



**THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR**

6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001



**BALANCE SHEET AS ON 31st MARCH, 2020**

31st March,2019		CAPITAL & LIABILITIES		31st March,2020		31st March,2019		PROPERTY & ASSETS		31st March,2020	
AMOUNT	AMOUNT			AMOUNT	AMOUNT	AMOUNT	AMOUNT			AMOUNT	AMOUNT
	<b>30,000,000.00</b>	<b>1 CAPITAL :</b>					<b>403,742,417.81</b>	<b>1 CASH [Sch -2]</b>			<b>244,718,928.57</b>
		(i) <b>Authorised Capital :</b>			<b>30,000,000.00</b>			On hand and with Reserve Bank of India,			
		3,00,000 Shares of Rs. 100/-						State Bank of India, State &			
		each of which 1,00,000 Shares						Central Co-operative Banks			
		for outside Jamnagar Branch									
		(ii) <b>Subscribed Capital :</b>						<b>2 BALANCE WITH OTHER BANKS : [Sch -3]</b>			
		<b>1,68,898</b> Shares of Rs. 100/-					70,311,421.88	(i) Current Deposits	167,184,171.43		
		each of which <b>25,717</b> Shares					0.00	(ii) Savings Deposit	0.00		
		Jam-Khambhalia Branch & <b>16,483</b>					56,463,976.00	(iii) Fixed Deposits	242,563,976.00	<b>409,748,147.43</b>	
		Shares for Kalavad Branch.									
		(iii) <b>Amount called up on Shares at Rs. 100/-</b>						<b>0.00</b>	<b>3 MONEY AT CALL &amp; SHORT NOTICE</b>		<b>40,000,000.00</b>
		of (ii) above, held by									
17,277,500.00		(a) Individuals	16,889,800.00								
0.00		(b) Co-operative Institutions	0.00								
0.00	<b>17,277,500.00</b>	(c) State Government	0.00	<b>16,889,800.00</b>							
		<b>2 RESERVE FUND AND OTHER RESERVES :</b>									
241,267,127.68		(i) Statutory Reserve [Sch -1]	258,672,049.13								
0.00		(ii) Agricultural Credit									
15,765,368.00		Stabilization Fund	0.00								
14,090,249.00		(iii) Building Fund	16,595,269.00								
5,742,015.00		(iv) Members Benefit Fund	15,096,617.88								
66,377,280.00		(v) Sahkari Prachar Fund	6,322,945.00								
7,700,000.00		(vi) Bad & Doubtful Debts Reserve	71,273,162.00								
9,353,508.00		(vii) Contingency provision on Standard Assets	7,700,000.00								
4,517,891.00		(viii) Dividend Equalization Fund	9,768,458.00								
505,219.00		(ix) Urban Dev. & Soc. Fund	4,152,861.00								
3,043,000.00		(x) Staff Benefit Fund	681,556.00								
4,322,206.00		(xi) Contingency Fund	3,457,950.00								
6,000,000.00		(xii) Charity Fund	4,648,598.00								
13,789,843.00		(xiii) Investment Fluctuation Reserve Fund	6,000,000.00								
6,463,976.00		(xiv) Investment Depreciation Fund	14,619,744.00								
65,050.00		(xv) Madhavpura Merc. Co-op. Bank Fund	5,463,976.00								
0.00		(xvi) Non-Performing Investment	65,050.00								
0.00		(xvii) Co-op. Education Fund	0.00								
22,303,157.56	<b>421,305,890.24</b>	(xviii) Golden Jubili Fund	2,489,702.00								
		(xix) Bad & Doubtful Debts Contingency	27,430,157.56	<b>454,438,095.57</b>							
		<b>3 PRINCIPAL / SUBSIDIARY STATE</b>									
	<b>0.00</b>	<b>PARTNERSHIP FUND ACCOUNT :</b>			<b>0.00</b>						
		For share capital of :									
		(i) Central co-operative banks									
		(ii) Primary agricultural Co-op. credit societies									
		(iii) Other societies									
		<b>4 DEPOSITS &amp; OTHER ACCOUNTS :</b>									
<b>1,354,538,525.46</b>		(i) Fixed Deposits	<b>1,712,552,034.35</b>								
1,349,765,901.46		(a) Individuals	1,707,888,841.35								
0.00		(b) Central Co-op. Banks	0.00								
4,772,624.00		(c) Other Societies	4,663,193.00								
<b>762,716,851.29</b>		(ii) Savings Deposits	<b>801,073,343.99</b>								
760,489,016.37		(a) Individuals	798,966,340.05								
0.00		(b) Central Co-op. Banks	0.00								
2,227,834.92		(c) Other Societies	2,107,003.94								
<b>406,090,370.52</b>		(iii) Current Deposits	<b>444,851,915.17</b>								
358,540,524.20		(a) Individuals	379,040,823.86								
45,713,821.81		(b) Credit Balance in Loan a/c.	63,549,038.30								
0.00		(c) Central Co-op. Banks	0.00								
1,836,024.51		(d) Other Societies	2,262,053.01								
0.00	<b>2,523,345,747.27</b>	(iv) Money at Call & Short-Notice	0.00	<b>2,958,477,293.51</b>							
<b>2,961,929,137.51</b>		<b>TOTAL CARRIED FORWARD</b>	<b>3,429,805,189.08</b>				<b>1,621,185,591.75</b>	<b>1,281,443,365.69</b>	<b>TOTAL CARRIED FORWARD</b>	<b>1,574,566,436.09</b>	<b>1,798,633,626.00</b>





