Shri Mahila Sewa Sahakari Bank Ltd.

Balance Sheet as at 31st March,2025

Amount (Rs) 31/3/2024	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2025	Amount (Rs) 31/3/2024	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2025
	1. CAPITAL				1.CASH		
350,000,000.00	(i) Authorised capital:		350,000,000.00	27,882,286.00	Cash In hand	27,862,173.00	
					Cash with Reserve Bank,SBI, State Co-operative Bank and		
	(ii) Subscribed Capital:			102,941,031.02	Central Co-operative Bank	98,483,283.93	
				130,823,317.02			**126,345,456.93**
					2.BALANCE WITH OTHER BANKS:		
206,916,310.00	(iii) Amount called Up: Paid up capital	207,943,820.00		134,333,751.28	(i) In Current Account	75,741,109.77	
					(ii) In Savings Account		
				151,711,989.00	(iii) In Fixed Deposits	133,532,035.00	
	of (iii) Above held by			**286,045,740.28**			**209,273,144.77**
	a) Individuals 130130				3.MONEY AT CALL & SHORT NOTICE		
	b) Co-operative Institute				4.INVESTMENT:		
	c) State Government			1,491,185,715.00	(i) In Central & State Govt.	1,493,955,869.00	
	d) Institutes 1426				Securities(at Book Value)		
1,736,800.00	(iv) Share application Money	103,500.00			Face Value		
208,653,110.00			**208,047,320.00**		Market Value		
	2. RESERVE FUND & OTHER RESERVES				(ii) Other Trustee Securities		
116,066,994.96	(1) Statutory Reserve	155,082,323.74			(iii) Share in Co-operative		
1,096,817.18	(2) Staff Welfare Fund	1,273,242.74			institution other than in item (5) below		
30,028,627.06	(3) Building Fund	31,440,031.53					
24,610,656.39	(4) Dividend Equalisation Fund	-		169,991,287.25	(iv) Other Investment(Specify)	207,489,629.85	
-	(5) BDDR SECTION 67	1,411,404.47		**1,661,177,002.25**			**1,701,445,498.85**
201,426,506.70	(6) Bad & Doubtful Debt Reserve	270,926,506.70			5. INVESTMENT IN THE PRINCIPAL		
1,100,000.00	(7) Cyber Security Fund	1,600,000.00			SUBSIDIARY STATE PARTNERSHIP FUND		
47,216,841.00	(8) RESERVE FOR DEPRI.ON INVESTMENT	12,216,841.00		5,050.00	(I)CENTRAL CO.OP.BANK SHARE	5,050.00	
7,800,000.00	(9) Provision for Standard Assets	7,800,000.00		4,500,000.00	(II) Other Societies	4,500,000.00	
1,384,628.60	(10) Sahakar Propoganda Fund	1,547,004.16		**4,505,050.00**			**4,505,050.00**
4,818,780.15	(11) Member Welfare Fund	2,686,205.71			6.ADVANCES:		
1,893,405.84	(12) Charity Fund	2,069,831.40			(I) Short-term loans cash credits, overdrafts & bill		
-	(13) Sanjivani Loan Revolving Fund				discounted of which secured against:		
3,500,000.00	(14) Investment Fluctuation Reserve	5,250,000.00					
138,202,756.57	(15) Capitalisation Fund	108,202,756.57			(A) Government & other Approved Securities	612,676.00	
579,146,014.45			**601,506,148.02**	340,859,032.94	(B) Other tangible Securities	335,390,256.16	
	3. DEPOSITS & OTHER ACOOUNTS:			317,147,735.53	(c) Surity	236,059,706.00	
				658,006,768.47		**572,062,638.16**	
	(i) Fixed Deposits				out of the above Advances:		
1,493,879,980.82	(a) Individuals	1,486,863,076.78		575,457,167.47	Amount due for individuals-	478,818,638.16	
	(b) Central Co-operative Banks			7,498,250.13	Amount Overdue	6,318,277.11	
393,047,874.76	(c)Other Societies	471,539,872.10		111,371,915.63	Considered Bad and doubtful of Recovery	125,536,067.89	
1,886,927,855.58		**1,958,402,948.88**					
	(ii) Savings Bank Account				(ii) Medium term Loans of which secured against:		
1,159,995,513.00	(a) Individuals	1,091,201,152.00					
	(b) Central Co-operative Banks				(A) Government & other appoved Securities		
117,471,102.56	(c)Other Societies	101,855,772.92		37,127,576.59	(B) Other tangible Securities	28,540,127.59	
1,277,466,615.56		**1,193,056,924.92**		632,347,816.71	(c) Surity	522,078,346.83	
	(iii) Current Deposits			**669,475,393.30**		**550,618,474.42**	
2,836,929.96	(a) Individuals	10,025,669.01			out of the above Advances:		
	(b) Central Co-operative Banks			669,475,393.30	Amount due from individuals-	550,618,474.42	
294,802,805.29	(c)Other Societies	286,963,971.97		13,361,248.88	Amount overdue-	13,569,284.45	
297,639,735.25		**296,989,640.98**		1,380,574,045.45	Considered Bad and doubtful of Recovery-	146,309,085.11	
3,462,034,206.39			**3,448,449,514.78**				
	4. BORROWINGS:				(iii) Long term Loans of which secured against:		
	(i) From the Reserve Bank Of India/				(A) Government & other appoved Securities		
	State/Central Co-operative Bank			500,684,014.52	(B) Other tangible Securities	749,841,813.52	
	(a) Short term Loans, Cash Credits			328,420,397.70	(c) Surity	311,246,874.28	
	& overdrafts of which secured against			**829,104,412.22**		**1,061,088,687.80**	
	(A) Government & other Approved securities				out of the Advances:		
	(B) Other tangible Securities			829,104,412.22	Amount due from individuals	1,061,088,687.80	
				5,195,712.36	Amount overdue	5,998,219.90	
	(b) Medium term Loans of which secured against			5,769,437.72	Considered Bad and doubtful of Recovery	51,595,113.22	
	(A) Government & other Approved securities			**2,156,586,573.99**			**2,183,769,800.38**
	(B) Other tangible Securities				7. INTEREST RECEIVABLE		

