

Form A			
Balance Sheet of The Chiplun Urban Co-operative Bank Ltd., Chiplun			
Balance as on 31st March 2022			
	Schedule	As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
<b>Capital and Liabilities</b>			
Capital	1	12,84,51,530.00	12,52,72,400.00
Reserves and Surplus	2	39,42,35,811.58	35,17,44,176.67
Deposits	3	2,82,29,17,010.07	2,92,11,12,114.99
Borrowings	4	-	-
Other liabilities and provisions	5	8,80,22,893.34	8,08,79,578.88
<b>Total</b>		<b>3,43,36,27,244.99</b>	<b>3,47,90,08,270.54</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	2,25,56,229.36	1,81,82,328.41
Balance with banks and money at call and short notice	7	54,92,54,550.14	58,24,03,274.76
Investments	8	1,13,91,55,332.00	92,13,86,356.00
Advances	9	1,55,39,28,190.05	1,81,00,69,969.40
Fixed Assets	10	6,78,25,955.64	6,52,93,409.23
Other Assets	11	10,09,06,987.80	8,16,72,932.74
<b>Total</b>		<b>3,43,36,27,244.99</b>	<b>3,47,90,08,270.54</b>
Contingent liabilities	12	1,02,59,820.05	1,00,40,727.89
Bills for collection		-	-



*[Signature]*  
Junior Officer  
(Accounts)

*[Signature]*  
Chief Officer

*[Signature]*  
Chief Executive Officer

*[Signature]*  
Director

*[Signature]*  
Vice-Chairman

*[Signature]*  
Chairperson

For The Chiplun Urban Co-operative Bank Ltd., Chiplun

As per our report of Even Date

FOR M/s. ULGADDE BHAT & COMPANY  
CHARATERED ACCOUNTANTS



*[Signature]*  
CA. MINAL MUDHALE  
PARTNER  
M.NO.112321

Form B			
Form of Profit and Loss Account for the year ended on 31st March 2022			
	Schedule	Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
<b>I. Income</b>			
Interest earned	13	30,80,10,612.59	32,00,22,084.00
Other income	14	1,66,06,789.20	2,63,39,276.67
<b>Total</b>		<b>32,46,17,401.79</b>	<b>34,63,61,360.67</b>
<b>II. Expenditure</b>			
Interest expended	15	15,66,73,007.96	17,40,87,355.07
Operating expenses	16	10,81,17,531.13	9,23,53,126.80
Provisions and contingencies	17	4,03,06,157.00	4,54,96,546.44
<b>Total</b>		<b>30,50,96,696.09</b>	<b>31,19,37,028.31</b>
<b>III. Profit/Loss</b>			
Net profit/loss (-) for the year		1,95,20,705.70	3,44,24,332.36
Profit/loss (-) brought forward		5,310.73	1,210.37
<b>Total</b>		<b>1,95,26,016.43</b>	<b>3,44,25,542.73</b>
<b>IV. Appropriations</b>			
Transfer to statutory reserves		49,00,000.00	87,00,000.00
Transfer to other reserves		1,46,25,000.00	2,57,20,232.00
Transfer to Government/ proposed dividend		-	-
Balance carried over to balance sheet		1,016.43	5,310.73



*[Signature]*  
Junior Officer  
(Accounts)

*[Signature]*  
Chief Officer

*[Signature]*  
Chief Executive Officer

*[Signature]*  
Director

*[Signature]*  
Vice-Chairman

*[Signature]*  
Chairperson

For The Chiplun Urban Co-operative Bank Ltd., Chiplun

As per our report of Even Date

FOR M/s. ULGADDE BHAT & COMPANY, C.A. SANGLI  
CHARATERED ACCOUNTANTS



*[Signature]*  
CA. MINAL MUDHALE  
PARTNER  
M.NO.112321

Schedule 1 – Capital			
		As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
<b>I. Authorised Capital</b>		25,00,00,000.00	25,00,00,000.00
(25000000 shares of Rs. 10 each)			
Issued Capital		12,84,51,530.00	12,52,72,400.00
(12845153 shares of Rs. 10 each)			
Subscribed Capital		12,84,51,530.00	12,52,72,400.00
(12845153 shares of Rs. 10 each)			
Called-up Capital		12,84,51,530.00	12,52,72,400.00
(12845153 shares of Rs. 10 each)			
Less: Calls unpaid		-	-
Add: Forfeited shares		-	-
<b>Total</b>		<b>12,84,51,530.00</b>	<b>12,52,72,400.00</b>

