

Form A			
Balance Sheet of The Chiplun Urban Co-operative Bank Ltd., Chiplun			
Balance as on 31st March 2023			
(Amount in Rupees)			
	Schedule	As on 31-03-2023 (Current Year)	As on 31-03-2022 (Previous Year)
Capital and Liabilities			
Capital	1	13,20,48,460.00	12,84,51,530.00
Reserves and Surplus	2	42,34,14,886.82	39,42,35,811.58
Deposits	3	2,64,85,28,006.82	2,82,29,17,010.07
Borrowings	4	-	-
Other liabilities and provisions	5	9,03,51,447.13	8,80,22,893.34
Total		3,29,43,42,800.77	3,43,36,27,244.99
Assets			
Cash and balances with Reserve Bank of India	6	1,85,75,467.08	2,25,56,229.36
Balance with banks and money at call and short notice	7	47,17,56,857.40	54,92,54,550.14
Investments	8	1,16,61,11,752.00	1,13,91,55,332.00
Advances	9	1,48,03,28,177.31	1,55,39,28,190.05
Fixed Assets	10	6,68,14,528.32	6,78,25,955.64
Other Assets	11	9,07,56,018.66	10,09,06,987.80
Total		3,29,43,42,800.77	3,43,36,27,244.99
Contingent liabilities	12	1,15,57,488.08	1,02,59,820.05
Bills for collection		-	-

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

Mr.Santosh V. Desai
Chief Executive Officer

Mr.Nilesh A.Bhuran
Vice-Chairman

Mr.Nihar R.Gudhekar
Chairman

As per our Report of even date

For **ULAGADDE BHAT & COMPANY**
CHARTERED ACCOUNTANTS
FRN - 126085W

CA. Anjali Marathe
PARTNER

Mem. No. 116758

UDIN No. 23116758BGVEOX8807

Place : CHIPLUN

Date : 27.06.2023

Form B				
Form of Profit and Loss Account for the year ended on 31st March 2023				
(Amount in Rupees)				
	Schedule	Year ended on 31-03-2023	Year ended on 31-03-2022	
		(Current Year)	(Previous Year)	
I. Income				
Interest earned	13	28,08,53,634.64	30,80,10,612.59	
Other income	14	4,51,31,136.62	1,66,06,789.20	
Total		32,59,84,771.26	32,46,17,401.79	
II. Expenditure				
Interest expended	15	13,43,92,858.71	15,66,73,007.96	
Operating expenses	16	11,69,79,537.03	10,81,17,531.13	
Provisions and contingencies	17	5,30,88,283.26	4,03,06,157.00	
Total		30,44,60,679.00	30,50,96,696.09	
III. Profit/Loss				
Net profit/loss (-) for the year		2,15,24,092.26	1,95,20,705.70	
Profit/loss (-) brought forward		1,016.43	5,310.73	
Total		2,15,25,108.69	1,95,26,016.43	
IV. Appropriations				
Transfer to statutory reserves		54,00,000.00	49,00,000.00	
Transfer to other reserves		85,65,000.00	1,46,25,000.00	
Transfer to Government/ proposed dividend		75,56,500.00	-	
Balance carried over to balance sheet		3,608.69	1,016.43	

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

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As per our Report of even date
For **ULAGADDE BHAT & COMPANY**
CHARTERED ACCOUNTANTS
FRN - 126085W

CA. Anjali Marathe
PARTNER
Mem. No. 116758
UDIN No. 23116758BGVEOX8807
Place : CHIPLUN
Date : 27.06.2023

Directors

Shri.Sanjay Rajaram Redij	Mrs.Radhika Rajesh Pathare	Shri.Mohan Bal Mirgal	Shri.Rahiman Kasam Dalwai
Shri.Prashant Pandurang Shirgaonkar	Shri.Dhananjay Ashok Khatu	Shri.Samir Ramesh Janwalkar	Mrs.Gauri Jeevan Relekar
Shri.Rajesh Mahadev Kelaskar	Shri.Milind Madhukar Kapadi	Shri.Ratnadip Ratnakar Devlekar	Shri.Samir Sudhakar Takale
Shri.Sunil Madhukar Khedekar	Adv.Shri.Dilip Shravan Dali	CA.Shri.Vivek Kashinath Relekar	

