THE VSV CO-OPERATIVE BANK LTD. BALANCE SHEET AS AT 31ST SCHEDULE AS AT 31ST MARCH 2022 AS AT 31ST MARCH, 2022 MARCH, 2021 Rs. Rs. CAPITAL AND LIABILITIES CAPITAL 1 66,809,000.00 30,071,000.00 RESERVES AND SURPLUS 2 39,524,750.24 31,342,386.30 **DEPOSITS** 3 914,554,202.37 770,279,598.39 BORROWINGS 4 OTHER LIABILITIES AND PROVISIONS 13,443,826.69 12,036,051.38 TOTAL:-1,034,331,779.30 843,729,036.07 ASSETS CASH AND BALANCES WITH RESERVE BANK OF INDIA 6 89,773,597.00 100,992,180.00 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE 56,463,923.89 103,664,906.19 INVESTMENTS 142,181,357.00 153,878,495.00 **ADVANCES** 717,350,521.82 458,372,303.25 FIXED ASSETS 10 12,145,512.46 9,416,809.71 OTHER ASSETS 11 16,416,867.13 17,404,341.92 TOTAL:-1,034,331,779.30 843,729,036.07 CONTINGENT LAIBILITIES 12 8,957,502.75 3,398,317.99 BILLS FOR COLLECTION SIGNIFICANT ACCOUNTING POLICIES 17 NOTES ON ACCOUNTS 18 In terms of report of even date. For M Dalmia & Co. C.E.O. DIRECTOR (Chartered Accountants) (CA Murari Kumar Dalmia) Partner VICE CHAIRMAN CHAIRMAN **PATNA** M. No. 059412 Dated: 15.06.2022 FRN: 012015C

UDIN: - 22059412ALUPVB3897

THE VSV CO-OPERATIVE BANK LTD.



OFIT AND LOSS ACCOUN DED 31ST MARCH, 2022		SCHEDULE	YEAR ENDED 31ST MARCH, 2022	YEAR ENDED 31ST MARCH, 2021
INCOME		Т	Rs.	Rs.
INCOME				
INTEREST EARNED		13	86,563,265.80	73,813,697.69
OTHER INCOME		14	11,900,269.28	7,916,678.56
	TOTAL:-		98,463,535.08	81,730,376.25
EXPENDITURE				
INTEREST EXPENDE)	15	44,561,279.58	35,219,483.20
OPERATING EXPENSES		16	36,578,564.56	29,825,381.30
PROVISIONS AND CO	NTINGENCIES		6,881,776.00	6,612,071.72
TOTAL:-			88,021,620.14	71,656,936.22
PROFIT/LOSS			to the contract of the contrac	A MARIANA
NET PROFIT/LOSS(-)	FOR THE YEAR		10,441,914.94	10,073,440.03
PROFIT/LOSS(-) BRO	UGHT FORWARD		8,995,720.03	8,766,892.01
	TOTAL:-		19,437,634.97	18,840,332.04
APPROPRIATIONS				
Statutory Reserves			3,654,670.00	3,525,704.01
Bank Development Fund			1,044,191.00	
Building Fund			522,096.00	
Charity Fund			- 8	<u>.</u>
Bad and Doubtful Debi			1,044,191.00	1,007,344.00
Investment Fluctuation Reserve			522,096.00	503,672.00
Drawn back of ear				
Drawn back during the year				-
Proposed Dividend			2,426,955.00	
Balance carried over to	o Balance Sheet		10,223,435.97	13,803,612.03
	TOTAL:-		19,437,634.97	18,840,332.04
C.E.O. DIRECTOR		In terms of report of even date For M Dalmia & Co (Chartered Accountants)		
			(CA N	furari K umar Dalmia Part ner
VICE CHAIRMAN CHAIRMAN			PATNA M. No. 059412 Dated: 15.06.2022 FRN: 012015C UDIN: - 22059412ALUPVB3897	