RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR CONSOLIDATED

BALANCE SHEET AS ON Dt. 31-MAR-2025

		LIABILITIES		ASSETS						
BALANCE Bank 31-Mar-2024 Code		PRODUCT NAME	BALANCE 31-Mar-2025	BALANCE 31-Mar-2024	Bank Code	PRODUCT NAME	BALANCE 31-Mar-2025			
2 00 00 000 00		ALITHODICED CHADE CADITAL	2 00 00 000 00	4 20 67 404 00		CACIL	4 40 00 000			
2,00,00,000.00		AUTHORISED SHARE CAPITAL 200000 SHARES OF RS. 100/- EACH	2,00,00,000.00	1,30,67,481.00		CASH ON HAND	1,42,00,632.0 1,42,00,632.0			
		200000 SHARES OF RS. 100/- EACH		1,30,07,401.00	20130	CASH ON HAND	1,42,00,032.0			
1,33,65,695.00		PAID OF SHARE CAPITAL	1,48,44,295.00	2,14,68,074.00		BANK BALANCES	1,88,65,933.			
1,33,65,695.00	10190	SHARES CAPITAL	1,48,44,295.00	0.00	20002	SDCC BANK BR MIDC KODOLI	15,75,313.5			
						IDBI BANK BR.SATARA	3,40,057.6			
2,15,66,898.00		OTHER FUND	2,65,25,726.00			YES BANK CTS CLEARING	6,71,403.			
		STATUTORY RESERVE FUND	57,20,792.00			M S C BANK LTD. MUMBAI	1,04,620.			
		BUILDING FUND	69,54,341.00			YES BANK NEFT/ RTGS COLLECTION	12,41,396.			
		BAD DEBT RESERVE FUND	1,17,00,000.00			DCC RAHIMATPUR BR	37,49,299			
		COMPUTER FUND STANDARD ASSET	25,478.00 7.00.000.00			BANK OF MAHARASHTRA SATARA DCC BANK BR SATARA	59,69,145			
50.000.00		CHARITY FUND	50,000.00			SBI BRANCH RAHIMATPUR	2,04,581 48,86,518			
6,62,000.00		INVESTMENT FLUCTUATION FUND	6,62,000.00			AXIS BANK BR.SATARA	40,00,318			
7,13,115.00		ELECTION FUND	7,13,115.00	30,346.83		AXIS BANK BR SATARA (New	1,23,596.			
7,10,110.00	10201	ELECTION 1 OND	1,10,110.00	00,010.00	20002	TO NO BY WITE BIT OF THE WITE (110W	1,20,000.			
24,03,24,331.46		DEPOSITS AND OTHER ACCOUNTS	23,51,15,546.28	1,01,000.00		INVESTMENT IN SHARES	1,01,000.			
2,63,55,060.46	1061	CURRENT DEPOSIT	2,34,98,614.66	1,00,000.00	20108	SATARA DCC BANK	1,00,000.			
22,95,635.00	1062	SAVING DEPOSIT OPERATIVE	39,23,003.60	1,000.00	20109	M S C BANK LTD. MUMBAI	1,000			
15,27,89,919.00		FIXED DEPOSIT INDIVIDUAL	14,09,36,783.00							
13,63,275.00		DAM DUPPAT DEPOSIT	11,67,448.00	6,70,13,094.20		INVESTMENTS IN FD	6,38,46,421.			
2,23,98,685.60		SAVING DEPOSIT OPERATIVE (1)	2,77,45,499.34			FD IN DCC BANK SATARA	10,000.			
4,52,948.34		SAVING DEPOSIT OPERATIVE (2)	3,11,610.34			RESERVE FUND IN SATARA DCC	22,71,670			
46,58,407.00		RECURRING DEPOSIT	44,02,690.00			GOVERNMENT SECURITY BOND	5,70,64,750			
2,08,731.00 1,940.00		DAM DIDPAT DEPOSIT	4,66,220.00 1,939.00	25,00,000.00	20380	FD IN DCC RAHIMATPUR	45,00,000.			
58.20.298.00		SOCIETY SAVING DEPOSIT PENSION DEPOSIT	43,10,000.00	17,78,45,808.67		LOANS AND ADVANCES	18,57,66,465			
70,05,864.00		SOCIETY FIXED DEPOSIT	1,29,17,343.00	1,41,11,216.00		HOUSING LOAN	1,05,56,212.			
1,69,73,568.06		DAILY DEPOSIT	1,54,34,395,34	14,92,116.21		WOMEN EMPOWERMENT LOAN	13,03,673			
1,00,70,000.00	1107	BAILT BEI GOTT	1,04,04,000.04	6,90,357.00		MICRO FINANCE LOAN	5,20,119			
		BRANCH ADJUSTMENT		1,00,48,864.30		UNSECURED LOAN (GENERAL)	93,73,847.			
	10206	DEAF FUND PAYABLE (314837.05)		12,61,22,714.78		SECURED LOAN (GENERAL)	13,96,49,672.			
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		85,36,213.00		LOAN AGAINST DEPOSIT	57,02,658.			
54,84,493.12		INTEREST PAYABLE ON DEPOSIT	60,57,447.12	56,53,613.38	2018	VEHICLE LOAN	60,90,209.			
54,84,493.12	10014	INTEREST PAYABLE	60,57,447.12	31,57,442.00		GOLD LOAN	34,01,849.			
				80,33,272.00	2196	SECURED CASH CREDIT	91,68,222.			
36,69,338.84		OTHER LIABILITIES	57,82,287.14							