Schedule 2 - Reserves and Surplus			
		As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
<b>I. Statutory Reserves</b>			
Opening Balance		12,36,78,493.97	11,20,89,256.66
Additions during the year		1,42,26,564.21	1,15,89,237.31
Deductions during the year		-	-
<b>Total</b>		<b>13,79,05,058.18</b>	<b>12,36,78,493.97</b>
<b>II. Capital Reserves</b>			
Opening Balance		1,17,45,410.40	1,20,46,575.40
Additions during the year		-	-
Deductions during the year		2,93,635.00	3,01,165.00
<b>Total</b>		<b>1,14,51,775.40</b>	<b>1,17,45,410.40</b>
<b>III. Share Premium</b>			
Opening Balance		-	-
Additions during the year		-	-
Deductions during the year		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>IV. Revenue and Other Reserves</b>			
Opening Balance		18,18,94,729.57	18,56,94,463.94
Additions during the year		4,34,58,232.00	-
Deductions during the year		-	37,99,734.37
<b>Total</b>		<b>22,53,52,961.57</b>	<b>18,18,94,729.57</b>
<b>V. Balance in Profit and Loss Account</b>		<b>1,95,26,016.43</b>	<b>3,44,25,542.73</b>
<b>Total (I, II, III, IV and V)</b>		<b>39,42,35,811.58</b>	<b>35,17,44,176.67</b>

Schedule 3 – Deposits			
		As on 31-03-2022 (Current Year)	As on 31-03-2021 (Previous Year)
<b>A.I. Demand deposits</b>			
(i) From banks		-	-
(ii) From others		6,75,90,394.18	7,14,05,041.06
<b>Total</b>		<b>6,75,90,394.18</b>	<b>7,14,05,041.06</b>
<b>II. Savings Bank Deposits</b>		<b>59,85,47,877.50</b>	<b>59,53,62,543.95</b>
<b>III. Term Deposits</b>			
(i) From banks		-	-
(ii) From others		2,15,67,78,738.39	2,25,43,44,529.98
<b>Total</b>		<b>2,15,67,78,738.39</b>	<b>2,25,43,44,529.98</b>
<b>Total (I, II and III)</b>		<b>2,82,29,17,010.07</b>	<b>2,92,11,12,114.99</b>
<b>B. (i) Deposits of branches in India</b>		<b>2,82,29,17,010.07</b>	<b>2,92,11,12,114.99</b>
(ii) Deposits of branches outside India		-	-
<b>Total</b>		<b>2,82,29,17,010.07</b>	<b>2,92,11,12,114.99</b>



Schedule 4 - Borrowings			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>I.</b>	<b>Borrowings in India</b>		
	(a) Reserve Bank of India	-	-
	(b) Other banks	-	-
	(c) Other institutions and agencies	-	-
	<b>Total</b>	-	-
<b>II.</b>	<b>Borrowings outside India</b>	-	-
	<b>Total (I and II)</b>	-	-
	Secured borrowings included in I and II above -		
	Rs.0.00		

Schedule 5 - Other Liabilities and Provisions			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Bills payable	-	-
II.	Inter-office adjustment (net)	-	-
III.	Interest accrued	4,31,35,600.86	3,43,72,176.36
IV.	Others (including provisions)	4,48,87,292.48	4,65,07,402.52
	<b>Total</b>	<b>8,80,22,893.34</b>	<b>8,08,79,578.88</b>

Schedule 6 - Cash and Balances with Reserve Bank of India			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
I.	Cash in hand (including foreign currency notes)	2,25,56,229.36	1,81,82,328.41
II.	Balances with Reserve Bank of India		
	(a) in Current Account	-	-
	(b) in Other Accounts	-	-
	<b>Total</b>	-	-
	<b>Total (I and II)</b>	<b>2,25,56,229.36</b>	<b>1,81,82,328.41</b>