Schedule 1 – Capital		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Authorised Capital	25,00,00,000.00	25,00,00,000.00
	(25000000 shares of Rs. 10 each)		
	Issued Capital	13,20,48,460.00	12,84,51,530.00
	(13204846 shares of Rs. 10 each)	-	-
	Subscribed Capital	13,20,48,460.00	12,84,51,530.00
	(13204846 shares of Rs. 10 each)		
	Called-up Capital	13,20,48,460.00	12,84,51,530.00
	(13204846 shares of Rs. 10 each)		
	Less: Calls unpaid	-	-
	Add: Forfeited shares	-	-
	Total	13,20,48,460.00	12,84,51,530.00

Schedule 2 - Reserves and Surplus		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Statutory Reserves		
	Opening Balance	13,79,05,058.18	12,36,78,493.97
	Additions during the year	68,68,812.38	1,42,26,564.21
	Deductions during the year	-	-
	Total	14,47,73,870.56	13,79,05,058.18
II.	Capital Reserves		
	Opening Balance	1,14,51,775.40	1,17,45,410.40
	Additions during the year	-	-
	Deductions during the year	14,09,521.40	2,93,635.00
	Total	1,00,42,254.00	1,14,51,775.40
III.	Share Premium		
	Opening Balance	-	-
	Additions during the year	-	-
	Deductions during the year	-	-
	Total	-	-
IV.	Revenue and Other Reserves		
	Opening Balance	22,53,52,961.57	18,18,94,729.57
	Additions during the year	5,79,19,688.00	4,34,58,232.00
	Deductions during the year	3,61,98,996.00	-
	Total	24,70,73,653.57	22,53,52,961.57
V.	Balance in Profit and Loss Account	2,15,25,108.69	1,95,26,016.43
	Total (I, II, III, IV and V)	42,34,14,886.82	39,42,35,811.58

Schedule 3 – Deposits		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
A.I.	Demand deposits		
	(i) From banks	-	-
	(ii) From others	7,52,95,821.38	6,75,90,394.18
	Total	7,52,95,821.38	6,75,90,394.18
II.	Savings Bank Deposits	58,76,76,026.35	59,85,47,877.50
III.	Term Deposits		
	(i) From banks	-	-
	(ii) From others	1,98,55,56,159.09	2,15,67,78,738.39
	Total	1,98,55,56,159.09	2,15,67,78,738.39
	Total (I, II and III)	2,64,85,28,006.82	2,82,29,17,010.07
B.	(i) Deposits of branches in India	2,64,85,28,006.82	2,82,29,17,010.07
	(ii) Deposits of branches outside India	-	-
	Total	2,64,85,28,006.82	2,82,29,17,010.07

Schedule 4 – Borrowings		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Borrowings in India		
	(a) Reserve Bank of India	-	-
	(b) Other banks	-	-
	(c) Other institutions and agencies	-	-
	Total	-	-
II.	Borrowings outside India	-	-
	Total (I and II)	-	-
	Secured borrowings included in I and II above -		
	Rs.0.00		

Schedule 5 - Other Liabilities and Provisions		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Bills payable	-	-
II.	Inter-office adjustment (net)	-	-
III.	Interest accrued	4,28,33,091.26	4,31,35,600.86
IV.	Others (including provisions)	4,75,18,355.87	4,48,87,292.48
	Total	9,03,51,447.13	8,80,22,893.34

