

Form A			
Balance Sheet of The Chiplun Urban Co-operative Bank Ltd., Chiplun			
Balance as on 31st March 2024			
(Amount in Rupees)			
	Schedule	As on 31-03-2024 (Current Year)	As on 31-03-2023 (Previous Year)
Capital and Liabilities			
Capital	1	14,43,00,380.00	13,20,48,460.00
Reserves and Surplus	2	44,29,81,306.75	42,34,14,886.82
Deposits	3	2,80,28,11,561.26	2,64,85,28,006.82
Borrowings	4	-	-
Other liabilities and provisions	5	9,78,33,842.54	9,03,51,447.13
Total		3,48,79,27,090.55	3,29,43,42,800.77
Assets			
Cash and balances with Reserve Bank of India	6	1,65,97,097.30	1,85,75,467.08
Balance with banks and money at call and short notice	7	49,16,29,583.22	47,17,56,857.40
Investments	8	91,30,57,964.00	1,16,61,11,752.00
Advances	9	1,81,60,30,573.73	1,48,03,28,177.31
Fixed Assets	10	6,11,42,304.68	6,68,14,528.32
Other Assets	11	18,94,69,567.62	9,07,56,018.66
Total		3,48,79,27,090.55	3,29,43,42,800.77
Contingent liabilities	12	1,10,45,480.38	1,15,57,488.08
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 M/s. ULAGADDE BHAT & COMPANY
CHARTERED ACCOUNTANTS
FRN - 126085W

CA. MINAL MUDHALE
PARTNER

M.No. 112321

UDIN :- 24112321BKFNME1522

Place : CHIPLUN

Date : 21.06.2024

Form B			
Form of Profit and Loss Account for the year ended on 31st March 2024			
(Amount in Rupees)			
	Schedule	Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
I. Income			
Interest earned	13	27,43,65,454.60	28,08,53,634.64
Other income	14	1,84,68,533.44	4,51,31,136.62
Total		29,28,33,988.04	32,59,84,771.26
II. Expenditure			
Interest expended	15	13,76,95,352.16	13,43,92,858.71
Operating expenses	16	11,90,41,924.50	11,69,79,537.03
Provisions and contingencies	17	1,30,12,252.00	5,30,88,283.26
Total		26,97,49,528.66	30,44,60,679.00
III. Profit/Loss			
Net profit/loss (-) for the year		2,30,84,459.38	2,15,24,092.26
Profit/loss (-) brought forward		3,608.69	1,016.43
Total		2,30,88,068.07	2,15,25,108.69
IV. Appropriations*			
Transfer to statutory reserves		57,72,000.00	54,00,000.00
Transfer to other reserves		93,41,403.25	85,65,000.00
Transfer to Government/ proposed dividend		79,70,177.00	75,56,500.00
Balance carried over to balance sheet		4,487.82	3,608.69

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CA. MINAL MUDHALE
PARTNER
M.No. 112321
UDIN :- 24112321BKFNME1522
Place : CHIPLUN
Date : 21.06.2024

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 31-03-2024	As on 31-03-2023
		(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		14,43,00,380.00	13,20,48,460.00
(14430038 shares of Rs. 10 each)			
Subscribed Capital		14,43,00,380.00	13,20,48,460.00
(14430038 shares of Rs. 10 each)			
Called-up Capital		14,43,00,380.00	13,20,48,460.00
(14430038 shares of Rs. 10 each)			
Less: Calls unpaid		-	-
Add: Forfeited shares		-	-
Total		14,43,00,380.00	13,20,48,460.00

Schedule 2 - Reserves and Surplus		(Amount in Rupees)	
		As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
I. Statutory Reserves			
Opening Balance		14,41,73,870.56	13,79,05,058.18
Additions during the year		62,22,153.55	68,68,812.38
Deductions during the year		1,64,909.00	-
Total		15,08,31,115.11	14,47,73,870.56
II. Capital Reserves			
Opening Balance		1,00,42,254.00	1,14,51,775.40
Additions during the year		-	-
Deductions during the year		55,938.00	14,09,521.40
Total		99,86,316.00	1,00,42,254.00
III. Share Premium			
Opening Balance		-	-
Additions during the year		-	-
Deductions during the year		-	-
Total		-	-
IV. Revenue and Other Reserves			
Opening Balance		24,70,73,653.57	22,53,52,961.57
Additions during the year		1,38,37,252.00	5,79,19,688.00
Deductions during the year		18,35,098.00	3,61,98,996.00
Total		25,90,75,807.57	24,70,73,653.57
V. Balance in Profit and Loss Account		2,30,88,068.07	2,15,25,108.69
Total (I, II, III, IV and V)		44,29,81,306.75	42,34,14,886.82