Schedule 7 - Balances with Banks and Money at Call and Short Notice			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>I.</b>	<b>In India</b>	-	-
(i)	<b>Balances with banks</b>		
	(a) in Current Accounts	12,82,54,550.14	11,07,15,592.76
	(b) in Other Deposit Accounts	42,10,00,000.00	47,16,87,682.00
	<b>Total</b>	<b>54,92,54,550.14</b>	<b>58,24,03,274.76</b>
(ii)	<b>Money at call and short notice</b>		
	(a) with banks	-	-
	(b) with other institutions	-	-
	<b>Total</b>	-	-
	<b>Total (i and ii)</b>	<b>54,92,54,550.14</b>	<b>58,24,03,274.76</b>
<b>II.</b>	<b>Outside India</b>		
(i)	in Current Accounts	-	-
(ii)	in Other Deposit Accounts	-	-
	<b>Total</b>	-	-
(iii)	<b>Money at call and short notice</b>	-	-
	<b>Total (i, ii and iii)</b>	-	-
	<b>Grand Total (I and II)</b>	<b>54,92,54,550.14</b>	<b>58,24,03,274.76</b>





Schedule 8 – Investments			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>I. Investments in India in</b>			
(i) Government Securities		61,95,00,378.00	52,26,41,854.00
(ii) Other approved securities		36,90,29,404.00	36,91,18,952.00
(iii) Shares		6,25,550.00	6,25,550.00
(iv) Debentures and Bonds		-	-
(v) Subsidiaries and/or joint ventures		-	-
(vi) Others (to be specified) (Debt Mutual Fund)		15,00,00,000.00	2,90,00,000.00
<b>Total</b>		<b>1,13,91,55,332.00</b>	<b>92,13,86,356.00</b>
<b>II. Investments outside India in</b>			
(i) Government securities (including local authorities)		-	-
(ii) Subsidiaries and/or joint ventures abroad		-	-
(iii) Others investments (to be specified)		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Grand Total (I and II)</b>		<b>1,13,91,55,332.00</b>	<b>92,13,86,356.00</b>

Schedule 9 – Advances			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>A. (i) Bills purchased and discounted</b>		-	-
(ii) Cash credits, overdrafts and loans repayable on demand		9,96,45,143.59	13,75,27,822.12
(iii) Term loans		1,45,42,83,046.46	1,67,25,42,147.28
<b>Total</b>		<b>1,55,39,28,190.05</b>	<b>1,81,00,69,969.40</b>
<b>B. (i) Secured by tangible assets</b>		1,26,57,24,813.06	1,49,80,44,405.16
(ii) Covered by Bank/Government Guarantees		74,65,787.00	64,92,961.00
(iii) Unsecured		28,07,37,589.99	30,55,32,603.24
<b>Total</b>		<b>1,55,39,28,190.05</b>	<b>1,81,00,69,969.40</b>
<b>C. I. Advances in India</b>			
(i) Priority Sectors		81,73,60,417.52	1,16,77,04,387.05
(ii) Public Sector		-	-
(iii) Banks		-	-
(iv) Others		73,65,67,772.53	64,23,65,582.35
<b>Total</b>		<b>1,55,39,28,190.05</b>	<b>1,81,00,69,969.40</b>
<b>C. II. Advances outside India</b>			
(i) Due from banks		-	-
(ii) Due from others		-	-
(a) Bills purchased and discounted		-	-
(b) Syndicated loans		-	-
(c) Others		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Grand Total (C. I and II)</b>		<b>1,55,39,28,190.05</b>	<b>1,81,00,69,969.40</b>



Schedule 10 - Fixed Assets			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>I. Premises</b>			
	At cost as on 31st March of the preceding year	4,88,34,264.02	6,13,18,667.88
	Additions during the year	1,37,407.50	2,32,881.64
	Deductions during the year	-	1,12,79,625.50
	Depreciation to date	14,10,367.00	14,37,660.00
	<b>Total</b>	<b>4,75,61,304.52</b>	<b>4,88,34,264.02</b>
<b>II. Other Fixed Assets (including furniture and fixtures)</b>			
	At cost as on 31st March of the preceding year	1,64,59,145.21	3,67,38,687.34
	Additions during the year	1,02,58,480.91	21,18,083.65
	Deductions during the year	5,88,467.31	1,71,08,688.13
	Depreciation to date	58,64,507.69	52,88,937.65
	<b>Total</b>	<b>2,02,64,651.12</b>	<b>1,64,59,145.21</b>
	<b>Total (I and II)</b>	<b>6,78,25,955.64</b>	<b>6,52,93,409.23</b>

