

## LIABILITIES ( CREDIT )

ACCOUNT NAME	BALANCE	TOTAL
<b>CAPITAL</b>		
SHARE CAPITAL	5,32,39,875.00	<b>5,32,39,875.00</b>
<b>RESERVES FUND &amp; OTHER RESERVES</b>	<b>5,32,39,875.00</b>	
STATUTORY RESERVE FUND	8,29,29,376.62	<b>31,86,97,739.58</b>
BAD AND DOUBTFUL RESERVE	1,14,48,987.65	
DIVIDEND EQUALISATION FUND	23,84,300.00	
BUILDING FUND	6,65,49,455.00	
CO-OPERATIVE PROPAGANDA FUND	7,36,716.00	
CHARITY FUND	16,95,765.00	
EDUCATIONAL AND ACADEMIC FUND	7,97,714.00	
PROVI.ON STAN. ASS. (AS PER 0.40%)	43,73,573.00	
INVESTMENT DEPRECIATION RESERVE	2,29,39,923.00	
STAFF WEL FARE FUND	17,68,245.31	
SPECIAL BAD AND DOUBTFUL RESERVE	3,04,68,111.00	
INFORMATION AND TECHNOLOGY FUND	27,75,690.00	
BUILDING REVALUATION RESERVE FUND	8,42,78,024.00	
INVESTMENT FLUCTUATION RESERVE FUND	55,51,859.00	
<b>DEPOSITS AND OTHER ACCOUNT</b>	<b>31,86,97,739.58</b>	
<b>CURRENT DEPOSITS</b>		
CURRENT DEPOSIT	17,20,25,813.24	<b>17,56,91,959.89</b>
CURRENT DEPOSIT - INOPERATIVE	36,66,146.65	
<b>SAVING DEPOSITS</b>		
SAVINGS BANK DEPOSIT	53,56,97,558.20	<b>61,46,53,900.46</b>
COMPULSORY SAVING DEPOSIT	70,58,926.00	
LOCKER SPECIAL SAVINGS DEPOSIT	4,42,22,028.20	
SAVINGS BANK DEPOSIT - INOPERATIVE	2,70,05,445.07	
STUDENT SAVINGS BANK DEPOSIT	6,69,942.99	
<b>TIME DEPOSITS</b>	<b>61,46,53,900.46</b>	
RECURRING DEPOSIT	5,20,100.00	<b>19,47,58,606.00</b>
SIMPLE FIXED DEPOSIT	19,47,58,606.00	

## ASSETS( DEBIT )

ACCOUNT NAME	BALANCE	TOTAL	
<b>BRANCH ADJUSTMENT</b>			
DHEBAR ROAD BRANCH	11,19,70,308.45	<b>77,76,21,238.77</b>	
NANA MAVA ROAD BRANCH	16,60,02,407.56		
MAVDI PLOT BRANCH	26,95,62,538.29		
PANCHVATI BRANCH	23,00,85,984.47		
<b>CASH IN HAND</b>	<b>77,76,21,238.77</b>	<b>77,76,21,238.77</b>	
<b>CASH ON HAND</b>			
CASH ON HAND	5,47,91,800.00	<b>5,73,92,800.00</b>	
CASH IN ATM	26,01,000.00		
<b>CURRENT DEPOSIT ACC. WITH OTHER BANKS</b>	<b>5,73,92,800.00</b>	<b>5,73,92,800.00</b>	
<b>STATE/DIS. COOP BANK &amp; NATIONALIZED BANK</b>			
RDC BANK LTD - RAJKOT (CAC)	5,30,479.00	<b>4,54,90,933.91</b>	
GSC BANK LTD (A'BD)(CAC)	9,61,525.38		
STATE BANK OF INDIA DHEB RD (CAC)	4,02,648.51		
UNION BANK OF INDIA RAJKOT (CAC)	4,72,951.76		
CENTRAL BANK OF INDIA (HO) CAC	1,97,375.80		
IDBI BANK CURRENT A/C 55 FOR RETAIL	44,49,342.62		
IDBI BANK CURRENT A/C 64 FOR ATM	70,48,033.04		
BANK OF INDIA - H.O. CR A/C 003	2,62,570.74		
IDBI BANK RTGS/NEFT COLLECTION A/C 5326	59,58,922.79		
IDBI BANK RTGS/NEFT PAY A/C 5333	1,57,99,307.94		
IDBI BANK CURRENT A/C 107 FOR CTS	94,07,776.33		
<b>PRIVATE BANK</b>	<b>4,54,90,933.91</b>		
ICICI BANK LTD (CAC)	2,69,425.85		<b>2,64,38,593.28</b>
HDFC BANK LTD (CAC) A/C NO.619	3,85,668.28		
YES BANK RTGS/NEFT PAY A/C 82	40,946.18		
YES BANK RTGS/NEFT COLLECTION A/C 94	27,41,395.20		
YES BANK CR A/C 822 FOR NACH	96,08,646.45		
YES BANK CR A/C 14 FOR IMPS-UPI	1,23,74,385.40		
AXIS BANK (BKT BR.) CR A/C 4238	10,18,125.92		
<b>FIXED DEPOSITS ACCOUNT WITH OTHER BANKS</b>	<b>2,64,38,593.28</b>		
<b>GSC BANK LTD (A'BD)(FDR)</b>			
GSC BANK LTD (A'BD)(FDR)	6,50,00,000.00	<b>7,19,29,527.19</b>	