P.R. SHAH & ASSOCIATES 1002, 'MAHALAY' C.G. ROAD, AHMEDABAD-09 M. No. 40750 FRN. 109726W PARESH R. SHAH CHARTERED ACCOUNTANTS

Shri Mahila Sewa Sahakari Bank Ltd.

Balance Sheet as at 31st March,2025

Amount (Rs) 31/3/2024	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2025	Amount (Rs) 31/3/2024	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2025
	(C) Long Term Loans of which Secured against			91,692,863.25	Interest Rec. on loan (including doubtful Considered Bad)	146,202,700.00	
	(A) Government & other Approved securities			25,544,790.66	Investment	26,496,173.66	
	(B) Other tangible Securities			117,237,653.91			172,698,873.66
					8. BILLS RECEIVABLE BEING BILLS		
	(ii) From the State Bank of India				FOR COLLECTION AS PER CONTRA		
-	(a) Short term Loans Cash Credits	-					-
	& Overdrafts of which secured against				9. BRANCH ADJUSTMENT		
	(A) Government & other Approved securities						
	(B) Other tangible Securities			151,002,171.50	10. PREMISES LESS DEPRECIATION		140,984,293.50
	(b) Medium term Loans of which secured against			52,050,312.05	11. FURNITURE & FIXTURE LESS DEPRECIATION		49,524,927.50
	(A) Government & other Approved securities						
				5,410.00	12. LOCKER LESS DEPRECIATION		4,599.00
	(C) Long Term Loans of which Secured against						
	(A) Government & other Approved securities			2,848,612.00	13.VEHICLE LESS DEPRECIATION		4,046,475.00
	(B) Other tangible Securities						
					14. OTHER ASSETS		
-	NSDC & NSFDC Loan		-	6,361,006.80	(i) Printed Stationery	5,604,088.80	
				8,171,941.00	(ii) Stamps and other stock	4,934,595.00	
	5. BILLS FOR COLLECTION BEING			103,832,692.84	(iii) Other Debtors	115,893,652.97	
				118,365,640.64			126,432,336.77
	6. BRANCH ADJUSTMENT				15. NON BANKING ASSETS ACQUIRED IN		
					SATISFATION OF CLAIMS (STATING MODE OF VALUATION)		
91,692,863.25	7. OVERDUE INTEREST RESERVE		146,202,700.00				
				5,775,024.00	16. DEFERRED TAX ASSET		6,050,170.00
237,337,106.88	8. INTEREST PAYABLE		213,587,167.50				
					17. PROFIT AND LOSS		
	9. OTHER LIABILITIES						
	Bills payable						
12,435,350.00	(i) Unclaimed Dividend	13,769,530.00					
7,162,040.00	(ii) Income Tax Provision	14,400,000.00					
2,612,121.42	(iii) Sundry Creditors	3,368,044.12					
59,626,749.68	(iv) Misc.	63,564,052.10					
81,836,261.10			95,101,626.22				
	10. DEFERRD TAX		-				
	11. PROFIT & LOSS						
21,885,843.45	Profit as per last balance sheet	25,722,945.57					
21,885,843.45	less: appropriation	-					
-		25,722,945.57					
25,722,945.57	add: profit for the year brought		12,186,149.84				
	from the profit & loss account						
	DEAF Rs. 3,34,86,233.70 (including Rs. 2,98,40,000/- last year)						
4,686,422,507.64	TOTAL		4,725,080,626.36	4,686,422,507.64	TOTAL		4,725,080,626.36

