,341.29
Depreciation to date	80,80,846.01	72,87,609.11
<b>Total (I and II)</b>	<b>19,92,26,807.70</b>	<b>14,68,69,434.87</b>

Particulars	31-03-2024	31-03-2023
Dead Stock, Library, Vehicle	3,59,58,146.10	3,32,86,413.27
Dead Stock Furniture	3,11,79,110.10	3,06,90,073.27
Vehicle	47,79,036.00	25,96,340.00

Schedule 11 - Other Assets

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
I. Inter-office adjustments (net)	25,981.05	0.00
II. Interest accrued	1,15,86,30,993.29	1,05,37,91,535.93
III. Tax paid in advance/tax deducted at source	53,70,961.05	58,25,302.89
IV. Stationery and stamps	6,76,261.59	7,38,237.88
V. Non-banking assets acquired in satisfaction of claims	3,80,03,500.00	3,80,03,500.00
VI. Others *	12,65,26,610.87	9,03,92,915.69
<b>Total</b>	<b>1,32,72,34,307.85</b>	<b>1,18,87,51,492.39</b>

\* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Schedule 12 - Contingent Liabilities

Particulars	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
I. Claims against the bank not acknowledged as debts	0.00	0.00
II. Liability for partly paid investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantees given on behalf of constituents	0.00	0.00
(a) In India	3,47,18,222.00	3,95,08,222.00
(b) Outside India	0.00	0.00
V. Acceptances, endorsements and other obligations	0.00	0.00
VI. Other items for which the bank is contingently liable - DEA Fund	5,53,14,009.21	5,32,73,963.45
<b>Total</b>	<b>9,00,32,231.21</b>	<b>9,27,82,185.45</b>

Particulars	31-03-2024	31-03-2023
Other Receivable	11,99,03,308.87	8,38,08,488.59
Suspense Receivable	5,91,48,254.60	3,00,08,467.53
Work in Progress HO	5,85,34,752.34	5,15,75,235.34
Genvat credit	-	-
CTS Clearing Suspense	-	-
Advance to Staff	-	-
Clearing Suspense	-	-
RBI Deaf Claim Receivable	-	4,483.79
Deferred Tax Asset	21,70,301.93	21,70,301.93
Ex Gratia receivable - Covid 19	-	-
Ex Gratia Scheme	-	-
Deposit for Petrol	50,000.00	50,000.00
<b>Deposit</b>	<b>66,23,302.00</b>	<b>65,84,427.10</b>
MSEB Deposit	-	-
Telephone Deposit	-	-
Rent Deposit	66,23,302.00	65,84,427.10
<b>Total</b>	<b>12,65,26,610.87</b>	<b>9,03,92,915.69</b>

Schedule 11 - Other Assets

III. Tax paid in advance/tax deducted at source

Advance Income Tax Paid	18,52,77,629.05
Income Tax Refund Due	95,93,332.00
Income Tax/FBT Provision	18,95,00,000.00
<b>Total</b>	<b>53,70,961.05</b>