		P F PAYABLE	15,561.00	24,42,933.00		FIXED ASSETS	26,47,538			
0.00		STAFF PROFESSIONAL TAX PAYABLE PENEL CHARGES PAYABLE	1,400.00 17,356.00			FURNITURE AND DEADSTOCK COMPUTER & SOFTWARE	21,17,860 5,29,678			
0.00		DIVIDENT PAYABLE 2023-24	5,40,948.00	4,00,070.01	20371	COMPUTER & SOFTWARE	5,29,676			
0.00		STAFF LEAVE ENCHASHMENT PAYABLE	5,67,404.00	4,93,798.00		INTEREST RECEIVABLE	1,46,457.			
		PROVISION FOR AUDIT	3,06,637.00			INTEREST RECEIVABLE ON INVESTMENT	1,46,457			
		PROVISION FOR PROFESSIONAL TAX	2,500.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			, , ,			
3,00,000.00	10103	DIPAWALI BONUS PAYABLE	4,00,000.00	29,48,684.84		INTEREST RECEIVABLE ON NPA	37,94,078			
29.48.684.84	10124	RESERVE FOR OVERDUE INTT (CONTRA)	07.04.070.04				31,34,010			
			37,94,078.34			INT REC ON NPA (UNSECURED LOAN)				
13,738.00		TDS	9,485.00	2,49,487.84	20365	INT REC ON NPA (UNSECURED LOAN) INT REC ON NPA (SECURED LOAN)	2,59,170 21,01,175			
				2,49,487.84 17,25,340.00 2,93,086.00	20365 20366 20367	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN)	2,59,170 21,01,175 6,07,420			
13,738.00 0.00		TDS GST RECIVED	9,485.00 1,26,917.80	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00	20365 20366 20367 20368	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT)	2,59,170 21,01,175 6,07,420 0			
13,738.00 0.00 17,24,006.22	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT	9,485.00 1,26,917.80 21,08,419.96	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00	20365 20366 20367 20368 20369	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN)	2,59,170 21,01,175 6,07,420 0 2,54,521			
13,738.00 0.00 17,24,006.22 1,477.58	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023	9,485.00 1,26,917.80 21,08,419.96 0.00	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00	20365 20366 20367 20368 20369 20391	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00	20365 20366 20367 20368 20369 20391	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN)	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906			
13,738.00 0.00 17,24,006.22 1,477.58	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023	9,485.00 1,26,917.80 21,08,419.96 0.00	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00	20365 20366 20367 20368 20369 20391	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00	20365 20366 20367 20368 20369 20391 20392	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A)	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00	20365 20366 20367 20368 20369 20391 20392	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00	20365 20366 20367 20368 20369 20391 20392 20379	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A)	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00	20365 20366 20367 20368 20369 20391 20392 20379	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE (314837.05)	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00	20365 20366 20367 20368 20369 20391 20392 20379 20001 20122	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84	20365 20366 20367 20368 20369 20391 20379 20379 20001 20122 20123	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF Fund Receivable (314837.05) OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 1,09,886 1,7,356 3,125			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00	20365 20366 20367 20368 20369 20391 20379 20379 20001 20122 20123 20129	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF Fund Receivable (314837.05) OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 1,09,886 17,356 3,125 2,36,640 6,50,000			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00 3,032.00	20365 20366 20367 20368 20391 20392 20399 20399 20001 20122 20123 20129 20199	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF Fund Receivable (314837.05) OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 1,7356 3,125 2,36,640 6,50,000 3,032			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 52,101.