



ABHYUDAYA CO-OP. BANK LTD.(Multi-State Scheduled Bank)

BALANCE SHEET As At 31st MARCH, 2018 (AUDITED)

As at 31.03.2017	CAPITAL AND LIABILITIES	Schedule No.	As at 31.03.2018	As at 31.03.2017	PROPERTY AND ASSETS	Schedule No.	As at 31.03.2018
1,11,71,65,700.00	1. SHARE CAPITAL	1	1,30,86,21,190.00	5,83,09,35,453.05	1. CASH AND BANK BALANCES	7	5,67,55,62,816.35
15,80,97,82,167.33	2. RESERVE FUND AND OTHER RESERVES	2	11,17,03,71,717.23	8,72,10,49,587.40	2. BALANCES WITH OTHER BANKS	8	9,64,37,45,630.31
1,11,19,13,15,641.10	3. DEPOSITS AND OTHER ACCOUNTS	3	1,06,90,77,58,046.80	70,99,50,945.00	3. MONEY AT CALL & SHORT NOTICE		75,00,00,000.00
1,82,44,05,458.33	4. BORROWINGS	4	1,30,79,54,000.00	51,87,95,92,888.96	4. INVESTMENTS	9	44,88,54,22,377.81
46,96,75,846.00	5. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per Contra)		48,52,18,136.20	56,12,21,52,331.47	5. ADVANCES	10	54,48,41,98,753.93
12,95,681.93	6. BRANCH ADJUSTMENTS		7,81,909.20	1,12,24,90,981.44	6. INTEREST RECEIVABLE		
1,64,59,53,765.36	7. OVERDUE INTEREST RESERVE		64,04,98,810.65	1,64,59,53,765.36	a) On Investments		74,97,75,983.17
20,28,94,646.62	8. INTEREST PAYABLE		18,28,57,294.94	46,96,75,846.00	b) On Advances		64,04,98,810.65
2,12,19,72,145.10	9. OTHER LIABILITIES	5	1,96,64,02,078.27	-	7. BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per Contra)		48,52,18,136.20
3,55,07,714.34	10. PROFIT & LOSS ACCOUNT	6	9,16,20,977.27	-	8. BRANCH ADJUSTMENTS		-
				5,40,22,37,237.90	9. FIXED ASSETS	11	5,11,00,62,833.77
				1,57,10,37,608.41	10. OTHER ASSETS	12	1,46,50,88,622.25
				94,48,92,121.12	11. DEFERRED TAX ASSET		17,25,10,196.12
1,34,41,99,68,766.11	GRAND TOTAL		1,24,06,20,84,160.56	1,34,41,99,68,766.11	GRAND TOTAL		1,24,06,20,84,160.56
	CONTINGENT LIABILITIES :						
5,70,85,87,317.90	Guarantees Issued		5,50,41,99,268.12				
67,84,86,525.00	Letter of Credit Issued		87,54,26,263.55				
1,56,93,60,688.00	Forward Exchange Contracts		1,66,40,58,995.00				
15,44,07,339.86	DEAF Liabilities		20,09,40,643.88				
51,64,51,458.33	Securities Sold Under Repo/RBI Repo		-				
70,99,50,945.00	Sec. Deliverable Under Rev.Repo/RBI Rev.		75,00,00,000.00				
8,53,92,498.00	Others (Refer Notes to Accounts)		6,64,72,807.00				
9,42,26,36,772.09			9,06,10,97,977.55				

NOTES ON ACCOUNTS FORM PART OF ACCOUNTS

FOR & ON BEHALF OF BOARD OF DIRECTORS

AS PER OUR REPORT OF EVEN DATE

FOR ABHYUDAYA CO-OPERATIVE BANK LTD.,

For BORKAR AND MUZUMDAR
CHARTERED ACCOUNTANTS
(FRN: 101569W)

P. S. SALIAN
(MANAGING DIRECTOR)

SITARAM C. GHANDAT
(CHAIRMAN)

NITYANAND M. PRABHU
(VICE-CHAIRMAN)

JAYANTILAL C. JAIN
(DIRECTOR)

JAGAJEEVANDAS RAAI
(DIRECTOR)

VIVEK KUMAR JAIN
PARTNER
M.NO. : 119700
(Statutory Auditors)
Place : Mumbai
Dated : 4th June, 2018