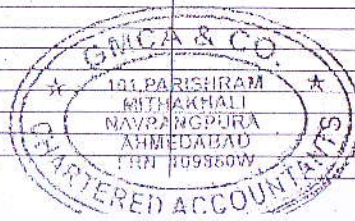


Shri Mahila Sewa Sahakari Bank Ltd.
Balance Sheet as at 31st March, 2023

Amount (Rs) 31/3/2022	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2023	Amount (Rs) 31/3/2022	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2023
	1. CAPITAL				1. CASH		
250,000,000.00	(i) Authorised capital:		250,000,000.00	30,181,635.00	Cash in hand	27,545,602.00	
	(ii) Subscribed Capital:			75,108,544.22	Cash with Reserve Bank, SBI, State Co-operative Bank and Central Co-operative Bank	86,438,128.13	113,983,730.13
	(iii) Amount called Up: Paid up capital	195,523,360.00		105,290,179.22	2. BALANCE WITH OTHER BANKS:		
183,421,870.00				71,180,629.64	(i) In Current Account	76,714,210.28	
	of (iii) Above held by			67,603,724.96	(ii) In Savings Account		
	a) Individuals 125696			138,784,354.60	(iii) In Fixed Deposits	80,650,770.00	157,364,980.28
	b) Co-operative Institute			30,000,000.00	3. MONEY AT CALL & SHORT NOTICE		
	c) State Government			1,616,688,460.00	4. INVESTMENT:		
	d) Institutes 1858				(i) In Central & State Govt. Securities (at Book Value)	1,701,909,038.00	
3,501,800.00	(iv) Share application Money	1,225,100.00			Face Value		
186,923,670.00			196,748,460.00		Market Value		
	2. RESERVE FUND & OTHER RESERVES				(ii) Other Trustee Securities		
95,421,868.58	(1) Statutory Reserve	96,432,193.10			(iii) Share in Co-operative institution other than in item (5) below		
1,798,581.67	(2) Staff Welfare Fund	1,802,251.85			(iv) Other Investment (Specify)	164,379,876.85	
29,470,743.02	(3) Building Fund	29,500,104.43		219,377,125.17			1,866,288,914.85
20,675,682.39	(4) Dividend Equalisation Fund	20,675,682.39		1,866,065,585.17	5. INVESTMENT IN THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		
	(5) Special reserve for COVID 19				(i) CENTRAL CO. OP. BANK SHARE	5,050.00	
138,131,527.65	(6) Bad & Doubtful Debt Reserve	130,660,889.06			(ii) Other Societies		5,050.00
100,000.00	(7) Cyber Security Fund	600,000.00			6. ADVANCES:		
59,534,225.00	(8) RESERVE FOR DEPRIN ON INVESTMENT	72,216,841.00		5,050.00	(i) Short term loans cash credits, overdrafts & bill discounted of which secured against:		
7,150,000.00	(9) Provision for Standard Assets	7,550,000.00			(A) Government & other Approved Securities	101,623.00	
1,345,593.09	(10) Sahakar Propoganda Fund	1,336,313.27		5,050.00	(B) Other tangible Securities	402,705,496.13	
9,124,584.64	(11) Member Welfare Fund	4,827,214.82			(c) Surety	301,732,210.50	
1,823,670.33	(12) Charity Fund	1,827,340.51			out of the above Advances:	704,539,329.63	
47,295,309.45	(13) Sanjivani Loan Revolving Fund				Amount due for individuals	608,494,376.47	
	(14) Investment Fluctuation Reserve	1,750,000.00			Amount Overdue	8,040,575.75	
188,939,851.57	(15) Capitalisation Fund	188,939,851.57			Considered Bad and doubtful of Recovery	44,360,036.75	
600,811,642.39			558,118,687.00	305,214,647.12	(ii) Medium term Loans of which secured against:		
	3. DEPOSITS & OTHER ACCOUNTS:			231,745,323.01	(A) Government & other approved Securities		
	(i) Fixed Deposits			536,959,970.13	(B) Other tangible Securities	53,421,438.31	
1,505,726,927.90	(a) Individuals	1,489,029,067.62			(c) Surety	609,795,504.98	
	(b) Central Co-operative Banks			439,633,696.13	out of the above Advances:	663,216,943.29	
331,877,531.30	(c) Other Societies	406,040,517.20		7,156,367.00	Amount due from individuals-	663,216,943.29	
1,897,626,459.20		1,895,069,584.82		39,599,383.01	Amount overdue-	21,713,127.97	
	(ii) Savings Bank Account				Considered Bad and doubtful of Recovery	104,299,577.85	
1,081,337,729.00	(a) Individuals	1,236,209,121.00			(iii) Long term Loans of which secured against:		
	(b) Central Co-operative Banks				(A) Government & other approved Securities		
128,116,866.55	(c) Other Societies	126,734,262.30		87,819,345.31	(B) Other tangible Securities	53,421,438.31	
1,209,454,595.55		1,362,943,383.30		746,885,235.82	(c) Surety	609,795,504.98	
	(iii) Current Deposits			834,704,581.13	out of the above Advances:	663,216,943.29	
1,724,865.93	(a) Individuals	10,504,800.33			Amount due from individuals-	663,216,943.29	
	(b) Central Co-operative Banks			834,704,581.13	Amount overdue-	21,713,127.97	
192,628,528.38	(c) Other Societies	181,131,655.26		29,050,035.85	Considered Bad and doubtful of Recovery	104,299,577.85	
194,353,394.31		191,636,455.59		130,145,480.81			
3,301,434,449.06			3,440,649,423.71				
	4. BORROWINGS:						
	(i) From the Reserve Bank Of India/ State/Central Co-operative Bank			329,968,057.31	(A) Government & other approved Securities	414,382,232.88	
	(a) Short term Loans, Cash Credits & overdrafts of which secured against			251,135,327.43	(B) Other tangible Securities	250,328,209.26	
	(A) Government & other Approved securities			581,103,384.74	(c) Surety	663,216,943.29	
	(B) Other tangible Securities				out of the Advances:	663,216,943.29	
	(b) Medium term Loans of which secured against			6,159,857.74	Amount due from individuals	663,216,943.29	
	(A) Government & other Approved securities			35,792,450.69	Amount overdue	6,723,466.40	
	(B) Other tangible Securities			1,092,767,076.00	Considered Bad and doubtful of Recovery	30,826,260.59	
					7. INTEREST RECEIVABLE		2,031,466,715.06



