



# Dombivli Nagari Sahakari Bank Ltd. (Multi State Scheduled Bank)

## Balance Sheet As On 31<sup>st</sup> March 2023

CAPITAL AND LIABILITIES	Schedule	As at 31-Mar-23		As at 31-Mar-22	
		Rs.	P.	Rs.	P.
1. CAPITAL		15,331.47		15,186.75	
2. RESERVE FUND & OTHER RESERVES		33,510.62		30,151.19	
3. DEPOSITS AND OTHER ACCOUNTS		375,662.71		393,520.20	
4. BORROWINGS		24,488.66		9,969.90	
5. OVERDUE INTEREST RESERVE		1,211.33		1,532.03	
6. INTEREST PAYABLE		1,330.84		2,161.29	
7. OTHER LIABILITIES		23,744.24		33,927.28	
8. PROFIT & LOSS ACCOUNT		2,155.03		1,027.23	
<b>TOTAL</b>		<b>477,434.90</b>		<b>487,475.88</b>	

CONTINGENT LIABILITIES			
Guarantees		5,105.14	4,603.44
Letter of Credits		223.36	220.42
Transfers to Deposit Awareness & Education Fund		334.30	279.04
<b>Total</b>		<b>5,662.80</b>	<b>5,102.90</b>

PROPERTY AND ASSETS	Schedule	As at 31-Mar-23		As at 31-Mar-22	
		Rs.	P.	Rs.	P.
1. CASH		23,424.49		21,010.16	
2. BALANCES WITH OTHER BANKS		61,644.76		65,202.74	
3. MONEY AT CALL & SHORT NOTICE		3,500.00		31,000.00	
4. INVESTMENTS		135,463.88		126,044.90	
5. ADVANCES		207,613.33		188,261.39	
6. INTEREST RECEIVABLE					
a) on Investments		3,751.30		3,860.56	
b) on Advances OIR-II (As per Contra)		1,211.33		1,532.03	
7. PREMISES		6,554.31		5,432.20	
8. FURNITURE & FIXTURES		1,439.17		1,163.69	
9. OTHER FIXED ASSETS		4,938.51		4,939.20	
10. OTHER ASSETS		22,960.91		33,133.29	
11. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		3,984.22		4,017.90	
12. DEFERRED TAX ASSET		948.70		1,877.82	
<b>TOTAL</b>		<b>477,434.90</b>		<b>487,475.88</b>	

For Dombivli Nagari Sahakari Bank Limited

Sd/-  
R. S. Singh  
CEO & General Manager  
Place : Dombivli  
Date : 30/06/2023

Sd/-  
J. B. Pitre  
Director

Sd/-  
A. A. Marathe  
Director

Sd/-  
Adv. G. V.  
Dhargalkar  
Chairman

As per our report of even date  
For P. G. BHAGWAT LLP  
Chartered Accountants  
Firm Registration No. 101118W/W100682

CA. Shriniwas S. Gadgil  
Partner  
M.No. 120570  
Place : Dombivli  
Date : 30/06/2023