Schedule 6 - Cash and Balances with Reserve Bank of India (Amount in Rupees)			
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Cash in hand (including foreign currency notes)	1,85,75,467.08	2,25,56,229.36
II.	Balances with Reserve Bank of India		
	(a) in Current Account	-	-
	(b) in Other Accounts	-	-
	Total	-	-
	Total (I and II)	1,85,75,467.08	2,25,56,229.36

Schedule 7 - Balances with Banks and Money at Call and Short Notice (Amount in Rupees)			
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	In India	-	-
(i)	Balances with banks		
	(a) in Current Accounts	12,92,56,857.40	12,82,54,550.14
	(b) in Other Deposit Accounts	34,25,00,000.00	42,10,00,000.00
	Total	47,17,56,857.40	54,92,54,550.14
(ii)	Money at call and short notice		
	(a) with banks	-	-
	(b) with other institutions	-	-
	Total	-	-
	Total (i and ii)	47,17,56,857.40	54,92,54,550.14
II.	Outside India		
(i)	in Current Accounts	-	-
(ii)	in Other Deposit Accounts	-	-
	Total	-	-
(iii)	Money at call and short notice	-	-
	Total (i, ii and iii)	-	-
	Grand Total (I and II)	47,17,56,857.40	54,92,54,550.14

Schedule 8 – Investments		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Investments in India in		
(i)	Government Securities	61,92,68,916.00	61,95,00,378.00
(ii)	Other approved securities	36,89,39,856.00	36,90,29,404.00
(iii)	Shares	6,79,02,980.00	6,25,550.00
(iv)	Debentures and Bonds	-	-
(v)	Subsidiaries and/or joint ventures	-	-
(vi)	Others (to be specified) (Debt Mutual Fund)	11,00,00,000.00	15,00,00,000.00
	Total	1,16,61,11,752.00	1,13,91,55,332.00
II.	Investments outside India in		
(i)	Government securities (including local authorities)	-	-
(ii)	Subsidiaries and/or joint ventures abroad	-	-
(iii)	Others investments (to be specified)	-	-
	Total	-	-
	Grand Total (I and II)	1,16,61,11,752.00	1,13,91,55,332.00

Schedule 9 – Advances		(Amount in Rupees)	
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
A.(i)	Bills purchased and discounted	-	-
(ii)	Cash credits, overdrafts and loans repayable on demand	11,38,48,957.38	9,96,45,143.59
(iii)	Term loans	1,36,64,79,219.93	1,45,42,83,046.46
	Total	1,48,03,28,177.31	1,55,39,28,190.05
B.(i)	Secured by tangible assets	1,20,04,41,237.30	1,26,57,24,813.06
(ii)	Covered by Bank/Government Guarantees	1,16,85,090.00	74,65,787.00
(iii)	Unsecured	26,82,01,850.01	28,07,37,589.99
	Total	1,48,03,28,177.31	1,55,39,28,190.05
C.I.	Advances in India		
(i)	Priority Sectors	82,18,72,820.43	81,73,60,417.52
(ii)	Public Sector	-	-
(iii)	Banks	-	-
(iv)	Others	65,84,55,356.88	73,65,67,772.53
	Total	1,48,03,28,177.31	1,55,39,28,190.05
C.II.	Advances outside India		
(i)	Due from banks	-	-
(ii)	Due from others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	Total	-	-
	Grand Total (C.I and II)	1,48,03,28,177.31	1,55,39,28,190.05

Schedule 10 - Fixed Assets (Amount in Rupees)			
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Premises		
	At cost as on 31st March of the preceding year	4,75,61,304.52	4,88,34,264.02
	Additions during the year	-	1,37,407.50
	Deductions during the year	28,28,420.00	-
	Depreciation to date	10,26,781.00	14,10,367.00
	Total	4,37,06,103.52	4,75,61,304.52
II.	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March of the preceding year	2,02,64,651.12	1,64,59,145.21
	Additions during the year	1,19,78,443.44	1,02,58,480.91
	Deductions during the year	11,44,161.03	5,88,467.31
	Depreciation to date	79,90,508.73	58,64,507.69
	Total	2,31,08,424.80	2,02,64,651.12
	Total (I and II)	6,68,14,528.32	6,78,25,955.64