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,002.00 3,032.00 13,713.09	20365 20366 20367 20368 20391 20392 20399 20001 20122 20123 20129 20199 20384	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT PREMIUM ON GOVT SECURITY	2,59,170 21,01,175 6,07,420 2,54,521 4,61,906 1,09,886 1,09,886 17,356 3,125 2,36,640 6,50,000 3,032 13,454			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00 3,032.00 13,713.09 31,082.00	20365 20366 20367 20368 20369 20392 20392 20379 20001 20122 20123 20129 20199 20384 20390	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF Fund Receivable (314837.05) OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT PREMIUM ON GOVT SECURITY GST PAID	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 17,356 3,125 2,36,640 6,50,000 3,032 13,454 1,41,588			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00 3,032.00 13,713.09 31,082.00	20365 20366 20367 20368 20369 20392 20392 20379 20001 20122 20123 20129 20199 20384 20390	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT PREMIUM ON GOVT SECURITY	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 17,356 3,125 2,36,640 6,50,000 3,032 13,454 1,41,588			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00 3,032.00 13,713.09 31,082.00 0.00	20365 20366 20367 20368 20369 20391 20392 20379 20001 20122 20123 20129 20199 20384 20394	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT PREMIUM ON GOVT SECURITY GST PAID TDS RECEIVABLE ON INVESTMENT	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 11,356 3,125 2,36,640 6,50,000 3,032 13,454 1,41,588			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00 3,032.00 13,713.09 31,082.00 0.00	20365 20366 20367 20368 20369 20391 20379 20001 20122 20123 20129 20199 20384 20394	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT PREMIUM ON GOVT SECURITY GST PAID TDS RECEIVABLE ON INVESTMENT	2,59,170 21,01,175 6,07,420 0 2,54,521 4,61,906 1,09,886 17,356 3,125 2,36,640 6,50,000 3,032 13,454 1,41,588			
13,738.00 0.00 17,24,006.22 1,477.58 17,22,528.64	10211	TDS GST RECIVED PROFIT AND LOSS ACCOUNT PROFIT AND LOSS 2022-2023 PROFIT AND LOSS 2023-2024	9,485.00 1,26,917.80 21,08,419.96 0.00 1,006.22	2,49,487.84 17,25,340.00 2,93,086.00 6,641.00 4,01,298.00 2,20,731.00 52,101.00 7,53,788.93 0.00 9,414.00 3,20,745.84 3,75,802.00 3,032.00 13,713.09 31,082.00 0.00	20365 20366 20367 20368 20369 20391 20392 20379 20001 20122 20123 20129 20199 20384 20394	INT REC ON NPA (SECURED LOAN) INT REC ON NPA (CASH CREDIT LOAN) INT REC ON NPA (LOAN AGAINST DEPOSIT) INT REC ON NPA (VEHICLE LOAN) INT REC ON WOMEN EMPOWERMENT LOAN INT REC ON MICRO FINANCE LOAN BRANCH ADJUSTMENT (A) DEAF FUND RECEIVABLE OTHER ASSET PENAL CHARGES RECEIVABLE TELEPHONE DEPOSIT STOCK OF STATIONERY INCOME TAX RECEIVABLE MSEB ELECTRIC DEPOSIT PREMIUM ON GOVT SECURITY GST PAID TDS RECEIVABLE ON INVESTMENT	10,65,195. 11,454. 10,65,195. 11,454. 11,454. 11,454. 11,454. 11,41,588. 11,41,588.			