Schedule 11 - Other Assets			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>I.</b>	Inter-office adjustments (net)	-	-
<b>II.</b>	Interest accrued	7,48,33,658.41	5,49,15,262.13
<b>III.</b>	Tax paid in advance/tax deducted at source	1,02,09,000.00	1,71,31,000.00
<b>IV.</b>	Stationery and stamps	17,76,702.31	10,11,931.69
<b>V.</b>	Non-banking assets acquired in satisfaction of claims	-	-
<b>VI.</b>	Others *	1,40,87,627.08	86,14,738.92
	<b>Total</b>	<b>10,09,06,987.80</b>	<b>8,16,72,932.74</b>

Schedule 12 - Contingent Liabilities			
		As on 31-03-2022	As on 31-03-2021
		(Current Year)	(Previous Year)
<b>I.</b>	Claims against the bank not acknowledged as debts	1,01,14,820.05	99,95,727.89
<b>II.</b>	Liability for partly paid investments	-	-
<b>III.</b>	Liability on account of outstanding forward exchange contracts	-	-
<b>IV.</b>	<b>Guarantees given on behalf of constituents</b>	<b>1,45,000.00</b>	<b>45,000.00</b>
	(a) In India	1,45,000.00	45,000.00
	(b) Outside India	-	-
<b>V.</b>	Acceptances, endorsements and other obligations	-	-
<b>VI.</b>	Other items for which the bank is contingently liable	-	-
	<b>Total</b>	<b>1,02,59,820.05</b>	<b>1,00,40,727.89</b>

Schedule 13 - Interest Earned			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
<b>I.</b>	Interest/discount on advances/bills	21,19,96,623.51	22,23,45,179.94
<b>II.</b>	Income on investments	9,60,13,989.08	9,76,76,904.06
<b>III.</b>	Interest on balances with Reserve Bank of India and other inter-bank funds	-	-
<b>IV.</b>	Others	-	-
<b>V.</b>	<b>Total</b>	<b>30,80,10,612.59</b>	<b>32,00,22,084.00</b>





Schedule 14 - Other Income			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
I.	Commission, exchange and brokerage	22,20,193.62	16,60,167.87
II.	Profit on sale of investments	-	10,23,500.00
	Less: Loss on sale of investment	-	-
III.	Profit on revaluation of investments	-	-
	Less: Loss on revaluation of investments	-	-
IV.	Profit on sale of land, buildings and other assets	93,813.55	76,777.72
	Less: Loss on sale of land, buildings and other assets	1,72,468.00	3,028.17
V.	Profit on exchange transactions	-	-
	Less: Loss on exchange transactions	-	-
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	-	-
VII.	Miscellaneous Income	1,44,65,250.03	2,35,81,859.25
	<b>Total</b>	<b>1,66,06,789.20</b>	<b>2,63,39,276.67</b>

Schedule 15 - Interest Expended			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
I.	Interest on deposits	15,66,73,007.96	17,40,87,355.07
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	-	-
III.	Others	-	-
	<b>Total</b>	<b>15,66,73,007.96</b>	<b>17,40,87,355.07</b>

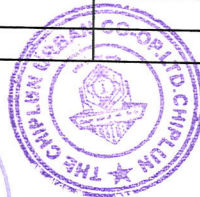
Schedule 16 - Operating Expenses			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
I.	Payments to and provisions for employees	7,15,40,520.00	6,24,12,256.00
II.	Rent, taxes and lighting	93,13,197.09	79,60,601.28
III.	Printing and stationery	13,79,035.73	10,40,953.40
IV.	Advertisement and publicity	2,58,021.00	1,01,756.00
V.	Depreciation on bank's property	67,72,740.69	62,16,933.65
VI.	Director's fees, allowances and expenses	3,04,090.00	2,46,750.00
VII.	Auditor's fees and expenses (including branch auditors)	9,58,000.00	6,75,000.00
VIII.	Law charges	31,122.00	6,750.00
IX.	Postages, Telegrams, Telephones, etc.	5,72,499.89	5,30,629.56
X.	Repairs and maintenance	14,98,467.91	14,06,402.86
XI.	Insurance	53,29,693.20	45,21,580.20
XII.	Other expenditure	1,01,60,143.62	72,33,513.85
	<b>Total</b>	<b>10,81,17,531.13</b>	<b>9,23,53,126.80</b>