Schedule 11 - Other Assets (Amount in Rupees)			
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Inter-office adjustments (net)	-	-
II.	Interest accrued	6,11,35,215.26	7,48,33,658.41
III.	Tax paid in advance/tax deducted at source	85,00,000.00	1,02,09,000.00
IV.	Stationery and stamps	18,09,050.50	17,76,702.31
V.	Non-banking assets acquired in satisfaction of claims	-	-
VI.	Others *	1,93,11,752.90	1,40,87,627.08
	Total	9,07,56,018.66	10,09,06,987.80

Schedule 12 - Contingent Liabilities (Amount in Rupees)			
		As on 31-03-2023	As on 31-03-2022
		(Current Year)	(Previous Year)
I.	Claims against the bank not acknowledged as debts	1,14,12,488.08	1,01,14,820.05
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents	1,45,000.00	1,45,000.00
	(a) In India	1,45,000.00	1,45,000.00
	(b) Outside India	-	-
V.	Acceptances, endorsements and other obligations	-	-
VI.	Other items for which the bank is contingently liable	-	-
	Total	1,15,57,488.08	1,02,59,820.05

Schedule 13 - Interest Earned (Amount in Rupees)			
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
I.	Interest/discount on advances/bills	18,10,72,510.49	21,19,96,623.51
II.	Income on investments	9,97,81,124.15	9,60,13,989.08
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	-	-
IV.	Others	-	-
V.	Total	28,08,53,634.64	30,80,10,612.59

Schedule 14 - Other Income		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
I.	Commission, exchange and brokerage	26,84,719.69	22,20,193.62
II.	Profit on sale of investments	-	-
	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	44,326.27	93,813.55
	Less: Loss on sale of land, buildings and other assets	2.00	1,72,468.00
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	4,24,02,092.66	1,44,65,250.03
	Total	4,51,31,136.62	1,66,06,789.20

Schedule 15 - Interest Expended		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
I.	Interest on deposits	13,43,92,858.71	15,66,73,007.96
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	-	-
III.	Others	-	-
	Total	13,43,92,858.71	15,66,73,007.96

Schedule 16 - Operating Expenses		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
I.	Payments to and provisions for employees	7,02,55,551.00	7,15,40,520.00
II.	Rent, taxes and lighting	1,20,78,016.68	93,13,197.09
III.	Printing and stationery	12,52,771.29	8,05,567.71
IV.	Travelling expenses	8,66,747.03	5,73,468.02
V.	Advertisement and publicity	4,44,821.01	2,58,021.00
VI.	Depreciation on bank's property	84,47,101.73	67,72,740.69
VII.	Director's fees, allowances and expenses	3,01,270.00	3,04,090.00
VIII.	Auditor's fees and expenses (including branch auditors)	10,95,500.00	9,58,000.00
IX.	Law charges	1,38,450.00	31,122.00
X.	Postages, Telegrams, Telephones, etc.	6,36,546.43	5,72,499.89
XI.	Repairs and maintenance	14,88,559.16	12,89,968.91
XII.	Defured revenue expenses	5,12,816.00	2,08,499.00
XIII.	Insurance	57,16,898.00	53,29,693.20
XIV.	Other expenditure	1,37,44,488.70	1,01,60,143.62
	Total	11,69,79,537.03	10,81,17,531.13

Schedule 17 - Provisions and Contingencies		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	Provision for Term Deposit Held in PMC Bank	-	1,20,00,000.00
2	Provision for PNCPS Held in Unity Small Finance Bank	3,22,72,252.00	-
3	Income Tax Provision	1,03,00,000.00	62,00,000.00
4	Income Tax Provision AY 2022-23	9,48,412.00	-
5	Provision for Restructured Advances	-	17,14,713.00
6	Provision for Staff Pay Scale	25,00,000.00	-
7	Provision for Computer Fraud	38,67,619.26	-
8	Gold Loan Interest Provision	-	68,65,000.00
9	MFD Provision	-	1,70,000.00
10	Differed Tax Liability	-	30,56,444.00
11	Bad Debts Provision	32,00,000.00	1,03,00,000.00
	Total	5,30,88,283.26	4,03,06,157.00

