## EXCELLENT CO-OPERATIVE BANK LTD. MUMBAI BALANCE SHEET AS AT 31st MARCH 2022

1,05,13,04,935.97		TO THE OPT	4,40,44,00,44,004	As TO save I assume the sales		month the of the	
		TOTAL CIE	1 10 14 00 470 04	1 16 28 71 212 21		TOTAL C/E	1 47 60 18 055 67
						(All Deposits are from Individuals)	
				1,06,56,93,924.27	1,52,42,873.00	v) Matured FD, RD etc	1,56,31,549.00
					76,27,810.00	ly) Recurring Deposits	70,70,792.00
					23,38,32,408.73	iii) Current Deposits	23,14,17,241.34
					65,81,67,093.54	ii) Savings Deposits	67,27,06,994.54
					15,08,23,739.00	i) Fixed Deposits	15,26,17,251.00
	٨						
				36,85,85,003.94	9,00,000.00	xx) Education Fund	9,00,000.00
					22,50,000.00	xix) Premises Revaluation Reserve Fund	
30,27,78,709.00	4,80,00,000.00		4,80,00,000.00		14,36,590.00	xviii) Election Fund	14,36,590.00
		ii) F.D. with M.D.C.C. Bank			65,00,000.00	xvii) Business Development Fund	65,00,000.00
	55 55				3,28,355.81	xvi) Special Reserve Fund (Clg Hsg. Diff)	3,28,355.81
	4,98,95,000,00		4,98,95,000.00		1,45,08,456.00	xv) Special BDDR Fund (Fraud)	1,45,08,456.00
		i) Reserve Fund Investments			23,05,000.00	xiv) Contingent Provision for STD. Assets	23,05,000.00
		OTHER INVESTMENTS			79,80,800.00	xiii) Computer upgradation Fund	74,80,800.00
					55,00,000.00	xii) Diamond Jubilee Fund	55,00,000.00
	6.000.00		6,000.00		75,00,000.00	xi) Investment Fluct Res Fund	75,00,000.00
		ii) Shares of other Co-op. Institutions			1,00,00,000.00	x) Staff Welfare Fund	1,00,00,000.00
					31,89,150.00		
ï	20.48.77.709.00		20,48,94,187.00		1,15,00,000.00	viii) Members Welfare Fund	1,15,00,000.00
					2,30,00,000.00	vii) General Reserve Fund	2,25,00,000.00
		In Govt. Securities			5,25,00,000.00	vi) Building Fund	5,25,00,000.00
		INVESTMENTS			44,35,000.00	v) Charity Fund	44,35,000.00
	000000000000000000000000000000000000000		20 20 20		15,00,000.00	iv) Building Repair Fund	15,00,000.00
74.85.26.226.97	8.82.00.000.00		9,87,00,000.00		20,67,163.15	10000	-
		D) Fixed Deposits			10,70,58,907.23	ii) Reserve for Bad & Doubtful Debts	
	100000000000000000000000000000000000000				10,41,25,581.75		10,24,99,373.75
	1 75 54 031 88	C) Balances with other Banks in current A/cs	28,01,635.89			RESERVE FUND & OTHER RESERVES	
	60,90,32,002.09	B) Current A/C with RB1, MSC Bank and MDCC Bank	67,97,34,763.33	4,85,72,420.00		HEAT S) THEIRIGHARD	
				00000		Held by Individuals	2 87 82 505 00
	3,37,40,193.00	A) Cash on Hand	3,73,77,884.00				
		CASH & BANK BALANCE		5,00,00,000.00		AUTHORISED SHARE CAPITAL	5,00,00,000.00
Rs. P.	Rs. P.		Rs. P.	Rs.	Rs. P.		Rs.
2021-22		ASSETS	2020-21	2021-22		LIABILITIES	2020-21





