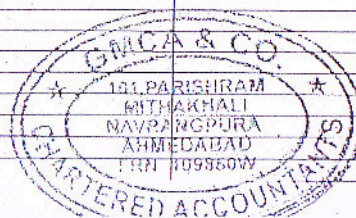


Shri Mahila Sewa Sahakari Bank Ltd.  
Balance Sheet as at 31st March, 2023

Amount (Rs) 31/3/2022	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2023	Amount (Rs) 31/3/2022	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2023
	1. CAPITAL				1. CASH		
250,000,000.00	(i) Authorised capital:		250,000,000.00	30,181,635.00	Cash In hand	27,545,602.00	
	(ii) Subscribed Capital:			75,108,544.22	Cash with Reserve Bank, SBI, State Co-operative Bank and Central Co-operative Bank	86,438,128.13	
	(iii) Amount called Up: Paid up capital	183,421,870.00	195,523,360.00	105,290,179.22			113,983,730.13
	of (iii) Above held by			67,603,724.96	2. BALANCE WITH OTHER BANKS:		
	a) Individuals 125696			138,784,354.60	(i) In Current Account	76,714,210.28	
	b) Co-operative Institute			30,000,000.00	(ii) In Savings Account		
	c) State Government				(iii) In Fixed Deposits	80,650,770.00	
	d) Institutes 1858			1,616,688,460.00			157,364,980.28
3,501,800.00	(iv) Share application Money	1,225,100.00			3. MONEY AT CALL & SHORT NOTICE		
186,923,670.00			196,748,460.00		4. INVESTMENT:		
	2. RESERVE FUND & OTHER RESERVES				(i) In Central & State Govt. Securities (at Book Value) Face Value Market Value	1,701,909,038.00	
95,421,868.58	(1) Statutory Reserve	96,432,193.10			(ii) Other Trustee Securities		
1,798,581.67	(2) Staff Welfare Fund	1,802,251.85			(iii) Share in Co-operative institution other than in item (5) below		
29,470,743.02	(3) Building Fund	29,500,104.43			(iv) Other Investment (Specify)	164,379,875.85	
20,675,687.39	(4) Dividend Equalisation Fund	20,675,687.39		219,377,125.17			1,866,288,914.85
	(5) Special reserve for COVID 19			1,866,065,585.17			
138,131,527.65	(6) Bad & Doubtful Debt Reserve	130,660,889.06			5. INVESTMENT IN THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		
100,000.00	(7) Cyber Security Fund	600,000.00			(i) CENTRAL CO. OP. BANK SHARE	5,050.00	
59,534,225.00	(8) RESERVE FOR DEPRON INVESTMENT	72,216,841.00		5,050.00	(ii) Other Societies		5,050.00
7,150,000.00	(9) Provision for Standard Assets	7,550,000.00			6. ADVANCES:		
1,345,599.09	(10) Sahakar Propoganda Fund	1,336,313.27		5,050.00	(i) Short term loans cash credits, overdrafts & bill discounted of which secured against:		
9,124,584.64	(11) Member Welfare Fund	4,827,214.82			(A) Government & other Approved Securities	201,623.00	
1,823,670.33	(12) Charity Fund	1,827,340.51			(B) Other tangible Securities	402,705,496.13	
47,295,309.45	(13) Sanjivani Loan Revolving Fund				(C) Surety	301,732,210.50	
	(14) Investment Fluctuation Reserve	1,750,000.00			out of the above Advances:		
188,939,851.57	(15) Capitalisation Fund	188,939,851.57			Amount due for individuals-	608,494,376.47	
600,811,642.39			558,118,687.00		Amount Overdue	8,040,575.75	
	3. DEPOSITS & OTHER ACCOUNTS:				Considered Bad and doubtful of Recovery	44,380,036.75	
	(i) Fixed Deposits				(ii) Medium term Loans of which secured against:		
1,505,726,927.90	(a) Individuals	1,489,029,067.62			(A) Government & other approved Securities		
	(b) Central Co-operative Banks			439,633,696.13	(B) Other tangible Securities	53,421,438.31	
391,899,531.30	(c) Other Societies	406,090,517.20		7,156,367.00	(C) Surety	609,795,504.98	
1,897,626,459.20		1,895,069,584.82		35,599,383.01	out of the above Advances:		
	(ii) Savings Bank Account				Amount due from individuals-	663,216,943.29	
1,081,337,729.00	(a) Individuals	1,236,209,121.00			Amount overdue-	21,713,127.97	
	(b) Central Co-operative Banks				Considered Bad and doubtful of Recovery	104,299,577.85	
128,116,866.55	(c) Other Societies	126,734,262.30		87,819,345.31			
1,209,454,595.55		1,362,943,383.30		746,885,235.82	(iii) Long term Loans of which secured against:		
	(iii) Current Deposits			834,704,581.13	(A) Government & other approved Securities		
1,724,965.93	(a) Individuals	10,504,800.33			(B) Other tangible Securities	413,382,232.88	
	(b) Central Co-operative Banks			834,704,581.13	(C) Surety	250,328,209.26	
192,628,528.38	(c) Other Societies	181,131,655.26		29,059,035.85	out of the Advances:		
194,353,394.31		191,636,455.59		130,145,480.81	Amount due from individuals-	663,216,943.29	
3,301,434,449.06			3,440,649,423.71		Amount overdue-	21,713,127.97	
	4. BORROWINGS:				Considered Bad and doubtful of Recovery	104,299,577.85	
	(i) From the Reserve Bank Of India/ State/Central Co-operative Bank						
	(a) Short term Loans, Cash Credits & overdrafts of which secured against			329,968,057.31	(A) Government & other approved Securities		
	(A) Government & other Approved securities			251,135,527.43	(B) Other tangible Securities	413,382,232.88	
	(B) Other tangible Securities			581,103,384.74	(C) Surety	250,328,209.26	
	(b) Medium term Loans of which secured against				out of the Advances:		
	(A) Government & other Approved securities			581,103,384.74	Amount due from individuals-	663,216,943.29	
	(B) Other tangible Securities			6,159,857.74	Amount overdue-	6,723,466.40	
				35,792,450.69	Considered Bad and doubtful of Recovery	30,825,260.59	
				1,052,767,036.00			2,031,466,715.06
					7. INTEREST RECEIVABLE		