Mr. T. L. Randive (Chief Executive Officer)

Mr. D. V. Naik (Dircetor) Mr. H. S. Deshmukh (Vice-Chairman)

Mr. S. G. Mane (Chairman)

Director :- Mr. A. S. Kore, Mr. C. S. Khamkar, Mr. P. N. Ghadge, Mr. C. B. Pathan, Mr. L. M. Sawant, Mr. M. D. Bhosale, Mr. S. J. Nalawade, Mr. B. H. Jankar, Mrs. L. S. Mane, Mrs. N. D. Kadam, CA. R. J. Jadhav

RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR CONSOLIDATED PROFIT & LOSS ACCOUNT AS ON Dt. 31-MAR-2025

		EXPENSE	INCOME						
BALANCE 1-MAR-2024	BANK CODE		BALANCE 31-MAR-2025	BALANCE 31-MAR-2024	BANK CODE		BALANCE 31-MAR-202		
1,84,24,122.43		EXPENDITURE	1,99,26,997.24	2,38,68,986.17		INTEREST RECEIVED	2,66,85,431		
		CONSULTANCY FEE	1,78,040.00			INTEREST RECEIVED ON INVESTMENT	44,64,959		
		GST PAID EXP	0.00	, ,		PROFIT IN SALE OF INVESTMENT	2,39,500		
		INCOME TAX	6,90,802.00	, , . ,		INTEREST RECEIVED ON LOAN	2,19,80,972		
		CLOSING ALLOWANCE	0.00	3,502.03	30113	INTEREST ON LOAN	0		
		PROVISION OF BAD DEFT	39,00,000.00						
		INTEREST PAID	1,37,75,609.17	7,89,535.37		OTHER INCOME	6,56,162		
		STATIONERY	65,654.34			OTHER INCOME	0		
		ANNUAL GENERAL MEETING EXPENSES	38,160.00			PROCESSING FEE	5,29,800		
3,00,000.00			2,50,000.00			COMMISSION	0		
		DEPRECIATION ON DEADSTOCK	3,60,927.73			DIVIDENT FROM SHARES	1,420		
,		PROFESSIONAL TAX	2,500.00			CHAQUE BOOK CHARGES	624		
2,17,520.00	40201	DIPAWALI BONUS	4,00,000.00	5,625.92	30115	SMS CHARGES	0		
617.00	40202	Locker Rent	0.00	0.00	30117	BANK CHARGES	C		
1,80,000.00	40205	Board Director Meeting Allowance	2,52,000.00	0.00	40007	PENAL CHARGES RECEIVED	25,404		
0.00	40209	LEGAL ADVISER FEE	13,304.00	0.00	40115	CALENDAR PRINTING CHARGE	0		
10,000.00	40211	CIBIL Member	0.00	0.00	40148	STATIONERY	0		
						BANK CHARGES	9,974		
39,22,894.97		OTHER EXPENDITURE	48,00,858.39			ACCOUNT MAINTANCE CHARGE	88,939		
76,162.00	40003	BANK PF CONTRIBUTION	1,58,211.00			TRADE CERTIFICATE CHARGES	(
2.000.00			6,042.00						
		STAFF LEAVE ENCASHMENT	5,67,404.00						
		XEROX & TYPING	5,945.00						
		WATER CHARGES	0.00						
		HOUSE RENT	4,77,516.00						
		TELEPHONE	34.466.07						
		MISCELENEOUS EXPENSES	1,39,030.00						
, ,		INSURANCE	23,908.00						
		STAFF TRAINING	1,500.00						
		INSPECTION AND TRAVELLING ALLOWANCE	45,074.37						
		RECOVERY EXPENSES 1	76,234.46						
		LOK MANGAL AGENT COMMISSION	10,41,237.49						
		STAFF SALARY EXP	18,43,684.00						
		DONATION AND SUBSCRIPTION	18,530.00						
		ADVERTISEMENT	54,154.00						
		ARMED FORCES FLAG FUND	0.00		-		-		
		SOFTWARE AMC CHARGES	2,52,922.00						
70,236.00	40210	MANDHAN	55,000.00				-		
22 22 24		OTHER EVERYORS	22 242 72						
28,697.94		OTHER EXPENSES	36,219.73						
		PREMIUM PAID	2,548.00	ļ			-		
		SMS CHARGES	25,346.74		-		-		
		BANK CHARGES	8,324.99				-		
12,000.00	40001	Bharat Pay System	0.00		-		-		
4,55,277.56		PROFIT AND LOSS ACCOUNT	4,70,105.54						
		COMPUTER EXEPENSE	46,274.18						
		LIGHT CHARGES 1	78,800.00						
		POSTAGE	9,463.00						
		DEPOSIT INSURANCE	3,28,589.00						
18,650.00	30098	CIBIL CHARGES	6,979.36						
1,05,000.00		OTHER EXPENDITURE	0.00						
		RBI PENALTY	0.00						
5,000.00	40006	CERSAI A/C CKYC	0.00						
17 22 520 64		NET PORFIT	24 07 442 74						
17,22,528.64		NEI FORFII	21,07,413.74						
		1	1 1	1	1	I .	1		