## LIABILITIES ( CREDIT )

ACCOUNT NAME	BALANCE	TOTAL
QUARTERLY FIXED DEPOSIT	3,70,17,425.00	
REINVESTMENT FIXED DEPOSIT	34,20,81,040.00	
SEN.CITIZEN QUARTERLY FIXED DEPOSIT	2,47,40,692.00	
SENIOR CITIZEN REINVESTMENT F.D.	4,29,04,950.00	
SENIOR CITIZEN SIMPLE FIXED DEPOSIT	1,41,92,116.00	
MONTHLY FIXED DEPOSIT	7,79,67,655.00	
SEN.CITIZEN MONTHLY FIXED DEPO.	67,94,579.00	
MAHILA REINVESTMENT FIXED DEPOSIT	10,23,35,118.00	
MAHILA SIMPLE FIXED DEPOSIT	9,26,508.00	
MAHILA MONTHLY FIXED DEPO.	2,11,75,404.00	
FIXED DEPOSITS FOR SUBSIDY SCHEME	1,35,59,450.00	
	<b>87,89,73,643.00</b>	
<b>DEMAND DEPOSITS</b>		
CASH CREDIT (CREDIT BALANCE)	42,42,070.00	
F.D. OVERDRAFT (CREDIT BALANCE)	29,30,646.55	
SECURED OVER DRAFT CREDIT BALANCE	34,77,558.75	
STAFF OVERDRAFT (CREDIT BALANCE)	43,478.73	
	<b>1,06,93,754.03</b>	<b>1,68,00,13,257.38</b>
<b>OVERDUE INTREST RESERVE</b>		
OVERDUE INTEREST RESERVE	74,35,205.50	
	<b>74,35,205.50</b>	<b>74,35,205.50</b>
<b>INTREST PAYBLE</b>		
INTEREST PAYABLE ON R/D ACCOUNT	14,801.00	
INT. PAYABLE MATURED F.D. A/C	2,14,633.00	
INTEREST PAYABLE ON SAVING ACCOUNT	15,44,042.00	
INT.PAYABLE ON LOCKER SAVING A/C	26,627.00	
	<b>18,00,103.00</b>	<b>18,00,103.00</b>
<b>PROFIT &amp; LOSS</b>		
PROFIT MAIN BRANCH	2,22,60,522.13	
	<b>2,22,60,522.13</b>	<b>2,22,60,522.13</b>
<b>BRANCH ADJUSTMENT</b>		