Schedule 17 - Provisions and Contingencies			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	Provision for Term Deposit Held in PMC Bank	1,20,00,000.00	1,20,00,000.00
2	Income Tax Provision	62,00,000.00	1,97,50,000.00
3	Asset Provision as per COVID-19 Package	-	55,34,842.44
4	Provision for Restructured Advances	17,14,713.00	66,83,617.00
5	Provision for Staff Arrears	-	12,34,147.00
6	Gold Loan Interest Provision	68,65,000.00	-
7	MFD Provision	1,70,000.00	-
8	Provision for Interest on Interest Amount as per RBI Circular Dt.07.04.2021	-	2,93,940.00
9	Differed Tax Liability	30,56,444.00	-
10	Bad Debts Provision	1,03,00,000.00	-
	<b>Total</b>	<b>4,03,06,157.00</b>	<b>4,54,96,546.44</b>

Schedule A - Other Expenses			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	Other Expenses	21,15,730.97	15,14,593.13
2	General Meeting & Election Expenses	2,93,911.49	2,82,108.72
3	Professional Advisory Charges	7,500.00	4,250.00
4	Small Saving (Pigmy) Commission	10,59,304.00	7,19,875.00
5	Clearing House Fee	66,000.00	66,000.00
6	Bank Membership Fee	1,54,125.00	1,56,825.00
7	Professional Fees & Consultancy Charges	2,28,134.00	80,235.00
8	AMC Charges Paid	14,55,464.27	8,84,691.45
9	CERSAI Charges	8,621.00	23,860.00
10	ATM Charges Paid	71,824.10	1,91,722.52
11	NPCI Switch Fee	2,321.61	5,513.87
12	Connectivity & Maintenance Charges	16,14,441.21	19,01,365.71
13	ATM Maintenance Charges	9,00,685.12	5,89,952.00
14	Bank & Branch Anniversary expenses	34,250.00	22,213.00
15	Credit Information Charges (CIBIL) Charges	10,000.00	47,036.50
16	CKYC Charges	20,172.41	10,000.00
17	Dead Stock Write off	4,21,475.31	1,68,548.60
18	Memorandum Control Account	60,533.00	30,792.00
19	Monetary Penalty Imposed by RBI	2,00,000.00	-
20	NPCI Certification Charges	9,00,000.00	-
21	Loss on Unused Prepaid ATM Cards	16,176.00	-
22	Debit Balance in Income GL	1,906.78	-
23	Gold Touch Fees	1,28,425.00	1,48,651.00
24	Amortization of Govt. Securities	3,21,024.00	3,21,024.00
25	Chq.,Draft Commission, Banker's Misc. Charges	68,118.35	64,256.35
		<b>1,01,60,143.62</b>	<b>72,33,513.85</b>



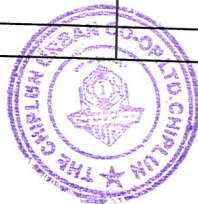
Schedule B - Miscellaneous Income			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	Safe Deposit Charges	7,61,497.00	7,42,084.05
2	Visit Fee Charges	1,32,578.98	1,68,445.00
3	Income From Insurance Business	2,64,094.40	3,61,173.99
4	Insurance Charges	8,83,975.00	9,96,219.00
5	Excess Provision Reversal	62,09,057.00	1,82,07,413.92
6	ATM Charges Received	4,84,043.27	9,86,513.91
7	Other Income	-	41,082.22
8	Flood Insurance Claim Received	13,06,619.00	-
9	Incidental Charges	2,48,803.47	2,07,533.88
10	Form Fee	4,22,569.48	4,52,004.37
11	Notice Charges	1,77,024.49	1,36,723.72
12	N.O.C.Charges	44,562.72	32,284.75
13	Cheque Return Charges	3,64,851.68	3,16,592.40
14	RTGS/NEFT Charges	46,809.50	-
15	Account Maintainance Charges	25,30,197.17	5,56,041.13
16	Credit Information Report (CIBIL) Charges Received	1,46,436.82	1,40,412.04
17	CERSAI Charges Received	83,993.70	1,91,623.68
18	Income on Security Deposit (MSEDCL)	9,584.35	20,711.19
19	Interest on Income Tax Refund	2,56,580.00	-
20	Clearing House Charges Received (P2F Handling Honorarium)	-	25,000.00
21	Dividend Received	91,972.00	-
		<b>1,44,65,250.03</b>	<b>2,35,81,859.25</b>

