

The Vishweshwar Sahakari Bank Ltd. Pune

(MULTI-STATE BANK)

(As per Section 29 of Banking Regulation Act, 1949(AACS))

BALANCE SHEET AS ON 31.03.2022

(₹ In Lakh)

CAPITAL AND LIABILITIES	Sch.No.	As on 31.03.2022	As on 31.03.2021
Capital	1	4,264.39	4,166.79
Reserve And Surplus	2	16,729.45	14,828.16
Deposits	3	1,63,058.93	1,58,790.41
Borrowings	4	-	-
Other Liabilities & Provisions	5	4,646.69	3,937.33
Total		1,88,699.47	1,81,722.69
ASSETS			
Cash and Balances with Reserve Bank of India	6	7,247.48	4,570.76
Balances with Banks and Money at Call & Short Notice	7	18,977.05	23,779.09
Investments	8	63,228.15	58,597.30
Advances	9	92,131.84	90,103.31
Fixed Assets	10	1,307.39	1,322.68
Other Assets	11	5,807.56	3,349.55
Total		1,88,699.47	1,81,722.69
Contingent Liabilities	12	1,375.61	1,093.67


As per our Report of even date

M/S Gogate and Company


Chartered Accountants


FRN 124144W

For The Vishweshwar Sahakari Bank Ltd. Pune (Multistate Bank)


CA Umesh V. Gogate
Partner (M. No. 109574)
UDIN No.
22109574AKRHZW9410
Date : 10.06.2022
Place : Pune


Shriram V. Apte
CEO


CA Manoj V. Sakhare
Vice - Chairman


Anil B. Gadve
Chairman


Rajendra R. Mirje
Director


Suniel N. Rukari
Director



SCHEDULE 1 - CAPITAL

Particulars	(₹ In Lakh)	
	As on 31.03.2022	As on 31.03.2021
Authorised Share Capital	10,000.00	10,000.00
Authorised Capital 2,00,00,000 "A" Class shares of Rs 50/- each)	-	-
Issued & Paid Up		
Shares of Rs 50/- each fully paid up		
1) Individual (6523078) (Last Yr.6590789)	3,261.54	3,295.39
2) Co-Op Institutions /State Govt.	-	-
3) Others (2005706) (Last Yr.1742798)	1,002.85	871.40
Total	4,264.39	4,166.79

SCHEDULE 2 - RESERVE AND SURPLUS

Particulars	(₹ In Lakh)	
	As on 31.03.2022	As on 31.03.2021
I. Statutory Reserves	5,088.64	4,802.71
Opening Balance	4,802.71	4,437.73
Additions during the year	285.94	364.97
Deductions during the year	-	-
II. Building Fund	750.00	750.00
Opening Balance	750.00	280.00
Additions during the year	-	470.00
Deductions during the year	-	-
III. Dividend Equalisation Fund	6.00	6.00
Opening Balance	6.00	6.00
Additions during the year	-	-
Deductions during the year	-	-
IV. Bad and Doubtful Debts Reserve	4,100.00	3,370.00
NPA		
Opening Balance	3,370.00	2,380.00
Additions during the year	730.00	990.00
Deductions during the year	-	-
V. Investment Fluctuation Reserve	1,315.00	1,315.00
Opening Balance	1,315.00	1,515.00
Additions during the year	-	-
Deductions during the year	-	200.00
VI. Technology Development Fund	175.00	175.00
Opening Balance	175.00	175.00
Additions during the year	-	-
Deductions during the year	-	-
VII. Golden Jubilee / Ceremonial Reserve	275.00	155.00
Opening Balance	155.00	130.00
Additions during the year	120.00	25.00
Deductions during the year	-	-



SCHEDULE 2 - RESERVE AND SURPLUS

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
VIII. Contingencies Fund	45.25	45.25
Opening Balance	45.25	345.25
Additions during the year	-	-
Deductions during the year	-	300.00
IX. Staff Welfare Fund	14.91	8.07
Opening Balance	8.07	2.90
Additions during the year	6.84	5.17
Deductions during the year	-	-
X. Social Welfare Fund / MEMBER W F	34.90	29.90
Opening Balance	29.90	25.00
Additions during the year	5.00	5.00
Deductions during the year	-	0.10
XI. Investment Depreciation Reserve	1,217.50	617.50
Opening Balance	617.50	457.50
Additions during the year	600.00	160.00
Deductions during the year	-	-
XII. Building Revaluation Reserve	341.91	359.61
Opening Balance	359.61	378.53
Additions during the year	-	-
Deductions during the year	17.70	18.93
XIII. Reserve for Unforeseen Losses	1,369.33	1,260.76
Opening Balance	1,260.76	1,121.20
Additions during the year	108.57	139.56
Deductions during the year	-	-
XIV. BDDR PA Standard Assets Regular	365.00	340.00
Opening Balance	340.00	340.00
Additions during the year	25.00	-
Deductions during the year	-	-
XV. BDDR PA Standard Assets Restructure	735.00	235.00
Opening Balance	235.00	-
Additions during the year	500.00	235.00
Deductions during the year	-	-
XVI. General Reserve Fund	193.44	172.54
Opening Balance	172.54	176.39
Additions during the year	23.07	-
Deductions during the year	2.17	3.85
XVII. Donation Fund	8.33	8.33
Opening Balance	8.33	16.53
Additions during the year	-	-
Deductions during the year	-	8.20
XVIII. Special Reserve Under Income Tax Act 1961	114.25	100.50
Opening Balance	100.50	86.75
Additions during the year	13.75	13.75
Deductions during the year	-	-