Schedule 3 – Deposits		(Amount in Rupees)	
		As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
A.I. Demand deposits			
(i) From banks		-	-
(ii) From others		9,68,39,094.56	7,52,95,821.38
Total		9,68,39,094.56	7,52,95,821.38
II. Savings Bank Deposits		57,65,46,825.78	58,76,76,026.35
III. Term Deposits			
(i) From banks		-	-
(ii) From others		2,12,94,25,640.92	1,98,55,56,159.09
Total		2,12,94,25,640.92	1,98,55,56,159.09
Total (I, II and III)		2,80,28,11,561.26	2,64,85,28,006.82
B. (i) Deposits of branches in India		2,80,28,11,561.26	2,64,85,28,006.82
(ii) Deposits of branches outside India		-	-
Total		2,80,28,11,561.26	2,64,85,28,006.82

		Schedule 4 – Borrowings (Amount in Rupees)	
		As on 31-03-2024 (Current Year)	As on 31-03-2023 (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 31-03-2024 (Current Year)	As on 31-03-2023 (Previous Year)
I.	Bills payable	-	-
II.	Inter-office adjustment (net)	73,815.00	-
III.	Interest accrued (Schedule D)	5,20,44,079.60	4,28,33,091.26
IV.	Others (including provisions)	4,57,15,947.94	4,75,18,355.87
	Total	9,78,33,842.54	9,03,51,447.13

		Schedule 6 - Cash and Balances with Reserve Bank of India (Amount in Rupees)	
		As on 31-03-2024 (Current Year)	As on 31-03-2023 (Previous Year)
I.	Cash in hand (including foreign currency notes)	1,65,97,097.30	1,85,75,467.08
II.	Balances with Reserve Bank of India		
	(a) in Current Account	-	-
	(b) in Other Accounts	-	-
	Total	-	-
	Total (I and II)	1,65,97,097.30	1,85,75,467.08

		Schedule 7 - Balances with Banks and Money at Call and Short Notice (Amount in Rupees)	
		As on 31-03-2024 (Current Year)	As on 31-03-2023 (Previous Year)
I.	In India	-	-
(i)	Balances with banks		
	(a) in Current Accounts	20,41,29,583.22	12,92,56,857.40
	(b) in Other Deposit Accounts	28,75,00,000.00	34,25,00,000.00
	Total	49,16,29,583.22	47,17,56,857.40
(ii)	Money at call and short notice		
	(a) with banks	-	-
	(b) with other institutions	-	-
	Total	-	-
	Total (i and ii)	49,16,29,583.22	47,17,56,857.40
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)	49,16,29,583.22	47,17,56,857.40

Schedule 8 – Investments		(Amount in Rupees)	
		As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
I. Investments in India in			
(i)	Government Securities	49,65,19,176.00	61,92,68,916.00
(ii)	Other approved securities	33,86,35,808.00	36,89,39,856.00
(iii)	Shares	6,79,02,980.00	6,79,02,980.00
(iv)	Debentures and Bonds	-	-
(v)	Subsidiaries and/or joint ventures	-	-
(vi)	Others (to be specified) (Debt Mutual Fund)	1,00,00,000.00	11,00,00,000.00
	Total	91,30,57,964.00	1,16,61,11,752.00
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)	91,30,57,964.00	1,16,61,11,752.00

Schedule 9 – Advances		(Amount in Rupees)	
		As on 31-03-2024	As on 31-03-2023
		(Current Year)	(Previous Year)
A.(i)	Bills purchased and discounted	-	-
(ii)	Cash credits, overdrafts and loans repayable on demand	16,13,41,026.51	11,38,48,957.38
(iii)	Term loans	1,65,46,89,547.22	1,36,64,79,219.93
	Total	1,81,60,30,573.73	1,48,03,28,177.31
B.(i)	Secured by tangible assets	1,50,87,04,006.90	1,20,04,41,237.30
(ii)	Covered by Bank/Government Guarantees	1,48,81,381.00	1,16,85,090.00
(iii)	Unsecured	29,24,45,185.83	26,82,01,850.01
	Total	1,81,60,30,573.73	1,48,03,28,177.31
C.I. Advances in India			
(i)	Priority Sectors	98,85,13,243.95	82,18,72,820.43
(ii)	Public Sector	-	-
(iii)	Banks	-	-
(iv)	Others	82,75,17,329.78	65,84,55,356.88
	Total	1,81,60,30,573.73	1,48,03,28,177.31
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)	1,81,60,30,573.73	1,48,03,28,177.31