1,49,38,12,367,38		TOTAL C/F	1,49,83,72,397.53	1,54,13,56,801.57		TOTAL C/F	1,54,40,16,839.02
1,71,85,513.45	1,34,27,033.45 36,92,847.00 65,633.00	INTEREST RECEIVABLE  a) On Loans & Advances (NPA)  b) On Investments c) On Bill Discounting	1,20,56,384.47				
42,53,21,917,96	1,32,45,558.00 1,32,45,558.00 Nil	Of the Long Term advances 3 above: i) amount due from individuals ii) amount overdue iii) amount considered Bad & Doubtful of recovery fully provided for	93,19,561.00	34,17,168.01	2,12,350.00 5,00,000.00 5,00,000.00 3,80,277.90 30,36,890.11	b) Add Reserve Fund (10%) c) Computer upgradation Fund d) General Reserve  Balance C/F Add: Profit for the year brought from the Profit & Loss A/c	21,23,503,90
	1,32,45,558,00	a) Govt. & Other Trustee Securities b) Other Tangible Securities c) Unsecured Advances	ن		21,23,503.90 5,30,876.00	PROFIT & LOSS ACCOUNT Profit as per last Balance Sheet Less: Appropriations a) Reserve Fund 25%	
ä	42,12,951.00 21,55,00,241.87 21,55,00,241.87 21,55,00,241.87 4,29,54,167.00 4,17,34,499.00	c) Unsecured Advances  Of the medium Term advances 2 above: i) amount due from individuals ii) amount overdue iii) amount considered Bad & Doubtful of recovery fully provided for	22,14,10,131.00	2,33,40,906.90	51,09,815.00 10,25,069.50 7,60,556.92 1,64,45,465.48	CURRENT LIABILITIES & PROVISIONS  a) Pay Order Issue A/c. b) 57th Dividend Payable c) 58th Dividend Payable d) 60th Dividend Payable e) Sundries	5,39,259,00 8,74,282.00 10,28,182.00 1,95,51,791.98
	21,12,87,290.87	140		1,34,27,033.45 2,80,88,723.00		ON OVERDUE ACCOUNTS INTEREST PAYABLE	76,37,104.47 2,84,89,996.00
	56,61,475.26 50,39,655.15	<ul> <li>ii) amount overdue</li> <li>iii) amount considered Bad &amp; Doubtful of recovery fully provided for</li> </ul>		269		BRANCH ADJUSTMENTS RESERVE FOR INTEREST	Production of the Control of the Con
	19,65,76,118.09	of the short term advances (1) above:  i) amount due from individuals	13,41,70,000.82	14,77,922.00		CUSTOMER LIABILITY (DEAF A/C)	13,07,919.00
	19,60,60,366.42	b) Other Tangible Securities c) Unsecured Advances	10 11 21 01 00	07 00 100 00 00 00 00 00 00 00 00 00 00 00			64,46,745.00
				N N		i) From Reserve Bank of India ii) From State Bank/Central Co-op. Bank iii) From other Banks	Z N N
Rs. P. 1,05,13,04,935.97	Rs. P.		Rs. P. 1,12,14,09,470.24	Rs. P. 1,46,28,71,348.21	RS.	Balance B/F	Rs. P. 1,47,60,18,055.67
2021-22		ASSETS	2020-21	2021-22		LIABILITIES	2020-21





