

**THE VAIDYANATH URBAN CO-OP. BANK LTD. PARLI-VAIJNATH**  
**HEAD OFFICE , PARLI-V**  
**BALANCE SHEET AS ON 31/03/2011**

31-03-2010	LIABILITIES		31-03-2011	31-03-2010	ASSETS		31/03/2011
	<b>SHARE CAPITAL</b>				<b>CASH &amp; BANK BALANCE</b>		
15000000.00	Authorised Share Capital ( Divided into 60,00,000 shares of Rs.25/- each)		15000000.00	101143073.30	1. Cash In Hand	106955030.55	
98785325.00	Paid up Share Capital ( Divided into 48,39,436 shares of Rs.25/- each)	120985900.00	120985900.00		2. Balance in Current A/c		
	All shares held by persons			38399802.31	a. The Beed D.C.C. Bank Ltd.	7849906.00	
				88525236.13	b. State Bank of Hyderabad	68319305.56	
				13855495.27	c. State Bank of India	13407416.42	
	<b>RESERVE &amp; OTHER FUNDS</b>			15126.32	d. Bank of Maharastra	15060.32	
				1263.83	e. Jalgaon Janta Sahkari Bank Ltd.	1263.83	
103094433.55	a. Statutory Reserve Fund	115115282.55		4241.61	f. Deogiri Nagri Sahkari Bank Ltd.	4241.61	
52954695.67	b. Building Fund	54205965.73		1040448.28	g. Bank of Baroda	241956.28	
8644500.00	c. Contingent provision against standard asset	8644500.00		18688301.40	h. M.S.C. Bank Ltd. Mumbai	5714795.67	
34690000.00	d. Bad & Doubtful Fund	37910000.00		5956344.23	i. HDFC Bank Ltd.	8891612.76	
7706906.75	e. Dividend Equilisation Fund	8890639.75	565956388.03	7666380.01	j. IDBI Bank Ltd.	11752657.04	
				485593.42	k. M.S.C. Bank Ltd Aurangabad CLG	3889948.69	
	g. Other Funds			2518.18	l. Indian Overseas Bank.	2518.18	
6000.00	1. Rate Fluctuation Fund	6000.00		1747180.63	m. I.C.I.C.I. Bank Ltd.	2122744.58	
6492776.41	2. Charitable Fund	7707252.41		44519.60	n. Union Bank Of India	140188.60	
777840.46	3. Jublee Fund	1008591.46		885103.00	o. Punjab Ntional Bank	5660930.32	
783912.35	4. Staff Welfare Fund	8495855.35		1732984.84	p. Kotak Mahindra Bank	106655.93	
2255772.95	5. Share Holders Welfare Fund	4230358.95		0.00	q. Axis Bank Ltd.	983001.69	
27000000.00	6. Investment fluctuation Fund	32000000.00			3. Balances in S/b Account		
6223405.00	7. Contingent Prov.Ag.depreciation in Investment	13377000.00		857945.73	a. The Beed D.C.C. Bank Ltd.	240999.73	
1688330.00	8. Prov. for Loss Asset & other Contingencies	1688330.00		40.00	b. Post Office	40.00	236300273.76
3685351.00	9. General Reserve Fund	3687106.00	72200494.17				
					<b>INVESTMENT</b>		
	<b>DEPOSITS</b>				1. Shares		
1482197954.56	a. Fixed Deposit (FDR)	1327075468.00		131000.00	a. The MSC Bank Ltd.	131000.00	
232371482.75	b. Reinvestment Deposit	203657580.41		18050.00	b. The DCC Bank Ltd.	18050.00	
65289230.95	c. Pigmy Deposit	87036628.00		1393000.00	c. Apex Co-op Bank Ltd.	1393000.00	
15522205.16	d. Recurring Deposit	16249659.16					
1218452285.28	e. Saving Deposit	1501098746.95		1580016098.00	2. Government Securities	1678398979.00	
7332908.30	f. Special Saving Deposit	7237176.60					
156342186.83	g. Current Deposit	136256669.52			3. M.S.C./D.C.C. Banks		
225092059.00	h. Chintamukti Deposit	237224057.00			a. State Bank of India	20000000.00	
9139.00	i. Cash Certificate	9339.00		200150000.00	b. The MSC Bank Ltd. Mumbai (Ag RF 200000)	176650000.00	
803404130.00	j. Short Term Deposit (STDR)	654861001.00		377500000.00	c. The Beed DCC Bank Ltd.	300000000.00	
1318858.00	k. Sandhya Sanchay Thev	1323170.00		105000000.00	d. The Beed DCC Bank Ltd. Ag Reserve Fund	115000000.00	
2816030.60	l. Bhagyodaya Patra	2636576.50		295000000.00	e. The MSC Bank Ltd. Aurangabad	205000000.00	
150411.70	m. Inoperative Accounts	154324.70		130000000.00	f. Latur D.C.C. Bank Ltd. Latur	10000000.00	
481350.00	n. Gold Bond 2006	448407.00		6556291.00	g. Parbhani D.C.C. Bank Ltd.	6681660.00	
8729.00	o. 18% Diamond Bond 2000	8751.00		50000000.00	h. State Bank of Hyderabad		
12051252.00	p. Society RIS	11363050.00		30000000.00	i. Punjab National Bank	30000000.00	
14924550.00	q. Society STDR	10748662.00					
34089759.00	r. Society FDR	29947047.00			4. Other Banks/Institutions		
49631.00	s. Special Deposit for Apatkalin CC	31206.00		10000000.00	a. IDBI Bank	0.00	
55928.00	t. Diamond bond 2001	36380.00		0.00	b. KOTAK Mahindra Bank Ltd.	40000000.00	
4000.00	u. Suvarna Samrudhi Yojna	4000.00		20000000.00	c. COSMOS Bank	0.00	2583272689.00
4938963330.27	Closing Balance of Page 1		759142782.20	3086816037.09			2819572962.76