Schedule 10 - Fixed Assets		(Amount in Rupees)	
	As on 31-03-2024	As on 31-03-2023	
	(Current Year)	(Previous Year)	
I. Premises			
At cost as on 31st March of the preceding year	4,37,06,103.52	4,75,61,304.52	
Additions during the year	-	-	
Deductions during the year	-	28,28,420.00	
Depreciation to date	9,95,015.00	10,26,781.00	
Total	4,27,11,088.52	4,37,06,103.52	
II. Other Fixed Assets (including furniture and fixtures)			
At cost as on 31st March of the preceding year	2,31,08,424.80	2,02,64,651.12	
Additions during the year	31,63,356.97	1,19,78,443.44	
Deductions during the year	473.00	11,44,161.03	
Depreciation to date	78,40,092.61	79,90,508.73	
Total	1,84,31,216.16	2,31,08,424.80	
Total (I and II)	6,11,42,304.68	6,68,14,528.32	

Schedule 11 - Other Assets		(Amount in Rupees)	
	As on 31-03-2024	As on 31-03-2023	
	(Current Year)	(Previous Year)	
I. Inter-office adjustments (net)	-	-	
II. Interest accrued	6,55,27,593.93	6,11,35,215.26	
III. Tax paid in advance/tax deducted at source	84,00,000.00	85,00,000.00	
IV. Stationery and stamps	17,37,425.47	18,09,050.50	
V. Non-banking assets acquired in satisfaction of claims	-	-	
VI. Others *	11,38,04,548.22	1,93,11,752.90	
Total	18,94,69,567.62	9,07,56,018.66	

Schedule 12 - Contingent Liabilities		(Amount in Rupees)	
	As on 31-03-2024	As on 31-03-2023	
	(Current Year)	(Previous Year)	
I. Claims against the bank not acknowledged as debts	1,09,45,480.38	1,14,12,488.08	
II. Liability for partly paid investments	-	-	
III. Liability on account of outstanding forward exchange contracts	-	-	
IV. Guarantees given on behalf of constituents	1,00,000.00	1,45,000.00	
(a) In India	1,00,000.00	1,45,000.00	
(b) Outside India	-	-	
V. Acceptances, endorsements and other obligations	-	-	
VI. Other items for which the bank is contingently liable	-	-	
Total	1,10,45,480.38	1,15,57,488.08	

Schedule 13 - Interest Earned		(Amount in Rupees)	
	Year ended on 31-03-2024	Year ended on 31-03-2023	
	(Current Year)	(Previous Year)	
I. Interest/discount on advances/bills	18,44,92,778.83	18,10,72,510.49	
II. Income on investments	8,98,72,675.77	9,97,81,124.15	
III. Interest on balances with Reserve Bank of India and other inter-bank funds	-	-	
IV. Others	-	-	
V. Total	27,43,65,454.60	28,08,53,634.64	

Schedule 14 - Other Income		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
I.	Commission, exchange and brokerage	46,87,724.72	26,84,719.69
II.	Profit on sale of investments	15,86,000.00	-
	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	55,589.79	44,326.27
	Less: Loss on sale of land, buildings and other assets	2.00	2.00
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	1,21,39,220.93	4,24,02,092.66
	Total	1,84,68,533.44	4,51,31,136.62

Schedule 15 - Interest Expended		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
I.	Interest on deposits	13,76,95,352.16	13,43,92,858.71
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	-	-
III.	Others	-	-
	Total	13,76,95,352.16	13,43,92,858.71