Shri Mahila Seva Sahakari Bank Ltd.
Balance Sheet as at 31st March, 2023

Amount (Rs) 31/3/2022	CAPITAL AND LIABILITIES	Amount (Rs)	Amount (Rs) 31/3/2023	Amount (Rs) 31/3/2022	ASSETS	Amount (Rs)	Amount (Rs) 31/3/2023
	(C) Long Term Loans of which Secured against				Interest Rec. on loan (including doubtful Considered Bad)		
	(A) Government & other Approved securities			92,734,507.23	Investment	63,862,949.88	
	(B) Other tangible Securities			21,784,143.00		25,571,766.00	
	(iii) From the State Bank of India			114,518,650.23	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		89,434,715.88
	(a) Short term Loans Cash Credits & Overdrafts of which secured against				9. BRANCH ADJUSTMENT		
	(A) Government & other Approved securities				10. PREMISES LESS DEPRECIATION		159,638,729.50
	(B) Other tangible Securities				11. FURNITURE & FIXTURE LESS DEPRECIATION		55,583,537.55
	(b) Medium term Loans of which secured against			146,457,994.50	12. LOCKER LESS DEPRECIATION		6,365.00
	(A) Government & other Approved securities			57,663,036.80	13. VEHICLE LESS DEPRECIATION		3,519,635.00
	(B) Other tangible Securities			7,489.00	14. OTHER ASSETS		
	(C) Long Term Loans of which Secured against			4,267,722.00	(i) Printed Stationery	6,883,616.80	
	(A) Government & other Approved securities				(ii) Stamps and other stock	15,230,637.00	
	(B) Other tangible Securities				(iii) Other Debtors	113,966,857.42	
	NSDC & NSDFC Loan			8,652,671.80	15. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		136,081,111.22
	5. BILLS FOR COLLECTION BEING			8,348,883.50	16. DEFERRED TAX ASSET		5,514,854.00
	6. BRANCH ADJUSTMENT			104,630,801.47	17. PROFIT AND LOSS		
	7. OVERDUE INTEREST RESERVE			121,692,356.77			
92,734,507.23	8. INTEREST PAYABLE		63,862,949.88				
254,863,964.81	9. OTHER LIABILITIES		251,923,754.95				
	Bills payable						
22,589,119.00	(i) Unclaimed Dividend	20,042,622.00					
29,260,000.00	(ii) Income Tax Provision	7,400,000.00					
2,284,183.68	(iii) Sundry Creditors	2,617,835.31					
20,602,326.06	(iv) Misc.	46,643,762.17					
74,735,628.74			76,699,219.48				
	10. DEFERRED TAX						
	11. PROFIT & LOSS						
10,072,725.52	Profit as per last balance sheet	10,072,725.52					
10,072,725.52	less: appropriation	10,072,725.52					
2,564,538.06	add: profit for the year brought from the profit & loss account		21,885,843.45				
	DEAF Rs. 3,34,86,233.70 (including Rs. 2,98,40,000/- last year)						
4,514,068,400.29	TOTAL		4,618,888,338.47				4,618,888,338.47