Mr. T. L. Randive (Chief Executive Officer)

Mr. D. V. Naik (Dircetor) Mr. H. S. Deshmukh (Vice-Chairman)

Mr. S. G. Mane (Chairman)

Director :- Mr. A. S. Kore, Mr. C. S. Khamkar, Mr. P. N. Ghadge, Mr. C. B. Pathan, Mr. L. M. Sawant, Mr. M. D. Bhosale, Mr. S. J. Nalawade, Mr. B. H. Jankar, Mrs. L. S. Mane, Mrs. N. D. Kadam, CA. R. J. Jadhav

RAHIMATPUR SAHAKARI BANK LTD; RAHIMATPUR

TAL. KOREGAON, DIST. SATARA

Independent Auditors Report
As on Dt. 01/04/2024 to 31/03/2025

To,

The Members,

Rahimatpur Sahakari Bank Ltd; Rahimatpur Tal. Koregaon, Dist. Satara

Report on the Financial Statements:

We have audited the accompanying financial statements **RAHIMATPUR SAHAKARI BANK LTD**; **RAHIMATPUR**, Tal. Koregaon, Dist. Satara as at 31st March 2025, which comprise the Balance Sheet as at Dt. 31/03/2025 and the Profit & Loss Account for the year ended, and a summary of the significant accounting policies and other explanatory information. The returns of 2 branches audited by us are incorporated in this financial statement.

Managements Responsibility for the Financial Statements:-

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, Financial performance and cash flow of the bank in accordance with the Banking Regulation Act 1949 (as applicable to co operative societies), The guidelines issued by the Reserve Bank of India and the guideline issued by the Registrar of Co operative Societies, Maharashtra, The Maharashtra Co operative Act 1960, and the Maharashtra Co operative Societies Rules, 1961 (as applicable) and generally accepted accounting principles in India so far as applicable to the bank. The responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud of error.

Auditors Responsibility:-

- Our responsibility is to express an opinion on these financial statements based on our audit. We
 conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered
 Accountants of India. Those Standards require that we comply with ethical requirements and plan
 and perform the audit to obtain reasonable assurance about whether the financial statements are
 free from material misstatement.
- 2. An Audit Involve performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements. Whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the banks preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Banks internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
- 3. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion:-

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Note thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co operative societies), the Maharashtra Co operative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Co operative Societies, Maharashtra in the Manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- (a) In case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2025;
- (b) In case of the Profit & Loss Account, of the profit for the year ended 31st March 2025 that date except:
 - 1) Gratuity provision is not made.
- 2) Depreciation is not Charged according Income Tax rules.