Schedule C - Other Assets			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	Water Supply Deposit	3,000.00	3,500.00
2	Telephone Deposit	30,744.75	34,614.00
3	Electricity Deposit	1,54,177.04	1,44,177.04
4	Income tax Refundable	44,360.95	68,869.59
5	Security Deposit for Bank-Branches Premises	6,12,000.00	5,66,000.00
6	Prepaid Staff Gratuity & LIC Permum	13,05,579.00	4,64,340.00
7	Prepaid Insurance Premium	18,23,777.00	12,56,693.00
8	Pan Card Coupon	3,975.30	5,584.35
9	Prepaid Connectivity & Computer Maintenance Charges	3,56,500.00	2,17,000.00
10	ATM Settlement A/C	77,416.05	-
11	Advance for Pigmy Collection Machine	36,440.00	29,000.00
12	GST Receivable from ICICI Lombard GIC Co.Ltd.	50,401.00	50,401.00
13	Prepaid ATM Card	4,10,000.00	16,176.00
14	Tasalmat	25,000.00	-
15	Safe Deposit Rent Receivable	10,882.00	9,340.00
16	Income tax Refund Receivable	36,73,600.00	28,48,700.00
17	Apeal Matter Demand Under Protest AY 2017-18	1,29,370.00	-
18	Electricity Bill Collection Deposit	2,06,115.00	2,06,115.00
19	Pancard (UTI) Deposit	10,000.00	10,000.00
20	Advance to Staff for Natural Disasters	1,11,300.00	-
21	Prepaid AMC Charges	34,956.00	3,62,894.00
22	Parking CGST	11,19,094.06	3,96,611.06
23	Parking SGST	11,19,156.48	3,98,644.88
24	Parking IGST	83,452.00	5,283.00
25	Work Advance	17,14,720.00	5,89,200.00
26	PF Dues Under Protest	9,31,596.00	9,31,596.00
27	BBPS Settlement Account	10,000.00	-
28	GST Round off	14.45	-
		<b>1,40,87,627.08</b>	<b>86,14,738.92</b>



Schedule D - Interest Accrued			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	INTEREST PAYABLE ON Fixed Deposit	1,14,79,020.00	1,25,49,584.00
2	INT PAYABLE ON MATURED FD	16,71,938.00	15,01,938.00
3	Overdue Interest Provision	2,99,84,642.86	2,03,20,654.36
		<b>4,31,35,600.86</b>	<b>3,43,72,176.36</b>

