

SHREE DHARATI CO. OP. BANK LTD. , HEAD OFFICE
 CONSOLIDATED TRAIL BALANCE AS ON : 31/03/2019
 FOR BRANCHES : HO , DB , NMR , MVD , PAN , KAL , MAD

LIABILITIES (CREDIT)			ASSETS (DEBIT)		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
CAPITAL			BRANCH ADJUSTMENT		
SHARE CAPITAL	4,75,13,475.00	4,75,13,475.00	DHEBAR ROAD BRANCH	12,63,71,578.53	
RESERVES FUND & OTHER RESERVES			NANA MAVA ROAD BRANCH	4,43,92,037.91	
STATUTORY RESERVE FUND	5,45,93,981.00		MAVDI PLOT BRANCH	23,95,87,291.26	
BAD AND DOUBTFUL RESERVE	1,14,48,987.65		PANCHVATI BRANCH	13,22,50,230.48	
DIVIDEND EQUALISATION FUND	12,84,300.00		KALAWAD ROAD	3,53,64,328.77	
BUILDING FUND	3,76,83,800.00		MADHAPAR BRANCH	2,72,73,213.36	60.52.38.680.31
CO-OPERATIVE PROPAGANDA FUND	7,36,716.00		CASH IN HAND		
CHARITY FUND	10,10,189.00		CASH ON HAND	3,40,20,453.97	
EDUCATIONAL AND ACADEMIC FUND	7,97,714.00		CASH IN ATM	14,94,300.00	3.55.14.753.97
PROVI.ON STAN. ASS. (AS PER 0.40%)	41,73,573.00		CURRANT DEPOSIT ACC. WITH OTHER BANKS		
INVESTMENT DEPRECIATION RESERVE	3,65,000.00		RDC BANK LTD - RAJKOT (CAC)	25,500.00	
STAFF WEL FARE FUND	2,95,543.90		GSC BANK LTD (A'BD) (CAC)	2,06,30,931.22	
SPECIAL BAD AND DOUBTFUL RESERVE	1,61,00,000.00		S.B.I. DHEBAR ROAD-RAJKOT (CAC)	21,778.51	
INFORMATION AND TECHNOLOGY FUND	14,75,690.00		CORPORATION BANK RAJKOT (CAC)	10,187.91	
BUILDING REVALUATION RESERVE FUND	3,49,24,644.00	16,48,90,138.55	CENTRAL BANK OF INDIA (HO) CAC	14,017.06	
DEPOSITS AND OTHER ACCOUNT			ICICI BANK LTD (CAC)	30,270.23	
CURRENT DEPOSIT	14,49,79,872.90		HDFC BANK LTD (CAC) A/C NO.619	8,97,356.78	
SAVINGS BANK DEPOSIT	36,46,24,922.95		YES BANK PAY A/C [009887700000082]	62,75,554.29	
COMPULSORY SAVING DEPOSIT	58,85,452.00		YES BANK COL A/C [009887700000094]	55,06,853.01	
RECURRING DEPOSIT	7,53,100.00		IDBI CURRENT A/C 55 FOR RETAIL	38,63,744.51	
DAILY SAVINGS DEPOSIT	1,53,345.00		IDBI CURRENT A/C 64 FOR ATM	52,02,068.85	
INDUSTRIAL (CREDIT BALANCE)	3,25,235.10		BANK OF INDIA- H.O. 310021110000003	4,354.18	
F.D.O.D. (CREDIT BALANCE)	30,72,687.85		YES BANK CR A/C [009863100000822]	13,59,047.81	
SIMPLE FIXED DEPOSIT	15,84,42,578.00		YES BANK IMPS A/C [009863100000014]	28,87,220.00	4.67.28.884.36
QUARTERLY FIXED DEPOSIT	4,94,43,564.00		FIXED DEPOSITS ACCOUNT WITH OTHER BANKS		
REINVESTMENT FIXED DEPOSIT	30,59,87,826.50		RDC BANK LTD - RAJKOT (FDR)	5,80,00,000.00	
SEN.CITIZEN QUARTERLY FIXED DEPOSIT	4,45,88,788.00		GSC BANK LTD (A'BD) (FDR)	1,50,00,000.00	
SENIOR CITIZEN REINVESTMENT F.D.	14,27,25,018.00		CENTRAL BANK OF INDIA [FDR]-RAJKOT	2,00,00,000.00	
SENIOR CITIZEN SIMPLE FIXED DEPOSIT	9,21,41,965.00		IDBI BANK LTD (FDR)	25,00,000.00	
MONTHLY FIXED DEPOSIT	2,97,26,044.00		YES BANK FDR A/C	1,00,00,000.00	
			SAURASHTRA GRAMIN BANK-FDR	6,00,00,000.00	
			IDBI BANK LTD. YAGNIK ROAD,-FDR	1,00,00,000.00	
			C.B.I- FDR-BHUPENDRA ROAD BR.	1,00,00,000.00	18.55.00.000.00