Schedule 16 - Operating Expenses		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
I.	Payments to and provisions for employees	7,47,59,077.00	7,02,55,551.00
II.	Rent, taxes and lighting	1,09,01,382.87	1,20,78,016.68
III.	Printing and stationery	11,48,832.42	12,52,771.29
IV.	Travelling expenses	6,83,946.00	8,66,747.03
V.	Advertisement and publicity	3,88,442.86	4,44,821.01
VI.	Depreciation on bank's property	82,75,353.61	84,47,101.73
VII.	Director's fees, allowances and expenses	11,01,860.00	3,01,270.00
VIII.	Auditor's fees and expenses (including branch auditors)	5,98,000.00	10,95,500.00
IX.	Law charges	2,81,660.00	1,38,450.00
X.	Postages, Telegrams, Telephones, etc.	4,94,678.87	6,36,546.43
XI.	Repairs and maintenance	8,38,939.06	14,88,559.16
XII.	Defured revenue expenses	5,03,816.00	5,12,816.00
XIII.	Insurance	53,01,296.00	57,16,898.00
XIV.	Other expenditure	1,37,64,639.81	1,37,44,488.70
	Total	11,90,41,924.50	11,69,79,537.03

Schedule 17 - Provisions and Contingencies		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Provision for PNCPS Held in Unity Small Finance Bank	52,72,252.00	3,22,72,252.00
2	Income Tax Provision	73,00,000.00	1,03,00,000.00
3	Income Tax Provision AY 2022-23	-	9,48,412.00
4	Provision for Staff Pay Scale	-	25,00,000.00
5	Provision for Computer Fraud	-	38,67,619.26
6	Bad Debts Provision	-	32,00,000.00
7	Differd Tax Liability	4,40,000.00	-
	Total	1,30,12,252.00	5,30,88,283.26

Schedule A - Other Expenses		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Other Expenses	23,69,510.48	26,02,884.51
2	General Meeting & Election Expenses	5,86,414.69	4,59,631.11
3	Professional Advisory Charges	15,000.00	-
4	Small Saving (Pigmy) Commission	20,48,293.00	16,10,742.00
5	Clearing House Fee	68,514.50	55,000.00
6	Bank Membership Fee	1,68,625.00	1,99,750.00
7	Professional Fees & Consultancy Charges	3,40,626.00	6,84,962.00
8	AMC Charges Paid	16,54,535.97	8,93,201.05
9	CERSAI Charges	25,863.00	17,242.00
10	ATM Charges Paid	5,34,023.01	4,11,499.02
11	NPCI Switching Fee	11,518.72	7,499.96
12	Connectivity & Maintainance Charges	17,81,780.47	20,29,810.76
13	ATM Maintainance Charges	7,95,200.00	4,87,693.15
14	Bank & Branch Anniversary expenses	2,79,151.00	1,24,848.90
15	Credit Information Charges (CIBIL) Charges	3,56,420.33	2,49,073.21
16	Dead Stock Write off	469.00	13,84,024.54
17	Loss on Building Demolish	-	12,76,280.60
18	Memorandum Control Account	-	11,357.00
19	Monetary Penalty Imposed by RBI	2,00,000.00	-
20	NPCI Certification Charges	1,18,000.00	-
21	SSL Certification Charges	-	75,000.00
22	PSLC Certification Charges	17,49,000.00	7,01,000.00
23	IMPS Charges Paid	13.37	800.84
24	IMPS Switching Fee	15.35	1.00
25	Gold Touch Fees	82,130.00	60,725.00
26	Amortization of Govt. Securities	1,17,788.00	3,21,010.00
27	Chq., Draft Commission, Banker's Misc. Charges	93,979.30	80,452.05
28	UPI Charges Paid	56,758.85	-
29	UPI Switching Fee	28,509.77	-
30	SMS Charges Paid	2,82,500.00	-
	Total	1,37,64,639.81	1,37,44,488.70

Schedule B - Miscellaneous Income		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Safe Deposit Charges	8,17,308.73	7,56,595.00
2	Visit Fee Charges	2,00,178.00	1,13,294.00
3	Income From Insurance Business	10,47,587.63	1,95,172.97
4	Insurance Charges	7,60,750.00	8,43,892.37
5	Excess Provision Reversal	48,99,313.36	3,50,40,486.00
6	ATM Charges Received	13,19,993.60	11,06,077.20
7	Other Income	36,633.89	4,38,883.14
8	Incidental Charges	1,87,152.90	3,21,009.91
9	Form Fee	5,73,090.00	3,78,255.77
10	Notice Charges	87,032.37	1,23,148.84
11	N.O.C.Charges	94,988.98	86,200.00
12	Cheque Return Charges	3,44,081.44	3,70,886.91
13	RTGS/NEFT Charges	79,179.00	60,090.40
14	IMPS Charges Received	18,768.88	234.73
15	Account Maintainance Charges	8,740.76	12,43,411.13
16	Credit Information Report (CIBIL) Charges Received	4,98,592.16	3,57,756.00
17	CERSAI Charges Received	1,61,016.06	88,733.00
18	Income on Security Deposit (MSEDCL)	8,759.89	8,759.89
19	Interest on Income Tax Refund	2,52,360.00	2,56,860.00
20	Dividend Received	6,30,377.40	6,12,345.40
21	UPI Charges Received	47,349.72	-
22	SMS Charges Received	31,323.16	-
23	Credit Balance in Expenses GL	34,643.00	-
	Total	1,21,39,220.93	4,24,02,092.66