Schedule E - Others (including provisions)			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	Telephone Bill Provision	40,593.00	51,619.00
2	Electricity Bill Provision	2,11,040.00	1,68,200.00
3	Audit Fee Provision	6,89,500.00	5,02,500.00
4	Postage Charges Provision	2,500.00	4,000.00
5	Office Rent/Municipal Tax & Water Bill Provision	62,100.00	2,25,000.00
6	Fraud Account Provision	21,16,601.77	21,16,601.77
7	Non Performing Investment Provision	4,500.00	4,500.00
8	Income Tax Provision	62,00,000.00	1,97,50,000.00
9	ATM Charges Provision	-	47,000.00
10	NPA Investment Int Provision for Deposit Held In PMC Bank	72,77,436.00	72,84,138.00
11	Provision for Restructured Advances	83,98,330.00	66,83,617.00
12	Provision for Staff Arrears	-	12,34,147.00
13	Provision for Gold Loan Interest Receivable	68,65,000.00	-
14	Differed tax Liability	30,56,444.00	-
15	Interest on Interest Amount Payable as per RBI Circular Dt.07.04.2021	-	2,93,940.00
16	Standard Account Interest Provision	17,54,245.00	-
17	Dividend Payable 2017-18	-	12,11,956.00
18	Dividend Payable 2018-19	12,91,848.00	12,92,733.00
19	SRO CHARGES	14,682.00	24,846.00
20	CREDIT RECONCILIATION A/C	7,56,860.00	8,77,108.00
21	LOCKER RENT SUSPENSE	10,882.00	9,340.00
22	Pay Order Payable	-	29,049.00
23	Earnest Money	1,41,700.00	1,18,200.00
24	ATM Notification A/C	45,600.00	45,600.00
25	ATM Settlement A/C	-	85,090.00
26	Other Payable	2,43,000.00	1,07,132.50
27	GST Payable	7,10,213.22	2,75,192.44
28	Gold Smith Fees Payable	14,518.00	-
29	Reverse Charge CGST Payable	24,195.60	18,019.80
30	Reverse Charge SGST Payable	24,195.60	18,019.80
31	Income Tax Provision Fund	12,77,854.41	12,77,854.41
32	Election Expenses Fund	22,00,000.00	12,00,000.00
33	Anamat Accounts	14,53,453.88	15,51,998.80
		<b>4,48,87,292.48</b>	<b>4,65,07,402.52</b>





Schedule F - Revenue & Other Reserves			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	DIVIDENT EQUAL. FUND	1,01,909.00	1,01,909.00
2	CHARITY FUNDS	8,71,503.00	5,21,503.00
3	MEMBERS WELFARE FUND	2,50,649.00	2,50,649.00
4	STAFF WELFARE FUND	1,35,745.00	1,60,745.00
5	TECHNOLOGY DEVELOPMENT FUND	53,30,480.00	50,30,480.00
6	BORROWER WELFARE FUND	5,32,920.45	5,32,920.45
7	KALA KRIDA DEVE.FUND	1,00,900.00	1,00,900.00
8	SHATAK MAHOTSAV FUND	38,00,000.00	33,00,000.00
9	SAHAKAR EDUCATION & TRAINING FUND	11,52,086.94	10,89,086.94
10	BAD DEBTS FUND	6,29,42,951.09	5,26,42,951.09
11	STANDARD ASSETS PROV	80,50,000.00	80,50,000.00
12	INVESTMENT DEPRICIATION RESERVE	2,970.00	2,970.00
13	INVESTMENT FLUCTUATION RESERVE	2,85,44,000.00	2,78,44,000.00
14	BUILDING FUND	7,75,36,847.09	5,82,66,615.09
15	BDDR FOR TERM DEPOSIT HELD IN PMC BANK	3,60,00,000.00	2,40,00,000.00
		<b>22,53,52,961.57</b>	<b>18,18,94,729.57</b>

Schedule G - Statutory Reserve			
		Year ended on 31-03-2022	Year ended on 31-03-2021
		(Current Year)	(Previous Year)
1	RESERVE FUNDS	12,36,41,288.18	11,29,14,723.97
2	SPECIAL RESERVE FUND	1,42,63,770.00	1,07,63,770.00
		<b>13,79,05,058.18</b>	<b>12,36,78,493.97</b>

Break-up of Additions to Statutory Reserve [2021-22]	
As on Dt.31.03.2021	11,29,14,723.97
(+) Unclaimed Dividend 2017-18	12,11,071.00
(+) Member Entrance Fee 2021-22	1,73,800.00
(+) Nominal Membership Fee 2021-22	3,88,600.00
(+) Penal Interest 2021-22	2,53,093.21
(+) 25% amt of Net profit 2020-21	87,00,000.00
As on Dt.31.03.2022	<b>12,36,41,288.18</b>

For The Chiplun Urban Co-operative Bank Ltd., Chiplun



Chief Executive Officer

FOR M/s. ULGADDE BHAT & COMPANY  
CHARATERED ACCOUNTANTS



*Megadde*  
CA. MINAL MUDHALE  
PARTNER  
M.NO.112321