4938963330.27	Opening Balance of Page 2		759142782.20	3086816037.09	Opening Balance of Page 2		2819572962.76
103637773.00	v. Laxmikant - 2010 (Cash Certi.)	3517927.00					
11461283.00	w. Laxmikant - 2011 (Term Deposit)	7281611.00			<b>LOANS &amp; ADVANCES</b>		
0.00	x. Festival Deposit	125160099.00					
0.00	y. RIS Scheme - 2011	68229937.00			<b>A. Short Term Loans</b>		
0.00	z. Golden Jublee - 2015	58469957.00		18703329.17	a. C.C. Pledge (Od 2577152)	31723802.80	
0.00	a1. Shubh Sanjivani Thev	45315363.00		424576042.05	b. C.C. Hypothecation (Od 54354006)	519659587.19	
866024.00	a2. ABB Deposit	12350.00	4535395143.84	80112771.73	c. C.C. Small Scale Industr(Od 5802030)	81797303.13	
				2022228.00	d. Ware House Receipt (Od 37443)	20037188.00	
				1565914.03	e. Personnel Surety (Od 1859203 Inst 556200)	18438474.31	
670089.50	STAFF PROVIDEND FUND		759755.50	80912668.64	f. Contractors & Builders (Od 28948763)	90928564.39	
				55055373.60	g. Cash Credit Society (Od 19290513)	39099827.88	
				225983.00	h. Loan Ag. NSC (Od 67527)	447453.00	
	<b>BORROWINGS ( O/D against FDR )</b>			1161900.00	i. LC Discounting	1545622.00	
1498303.00	a. Punjab National Bank	0.00	0.00	540907.00	j. Kisan Vikas Patra (Od 9177)	444693.00	
				639847.00	k. Inland Bill Purchased	1518279.00	
				14567053.40	l. Overdraft Ag. FDR (Od 249786)	23327109.52	
	<b>BILLS COLLECTION</b>			25326561.00	m. Harvesting & transportation	422500.00	
117296.00	a. Inward Bills Received for collection	565810.00		485785.75	n. Apatkalin Cash Credit (Od 324830)	343730.75	
13196812.71	b. Bills sent for collection	14674917.32	15240727.32	14726620.00	o. Bills discounting	18959929.00	
				2720914.00	p. Overdraft Against Gold (Od 529074)	4367247.00	
	<b>OVERDUE INT RESERVE</b>			28351.00	q. Suvarna Samrudhi Karja Yojna (Od 26825)	26825.00	853088135.97
352544955.57	a. Overdue Interest Reserve	400177289.20					
30000000.00	b. Provision for OIR	30000000.00	430177289.20		<b>B. Medium Term Loans</b>		
				126534983.08	a. Personal Surety (Od 15616513 Inst 9923875)	120632553.90	
				148427943.34	b. Immovable Property (Od 10041947 Inst 21451560)	144912628.84	
	<b>CURRENT LIABILITIES &amp; PROVISIONS</b>			7670265.75	c. Movable Article (Od 1948836 Inst 1639950)	6466901.50	
126909327.00	a. Interest Payable	135799842.00		107944055.26	d. Vehicle (Od 8658865 Inst 9813790)	123081307.01	
44124167.83	b. Branch Adjustment	47919076.98		66119226.25	e. Machinery (Od 7999665 Inst 549350)	87858648.50	
30216768.24	c. Sundry Creditors	38333541.52		1062177.02	f. Conveyance Loan (Od 41107)	1742507.66	
1637986.80	d. Audit Fees Payable	1362268.80		64940547.00	g. Fixed Deposit (Od 520174)	82651997.00	
85000.00	e. Co-Education Fund Payable	75000.00		775579.00	h. Recurring Deposit (Od 15314)	339737.00	
9406633.00	g. Shares Application Money	8971933.00		3394585.00	i. Pigmy Deposit (Od 3771)	3405787.00	
2500148.50	h. Draft Payable	4229344.25		19787775.40	j. Chintamukti (Od 155169)	20550326.40	
1077466.05	i. Stale DD Payable	1298909.05		51088658.40	k. Gold & Silver (Od 1936647)	178192954.40	
111120.00	k. Earnest Money Deposit	76600.00		707220118.78	l. S B Enterprises (Od 59655372 Inst 407150)	778251644.17	
523000.00	m. Clearing Suspense A/c	0.00		0.00	m. Consumer Durable Article (Inst 719800)	53289313.75	
43689137.35	n. Cane bill payable	51903109.35		11230749.98	n. Motor & Pipe Line (Od 5998361 Inst 288000)	11226604.98	
0.00	p. Loan Credit balance	9483704.28		19962767.64	o. Crop loan (Od 9072108 Inst 2286000)	45123948.90	
5013259.79	q. Int from central Govt Against Debt waive Scheme	5013259.79		0.00	p. Life Insurance corp.	135170.00	
6884391.25	r. Amt Payable from Maha Govt Waive Scheme	6476041.25		14047587.75	q. Agri.Debt Waive amount receivable from Govt.of India	14047587.75	
1097066.00	r. Amt Payable from Maha Govt Relief Scheme	663719.00	311606349.27	16470581.79	r. Agri.Debt Relief amount receivable from Govt.of India	16470581.79	
				1245041.00	s. Agri.Debt Waive amount of Sanjivani Bank	1245041.00	1689625241.55
44240210.06	PROFIT & LOSS A/C	47110380.01	47110380.01		<b>C. Long Term Loans</b>		
				133278001.13	a. Housing Loan (Od 8264675 Inst 9087380)	189772025.88	189772025.88
					TOTAL LOAN AND ADVANCES		2732485403.40
5770471548.92	Closing Balance of Page - 2		6099432427.34	5311388930.03	Closing Balance of Page - 2		5552058366.16