Schedule C - Other Assets		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Water Supply Deposit	350.00	3,000.00
2	Telephone Deposit	39,128.98	31,143.75
3	Electricity Deposit	1,63,207.28	1,59,677.04
4	Income tax Refundable	1,33,641.06	92,242.37
5	Security Deposit for Bank-Branches Premises	10,37,000.00	11,40,000.00
6	Prepaid Staff Gratuity & LIC Permium	5,13,315.00	4,39,391.00
7	Prepaid Insurance Premium	14,92,320.00	16,73,998.00
8	Prepaid Connectivity & Computer Maintenance Charges	2,63,500.00	2,63,500.00
9	ATM Settlement A/C	23,16,184.85	6,47,594.01
10	Advance for Pigmy Collection Machine	30,148.47	8,820.00
11	GST Receivable from ICICI Lombard GIC Co.Ltd.	50,401.00	50,401.00
12	Prepaid ATM Card	62,648.00	2,28,698.00
13	Tasalmat	-	25,000.00
14	DEAF Participation A/c	27,635.39	13,778.00
15	Safe Deposit Rent Receivable	4,300.00	5,700.00
16	Income tax Refund Receivable	-	31,54,540.00
17	Apeal Matter Demand Under Protest AY 2017-18	1,29,370.00	1,29,370.00
18	Income Tax Paid For Stay AY 2017-18	1,55,200.00	1,55,200.00
19	Computer Fraud Receivable A/c	37,75,450.26	37,75,450.26
20	Capital Work In Progress New Building	3,43,96,382.87	14,96,783.00
21	Electricity Bill Collection Deposit	2,06,115.00	2,06,115.00
22	Pancard (UTI) Deposit	-	10,000.00
23	Advance for Election Expenses	-	28,86,617.00
24	Prepaid AMC Charges	4,14,399.00	49,518.00
25	Parking CGSI	3,11,848.26	6,22,165.54
26	Parking SGST	3,11,848.26	6,22,158.93
27	Parking IGST	81,372.96	1,552.00
28	Work Advance	1,25,000.00	4,32,500.00
29	PF Dues Under Protest	9,31,596.00	9,31,596.00
30	BBPS Settlement Account	1,000.00	55,244.00
31	Prepaid Employee Group Leave Enchashment	43,35,642.00	-
32	UPI Settlement Account	3,01,543.58	-
33	SIDBI MSE Refinance Fund	6,21,94,000.00	-
	Total	11,38,04,548.22	1,93,11,752.90

Schedule D - Interest Accrued		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Interest Payable on Fixed Deposit	1,69,19,369.00	1,12,96,085.00
2	Interest Payable on Matured FD	16,71,938.00	16,71,938.00
3	Overdue Interest Provision	3,34,52,772.60	2,98,65,068.26
	Total	5,20,44,079.60	4,28,33,091.26