SCHEDULE 2 - RESERVE AND SURPLUS

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
XIX. BDDR Other NPA Investment Reserve	-	600.00
Opening Balance	600.00	300.00
Additions during the year	-	300.00
Deductions during the year	600.00	-
XX. ARC Trust Receipt Depreciation Reserve	580.00	477.00
Opening Balance	477.00	-
Additions during the year	103.00	477.00
Deductions during the year	-	-
Total	16,729.45	14,828.16

SCHEDULE 3 - DEPOSITS

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
A. I. Demand Deposits	13,810.87	10,744.44
(i) From Banks	-	-
(ii) From Others	13,810.87	10,744.44
II. Savings Bank Deposits	30,451.10	27,760.15
III. Term Deposits	1,18,796.97	1,20,285.83
(i) From Banks	-	-
(ii) From others	1,18,796.97	1,20,285.83
Total (I, II, III)	1,63,058.93	1,58,790.41
B. (i) Deposits of branches in India	1,63,058.93	1,58,790.41
(ii) Deposits of branches outside India	-	-
Total (B)	1,63,058.93	1,58,790.41

SCHEDULE 4 - BORROWINGS

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Borrowing in India	-	-
(i) Reserve Bank of India	-	-
(ii) Other Banks	-	-
(iii) Other institutions and agencies	-	-
(iv) Others Long Term (Subordinated) deposits (LTD)	-	-
II. Borrowings outside India	-	-
Total: (I and II)	-	-
Secured borrowings included in I and II above	-	-

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Bills payable	183.31	532.72
II. Inter-office adjustments (Net)	23.76	0.57
III. Interest Accrued	1,624.29	1,044.99
IV. Others (including Provisions)	2,815.34	2,359.04
Total	4,646.69	3,937.33



SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Cash in hand		
(Including foreign currency notes)	2,289.44	1,960.10
II. Balance with Reserve Bank of India	4,958.04	2,610.66
(i) in Current Account	-	-
(ii) in other Accounts	-	-
Total: (I and II)	7,247.48	4,570.76

SCHEDULE 7 - BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICES

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
I. In India		
(i) Balances with banks	18,977.05	23,779.09
(a) In Current Accounts	6,414.90	5,125.45
(b) In Other Deposit Accounts	12,562.14	18,653.64
(ii) Money at call and short notice	-	-
(a) With banks	-	-
(b) With other institutions (RBI LAF)	-	-
Total: (i & ii)	18,977.05	23,779.09
II. Outside India		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total: (i, ii & iii)	-	-
Grant Total: (I and II)	18,977.05	23,779.09

SCHEDULE 8 - INVESTMENTS

(₹ In Lakh)

Particulars	As on 31.03.2022	As on 31.03.2021
I. Investments in India in		
(i) Government Securities	59,340.46	52,878.91
(ii) Other approved securities	-	-
(iii) Shares	1.64	1.64
(iv) Debentures and Bonds	367.36	957.60
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (SRs issued by ARC)	3,518.69	4,759.15
Total	63,228.15	58,597.30
II. Investments outside India in		
(i) Government securities (Including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures	-	-
(iii) Other investments (to be specified)	-	-
Total	-	-
Grand Total (I and II)	63,228.15	58,597.30



SCHEDULE 9 - ADVANCES

		(₹ In Lakh)	
Particulars	As on 31.03.2022	As on 31.03.2021	
A. (i) Bills purchased and discounted	-	-	
(ii) Cash credits, overdrafts and loans repayable on demand	33,538.88	35,744.31	
(iii) Term loans	58,592.97	54,359.00	
Total	92,131.84	90,103.31	
B. (i) Secured by tangible assets	-	-	
(ii) Covered by Bank/Government Guarantees	-	-	
(iii) Unsecured	-	-	
Total	0.00	0.00	
C.I. Advances in India			
(i) Priority sector	52,941.74	40,764.86	
(ii) Public sector	-	-	
(iii) Banks	-	-	
(iv) Others	39,190.10	49,338.45	
Total	92,131.84	90,103.31	
C.II. Advances Outside India			
(i) Due from banks	-	-	
(ii) Due from others	-	-	
(a) Bills purchased and discounted	-	-	
(b) Syndicated loans	-	-	
(c) Others	-	-	
Total	-	-	
Grand Total: (C.I. & C.II)	92,131.84	90,103.31	

SCHEDULE 10 - FIXED ASSETS

		(₹ In Lakh)	
Particulars	As on 31.03.2022	As on 31.03.2021	
I. Premises	711.35	768.69	
At cost as on 31st March of the preceding year	768.69	833.07	
Additions during the year	-	-	
W.I.P. during the year	-	-	
Deductions during the year	-	-	
Depreciation to date	57.34	64.38	
II. Other Fixed Assets (including furniture and fixtures)	596.05	553.99	
At cost as on 31st March of the preceding year	598.52	513.00	
Additions during the year	-	289.17	
Deductions during the year	-	2.54	
Depreciation to date	277.75	245.63	
Total: (I and II)	1,307.39	1,322.68	



SCHEDULE 11 - OTHER ASSETS

Particulars	(₹ In Lakh)	
	As on 31.03.2022	As on 31.03.2021
I. Inter-office adjustment (net)	-	-
II. Interest accrued	2,544.90	1,836.59
III. Tax paid in advance/tax deducted at source	375.00	500.00
IV. Stationery and stamps	22.40	24.20
V. Non-banking assets acquired in satisfaction of claims	-	-
VI. Others	2,865.26	988.76
Total	5,807.56	3,349.55

SCHEDULE 12 - CONTINGENT LIABILITIES

Particulars	(₹ In Lakh)	
	As on 31.03.2022	As on 31.03.2021
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents		
(a) In India	1,070.85	885.96
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable (DEAF)	304.77	207.71
Total	1,375.61	1,093.67