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31st March,2019		CAPITAL & LIABILITIES		31st March,2020		PROPERTY & ASSETS		31st March,2020	
AMOUNT	AMOUNT			AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
	<b>3,088,462,291.61</b>		<b>TOTAL BROUGHT FORWARD</b>		<b>3,578,319,590.18</b>		<b>3,124,804,837.05</b>		<b>3,627,110,847.00</b>
		<b>10 OTHER LIABILITIES :</b>							
843,354.00		(i) Pay order Issued	4,349,767.00						
1,031,684.00		(ii) Unpaid Dividend	874,078.00						
388,101.44		(iii) Sundries	3,229,459.10						
421,246.55		(iv) GST Tax Deducted at Payable	342,598.86						
512,071.00		(v) TDS PAYABLE	615,286.00						
230,128.00		(vi) Unpaid Cheque/D D/Pay Order Payable	587,083.00						
276,750.00		(vii) Provision for Expenses	289,125.00						
0.00		(viii) P F Payable	691,344.00						
0.00	<b>3,703,334.99</b>	(ix) IMPS Payable	1,785,512.00		<b>12,764,252.96</b>				
		<b>11 PROFIT &amp; LOSS</b>							
<b>38,158,287.98</b>		Profit as per Last Balance Sheet	32,639,210.45						
38,158,287.98		Less : Appropriation	32,639,210.45						
		Add : Profit for the year brought from the							
32,639,210.45	<b>32,639,210.45</b>	Profit and Loss Account	<b>36,027,003.86</b>		<b>36,027,003.86</b>				
		<b>(i) CONTINGENT LIABILITIES</b>							
		Liabilities for guarantee issued							
		Rs. 52,81,500.00 ( Last Year Rs. 59,81,500.00)							
		AND Liabilities for guarantee Expired but not relised							
		Rs. 1.57.000.00 (Last Year Rs. 2.57,000.00)							
		<b>(ii) Unclaim Deposit Payable - RBI (DEAF)</b>							
		Rs. 86,55,564.39 ( Last Year Rs. 81,15,887.28)							
	<b>3,124,804,837.05</b>	<b>&lt;----- TOTAL -----&gt;</b>	<b>3,627,110,847.00</b>		<b>3,124,804,837.05</b>	<b>&lt;----- TOTAL -----&gt;</b>	<b>3,627,110,847.00</b>		<b>3,627,110,847.00</b>

		<b>AS PER SEPARATE AUDIT REPORT OF EVEN DATE ATTACHED HEREWITH For Y. C. Anarkat &amp; associates CHARTERED ACCOUNTANTS F.R.N. 124938W</b>
(MEGHJIBHAI R. SON DARVA) Chief Manager- GRAIN MARKET BRANCH	(SURESH D. RAIHATHA) General Manager & Chief Executive Officer	
		(Ankit Y. Anadkat)
(Dr. BIPINCHANDRA T. VADHAR) CHAIRMAN	(KETANKUMAR N. MATALIYA) VICE - CHAIRMAN	<b>PARTNER</b> Membership No. 140279, Penal No. 472
(KUSHKUMAR M. UDANI) MANAGING DIRECTOR	(MAHESHKUMAR B. RAMANI) JOINT MANAGING DIRECTOR	

PLACE : JAMNAGAR  
DATE :

<b>BOARD OF DIRECTORS</b>		
(INDULAL C. VORA)	(JITENDRAKUMAR S. SHAH)	(PRAVINCHANDRA V. CHOTAI)
(JAYANTILAL S. CHANDARIA)	(JITENDRAKUMAR H. LAL)	(VITHALBHAI R. MAKADIA)
(VIJAYBHAI K. SANGHVI)	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S. SHIYANI)
(BHARTIBEN H. PATEL)		(ASHMITABEN H. SHAH)
(VIVEKBHAI A. GANDHI) (PROFESSIONAL DIRECTOR)		(DHAVALBHAI K. SHAH) (PROFESSIONAL DIRECTOR)