Report on Other Legal & Regulatory Requirement:-

 The Balance Sheet and the Profit & Loss Account have been drawn up in the form set out in the Third Schedule of the Banking Regulation Act, 1949 and provisions of the Maharashtra Co operative Societies Act, 1960 and Maharashtra Co operative Societies Rules 1961.

2. We reported that :

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory,
- b) In our opinion, proper books of account required by low have been kept by the Bank so far as it appears from our examination of those books and proper return adequate for the purposes of our audit have been received from the branches / offices,
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank,d) The Balance Sheet and the Profit & Loss Account dealt with by this report, are in agreement
- with the books of account and the returns,
 e) The accounting standards adopted by the bank are consistent with those laid down by
- accounting principles generally accepted in India so far as applicable to Banks.

 3. The details as required by the Rule 69(6) of Maharashtra Co operative Societies Rules 1961 are

given in the audit memorandum separately. OR

As per the information and explanations given o us and based on ur examinations of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co operative Societies Rule 1961.

 We further report that for the Year under audit, the bank has been awarded "A" Classification for the Financial Year 2024-25

Place : Koregaon

<u>Date</u> : 25/06/2025

UDIN : 25130271BMJKEE5172

For M/s. P S R D & Co. Chartered Accountants CA. Rahul R. Dhongade (Partner) (M No. 130271) (FRN No. 126390W)

Disclosure of Information (Notes of Accounts) as on 31.03.2025 (as per Reserve Bank of India circular No.45 dt.August 30, 2021)

1. Regulatory Capital a) Composition of Regulatory Capital (Amount in Rs Lacs) Particulars 31.03.2025 31.03.2024 Sr.No. aid up share capital and Reserves (net of deductions, if any) i) ii) Other Tier 1 capital 90.6 296.2 268.54 Tier 1 capital (i + ii) iii) 13.62 12.12 Tier 2 capital iv) Total capital (Tier 1+Tier 2) 309.89 280.66 Total Risk Weighted Assets (RWAs) vi) 1752.08 1745.90 vii) Paid-up share capital and reserves as percentage of RWAs 11.74% 10.68% 16.91% 15.38% Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) viii) 0.699 ix) Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a 17.69% 16.08% percentage of RWAs) NIL NIL xi) Leverage Ratio Percentage of the shareholding of a) Government of India NIL NIL b) State Government (specify name) c) Sponsor Bank Amount of paid-up equity capital raised during the year.

Amount of non-equity Tire 1 Capital raised during the year of which -1.83 xiii) 1. Perpetual non-cumulative preference shares (PNCPS) NIL NIL Perpentual debt instrument(PDI) NIL NIL Amount of Tier 2 capital raised during the year of which NA NIL NIL NIL . Perpetual cumulative preference shares (PCPS) NIL 2. Redemable non-cumulative Preference shares (RNCPS) 3. Redemable cumulative Preference shares (RCPS) NIL NIL 4. Long Term subordinate Bonds (LTSB) NIL NIL b) Amount draw down from the Reserves NIL NIL

Assets liability management
 Maturity pattern of certain items of assets and liabilities as on 31.03.2025