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LIABILITIES (CREDIT)			ASSETS (DEBIT)		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
SEN.CITIZEN MONTHLY FIXED DEPO.	2,15,53,658.00		INVESTMENTS		
LOCKER SPECIAL SAVINGS DEPOSIT	3,40,65,262.47		RDC BANK LTD - RAJKOT (SHARES)	3,25,000.00	
CURRENT DEPOSIT - INOPERATIVE	14,74,248.33		GSC BANK LTD (A'BD) (SHARES)	5,000.00	
SAVINGS BANK DEPOSIT - INOPERATIVE	2,11,56,636.28	1,42,11,00,204.38	CENTRAL AND STATE GOVT. SECURITIES	27,93,25,729.00	
OVERDUE INTREST RESERVE			DEBT FUNDS (LIQUID FUNDS)	5,00,00,000.00	
OVERDUE INTEREST RESERVE	44,74,526.00	44,74,526.00	TREASURY BILLS	8,58,10,930.50	41,54,66,659.50
INTREST PAYBLE			ADVANCES		
INTEREST PAYABLE ON R/D ACCOUNT	36,753.00		CASH CREDIT	2,01,91,881.42	
INT. PAYABLE MATURED F.D. A/C	3,12,080.30		INDSUTRIAL (HYPO-CC)	3,84,89,183.78	
INTEREST PAYABLE ON SAVING ACCOUNT	12,37,776.00		F D OVERDRAFT	98,87,996.18	
INT.PAYABLE ON LOCKER SAVING A/C	26,206.00	16,12,815.30	HOUSING LOAN	3,74,56,060.60	
BRANCH ADJUSTMENT			CONSUMPTION LOAN	3,03,730.00	
DHEBAR ROAD BRANCH	12,63,71,578.53		MACHINERY LOAN	50,67,780.00	
NANA MAVA ROAD BRANCH	4,43,92,037.91		STAFF CONSUMABLE & DURABLE LOAN	2,52,162.00	
MAVDI PLOT BRANCH	23,95,87,291.26		STAFF HOUSING LOAN	22,04,960.00	
PANCHVATI BRANCH	13,22,50,230.48		VEHICLE LOAN	11,03,098.50	
KALAWAD ROAD	3,53,64,328.77		LOAN AGAINST FIX DEPOSIT	59,15,279.00	
MADHAPAR BRANCH	2,72,73,213.36	60,52,38,680.31	HIGHER EDUCATIONAL LOANS	40,50,547.00	
OTHER LIABILITY			STAFF OVERDRAFT	24,28,562.46	
SHARE APPLICATION MONEY	47,500.00		INDUSTRIAL TERM LOAN	5,42,398.00	
PAY SLIP	27,15,865.76		SECURED OVERDRAFT	57,49,64,814.95	
EX-GRACIA PAYMENT PAYBLE	26,96,035.00		PROPERTY LOAN	19,03,23,251.60	
OVERTIME PAYBLE	7,70,503.00		BUSINESS LOAN	1,02,65,178.00	
AUDIT FEE PAYBLE	3,43,500.00		COMMERCIAL BUILDING LOAN	1,47,69,482.20	91,82,16,365.69
UNCLAIMED D.D / PAYSLIP	5,78,334.77		OTHER ASSETS		
DIVIDEND PAYABLE 2015-2016	14,75,572.00		ADHESIVE STAMP	700.00	
IDBI ATM SETTLEMENT ACCOUNT	1,26,457.64		TELEPHONE DEPOSIT	3,000.00	
DIVIDEND PAYABLE 2016-2017	5,70,297.05		COMPUTER/UPS	3,34,587.88	
MEMBERSHIP GIFT YOJNA PROVI.	10,00,000.00		INTEREST RECE.ON STAFF HOUSING LOAN	31,92,219.00	
SGST PAYABLE	1,37,921.64		GENERATOR	2,60,929.00	
CGST PAYABLE	1,37,921.64		MISCELLANEOUS ADVANCES	59,000.00	
IGST PAYABLE	1,326.81		MEMBERSHIP GIFT YOJANA ADVANCES	93,410.00	
DIVIDEND PAYABLE 2017-18	2,40,260.00		CURRENCY COUNTING MACHINE	17,002.00	
			GEB DEPOSIT	42,808.00	
			SAFE DEPOSIT LOCKER	28,43,195.09	
			STAMP FRANKING MACHINE	58,622.00	
			PUBLIC STAMP VENDING	5,08,080.00	