Schedule A - Other Expenses		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	Other Expenses	26,02,884.51	21,15,730.97
2	General Meeting & Election Expenses	4,59,631.11	2,93,911.49
3	Professional Advisory Charges	-	7,500.00
4	Small Saving (Pigmy) Commission	16,10,742.00	10,59,304.00
5	Clearing House Fee	55,000.00	66,000.00
6	Bank Membership Fee	1,99,750.00	1,54,125.00
7	Professional Fees & Consultancy Charges	6,84,962.00	2,28,134.00
8	AMC Charges Paid	8,93,201.05	14,55,464.27
9	CERSAI Charges	17,242.00	8,621.00
10	ATM Charges Paid	4,11,499.02	71,824.10
11	NPCI Switch Fee	7,499.96	2,321.61
12	Connectivity & Maintenance Charges	20,29,810.76	16,14,441.21
13	ATM Maintenance Charges	4,87,693.15	9,00,685.12
14	Bank & Branch Anniversary expenses	1,24,848.90	34,250.00
15	Credit Information Charges (CIBIL) Charges	2,49,073.21	10,000.00
16	CKYC Charges	-	20,172.41
17	Dead Stock Write off	13,84,024.54	4,21,475.31
18	Loss on Building Demolish	12,76,280.60	-
19	Memorandum Control Account	11,357.00	60,533.00
20	Monetary Penalty Imposed by RBI	-	2,00,000.00
21	NPCI Certification Charges	-	9,00,000.00
22	SSL Certification Charges	75,000.00	-
23	PSLC Certification Charges	7,01,000.00	-
24	IMPS Charges	800.84	-
25	IMPS Switch Fee	1.00	-
26	Loss on Unused Prepaid ATM Cards	-	16,176.00
27	Debit Balance in Income GL	-	1,906.78
28	Gold Touch Fees	60,725.00	1,28,425.00
29	Amortization of Govt. Securities	3,21,010.00	3,21,024.00
30	Chq., Draft Commission, Banker's Misc. Charges	80,452.05	68,118.35
		1,37,44,488.70	1,01,60,143.62

Schedule B - Miscellaneous Income		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	Safe Deposit Charges	7,56,595.00	7,61,497.00
2	Visit Fee Charges	1,13,294.00	1,32,578.98
3	Income From Insurance Business	1,95,172.97	2,64,094.40
4	Insurance Charges	8,43,892.37	8,83,975.00
5	Excess Provision Reversal	3,50,40,486.00	62,09,057.00
6	ATM Charges Received	11,06,077.20	4,84,043.27
7	Other Income	4,38,883.14	-
8	Flood Insurance Claim Received	-	13,06,619.00
9	Incidental Charges	3,21,009.91	2,48,803.47
10	Form Fee	3,78,255.77	4,22,569.48
11	Notice Charges	1,23,148.84	1,77,024.49
12	N.O.C.Charges	86,200.00	44,562.72
13	Cheque Return Charges	3,70,886.91	3,64,851.68
14	RTGS/NEFT Charges	60,090.40	46,809.50
15	IMPS Charges	234.73	-
16	Account Maintenance Charges	12,43,411.13	25,30,197.17
17	Credit Information Report (CIBIL) Charges Received	3,57,756.00	1,46,436.82
18	CERSAI Charges Received	88,733.00	83,993.70
19	Income on Security Deposit (MSEDCL)	8,759.89	9,584.35
20	Interest on Income Tax Refund	2,56,860.00	2,56,580.00
21	Clearing House Charges Received (P2F Handling Honorarium)	-	-
22	Dividend Received	6,12,345.40	91,972.00
		4,24,02,092.66	1,44,65,250.03

