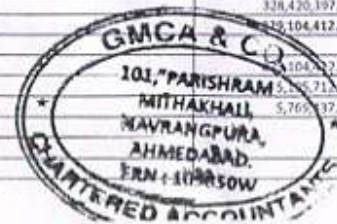


Shri Mahila Sewa Sahakari Bank Ltd.
Balance Sheet as at 31st March, 2024

Amount (Rs) 31/3/2023	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2024	Amount (Rs) 31/3/2023	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2024
	1. CAPITAL				1. CASH		
250,000,000.00	(i) Authorised capital:		250,000,000.00	27,545,602.00	Cash in hand	27,882,286.00	
	(ii) Subscribed Capital:			86,438,128.13	Cash with Reserve Bank, SBI, State Co-operative Bank and Central Co-operative Bank	102,541,011.02	
				113,983,730.13			130,623,317.02
195,521,360.00	(iii) Amount called up: Paid up capital	206,916,310.00		76,714,210.28	2. BALANCE WITH OTHER BANK:		
	of (ii) Above held by			80,650,770.00	(i) in Current Account	134,333,751.28	
	a) Individuals 125696			157,364,980.28	(ii) in Savings Account		
	b) Co-operative Institute				(iii) in Fixed Deposits	151,711,989.00	
	c) State Government			1,701,909,038.00			286,045,740.28
	d) Institutes 1858				3. MONEY AT CALL & SHORT NOTICE		
1,225,100.00	(iv) Share application Money	1,736,800.00			4. INVESTMENT:		
196,748,460.00			208,653,110.00		(i) in Central & State Govt. Securities (at Book Value)	1,491,185,715.00	
					Face Value		
					Market Value		
	2. RESERVE FUND & OTHER RESERVES				(ii) Other Trustee Securities		
86,432,193.10	(1) Statutory Reserve	116,068,994.96			(iii) Share in Co-operative institution other than in Item (5) below		
3,802,251.85	(2) Staff Welfare Fund	1,095,817.18					
29,500,104.43	(3) Building Fund	30,028,627.06					
20,675,687.39	(4) Dividend Equalisation Fund	24,610,656.39		164,379,876.85	(iv) Other investment (Specify)	109,991,287.25	
	(5) Special reserve for COVID 19			1,846,288,914.85			1,461,177,002.25
130,660,889.06	(6) Bad & Doubtful Debt Reserve	201,426,506.70			5. INVESTMENT IN THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		
600,000.00	(7) Cyber Security Fund	1,100,000.00			(i) CENTRAL CO-OP. BANK SHARE	5,050.00	
72,216,841.00	(8) RESERVE FOR DEPR. ON INVESTMENT	47,216,841.00		5,050.00	(ii) Other Societies	4,500,000.00	
7,550,000.00	(9) Provision for Standard Assets	7,800,000.00					4,505,050.00
1,336,313.27	(10) Sahakar Propoganda Fund	1,384,628.60		5,050.00			
4,827,214.82	(11) Member Welfare Fund	4,818,780.15			6. ADVANCES:		
1,827,340.51	(12) Charity Fund	1,893,405.84			(i) Short term loans cash credits, overdrafts & bill discounted of which secured against:		
	(13) Sanjivani Loan Revolving Fund				(A) Government & other Approved Securities		
1,750,000.00	(14) Investment Fluctuation Reserve	3,500,000.00		101,623.00	(B) Other tangible Securities	340,859,032.94	
188,939,851.57	(15) Capitalisation Fund	138,202,756.57			(C) Surty	317,147,735.51	
558,118,687.00			579,146,014.45			658,006,768.47	
	3. DEPOSITS & OTHER ACCOUNTS:				out of the above Advances:		
	(i) Fixed Deposits				Amount due for individuals:	575,457,167.47	
1,489,029,067.62	(a) Individuals	1,433,879,980.82		608,494,376.47	Amount Overdue	7,498,250.13	
	(b) Central Co-operative Banks			8,040,575.75	Considered Bad and doubtful of Recovery	111,371,915.63	
406,040,517.20	(c) Other Societies	393,047,874.76		44,380,036.75			
1,895,069,584.82		1,826,927,855.58			(ii) Medium term Loans of which secured against:		
	(ii) Savings Bank Account				(A) Government & other approved Securities		
1,236,209,121.00	(a) Individuals	1,159,995,513.00			(B) Other tangible Securities	37,127,576.59	
	(b) Central Co-operative Banks			53,421,438.31	(C) Surty	632,847,816.71	
126,734,262.30	(c) Other Societies	117,471,102.56		609,795,504.98		669,475,393.30	
1,362,943,383.30		1,277,466,615.56		663,216,943.29	out of the above Advances:		
	(iii) Current Deposits				Amount due from individuals:	669,475,393.30	
10,504,800.33	(a) Individuals	2,836,929.96		663,216,943.29	Amount overdue	13,361,248.88	
	(b) Central Co-operative Banks			21,713,127.97	Considered Bad and doubtful of Recovery:	1,380,574,045.45	
181,131,655.26	(c) Other Societies	294,802,805.29		104,299,577.85			
191,636,455.59		297,639,735.25					
3,449,645,475.71			3,462,014,706.39				
	4. BORROWINGS:				(iii) Long term Loans of which secured against:		
	(i) From the Reserve Bank of India/ State/Central Co-operative Bank				(A) Government & other approved Securities		
	(a) Short term Loans, Cash Credits & overdrafts of which secured against			413,382,272.88	(B) Other tangible Securities	500,684,014.52	
	(A) Government & other Approved securities			250,328,209.26	(C) Surty	328,420,197.70	
	(B) Other tangible Securities			663,710,442.14		250,104,412.22	
	(b) Medium term Loans of which secured against			663,710,442.14	out of the Advances:		
	(A) Government & other Approved securities			6,723,466.40	Amount due from Individuals	1,104,422.22	
	(B) Other tangible Securities			30,826,260.59	Amount overdue	5,769,377.32	
				2,031,466,715.06	Considered Bad and doubtful of Recovery		
							2,136,586,571.99
					7. INTEREST RECEIVABLE		