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LIABILITIES (CREDIT)			ASSETS (DEBIT)		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
YES BANK IMPS SETTLEMENT ACCOUNT	7,45,781.00		FAKE NOTE DITECTOR	1,12,298.02	
RENT PAYABLE	1,11,240.00		SECURITY INSTRUMENT-CAMERA ETC VEHICLE	50,717.02	
INCOME TAX PROVITION 2018-19	1,03,50,000.00	2,20,48,516.31	AUTOMATED TELLER MACHINE (ATM)	6,24,398.00	
BILL FOR COLLECTION			SAFE DEPOSIT VAULT ROOM	3,13,544.00	
OUTWARD BILL FOR COLLECTION	3,180.00	3,180.00	ATM MODULE	6,67,533.00	
INCOME			INCOME TAX ADVANCE 2017-18	1,07,160.00	
INT. RCVD ON "ADVANCES"	10,45,09,011.10		SGST RECEIVABLE	1,04,120.00	
INT.RCVD ON "DEPO." FROM OTHER BANK	1,46,16,117.00		CGST RECEIVABLE	38,817.18	
COMMISSION INCOME	38,000.00		IGST RECEIVABLE	38,817.18	
NOTICE FEE INCOME	7,650.00		INCOME TAX ADVANCE 2018-19	6,253.11	
INSPECTION FEE	33,11,595.00		CERSAI ADVANCE FEE ACCOUNT	1,03,50,000.00	
SERVICE CHARGES	32,37,609.79			5,900.00	1.98.33.110.48
DIVIDEND INCOME	49,500.00		LAND AND BUILDING		
LOCKER BHADA AVAK	10,13,300.00		LAND AND BUILDING - HEAD OFFICE - I	17,09,759.00	
INT.RECEIVED ON GOVT.SECU.	2,30,56,004.50		LAND AND BUILDING - PANCHAVATI BR.	10,49,720.00	
SURPLUS ON SALE OF	5,80,750.00		LAND AND BUILDING - MAVDI PLOT BR.	13,01,992.00	
GOVT.SEC./T-BILL			BUILDING REVALUATION-HEAD OFFICE	1,97,38,804.00	
MICR/ECS CHARGES	2,08,820.00		BUILDING REVALUATION-PANCHVATI BR.	78,07,630.00	
COMMISSION INCOME (INSURANCE)	1,36,236.00		BUILDING REVALUATION-MAVDI PLOT BR.	73,78,210.00	
INT.RECD FROM H.O/BRANCH	2,73,46,903.83		LAND AND BUILDING- HEAD OFFICE - II	40,56,159.00	4.30.42.274.00
INTEREST RECEIVED FROM	70,604.00		FUNITURE AND FIXTURES		
I.T.REFUND			FURNITURES & FIXTURES A/C	51,33,513.48	51.33.513.48
INT.RECEIVED ON TREASURY BILL	42,08,593.97		INTEREST RECEIVABLE		
SURPLUS ON SALE OF INV.(DEBT FUNDS)	20,98,461.44		INT. RCVB ON OTHER BANK'S DEPOSIT	19,28,657.00	
OTHER INCOME	6,585.48		INT.RECEIVABLE -GOVT.SECEURITY	50,78,904.00	
COMMISSION INCOME FROM PMJJBY	7,503.00		INT.RCVB ON TREASURY BILL	10,63,887.47	
COMMISSION INCOME FROM PMSBY	714.00		OVERDUE INTEREST ON NPA	44,74,526.00	
POS ISSUER INTER CHANGE FEE INCOME	60,456.31		TDS RECEIVABLE	26,066.00	1.25.72.040.47
ATM ACQUIRER TRANSACTION FEES INCOM	1,76,363.71		BILLS RECEIVABLE		
ATM ISSUER TRANSACTION FEES INCOME	78,101.70		OUTWARD BILL RECEIVABLE (OBR)	3,180.00	3,180.00
CREDIT INFO. REPORT FEES INCOME	69,310.00		EXPENDITURE		
IMPS IN TRANSACTION FEE INCOME	484.71	18,48,88,675.54			

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LIABILITIES (CREDIT)

ASSETS (DEBIT)

ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
			INTEREST PAID ON "DEPOSITS"	8,35,86,639.29	
			SALARIES AND OTHER ALLOWANCES ETC	1,92,70,371.00	
			CONTRIBUTION TO STAFF PROVIDENT FUN	20,82,421.00	
			ELECTRIC EXPENSES	5,18,155.68	
			INSURANCE PRIMIUUM EXPENSE	1,17,796.88	
			MUNICIPAL TAXES EXPENSE	2,64,179.00	
			POSTAGES / TELEGRAM EXPENSE	26,768.10	
			TELEPHONE EXPENSE	1,36,931.82	
			AUDIT FEE EXPENSE	4,19,000.00	
			DEPRECIATION EXPENSE	25,95,116.88	
			STATIONERY PRINTING EXPENSE	3,90,432.20	
			ADVERTISEMENT EXPENSE	82,722.00	
			MISCELLANEOUS EXPENSE	25,847.72	
			ENTERTAINMENT EXPENSE	1,74,923.00	
			INSURANCE PREMIUM [D I C G C] EXP.	13,69,501.81	
			TRAVELLING EXPENSE	34,206.00	
			PROFESSIONAL TAX EXPENSE	10,000.00	
			UNIFORM TO STAFF EXPENSE	80,335.00	
			CONVEYANCE EXPENSE	48,378.00	
			LEGAL FEE EXPENSE	1,05,000.00	
			BUILDING FURNITURE REPAIRING EXP.	1,05,777.33	
			VEHICLE EXPENSE	86,610.58	
			MAINTENANCE SERVICE EXPENSE	3,28,662.32	
			CONSULTATION FEE EXPENSE	9,000.00	
			(CONTRACTA		
			COMPUTER MAINTENANCE EXPENSE	1,51,294.06	
			CASH ALLOWANCE EXPENCE	33,200.00	
			STAFF MEDICAL EXPENSE	1,05,000.00	
			LEAVE ENCASHMENT EXPENSE	12,38,241.00	
			EX-GRATIA PAYMENT EXPENSE	26,96,035.00	
			OVERTIME EXPENSE	15,21,147.00	
			SUBSCRIPTION EXPENSE	65,000.00	
			ANNUAL MEETING EXPENSE	11,000.00	
			MEMBERSHIP GIFT YOJANA EXPENSE	5,00,000.00	
			TRAINING EXPENSE	5,100.00	
			STANDARD ASSETS PRO.EXP.	6,00,000.00	
			INCOME TAX EXPENSES	1,03,50,000.00	
			LIC STAFF GROUP GRATUITY EXPENSE	16,94,302.00	
			INTEREST PAID ON BRANCH A/C.	2,73,46,903.83	

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LIABILITIES (CREDIT)

ASSETS (DEBIT)

ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
			P.F. ADMINISTRATION CHARGES	1,28,809.00	
			COMPUTER PARTS EXPENSE	1,945.76	
			OFFICE EXPENSE	4,64,333.88	
			INTEREST TDS EXPENSE	810.00	
			INV. DEPER. GOVT. SEC.EXP	2,83,709.00	
			STAMP FRANKING LICENSE FEE EXP.	1,000.00	
			DIRECTOR FEE EXPENSE	60,500.00	
			SECURITY EXPENSE	5,28,771.56	
			PREMISES RENT	6,91,200.00	
			SOFTWARE DEVELOPING EXPENSE	1,50,000.00	
			TRANSPORTATION ALLOWANCE	2,16,850.00	
			CBS ASP CHARGES	5,69,500.00	
			GOVT.SEC./T-BIIL CCIL CHARGES	1,449.04	
			CTS NPCI CHARGES	57,199.89	
			CREDIT INFORMATION REPORT FEES EXP.	53,610.97	
			PREMISES MAINTENANCE EXP	8,96,758.00	
			ATM ISSUER FEES EXP.	2,27,171.01	
			ATM EXPENSE	2,48,941.88	
			ATM DEFFERED PAYMENT EXP.	53,580.00	
			NPCI CERTIFICATION FEES EXP.	1,50,000.00	
			GST EXPENSE	5,38,574.04	
			POS ISSUER OTHER FEES EXP.	5,752.40	
			ATM SWITCHING FEES OF NPCI EXP.	11,854.06	
			INAUGURATION BRANCH EXP.	28,200.00	
			APPRENTICE STIPEND	1,30,000.00	
			BAD-DEBTS FOR MNCB FD	5,47,787.00	
			POS ISSUER INTER CHANGE FEE EXP.	826.97	
			IMPS SERVICE EXPENSE	2,80,000.00	
			IMPS SWITCHING FEE OF NPCI EXP.	378.10	
			IMPS OUT TRANSACTION FEES EXP.	1,471.29	
			GST RCM EXPENSE	3,766.78	
					16.45.20.749.13
		2,45,17,70,211.39			2,45,17,70,211.39