Ahmedabad
Dt. - 16/05/2023

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

CA Mill S. Patel
Partner
Membership No. 163940
UDIN-

M. Shakti
Nagarben Shakti
Chairperson

Ahmedabad
Dt.

J. S. Manon
Jyotiben Manon
Vice Chairperson

Jayshree Vyas
CA Jayshree Vyas
Managing Director

Vandana Shah
Vandana Shah
General Manager

Smiti Shah
Smiti Shah
D.G.M. FINANCE

A. I. Shah
R. A. Surti
Pravin Kumar
S. P. Chaudhary

Suresh
Shirani
25/4/23

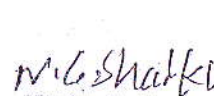


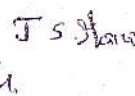
SHRI MAHILA SEWA SAHAKARI BANK LTD.					
PROFIT AND LOSS A/C. FOR THE YEAR ENDED ON 31/03/2023					
AS ON 31-03-22	EXPENDITURE	AS ON 31-03-23	AS ON 31-03-22	INCOME	AS ON 31-03-23
Amount in Rs.		Amount in Rs.	Amount in Rs.		Amount in Rs.
176,581,063.28	Interest on Deposits	168,172,647.69	334,401,380.45	Interest and Discounts.	371,702,037.49
106,000,719.50	Salaries, Allowances & Provident Fund etc.	112,357,935.00	1,922,187.94	Commission and Brokerage	1,838,782.52
11,026,290.50	Rent, Taxes, Elect., Insurance	11,890,353.00		Other Income	
6,882,147.20	Stationery, Printing, Advertisement	7,544,929.90	765.00	A. Dividend	765.00
2,507,821.99	Postages, Telephones	3,674,768.10	436,088.95	B. Incidental Charges	493,309.16
124,000.00	Director Fees	112,000.00	32,871,554.27	C. Profit on Sale of Investments	15,228,176.14
206,000.00	Audit Fees	228,000.00	36,171,397.06	D. Other Income	80,007,511.48
6,822,006.00	Legal and Professional Fees	4,167,365.00	8,156,066.00	E. Grant Income	
302,107.00	Loss on sale of assets			F. Earlier year Excess Provision written off	1,024,152.00
	Prudential Write Off	58,977,791.09			
30,084,654.92	Other Expenses	33,119,878.56			
10,160,016.22	Asset Repair & Maintenance	10,886,849.00			
	Other Provisions				
9,760,000.00	1. Income Tax	7,400,000.00	395,190.00	Deferred Tax (Net)	
17,800,000.00	2. Investment Depreciation	12,682,616.00			
14,781,265.00	3. Depreciation	15,660,564.00			
18,652,000.00	4. Bad Debt. Provision				
	5. Last Year Income-tax				
100,000.00	6. Cyber Security	500,000.00			
	Deferred Tax (Net)	1,033,193.00			
2,564,538.06	Profit	21,885,843.45			
414,354,629.67	Total	470,294,733.79	414,354,629.67	Total	470,294,733.79

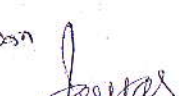
Ahmedabad As per our seprate report of even date attached


Ahmedabad As per our seprate report of even date attached
Dt. - 16/05/2023
For G M CA & Co.
Chartered Accountants
Firm Regn No. 109850W


CA Mitt S. Patel
Partner
Membership No. 163940
UDIN -


N. G. Shaikh
Chairperson

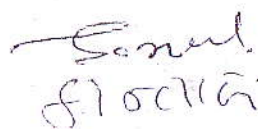

Jyotiben Macwan
Vice Chairperson


CA Jayshree Vyas
Managing Director


Vandana Shah
General Manager


Shruti Shah
D.G.M. FINANCE

Ahmedabad
Dt. 16/05/2023
A. J. Shah
R. A. Sesti
Partner


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20/05/2023

