



THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR

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



BALANCE SHEET AS ON 31st MARCH, 2023

31st March,2022		CAPITAL & LIABILITIES		31st March,2023		31st March,2022		PROPERTY & ASSETS		31st March,2023	
AMOUNT	AMOUNT		AMOUNT	AMOUNT	AMOUNT	AMOUNT		AMOUNT	AMOUNT	AMOUNT	AMOUNT
	4,08,98,92,891.75	TOTAL BROUGHT FORWARD		4,05,49,08,224.16		1,71,99,44,181.69		2,36,86,01,097.12	TOTAL BROUGHT FORWARD	1,89,83,71,355.05	2,14,56,49,738.78
		5 BORROWINGS :				3,77,04,040.00			(iii) Long-Term Loans	4,01,66,528.00	
		(i) From the Reserve Bank of India, State Co-op. / Central Co-op. Banks							of which secured against :		
		(a) Short-term Loans :							(a) Government & other approved securities - Nil		
		Cash Credits & Overdrafts, CBLO which is Secured against Government Securities:							(b) Other Tangible Securities		
		(1) Government & other approved Securities							of the Adv. Rs. 4,01,66,528.00		
		(2) Other Tangible Securities							Amount due from Individuals		
		(b) Medium-term Loans :							of the Adv. Rs. 4,01,66,528.00		
		Of which Secured against							1. Overdue Amt.Rs. 89,073.00		
		(1) Government & other approved Securities							2. Considered Bad & Doubtful		
		(2) Other Tangible Securities							of Recovery Rs. 0.00		1,93,85,37,883.05
		(c) Long-term Loans :									
		Of which Secured against							7 INTEREST RECEIVABLE :		15,63,65,286.79
		(1) Government & other approved Securities							Of which Interest Receivable on NPA		
		(2) Other Tangible Securities							A/c. Rs. 11,57,72,622.00		
		(ii) From State Bank of India & Subsidiary Banks							(Previous Year Rs. 10,29,56,749.00)		
		(a) Short-term Loans :							8 BILLS RECEIVABLES BEING BILLS FOR COLLECTION		0.00
		Loans cash Cash Credits & Overdrafts,							(as per contra)		
		Of which Secured against							9 BRANCH ADJUSTMENT		0.00
		(1) Government & other approved Securities									
		(2) Other Tangible Securities									
		(b) Medium-term Loans :							10 PREMISES LESS DEPRECIATION [Sch -6]		18,33,251.00
		Of which Secured against									
		(1) Government & other approved Securities							11 FURNITURE AND FIXTURE LESS DEPRECIATION [Sch -6]		60,12,739.20
		(2) Other Tangible Securities									
		(c) Long-term Loans :							12 OTHER ASSETS (To be speicified) :		
		Of which Secured against							1 Adhesive Stamp - Stock	20,400.00	
		(1) Government & other approved Securities							2 Postage Stamp on Hand	495.00	
		(2) Other Tangible Securities							3 Stationery Stock	5,05,008.00	
		(iii) From the state government							4 Deposits	16,05,675.00	
		(a) Short-term Loans :							5 Income Tax Receivable	7,79,069.00	
		Of which Secured against							6 Advance Suspence	5,917.70	
		(1) Government & other approved Securities							7 Adhesive Stamp Franking	7,38,949.00	
		(2) Other Tangible Securities							8 Premium of Investment	29,76,127.00	
		(b) Medium-term Loans :							9 Claim Reecivable from RBI	47,259.48	
		Of which Secured against							10 IGST RECEIVABLE	8,740.00	
		(1) Government & other approved Securities							11 RUPAY/DEBIT CARD	2,84,430.00	
		(2) Other Tangible Securities							12 RUPAY CHARGE RECEIVABLE	94,228.00	70,66,298.18
		(c) Long-term Loans :									
		Of which Secured against									
		(1) Government & other approved Securities							13 NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIM		18,19,107.00
		(2) Other Tangible Securities									
		(ix) Loans from other sources							14 PROFIT AND LOSS		0.00
	0.00	(Sources and Securities to be specified)		0.00							
	0.00	6 BILLS FOR COLLECTION BEING BILLS RECEIVABLE		0.00							
		(as per contra)									
	1,25,10,760.07	7 BRANCH ADJUSTMENTS		0.00							
	10,29,56,749.00	8 OVERDUE INTEREST RESERVE		11,57,72,622.00							
	6,22,967.10	9 INTEREST PAYABLE		5,32,662.10							
	4,20,59,83,367.92	TOTAL CARRIED FORWARD		4,17,12,13,508.26				4,28,90,02,303.94	TOTAL CARRIED FORWARD		4,25,72,84,304.00