Schedule C - Other Assets		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	Water Supply Deposit	3,000.00	3,000.00
2	Telephone Deposit	31,143.75	30,744.75
3	Electricity Deposit	1,59,677.04	1,54,177.04
4	Income tax Refundable	92,242.37	44,360.95
5	Security Deposit for Bank-Branches Premises	11,40,000.00	6,12,000.00
6	Prepaid Staff Gratuity & LIC Permium	4,39,391.00	13,05,579.00
7	Prepaid Insurance Premium	16,73,998.00	18,23,777.00
8	Pan Card Coupon	-	3,975.30
9	Prepaid Connectivity & Computer Maintenance Charges	2,63,500.00	3,56,500.00
10	ATM Settlement A/C	6,47,594.01	77,416.05
11	Advance for Pigmy Collection Machine	8,820.00	36,440.00
12	GST Receivable from ICICI Lombard GIC Co.Ltd.	50,401.00	50,401.00
13	Prepaid ATM Card	2,28,698.00	4,10,000.00
14	Tasalmat	25,000.00	25,000.00
15	DEAF PARTICIPATION A/C	13,778.00	-
16	Safe Deposit Rent Receivable	5,700.00	10,882.00
17	Income tax Refund Receivable	31,54,540.00	36,73,600.00
18	Apeal Matter Demand Under Protest AY 2017-18	1,29,370.00	1,29,370.00
19	Income Tax Paid For Stay AY 2017-18	1,55,200.00	-
20	Computer Fraud Receivable A/c	37,75,450.26	-
21	Capital Work In Progress New Building	14,96,783.00	
22	Electricity Bill Collection Deposit	2,06,115.00	2,06,115.00
23	Pancard (UTI) Deposit	10,000.00	10,000.00
24	Advance to Staff for Natural Disasters	-	1,11,300.00
25	Advance for Election Expenses	28,86,617.00	-
26	Prepaid AMC Charges	49,518.00	34,956.00
27	Parking CGST	6,22,165.54	11,19,094.06
28	Parking SGST	6,22,158.93	11,19,156.48
29	Parking IGST	1,552.00	83,452.00
30	Work Advance	4,32,500.00	17,14,720.00
31	PF Dues Under Protest	9,31,596.00	9,31,596.00
32	BBPS Settlement Account	55,244.00	10,000.00
33	GST Round off	-	14.45
		1,93,11,752.90	1,40,87,627.08

Schedule D - Interest Accrued		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	INTEREST PAYABLE ON Fixed Deposit	1,12,96,085.00	1,14,79,020.00
2	INT PAYABLE ON MATURED FD	16,71,938.00	16,71,938.00
3	Overdue Interest Provision	2,98,65,068.26	2,99,84,642.86
		4,28,33,091.26	4,31,35,600.86