Shri Mahila Sewa Sahakari Bank Ltd.  
Balance Sheet as at 31st March, 2023

Amount (Rs) 31/3/2022	CAPITAL AND LIABILITIES		Amount (Rs)	Amount (Rs) 31/3/2023	Amount (Rs) 31/3/2022	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2023
	(C) Long Term Loans of which Secured against				92,734,507.23	Interest Rec. on loan (including doubtful Considered Bad)		
	(A) Government & other Approved securities				21,784,143.00	Investment	63,862,949.88	
	(B) Other Tangible Securities				114,518,650.23		25,571,766.00	
	(ii) From the State Bank of India					8. BILLS RECEIVABLE BEING BILLS		89,434,715.88
	(a) Short term Loans Cash Credits					FOR COLLECTION AS PER CONTRA		
	& Overdrafts of which secured against					9. BRANCH ADJUSTMENT		
	(A) Government & other Approved securities					10. PREMISES LESS DEPRECIATION		159,638,729.50
	(B) Other tangible Securities				146,457,994.50			
	(b) Medium term Loans of which secured against				57,663,036.80	11. FURNITURE & FIXTURE LESS DEPRECIATION		55,583,537.55
	(A) Government & other Approved securities							
	(B) Other tangible Securities				7,488.00	12. LOCKER LESS DEPRECIATION		6,365.00
	(C) Long Term Loans of which Secured against					13. VEHICLE LESS DEPRECIATION		3,519,635.00
	(A) Government & other Approved securities				4,267,722.00			
	(B) Other Tangible Securities					14. OTHER ASSETS		
	NSDC & NSFDC Loan				8,652,671.80	(i) Printed Stationery	6,883,616.80	
	5. BILLS FOR COLLECTION BEING				8,348,883.50	(ii) Stamps and other stock	15,230,637.00	
	6. BRANCH ADJUSTMENT				104,690,801.47	(iii) Other Debtors	113,966,857.42	
	7. OVERDUE INTEREST RESERVE				121,692,356.77	15. NON BANKING ASSETS ACQUIRED IN		136,081,111.22
92,734,507.23	8. INTEREST PAYABLE			63,862,949.88		SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		
254,863,964.81	9. OTHER LIABILITIES			251,923,754.95	6,548,047.00	16. DEFERRED TAX ASSET		5,514,854.00
	Bills payable					17. PROFIT AND LOSS		
22,589,119.00	(i) Unclaimed Dividend	20,042,622.00						
29,260,000.00	(ii) Income Tax Provision	7,400,000.00						
2,284,183.68	(iii) Sundry Creditors	2,612,835.31						
20,602,326.06	(iv) Misc.	46,643,762.17						
74,735,628.74				76,699,219.48				
	10. DEFERRED TAX							
	11. PROFIT & LOSS							
10,072,725.52	Profit as per last balance sheet	10,072,725.52						
10,072,725.52	less: appropriation	10,072,725.52						
2,564,538.06	add: profit for the year brought			21,885,843.45				
	from the profit & loss account							
	DEAF Rs. 3,34,86,233.70 (including Rs. 2,98,40,000/- last year)							
4,514,068,400.29	TOTAL			4,618,888,338.47	4,514,068,400.29	TOTAL		4,618,888,338.47