## ASSETS( DEBIT )

ACCOUNT NAME	BALANCE	TOTAL
IDBI BANK LTD (FDR)	2,75,00,000.00	
YES BANK FDR A/C	50,00,000.00	
SAURASHTRA GRAMIN BANK-FDR	4,55,44,284.00	
AXIS BANK LTD. - FDR	2,00,00,000.00	
	<b>16,30,44,284.00</b>	<b>16,30,44,284.00</b>
<b>INVESTMENTS</b>		
<b>SLR INVESTMENT</b>		
TREASURY BILLS	6,68,38,380.00	
CENTRAL GOVERNMENT SECURITIES	48,14,87,494.00	
STATE GOVERNMENT SECURITIES (SDL)	21,26,16,640.00	
	<b>76,09,42,514.00</b>	
<b>NON SLR INVESTMENT</b>		
RDC BANK LTD - RAJKOT (SHARES)	3,25,000.00	
GSC BANK LTD (A'BD)(SHARES)	5,000.00	
ADITYA BIRLA SUN LIFE MUTUAL FUND	1,00,00,000.00	
DSP MUTUAL FUND	2,00,00,000.00	
ICICI PRUDENTIAL MUTUAL FUND	1,50,00,000.00	
KOTAK MUTUAL FUND	2,00,00,000.00	
UTI MUTUAL FUND	1,00,00,000.00	
TATA MUTUAL FUND	1,00,00,000.00	
	<b>8,53,30,000.00</b>	<b>84,62,72,514.00</b>
<b>ADVANCES</b>		
CASH CREDIT	86,77,979.69	
INDUSTRIAL (HYPO)	73,31,396.93	
F.D. OVERDRAFT	2,00,62,695.34	
HOUSING LOAN	3,59,29,385.89	
CONSUMPTION LOAN	4,41,300.00	
MACHINERY LOAN	1,35,19,825.00	
STAFF CONSUMABLE & DURABLE LOAN	4,36,425.00	
STAFF HOUSING LOAN	46,16,640.00	
VEHICLE LOAN	6,04,782.74	
LOAN AGAINST FIX DEPOSIT	48,71,694.00	
HIGHER EDUCATIONAL LOANS	1,00,16,165.22	
STAFF OVERDRAFT	17,83,568.01	
SECURED OVERDRAFT	37,40,73,006.56	
PROPERTY LOAN	21,96,52,315.47	
BUSINESS LOAN	7,14,23,848.41	

## LIABILITIES ( CREDIT )

ACCOUNT NAME	BALANCE	TOTAL
DHEBAR ROAD BRANCH	11,19,70,308.45	
NANA MAVA ROAD BRANCH	16,60,02,407.56	
MAVDI PLOT BRANCH	26,95,62,538.29	
PANCHVATI BRANCH	23,00,85,984.47	
KALAWAD ROAD	1,30,84,855.80	DB
KALAWAD ROAD	1,30,84,855.80	
MADHAPAR BRANCH	54,71,587.56	
MADHAPAR BRANCH	54,71,587.56	DB
<b>OTHER LIABILITY</b>	<b>77,76,21,238.77</b>	<b>77,76,21,238.77</b>
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PAY SLIP	4,70,019.67	
EX-GRACIA PAYMENT PAYBLE	30,50,896.00	
OVERTIME PAYBLE	8,69,682.00	
AUDIT FEE PAYBLE	3,41,306.00	
UNCLAIMED D.D / PAYS LIP	3,33,731.68	
IDBI ATM SETTLEMENT ACCOUNT	15,913.05	
MEMBERSHIP GIFT YOJNA PROVI.	6,32,030.00	
SGST PAYABLE	64,042.59	
CGST PAYABLE	64,042.59	
IGST PAYABLE	6,936.94	
YES BANK IMPS SETTLEMENT ACCOUNT	24,80,185.94	
RENT PAYABLE	1,07,798.00	
DEFERRED TAX LIABILITY	1,39,912.00	
ATM ACQUIRER TRANSACTION FEE RECVD	33,549.76	
IMPS IN TRANSACTION FEE RECEIVED	1,679.24	
YES BANK UPI SETTLEMENT ACCOUNT	1,20,202.32	
UPI BENEFICIARY TRAN. FEE RECEIVED	2,866.52	
MORATORIUM BDDR PROVISION	1,32,000.00	
DIVIDEND PAYABLE 2020-21	9,00,941.00	
INCOME TAX PROVITION 2021-2022	81,50,000.00	
DIVIDEND PAYABLE 2021-22	5,03,718.00	
INCOME TAX PROVITION 2022-2023	64,00,000.00	
	<b>2,48,21,453.30</b>	<b>2,48,21,453.30</b>