Schedule E - Others (including provisions)		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Telephone Bill Provision	22,832.00	39,065.00
2	Electricity Bill Provision	1,64,400.00	1,52,700.00
3	Audit Fee Provision	5,98,000.00	7,92,500.00
4	Postage Charges Provision	1,690.00	3,000.00
5	Office Rent/Municipal Tax & Water Bill Provision	20,000.00	26,000.00
6	Fraud Account Provision	21,16,601.77	21,16,601.77
7	Computer Fraud Account Provision	38,67,619.26	38,67,619.26
8	Non Performing Investment Provision	4,500.00	4,500.00
9	Income Tax Provision	73,00,000.00	1,03,00,000.00
10	ATM Charges Provision	-	1,19,740.27
11	AMC Charges Provision	79,040.50	22,000.00
12	Provision for Restructured Advances	83,98,330.00	83,98,330.00
13	Provision for Staff Pay Scale	25,00,000.00	25,00,000.00
14	Differed tax Liability	23,56,458.00	19,16,458.00
15	Standard Account Interest Provision	48,51,441.00	47,51,747.00
16	Dividend Payable 2021-22	6,85,170.00	9,41,670.00
17	Dividend Payable 2022-23	5,91,377.00	-
18	SRO Charges	44,021.00	74,582.00
19	Credit Reconciliation A/c	5,34,964.00	5,83,626.00
20	Locker Rent Suspense	4,300.00	5,700.00
21	Earnest Money	7,52,685.00	1,05,700.00
22	ATM Notification A/C	45,600.00	45,600.00
23	Other Payable	3,20,150.00	2,80,375.90
24	Gold Smith Fees Payable	457.00	-
25	Reverse Charge CGST Payable	1,00,190.60	25,083.90
26	Reverse Charge SGST Payable	1,00,190.60	25,083.90
27	Staff & Bank PF Contribution	-	10,52,860.00
28	TDS/Sercharge	9,46,437.20	76,726.00
29	Income Tax Provision Fund	-	12,71,065.91
30	Election Expenses Fund	29,21,185.00	32,00,000.00
31	Anamat Accounts	62,77,214.01	48,20,020.96
32	TDS on GST	1,11,094.00	-
	Total	4,57,15,947.94	4,75,18,355.87

Schedule F - Revenue & Other Reserves		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Dividend Equal. Fund	1,01,909.00	1,01,909.00
2	Charity Funds	8,00,503.00	8,10,503.00
3	Members Welfare Fund	2,50,649.00	2,50,649.00
4	Staff Welfare Fund	1,10,745.00	1,35,745.00
5	Technology Development Fund	59,30,480.00	54,30,480.00
6	Borrower Welfare Fund	5,32,920.45	5,32,920.45
7	Kala Krida Development Fund	1,00,900.00	1,00,900.00
8	Shatak Mahotsav Fund	39,00,000.00	39,00,000.00
9	Sahakar Education & Training Fund	9,13,992.94	10,14,090.94
10	Bad Debts Fund	6,45,42,951.09	6,61,42,951.09
11	Standard Assets Provision	80,50,000.00	80,50,000.00
12	Investment Depreciation Reserve	2,970.00	2,970.00
13	Investment Fluctuation Reserve	3,43,74,000.00	3,35,44,000.00
14	Building Fund	8,56,41,847.09	7,85,06,847.09
15	BDDR For PNCPS Held in Unity Small Finance Bank	5,38,21,940.00	4,85,49,688.00
	Total	25,90,75,807.57	24,70,73,653.57

Schedule G - Statutory Reserve		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
1	Reserve Funds	13,65,67,345.11	13,05,10,100.56
2	Special Reserve Fund	1,42,63,770.00	1,42,63,770.00
	TOTAL	15,08,31,115.11	14,47,73,870.56

Break-up of Additions to Statutory Reserve [2023-24]		(Amount in Rupees)	
		Year ended on 31-03-2024	Year ended on 31-03-2023
		(Current Year)	(Previous Year)
	As on Dt.31.03.2023	13,05,10,100.56	12,36,41,288.18
(+)	Unclaimed Dividend 2017-18	-	12,90,939.00
(+)	Member Entrance Fee 2022-23	-	1,13,700.00
(+)	Member Entrance Fee 2023-24	1,92,300.00	-
(+)	Nominal Membership Fee 2022-23	-	3,31,250.00
(+)	Nominal Membership Fee 2023-24	2,87,600.00	-
(+)	Penal Interest 2022-23	-	2,32,923.38
(+)	Penal Interest 2023-24	3,25,403.55	-
(+)	Excess Cash	16,850.00	-
(+)	25% amt of Net profit 2021-22	-	49,00,000.00
(+)	25% amt of Net profit 2022-23	54,00,000.00	-
(-)	Dividend Paid (2017-18 & 2018-19)	1,64,909.00	-
	As on Dt.31.03.2024	13,65,67,345.11	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 M/s. ULAGADDE BHAT & COMPANY
CHARTERED ACCOUNTANTS
FRN - 126085W

CA. MINAL MUDHALE
PARTNER
M.No. 112321
UDIN :- 24112321BKFNME1522
Place : CHIPLUN
Date : 21.06.2024