Ahmedabad  
Dt. - 16/05/2023

As per our separate report of even date attached  
For G.M.C.A. & Co.  
Chartered Accountants  
Firm Regn No. 109850W  
  
CA Mitt S. Patel  
Partner  
Membership No. 163940  
UDIN -

*Mishra*  
Nigarben Shah  
Chairperson

Ahmedabad  
Dt.

*J S Shanon*  
Jyotiben Macwan  
Vice Chairperson

*Jayshree Vyas*  
CA Jayshree Vyas  
Managing Director

*Vandana Shah*  
Vandana Shah  
General Manager

*Simruti Shah*  
Simruti Shah  
D.G.M. FINANCE

*A-I Shah*  
*R.A. Sadi*  
*Partner*  
*S. P. Shah*

*Sonali*  
*Shah*

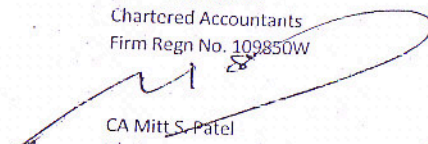
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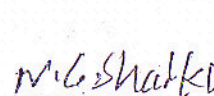


SHRI MAHILA SEWA SAHAKARI BANK LTD.					
PROFIT AND LOSS A/C. FOR THE YEAR ENDED ON 31/03/2023					
AS ON 31-03-22	EXPENDITURE	AS ON 31-03-23	AS ON 31-03-22	INCOME	AS ON 31-03-23
Amount in Rs.		Amount in Rs.	Amount in Rs.		Amount in Rs.
176,581,053.28	Interest on Deposits	168,172,647.69	334,401,380.45	Interest and Discounts.	371,702,037.49
106,000,719.50	Salaries, Allowances & Provident Fund etc.	112,357,935.00	1,922,187.94	Commission and Brokerage	1,838,782.52
11,026,290.50	Rent, Taxes, Elect., Insurance	11,890,353.00		Other Income	
6,882,147.20	Stationery, Printing, Advertisement	7,544,929.90	765.00	A. Dividend	765.00
2,507,821.99	Postages, Telephones	3,674,768.10	436,088.95	B. Incidental Charges	493,309.16
124,000.00	Director Fees	112,000.00	32,871,554.27	C. Profit on Sale of Investments	15,228,176.14
206,000.00	Audit Fees	228,000.00	36,171,397.06	D. Other Income	80,007,511.48
6,822,006.00	Legal and Professional Fees	4,167,365.00	8,156,066.00	E. Grant Income	
302,107.00	Loss on sale of assets			F. Earlier year Excess Provision written off	1,024,152.00
	Prudential Write Off	58,977,791.09			
30,084,654.92	Other Expenses	33,119,878.56			
10,160,016.22	Asset Repair & Maintenance	10,886,849.00			
	Other Provisions				
9,760,000.00	1. Income Tax	7,400,000.00	395,190.00	Deferred Tax (Net)	
17,800,000.00	2. Investment Depreciation	12,682,616.00			
14,781,265.00	3. Depreciation	15,660,564.00			
18,652,000.00	4. Bad Debt. Provision				
	5. Last Year Income-tax				
100,000.00	6. Cyber Security	500,000.00			
	Deferred Tax (Net)	1,033,193.00			
2,564,538.06	Profit	21,885,843.45			
414,354,629.67	Total	470,294,733.79	414,354,629.67	Total	470,294,733.79

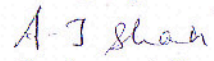
Ahmedabad As per our seprate report of even date attached


Ahmedabad As per our seprate report of even date attached  
Dt. - 16/05/2023  
For G M CA & Co.  
Chartered Accountants  
Firm Regn No. 109850W


  
CA Mitt S. Patel  
Partner  
Membership No. 163940  
UDIN -


  
Nigarben Shaikh  
Chairperson

Ahmedabad  
Dt. 16/05/2023

  
Jyotiben Macwan  
Vice Chairperson

  
CA Jayshree Vyas  
Managing Director

  
Vandana Shah  
General Manager

  
Shruti Shah  
D.G.M. FINANCE