5770471548.92	Opening Balance of Page - 3		6099432427.34	5311388930.03	Opening Balance of Page - 3		5552058366.16
					<b>BILLS RECEIVABLE</b>		
				117296.00	a. Inward Bills Receivable	14674917.32	
				13196812.71	b. Bills Receivable	565810.00	15240727.32
					<b>INTEREST RECEIVABLE</b>		
				27794022.87	a. On Investment	26157434.00	
				363495287.99	b. On Loan & advances (Of Which 400177289.20)	414788444.20	440945878.20
					<b>FIXED ASSETS</b>		
					a. Land & Building		
				1701081.55	1. Plot	1701081.55	
				1329842.00	2. Building	34204000.25	
				11810947.99	b. Furniture, Fixture & Deadstock	24198657.42	
				4571901.62	c. Computer	6729566.76	
				2229062.00	d. Vehicle	1438555.00	68271860.98
					<b>OTHERS ASSETS</b>		
				1817863.61	a. Stock Stationary	1968724.01	
				74424.71	b. Liabrary	85924.71	
				5781475.60	c. Sundry Debtors	1943731.59	
				199935.00	d. Telephone Deposit	216687.00	
				108165.00	e. M.S.E.B. Meter Deposit	275165.00	
				203456.00	f. Security Deposit	381408.00	
				4870324.56	g. Loss of Sinhgad Urban Co-Op.Bank Ltd.	3253324.56	
				19780719.68	h. Loss of Sanjivani Urban Co-Op Bank Ltd.	14790629.81	22915594.68
5770471548.92	<b>GRAND TOTAL</b>		6099432427.34	5770471548.92	<b>GRAND TOTAL</b>		6099432427.34

Contingent Liability (Bank Guarantee) : Rs. 1,06,16,279.00

Note : Previous year figures are regrouped and rearranged wherever necessary

The Balance Sheet is certified along with scheduled annexures and notes to accounts annexed here

For The Vaidyanath Urban Co-Op.Bank Ltd., Parli-Vajnath

AS PER OUR REPORT OF EVEN DATE  
FOR R.B. SHARMA & CO.  
CHARTERED ACCOUNTANTS

( CA UMESH SHARMA )  
PARTNER

M.NO. 104605 / FRN 109971W

JUNIOR OFFICER

CHIEF EX.OFFICER

DIRECTOR

VICE-CHAIRMAN

CHAIRMAN