Ahmedabad

As per our seprate report of even date attached

Ahmedabad

Dt. - 25/06/2025

As per our seprate report of even date attached

For P R SHAH & Associates

Chartered Accountants

Firm Regn No. 109726W

Paresh R. Shah

CA Paresh R Shah

Partner

Membership No. 40750

UDIN - 25040750BMJGZT8881

P. R. SHAH & ASSOCIATES * CHARTERED ACCOUNTANTS * 1002, 'MAHALAY' C.G. ROAD, AHMEDABAD-09 M. No. 40750 FRN. 109726W PARESH R. SHAH

J S Macwan

Jyotiben Macwan

Chairperson

Ahmedabad

Dt. 19/06/2025

Rashmi B Surti

Rashmiben Surti

Vice Chairperson

Jayshree Vyas

CA Jayshree Vyas

Vandana Shah

Managing Director CGM

Smruti Shah

CGM-FINANCE

Smruti Shah

D.G.M. FINANCE

SHRI MAHILA SEWA SAHAKARI BANK LTD.					
PROFIT AND LOSS A/C. FOR THE YEAR ENDED ON 31/03/2025					
AS ON 31-03-24	EXPENDITURE	AS ON 31-03-25	AS ON 31-03-24	INCOME	AS ON 31-03-25
Amount in Rs.		Amount in Rs.	Amount in Rs.		Amount in Rs.
165,492,690.42	Interest on Deposits	166,326,365.80	372,112,861.16	Interest and Discounts	379,428,092.55
124,783,074.00	Salaries, Allowances & Provident Fund etc.	124,153,623.00	2,566,394.58	Commission and Brokerage	1,536,421.20
13,166,906.00	Rent, Taxes, Elect., Insurance	14,045,125.82		Other Income	
6,468,771.00	Stationery, Printing, Advertisement	6,521,646.00	765.00	A. Dividend	765.00
3,958,122.48	Postages, Telephones	4,781,766.84	529,375.36	B. Incidental Charges	838,289.75
120,000.00	Director Fees	118,000.00	29,507,052.93	C. Profit on Sale of Investments	24,010,347.66
250,000.00	Audit Fees	250,000.00	71,351,810.87	D. Other Income	53,353,714.00
5,623,663.00	Legal and Professional Fees	8,304,652.00			
197,925.00	Loss on sale of assets		17,500,000.00	E. Earlier year Excess Provision written off	35,099,847.00
3,584,244.20	Prudential Write Off				
33,194,824.73	Other Expenses	35,557,418.81			
18,967,305.00	Asset Repair & Maintenance	17,800,430.00			
	Other Provisions				
7,150,000.00	1. Income Tax	14,400,000.00	260,170.00	Deferred Tax (Net)	275,146.00
-	2. Investment Depreciation				
21,660,863.50	3. Depreciation	20,097,445.05			
62,987,095.00	4. Bad Debt. Provision	85,843,911.08			
	5. Last Year Income-tax			Loss C/F.	4,157,761.24
500,000.00	6. Cyber Security	500,000.00			
-	Deferred Tax (Net)				
25,722,945.57	Profit				
493,828,429.90	**Total**	**498,700,384.40**	**493,828,429.90**	**Total**	**498,700,384.40**
PROFIT & LOSS APPROPRIATION					
AS ON 31-03-24	EXPENDITURE	AS ON 31-03-25	AS ON 31-03-24	INCOME	AS ON 31-03-25
	LOSS B/F.	**4,157,761.24**		**BDDR APRO.**	**16,343,911.08**
	PROFIT	**12,186,149.84**			
		16,343,911.08			**16,343,911.08**

Ahmedabad As per our seprate report of even date attached

Ahmedabad As per our seprate report of even date attached
Dt. 25/06/2025 For P R SHAH & Associates
Chartered Accountants
Firm Regn No. 109726W

Paresh R. Shah

CA Paresh R Shah
Partner
Membership No. 40750
UDIN - 25040750BMJGZT8881

P. R. SHAH & ASSOCIATES * CHARTERED ACCOUNTANTS * 1002, 'MAHALAY' C.G. ROAD, AHMEDABAD-09 M. No. 40750 FRN. 109726W PARESH R. SHAH

J S Macwan — Jyotiben Macwan, Chairperson
Rashmi A. Surti — Rashmiben Surti, Vice Chairperson
Jayshree Vyas — CA Jayshree Vyas, Managing Director
Vandana Shah, CGM
Smruti Shah, CGM-FINANCE

Ahmedabad
Dt. 19/06/2025

Bhatt
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