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31st March, 2022		CAPITAL & LIABILITIES		31st March, 2023		PROPERTY & ASSETS		31st March, 2023	
AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
	4,20,59,83,367.92	TOTAL BROUGHT FORWARD			4,17,12,13,508.26		4,28,90,02,303.94	TOTAL BROUGHT FORWARD	
		10 OTHER LIABILITIES :							
11,66,979.80		(i) Pay order Issued	4,27,553.87						
6,07,881.00		(ii) Unpaid Dividend	7,03,477.00						
6,62,848.61		(iii) Sundries	43,26,858.76						
4,41,487.42		(iv) GST Tax Deducted at Payable	3,55,176.58						
6,35,642.00		(v) TDS PAYABLE	6,41,176.00						
3,50,256.72		(vi) Unpaid Cheque/D Pay Order Payable	3,91,626.72						
3,26,109.00		(vii) Provision for Expenses	3,88,470.00						
6,86,362.00		(viii) P F Payable	6,02,052.00						
2,14,28,494.68		(ix) IMPS Payable	2,67,66,514.09						
6,41,311.00	2,69,47,372.23	(x) DEFERRED TAX LIABILITIES	1,59,707.00		3,47,62,612.02				
		11 PROFIT & LOSS							
4,07,37,468.77		Profit as per Last Balance Sheet	5,60,71,563.79						
4,07,37,468.77		Less : Appropriation	5,60,71,563.79						
		Add : Profit for the year brought from the Profit and Loss Account	5,13,08,183.72		5,13,08,183.72				
5,60,71,563.79	5,60,71,563.79	'(i) CONTINGENT LIABILITIES							
		Liabilities for guarantee issued							
		Rs. 58,63,713.00 (Last Year Rs. 59,63,713.00)							
		AND Liabilities for guarantee Expired but not relised							
		Rs. 3,58,500.00 (Last Year Rs. 2,58,500.00)							
		'(ii) Unclaim Deposit Payable - RBI (DEAF)							
		Rs. 96,95,690.24 (Last Year Rs. 93,81,530.65)							
	4,28,90,02,303.94	< ----- TOTAL ----- >			4,25,72,84,304.00		4,28,90,02,303.94	< ----- TOTAL ----- >	

BOARD OF DIRECTORS

(MEGHAJIBHAI R. SONARVA) Chief Manager- GRAIN MARKET BRANCH	(SURESH D. RAIHATHA) General Manager & Chief Executive Officer	AS PER SEPARATE AUDIT REPORT OF EVEN DATE ATTACHED HEREWITH For RAICHURA & CO. CHARTERED ACCOUNTANTS F.R.N. : 126105W	(INDULAL C. VORA)	(JITENDRAKUMAR S. SHAH)	(JAYANTILAL S. CHANDARIA)
(Dr. BIPINCHANDRA T. VADHAR) CHAIRMAN	(KETANKUMAR N. MATALIYA) VICE - CHAIRMAN	(ANAND K. RAICHURA) PARTNER Membership No. : 115486 UCN No. 0782757	(JITENDRAKUMAR H. LAL)	(VITHALBHAI R. MAKADIA)	(VIJAYBHAI K. SANGHVI)
(PRAVINCHANDRA V. CHOTAI) MANAGING DIRECTOR	(MAHESHKUMAR B. RAMANI) JOINT MANAGING DIRECTOR		(ASHVINKUMAR G. BARCHHA)		(JAMNADAS S. SHIYANI)
			(BHARTIBEN H. PATEL)		(ASHMITABEN H. SHAH)
			(VIVEKBHAI A. GANDHI) (PROFESSIONAL DIRECTOR)		(DHAVALBHAI K. SHAH) (PROFESSIONAL DIRECTOR)

PLACE : JAMNAGAR
DATE : 09/06/2023
UDIN : 23115486BGWLKW3271

