







THE VSV CO-OPERATIVE BANK LTD.

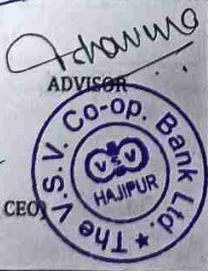
BALANCE SHEET AS AT 31ST MARCH 2024	SCHEDULE	AS AT 31ST MARCH, 2024	AS AT 31ST MARCH, 2023 (Revised)	AS AT 31ST MARCH, 2023 (Original)
		Amount in (₹)	Amount in (₹)	Amount in (₹)
CAPITAL AND LIABILITIES				
CAPITAL	1	9,57,10,000.00	9,64,20,000.00	9,64,20,000.00
RESERVES AND SURPLUS	2	(81,19,45,229.25)	(78,72,66,019.55)	3,35,70,222.90
DEPOSITS	3	36,55,03,363.54	99,90,66,047.51	99,90,66,047.51
BORROWINGS	4	-	-	-
OTHER LIABILITIES AND PROVISIONS	5	1,43,87,13,792.24	81,60,57,279.18	4,00,01,236.73
TOTAL:-		1,08,79,81,926.53	1,12,42,77,307.14	1,16,90,57,507.14
ASSETS				
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	16,72,292.00	88,27,980.00	5,36,08,180.00
BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	2,73,14,347.55	1,68,91,040.39	1,68,91,040.39
INVESTMENTS	8	14,26,16,455.00	14,27,67,135.00	14,27,67,135.00
ADVANCES	9	79,06,67,737.10	88,01,36,754.44	91,47,44,546.44
FIXED ASSETS	10	1,32,75,537.74	1,51,77,027.76	1,51,77,027.76
OTHER ASSETS	11	11,24,35,557.14	6,04,77,369.55	2,58,69,577.55
TOTAL:-		1,08,79,81,926.53	1,12,42,77,307.14	1,16,90,57,507.14
CONTINGENT LAIBILITIES	12	1,35,94,690.88	1,93,19,590.58	1,93,19,590.58
BILLS FOR COLLECTION				
SIGNIFICANT ACCOUNTING POLICIES	17			
NOTES ON ACCOUNTS	18			
 ADMINISTRATOR		In terms of report of even date. For Mashi Maheshwari & Co. (Chartered Accountants)		
 (GM ACCOUNTS & IT CUM CEO)		 PATNA Dated: 03/04/2024 UDIN: 244019275K6QTU2898		
		(CA M.K. Mashi) Partner M. No. 401427 FRN: 021996N		

THE VSV CO-OPERATIVE BANK LTD.



PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024	SCHEDULE	YEAR ENDED 31ST MARCH, 2024	YEAR ENDED 31ST MARCH, 2023 (Revised)	YEAR ENDED 31ST MARCH, 2023 (Original)
		Amount in (₹)	Amount in (₹)	Amount in (₹)
I INCOME				
INTEREST EARNED	13	1,74,16,857.75	7,30,09,665.84	10,77,68,137.84
OTHER INCOME	14	1,65,846.34	82,64,893.62	81,14,213.12
TOTAL:-		1,75,82,704.09	8,12,74,559.46	11,58,82,350.96
II EXPENDITURE				
INTEREST EXPENDED	15	1,14,99,927.34	5,28,54,493.21	5,27,12,523.05
OPERATING EXPENSES	16	2,76,64,829.64	8,95,82,021.16	4,49,43,791.32
PROVISIONS AND CONTINGENCIES		28,48,295.81	76,07,24,302.88	2,09,54,462.43
TOTAL:-		4,20,13,052.79	90,31,60,817.25	11,86,10,776.80
III PROFIT/(LOSS)				
NET PROFIT/(LOSS) FOR THE YEAR		(2,44,30,348.70)	(82,18,86,257.79)	(27,28,425.84)
PROFIT/(LOSS) BROUGHT FORWARD		(81,55,91,919.82)	97,14,239.97	97,14,239.97
TOTAL:-		(84,00,22,268.52)	(81,21,72,017.82)	69,85,814.13
IV APPROPRIATIONS				
Statutory Reserves		-	-	-
Bank Development Fund		-	-	-
Building Fund		-	-	-
Charity Fund		-	-	-
Bad and Doubtful Debts Reserve		-	-	-
Investment Fluctuation Reserve		-	-	-
Drawn back of earlier year reversed		-	-	-
Drawn back during the year		-	-	-
Proposed Dividend		-	34,19,902.00	34,19,902.00
Balance carried over to Balance Sheet		(84,00,22,268.52)	(81,55,91,919.82)	35,65,912.13
TOTAL:-		(84,00,22,268.52)	(81,21,72,017.82)	69,85,814.13

[Signature]
ADMINISTRATOR
[Signature]
(GM ACCOUNTS & IT CUM CEO)



PATNA
 Dated: 03-08-2024
 UDIN: 24401427BK60702898



In terms of report of even date.
 For Mashi Maheshwari & Co.
 (Chartered Accountants)
[Signature]
(CA M.K.Mashi)
 Partner
 M. No. 401427
 FRN: 021996N