Shri Mahila Sewa Sahakari Bank Ltd.
Balance Sheet as at 31st March, 2024

Amount (Rs) 31/3/2023	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2024	Amount (Rs) 31/3/2023	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2024
	(C) Long Term Loans of which Secured against			63,862,949.88	Interest Rec. on loan (Including doubtful Considered Bad)	91,692,863.25	
	(A) Government & other Approved securities			25,571,766.00	Investment	25,544,790.66	
	(B) Other tangible Securities			89,434,715.88			117,297,653.91
	(ii) From the State Bank of India				8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		
	(a) Short term Loans Cash Credits & Overdrafts of which secured against				9. BRANCH ADJUSTMENT		
	(A) Government & other Approved securities				10. PREMISES LESS DEPRECIATION		151,002,171.50
	(B) Other tangible Securities			159,638,729.50	11. FURNITURE & FIXTURE LESS DEPRECIATION		52,050,312.05
	(b) Medium term Loans of which secured against			55,583,537.55	12. LOCKER LESS DEPRECIATION		5,410.00
	(A) Government & other Approved securities			6,385.00	13. VEHICLE LESS DEPRECIATION		2,848,612.00
	(B) Other tangible Securities			3,519,635.00	14. OTHER ASSETS		
	(C) Long Term Loans of which Secured against				(i) Printed Stationery	6,361,006.80	
	(A) Government & other Approved securities				(ii) Stamps and other stock	8,171,941.00	
	(B) Other tangible Securities				(iii) Other Debtors	103,832,692.84	
	MSDC & NSDFC Loan			6,883,616.80			118,365,640.64
	5. BILLS FOR COLLECTION BEING			15,230,637.00	15. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		
	6. BRANCH ADJUSTMENT			113,966,857.42	16. DEFERRED TAX ASSET		5,775,024.00
	7. OVERDUE INTEREST RESERVE		91,692,863.25	136,081,311.22	17. PROFIT AND LOSS		
	8. INTEREST PAYABLE		287,337,106.88				
	9. OTHER LIABILITIES			5,514,854.00			
	Bills payable						
20,042,622.00	(i) Unclaimed Dividend	12,435,350.00					
7,400,000.00	(ii) Income Tax Provision	7,162,040.00					
3,612,835.33	(iii) Sundry Creditors	2,612,121.42					
45,643,762.17	(iv) Misc.	59,626,749.68					
76,699,219.48			81,836,261.10				
	10. DEFERRED TAX						
	11. PROFIT & LOSS						
10,072,725.52	Profit as per last balance sheet	21,885,843.45					
10,072,725.52	less: appropriation	21,885,843.45					
21,885,843.45	add: profit for the year brought from the profit & loss account		25,722,945.57				
	DEAF Rs. 3,34,86,233.70 (including Rs. 2,98,40,000/- last year)						
4,618,888,338.47	TOTAL		4,686,422,507.64	4,618,888,338.47	TOTAL		4,686,422,507.64