# Dombivli Nagari Sahakari Bank Ltd. (Multi State Scheduled Bank)

## Profit and Loss account for the Year ended on 31<sup>st</sup> March 2023

Sr. No.	EXPENDITURE	Year ended 31-Mar-23		Year ended 31-Mar-22	
		Rs.	P.	Rs.	P.
1.	Interest on Deposits and Borrowings	15,382.75		18,368.19	
2.	Salaries, Allowances and Provident Fund	5,262.02		5,285.66	
3.	Directors' & Local Committee Members' Fees & Allowances	2.23		2.37	
4.	Rent, Taxes, Insurance and Lighting	1,907.58		1,867.49	
5.	Law Charges	67.79		30.09	
6.	Postage Telegrams and Telephone Charges	245.61		183.00	
7.	Auditor's Fees	99.71		87.93	
8.	Depreciation on and Repairs to property	676.48		624.46	
9.	Stationery, Printing and Advertisement, etc	104.21		79.19	
10.	Other Expenditure:				
	i) Repairs & Maintenance	482.37		413.53	
	ii) Bank Charges	17.23		13.38	
	iii) RBI Penalty	45.00		-	
	iv) Office Expenses	1,033.20		1,066.33	
	v) Networking Expenses	484.98		380.51	
	vi) Security Charges	202.36		184.73	
	vii) Travelling & Conveyance Expenses	38.98		23.05	
	viii) Fees paid to kansanchay Agents and business Facilitators	237.05		178.69	
	ix) Conference & Training	11.58		4.71	
	x) Subscription & Fees	32.42		17.78	
	xi) General Body Meeting Expenses	7.34		18.04	
	xii) Loss on DHFL Bonds	-		748.42	
	xiii) Amortisation of Premium of Securities	361.73		317.25	
	xiv) Loss on one-time shifting Of SLR Securities	209.44		-	
11.	Bad debts Written Off	5,562.50		7,383.17	
12.	Provisions and Contingencies for				
	i) Bad & Doubtful debts	3,200.00		3,578.00	
	ii) Standard Assets	40.00		(150.00)	
	iii) Bonus	12.66		21.76	
	iv) Depreciation in Investment	335.28		750.69	
	v) Reco of Subsidiary Ledgers	-		58.34	
	vi) Fraud Cyber attack	113.97		38.00	
	vii) Reported Frauds	20.82		-	
	viii) Leave Encashment	170.33		461.41	
	ix) Gratuity	26.49		727.68	
	x) Depreciation on Security Receipts	4,653.86		-	
	xi) PL Prov on Restructure of SME	146.83		(18.00)	
	xii) PL Prov on Restructure of NON SME	(330.43)		287.00	
	Income -Tax Expenses:				
	Current Tax	132.00			
	Deferred Tax	929.13		768.98	
	<b>NET PROFIT FOR THE YEAR CARRIED FORWARD</b>	<b>2,272.11</b>		<b>2,435.26</b>	
<b>TOTAL</b>		<b>44,197.63</b>		<b>46,237.09</b>	

For Dombivli Nagari Sahakari Bank Limited

Sd/-  
R. S. Singh  
CEO & General Manager  
Place : Dombivli  
Date : 30/06/2023

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J. B. Pitre  
Director

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Director

Sd/-  
Adv. G. V.  
Dhargalkar  
Chairman

As per our report of even date  
For P. G. BHAGWAT LLP  
Chartered Accountants  
Firm Registration No. 101118W/W100682

CA. Shriniwas S. Gadgil  
Partner  
M.No. 120570  
Place : Dombivli  
Date : 30/06/2023

Sr. No.	INCOME	Year ended 31-Mar-23		Year ended 31-Mar-22	
		Rs.	P.	Rs.	P.
1.	Interest on Advances & Discount	17,511.86		19,273.69	
2.	Interest Income on Investment	13,056.12		11,038.31	
3.	Commission, Exchange & Brokerage	300.83		306.16	
4.	Other Receipts:				
	i. Charges Fees & Other Income	2,427.93		2,417.27	
	ii. Rent on Safe Deposit Lockers	155.82		150.81	
5.	Recovery from Bad Debts written off	5,044.31		3,844.68	
6.	Profit on Sale of Securities	138.26		1,823.00	
7.	BDDR Written Back on Bad Debts Written Off	5,562.50		7,383.17	
<b>TOTAL</b>		<b>44,197.63</b>		<b>46,237.09</b>	

## Dombivli Nagari Sahakari Bank Ltd. (Multi State Scheduled Bank) Profit & Loss Appropriation Account for the year ended 31<sup>st</sup> March 2023 (Subject to approval of A.G.M. and R.B.I.)

EXPENDITURE	Year ended 31-Mar-23		Year ended 31-Mar-22		INCOME	Year ended 31-Mar-23		Year ended 31-Mar-22	
	Rs.	P.	Rs.	P.		Rs.	P.	Rs.	P.
					Profit Brought Forward			2,272.11	2,435.26
Appropriations									
Statutory Reserve	569.00		610.00		Profit of Last Year			1,027.23	1,355.74
Contingency Reserve	228.00		250.00						
Co-operative Education Fund	23.00		24.35						
Bad and Doubtful Debts Reserve	-		20.00						
Member Welfare			10.00						
Education Fund									
Ex-gratia to Staff	324.31		307.81						
Investment Fluctuation Reserve			104.00						
General Free Reserve			114.00						
Dividend paid for Previous year	-		1,323.60						
<b>Total</b>	<b>1,144.31</b>		<b>2,763.77</b>						
<b>NET PROFIT CARRIED TO BALANCE SHEET</b>	<b>2,155.03</b>		<b>1,027.23</b>						
<b>TOTAL</b>	<b>3,299.34</b>		<b>3,791.00</b>		<b>TOTAL</b>			<b>3,299.34</b>	<b>3,791.00</b>

For Dombivli Nagari Sahakari Bank Limited

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CEO & General Manager  
Place : Dombivli  
Date : 30/06/2023

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