a) waturity pattern or cert	ann itemis or	assets and n	abilities as	011 31.03.2	023						(Amount i	n Rs. in Lacs)
Liabilities	Day 1	2 to 7 Days	8 to 14	15 to 30	31 Days to	Over 2	Over 3	Over 6	Over 1	Over 3	Over 5	Total
			Days	Days	2 Months	Months &	Months & to	Months &	Year &	Year &	Years	
						to 3 Month	6 Months	upto 1	upto 3	upto 5		
								Year	Years	Year		
Share Capital & Reserves											413.70	413.70
Deposit	24.41	16.96	24.03	103.25	151.59	184.92	206.65	203.82	491.89	530.78	412.86	2,351.16
Borrowings	-	-		-	-	-	-	-				-
other Liability	4.36	5.00	5.07	5.93	4.62	4.69	27.42	7.72	24.91	27.91	21.85	139.48
Total Liabilities	28.77	21.96	29.10	109.18	156.21	189.61	234.07	211.54	516.80	558.69	434.71	2,904.34
Cash & Bank Balances			181.86						148.80			330.66
Investment				100.00	-	-		67.81			470.65	638.46
Advances	40.16	34.96	18.56	19.53	118.01	202.27	241.40	221.97	363.37	528.91	68.52	1,857.66
Fixed Assets											26.47	26.47
Other Assets						6.50	3.77	0.24	-		0.14	10.65
Total Assets	40.16	34.96	200.42	119.53	118.01	208.77	245.17	290.02	512.17	528.91	565.78	2,863.90
(B) Total Inflow	40.16	34.96	200.42	119.53	118.01	208.77	245.17	290.02	512.17	528.91	565.78	2,863.90
(C) Mismatch (B-A)	11.39	13.00	171.32	10.35	(38.20)	19.16	11.10	78.48	(4.63)	(29.78)	131.07	-
% of C to A	39.59%	59.20%	588.73%	9.48%	-24.45%	10.10%	4.74%	37.10%	-0.90%	-5.33%	30.15%	0.00%
Cumulative Mismatch	11.39	24.39	195.71	206.06	167.86	187.02	198.12	276.60	271.97	242.19	373.26	-
Cumulative Mismatch(%)	39.59%	48.08%	383.29%	149.02%	63.25%	54.08%	46.76%	62.07%	37.34%	22.52%	37.57%	0.009

Assets liability management
 a) Maturity pattern of certain items of assets and liabilities as on 31.03.2024

Liabilities	Day 1	2 to 7 Days	8 to 14	15 to 30	31 Days to	Over 2	Over 3	Over 6	Over 1	Over 3	Over 5	Total
Liddinges	Duy 1	2 to / Buys	Davs	Davs	2 Months	Months &	Months & to		Year &	Year &	Years	Total
			,-	,-		to 3 Month	6 Months	upto 1	upto 3	upto 5	rears	
						to 5 Mionth	O IVIOITATIS	Year	Years	Year		
Share Capital & Reserves											349.34	349.3
Deposits	29.14	21.69	28.76	107.98	156.32	189.65	211.28	208.55	496.62	535.66	417.59	2,403.2
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Other Liability	1.32	1.96	2.03	2.89	1.58	1.65	24.38	4.68	21.83	24.87	18.81	106.0
Total Liabilities	30.46	23.65	30.79	110.87	157.90	191.30	235.66	213.23	518.45	560.53	436.40	2,858.5
Cash & Bank Balance			191.31						154.04			345.3
Investment				95.00	153.15	4.94					422.98	676.0
Advances	33.21	27.96	11.61	12.58	111.06	195.32	234.45	215.02	356.42	521.96	61.57	1,781.1
Fixed Assets											24.43	24.4
Other Assets						8.01	3.21	4.21	8.01	8.01	0.12	31.5
Total Assets	33.21	27.96	202.92	107.58	264.21	208.27	237.66	219.23	518.47	529.97	509.10	2,858.5
(B) Total Inflow	33.21	27.96	202.92	107.58	264.21	208.27	237.66	219.23	518.47	529.97	509.10	2,858.5
(C) Mismatch (B-A)	2.75	4.31	172.13	(3.29)	106.31	16.97	2.00	6.00	0.02	(30.56)	72.70	
% of C to A	9.03%	18.22%	559.05%	-2.97%	67.33%	8.87%	0.85%	2.81%	0.00%	-5.45%	16.66%	0.00
Cumulative Mismatch	2.75	7.06	179.19	175.90	282.21	299.18	301.18	307.18	307.20	276.64	349.34	
Cumulative Mismatch(%)	9.03%	13.05%	329.15%	124.17%	105.00%	85,68%	70,54%	68.43%	41.99%	25.64%	35.04%	0.00