Schedule E - Others (including provisions)		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	Telephone Bill Provision	39,065.00	40,593.00
2	Electricity Bill Provision	1,52,700.00	2,11,040.00
3	Audit Fee Provision	7,92,500.00	6,89,500.00
4	Postage Charges Provision	3,000.00	2,500.00
5	Office Rent/Municipal Tax & Water Bill Provision	26,000.00	62,100.00
6	Fraud Account Provision	21,16,601.77	21,16,601.77
7	Computer Fraud Account Provision	38,67,619.26	
8	Non Performing Investment Provision	4,500.00	4,500.00
9	Income Tax Provision	1,03,00,000.00	62,00,000.00
10	ATM Charges Provision	1,19,740.27	-
11	AMC Charges Provision	22,000.00	-
12	NPA Investment Int Provision for Deposit Held In PMC Bank	-	72,77,436.00
13	Provision for Restructured Advances	83,98,330.00	83,98,330.00
14	Provision for Staff Pay Scale	25,00,000.00	-
15	Provision for Gold Loan Interest Receivable	-	68,65,000.00
16	Differed tax Liability	19,16,458.00	30,56,444.00
17	Standard Account Interest Provision	47,51,747.00	17,54,245.00
18	Dividend Payable 2018-19	-	12,91,848.00
19	Dividend Payable 2021-22	9,41,670.00	-
20	SRO CHARGES	74,582.00	14,682.00
21	CREDIT RECONCILIATION A/C	5,83,626.00	7,56,860.00
22	LOCKER RENT SUSPENSE	5,700.00	10,882.00
23	Pay Order Payable	-	-
24	Earnest Money	1,05,700.00	1,41,700.00
25	ATM Notification A/C	45,600.00	45,600.00
26	Other Payable	2,80,375.90	2,43,000.00
27	GST Payable	-	7,10,213.22
28	Gold Smith Fees Payable	-	14,518.00
29	Reverse Charge CGST Payable	25,083.90	24,195.60
30	Reverse Charge SGST Payable	25,083.90	24,195.60
31	Staff & Bank PF Contribution	10,52,860.00	-
32	TDS/SERCHARGE	76,726.00	-
33	Income Tax Provision Fund	12,71,065.91	12,77,854.41
34	Election Expenses Fund	32,00,000.00	22,00,000.00
35	Anamat Accounts	48,20,020.96	14,53,453.88
		4,75,18,355.87	4,48,87,292.48

Schedule F - Revenue & Other Reserves		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	DIVIDENT EQUAL. FUND	1,01,909.00	1,01,909.00
2	CHARITY FUNDS	8,10,503.00	8,71,503.00
3	MEMBERS WELFARE FUND	2,50,649.00	2,50,649.00
4	STAFF WELFARE FUND	1,35,745.00	1,35,745.00
5	TECHNOLOGY DEVELOPMENT FUND	54,30,480.00	53,30,480.00
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	39,00,000.00	38,00,000.00
9	SAHAKAR EDUCATION & TRAINING FUND	10,14,090.94	11,52,086.94
10	BAD DEBTS FUND	6,61,42,951.09	6,29,42,951.09
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	3,35,44,000.00	2,85,44,000.00
14	BUILDING FUND	7,85,06,847.09	7,75,36,847.09
15	BDDR FOR TERM DEPOSIT HELD IN PMC BANK	-	3,60,00,000.00
16	BDDR FOR PNCPS HELD IN UNITY BANK	4,85,49,688.00	-
		24,70,73,653.57	22,53,52,961.57

Schedule G - Statutory Reserve		(Amount in Rupees)	
		Year ended on 31-03-2023	Year ended on 31-03-2022
		(Current Year)	(Previous Year)
1	RESERVE FUNDS	13,05,10,100.56	12,36,41,288.18
2	SPECIAL RESERVE FUND	1,42,63,770.00	1,42,63,770.00
		14,47,73,870.56	13,79,05,058.18

Break-up of Additions to Statutory Reserve [2022-23]		(Amount in Rupees)
As on Dt.31.03.2022		12,36,41,288.18
(+) Unclaimed Dividend 2018-19		12,90,939.00
(+) Member Entrance Fee 2022-23		1,13,700.00
(+) Nominal Membership Fee 2022-23		3,31,250.00
(+) Penal Interest 2022-23		2,32,923.38
(+) 25% amt of Net profit 2021-22		49,00,000.00
As on Dt.31.03.2023		13,05,10,100.56

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

Mr.Santosh V. Desai
Chief Executive Officer

Mr.Nilesh A.Bhuran
Vice-Chairman

Mr.Nihar R.Gudhekar
Chairman

As per our Report of even date

For **ULAGADDE BHAT & COMPANY**

CHARTERED ACCOUNTANTS

FRN - 126085W

CA. Anjali Marathe

PARTNER

Mem. No. 116758

UDIN No. 23116758BGVEOX8807

Place : CHIPLUN

Date : 27.06.2023