Ahmedabad
As per our separate report of even date attached
For G M C A & Co.
Chartered Accountants

J S Macwan

Jyotiben Macwan
Chairperson & Vice
Chairperson

Ahmedabad
Dt.

Jayesh Shah
Jayesh Shah
Managing Director

Vandana Shah
General Manager

Smriti Shah
Smriti Shah
D.G.M. FINANCE



Firm Regn No. 109650W

CA. M. H. Patel

Membership No. 103540

241639400KAEBJ7991

Jyotiben Macwan
A. J. Shah
25/4/24

Smriti Shah
Rashmi Desai
Smriti Shah

SHRI MAHILA SEWA SAHAKARI BANK LTD.
PROFIT AND LOSS A/C. FOR THE YEAR ENDED ON 31/03/2024

AS ON 31-03-23	EXPENDITURE	AS ON 31-03-24	AS ON 31-03-23	INCOME	AS ON 31-03-24
Amount in Rs.		Amount in Rs.	Amount in Rs.		Amount in Rs.
168,172,647.69	Interest on Deposits	165,492,690.42	371,702,037.49	Interest and Discounts	372,112,861.16
112,357,935.00	Salaries, Allowances & Provident Fund etc.	124,783,074.00	1,838,782.52	Commission and Brokerage	2,566,394.58
11,890,353.00	Rent, Taxes, Elect., Insurance	13,166,906.00		Other Income	
7,544,929.90	Stationery, Printing, Advertisement	6,468,771.00	765.00	A. Dividend	765.00
3,674,768.10	Postages, Telephones	3,958,122.48	493,309.16	B. Incidental Charges	529,375.36
112,000.00	Director Fees	120,000.00	15,228,176.14	C. Profit on Sale of Investments	29,507,052.93
228,000.00	Audit Fees	250,000.00	80,007,511.48	D. Other Income	71,351,810.87
4,167,365.00	Legal and Professional Fees	5,623,663.00			
-	Loss on sale of assets	197,925.00	1,024,152.00	E. Earlier year Excess Provision written off	17,500,000.00
58,977,791.09	Prudential Write Off	3,584,244.20			
33,119,878.56	Other Expenses	33,194,824.73			
10,886,849.00	Asset Repair & Maintenance	18,967,305.00			
	Other Provisions				
7,400,000.00	1. Income Tax	7,150,000.00		Deferred Tax (Net)	260,170.00
12,682,616.00	2. Investment Depreciation	-			
15,660,564.00	3. Depreciation	21,660,863.50			
	4. Bad Debt. Provision	62,987,095.00			
	5. Last Year Income-tax				
500,000.00	6. Cyber Security	500,000.00			
1,033,193.00	Deferred Tax (Net)	-			
21,885,843.45	Profit	25,722,945.57			
470,294,733.79	Total	493,828,429.90	470,294,733.79	Total	493,828,429.90

Ahmedabad As per our seprate report of even date attached

Ahmedabad As per our seprate report of even date attached
Dt. - For G M C A & Co.
Chartered Accountants
Firm Regn No. 109850W



A Mitt S. Patel
Partner
Membership No. 163940
UDIN - 24163940BKAEBJ7991

J S Shukla
Jyotiben Macwan
Chairperson & Vice
Chairperson

Ahmedabad
Dt.

Jayshree Vyas
Managing Director
Vandana Shah
General Manager

Smruti Shah
D.G.M. FINANCE

A. J. Shah
Rashmi A. S. Shah

Rashmi A. S. Shah