## ASSETS( DEBIT )

ACCOUNT NAME	BALANCE	TOTAL
COMMERCIAL BUILDING LOAN	5,47,86,643.00	
ATMANIRBHAR GUJARAT SAHAY YOJNA - 1	2,03,485.00	
ATMANIRBHAR GUJARAT SAHAY YOJNA - 2	7,56,531.00	
GOLD LOAN	1,30,677.00	
	<b>82,93,18,364.26</b>	<b>82,93,18,364.26</b>
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<b>OTHER ASSETS</b>		
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INCOME TAX ADVANCE 2022-23	64,00,000.00	
CKYCR ADVANCE FEE ACCOUNT	5,900.00	
	<b>64,05,900.00</b>	
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<b>FURNITURES &amp; FIXTURES A/C</b>		
COMPUTER/UPS	7,03,953.02	
GENERATOR	1,36,207.00	
CURRENCY COUNTING MACHINE	25,133.00	
SAFE DEPOSIT LOCKER	18,65,417.09	
STAMP FRANKING MACHINE	3,26,600.00	
FAKE NOTE DITECTOR	58,454.02	
SECURITY INSTRUMENT-CAMERA ETC	2,51,997.46	
VEHICLE	3,25,940.00	
AUTOMATED TELLER MACHINE (ATM)	4,91,667.00	
SAFE DEPOSIT VAULT ROOM	4,37,967.00	
	<b>46,23,335.59</b>	
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<b>OTHER ASSETS</b>		
ADHESIVE STAMP	13,200.00	
TELEPHONE DEPOSIT	3,000.00	
INTEREST RECE.ON STAFF HOUSING LOAN	15,16,215.00	
MEMBERSHIP GIFT YOJANA ADVANCES	29,660.00	
GEB DEPOSIT	42,808.00	
PUBLIC STAMP VENDING	12,14,192.00	
SGST RECEIVABLE	94,649.51	
CGST RECEIVABLE	94,649.51	
IGST RECEIVABLE	1,14,626.64	
ATM-DEBITCARD-IMPS-UPI ADVANCE	2,76,896.00	
CERSAI ADVANCE FEE ACCOUNT	5,074.00	
BBPS SETTLEMENT ACCOUNT	91,178.85	
TDS ON GST RECEIVABLE	10,745.62	
ATM ISSUER FEES PAID	36,096.02	
POS ISSUER OTHER FEES PAID	683.22	
IMPS OUT TRANSACTION FEES PAID	8,835.98	

## LIABILITIES ( CREDIT )

ACCOUNT NAME

BALANCE

TOTAL

## ASSETS( DEBIT )

ACCOUNT NAME

BALANCE

TOTAL

UPI REMITTER TRANSACTION FEES PAID

6,380.22

INCOME TAX ADVANCE 2021-22

81,50,000.00

**1,17,08,890.57****2,27,38,126.16****LAND AND BUILDING**

LAND AND BUILDING - HEAD OFFICE - I

11,21,773.00

LAND AND BUILDING - PANCHAVATI BR.

6,88,722.00

LAND AND BUILDING - MAVDI PLOT BR.

8,54,234.00

BUILDING REVALUATION-HO - I

4,18,15,227.00

BUILDING REVALUATION-PANCHVATI BR.

1,82,11,278.00

BUILDING REVALUATION-MAVDI PLOT BR.

1,52,10,766.00

LAND AND BUILDING- HEAD OFFICE - II

26,61,247.00

BUILDING REVALUATION-HO - II

90,40,753.00

**8,96,04,000.00****8,96,04,000.00****FUNITURE AND FIXTURES**

FURNITURES &amp; FIXTURES A/C

37,80,681.51

**37,80,681.51****37,80,681.51****INTEREST RECEIVABLE**

INT. RCVB ON OTHER BANK'S DEPOSIT

41,38,140.00

INT.RECEIVABLE -GOVT.SECEURITY

1,24,79,451.00

OVERDUE INTEREST ON NPA

74,35,205.50

TDS RECEIVABLE

1,35,062.27

**2,41,87,858.77****2,41,87,858.77****2,885,889,394.66****2,885,889,394.66****CONTIGENT ACCOUNTS****CONTIGENT ACCOUNTS****GAURANTEE****GAURANTEE**

LIC GROUP GRATUITY

1,50,72,523.14

UNCLAIM DEPOSIT PAYBLE

70,58,810.45

**2,21,31,333.59****2,21,31,333.59**

DEAF 2014 SCHEME WITH RBI

70,58,810.45

LIC GROUP GRATUITY SCHME

1,50,72,523.14

**2,21,31,333.59****2,21,31,333.59**

LIABILITIES ( CREDIT )

ASSETS( DEBIT )

ACCOUNT NAME

BALANCE

TOTAL

ACCOUNT NAME

BALANCE

TOTAL

2,90,80,20,728.25

2,90,80,20,728.25

CLERK

ACCOUNTANT / OFFICER

MANAGER

CHAIRMAN