



ABHYUDAYA CO-OP. BANK LTD.
BALANCE SHEET AS AT 31ST MARCH, 2021 (AUDITED)

(Amount in Rs.)

SR. NO.	CAPITAL AND LIABILITIES	SCH NO.	As at 31.03.2021	As at 31.03.2020
1	SHARE CAPITAL (Yeeie YeebJJeue)	1	1,676,711,990.00	1,616,289,880.00
2	RESERVE FUND AND OTHER RESERVES (jeKeerJe Je Flej efveOeer)	2	13,572,232,428.96	12,186,993,294.92
3	DEPOSITS AND OTHER ACCOUNTS (pbsJeer)	3	109,524,477,451.26	108,380,753,582.95
4	BORROWINGS (GmeveJeejer)	4	5,054,326,620.00	2,057,954,000.00
5	BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per Contra) (Jemegueer@eer pecee efyeues)		500,069,678.00	394,103,562.00
6	OVERDUE INTEREST RESERVE (LeefkeÀle J³eepe efveOeer)		734,568,184.64	527,403,659.41
7	INTEREST PAYABLE (os³e J³eepe)		130,085,554.93	141,348,397.21
8	OTHER LIABILITIES (Dev³e osCeer)	5	1,562,616,458.60	1,377,057,462.31
9	UNAPPROPRIATED PROFIT		-	78,150,703.52
10	PROFIT & LOSS ACCOUNT (veHeÀe)	6	35,465,612.21	162,244,560.41
	GRAND TOTAL		132,790,553,978.60	126,922,299,102.73
SR. NO.	PROPERTY AND ASSETS	SCH NO.	As at 31.03.2021	As at 31.03.2020
1	CASH AND BANK BALANCES (vekeÀoer Je yeBkeÀ)	7	5,450,868,599.79	4,020,863,517.54
2	BALANCES WITH OTHER BANKS (Flej yeBbkessÀleerue efMeuuekeÀ)	8	5,243,528,561.66	8,233,916,762.60
3	MONEY AT CALL & SHORT NOTICE		4,506,254,994.44	3,500,000,000.00
4	INVESTMENTS (iegbleJeCetkeÀ)	9	39,147,439,172.16	35,084,128,120.96
5	ADVANCES (keÀpex)	10	67,112,414,609.71	66,543,790,032.05
6	INTEREST RECEIVABLE (³esCes J³eepe)			
a)	On Investments (iegbleJeCetkeÀerJejerue)		411,153,870.21	668,982,197.78
b)	On Advances (keÀpee&Jejerue)		734,568,184.64	527,403,659.41
7	BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per Contra) (Jemettueer@eer³esCes efyeues)		500,069,678.00	394,103,562.00
8	BRANCH ADJUSTMENTS (MeeKebe@es mecee³eespeve)		35,007,339.03	538,998.45
9	PROPERTY, PLANT & EQUIPMENT	11	8,420,381,830.29	6,539,642,180.60
10	OTHER ASSETS (Dev³e efpeboieer)	12	1,174,679,566.55	1,371,272,040.22
11	DEFERRED TAX ASSET (mLeefiele keÀj efpeboieer)		54,187,572.12	37,658,031.12
	GRAND TOTAL		132,790,553,978.60	126,922,299,102.73
CONTINGENT LIABILITIES				
1	Guarantees Issued		6,275,402,387.08	6,820,404,495.02
2	Letter of Credit Issued		1,137,847,747.59	880,530,206.17
3	Forward Exchange Contracts		2,184,462,820.00	1,556,134,979.00
4	DEA Fund Liabilities		637,520,256.89	462,548,983.95
5	Others (Refer Notes to Accounts)		168,035,058.00	98,334,985.00
			10,403,268,269.56	9,817,953,649.14

As per our Report of even date

For A. P. SANZGIRI & CO.
CHARTERED ACCOUNTANTS
(FRN: 116293W)

PREMNATH. S. SALIAN
MANAGING DIRECTOR

SITARAM C. GHANDAT
CHAIRMAN EMERITUS

ABHIJIT P. SANZGIRI
PARTNER
M.NO. : 43230
(Statutory Auditors)

SANDEEP S. GHANDAT
CHAIRMAN

NITYANAND M. PRABHU
DIRECTOR

Place : Mumbai
Dated : 7th September,2021

RAJENDRA P. NALAWADE
DIRECTOR