As per our report of even date attached For. U. G. DEVI & CO.  (Chartered Accountants)  FRN.; 102427W  V. L. DEVI  Place : N  PARTNER)  Date : 2  M.NO.038973  UDIN  2203	1,54,40,16,839.02										Rs. P. 1,54,40,16,839.02	2020-21
Date: 20-06-2022 2-2-0-3-8973 ALL DT59385	TOTAL	CONTINGENT LIABILITIES: In respect of Guarantees issued on behalf of constituents Rs.8,91,478.00) (Previous year Rs.9,69,400.00)								0	Balance B/F	LIABILITIES
											Rs. P.	
For Exce	1,54,13,56,801.57										Rs. P. 1,54,13,56,801.57	2021-22
For Excellent Co-op. Barry	1,54,40,16,839.02	5,61,376.59 1,45,08,456.00 11,387.65 6,48,295.00 6,26,500.00 2,01,321.00 32,579.00	91,345.30	5,64,648.60	55,59,370.10	5,01,443.05	1,45,83,055.20	1	13,07,919.00	64,46,745.00	Rs. P. 1,49,83,72,397.53	2020-21
Fulzara) (Sadiq Hawa) Sen Bangger E.O. (Director)	TOTAL	a) Printing Matter & Stationery b) Suspense Account (fully provided for) c) Stamps & Stamped Documents d) Deposits with M.T.N.L. & Others e) Sundries f) Prepaid Expenses g) Advance Income Tax paid	e) Computers Balance as per last Balance Sheet Add: During the year Less: Depreciation	d) <u>Car</u> Balance as per last Balance Sheet Less: Depreciation	c) <u>Furniture &amp; Fixtures</u> : Balance as per last B/S Add: During the year Less: Depreciation	b) S.D.V. Lockers  Balance as per last B/S  Less: Depreciation	a) Premises: Balance as per last B/S Less: Depreciation	BRANCH ADJUSTMENTS	CUSTOMER LIABILITY (DEAF A/C)	BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	Balance B/F	ASSETS
(Ghansham Shewakramani) Chairman Place: Mumbai		4,68,536.54 1,45,08,456.00 10,187.65 6,61,295.00 5,72,000.00 1,80,000.00 10,45,290.00	91,345.30 1,60,356.00 1,30,224.30	5,64,648.60 84,697.30	55,59,370.10 1,13,033.00 6,66,913.45	5,01,443.05 75,216.45	1,45,83,055.20 7,29,152.75	V		ž	70 0	
For EXCEPTENT CO-OP, BANK LTB. MUMBAI (Ahmed Sundrani) (A	1,54,13,56,801.57	1,74,45,765.19	1,21,477,00	4,79,951.30	50,05,489,65	4,26,226,60	1,38,53,902.45	<b>#</b>	14,77,922.00	87,33,700.00	Rs. P. 1,49,38,12,367.38	2021-22

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2022

8 37 39 010 28		8,75.02,714.44	8,37,39,010.28		8,75,02,714.44
			43,57,503.11	To Net Profit Transferred to Appropriation A/c	26,06,416.82
			3,00,000.00	To Transferred to Reserve for Bad & Doubtful Debts	2,00,000.00
			35,43,143.50	To Other Expenditure	18,55,566.12
×			5,68,218.05	To Stationery, Printing & Advertisements	3,85,469.54
			4,67,845.00	To Auditor's Fees (including internal Auditor's Fees	4,09,134.00
			16,86,204.25	To Depreciation on Assets	18,94,202.75
			6,25,464.81	To Repairs & Maintanence	4,93,218,00
			9,44,818.10	To Postage, Telegram & Telephone Charges	11,79,008.01
			21,21,670.00	To Law & Professional Charges	16,18,385.00
			36,96,706.11	To Rent, Taxes, Insurances Lightning etc.	34,19,372.40
26,68,075.00	By Other Receipts	36,28,601.00	6,612.00	To Director's & Local Committee Meeting Expenes A/c	695.00
22,21,178.26	By Commission, Exchange & Brokerage	20,50,407.44	3,39,75,611.00	To Salaries, Allowances, Provident Fund, Bonus & Gratuity etc	3,77,79,338.00
7,88,49,757.02	By Interest and Discount	8,18,23,706.00	3,14,45,214.35	To interest on Deposits, Borrowings etc	3,56,61,908.80
Rs. P.		Rs. P.	Rs.	:*	Rs. P
2021-22	INCOME	2020-21	2021-22	EXPENDITURE	2020-21

## PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31st MARCH 2022

TO MILIND AT	For EXCELL GO-OD BANK I TO MINBAT			late attached	As per our report of even date attached
43,57,503.11	TOTAL	26,06,416.82	43,57,503.11	TOTAL	26,06,416.82
			30,36,890.11	To Net Profit carried to Balance Sheet	17,56,416.82
43,57,503.11	By Net Profit Transferred from Profit & loss A/c	26,06,416.82	13,20,613.00	To Prov Income Tax	8,50,000.00
Rs. P.		Rs. P.	RS. P. F		Rs.
2021-22	INCOME	2020-21	2021-22	EXPENDITURE	2020-21

V. U. DEVI (PARTNER) (Chartered Accountants) FRN.: 102427W Date: 20-06-2022 Place: Mumbai

22038973ALLDTS 9385

MKulzara) (Sadig Hawa)

Place: Mumbai

(Ghansham Shewakram

For Excellent Co-up. 07

51 SVice-Chairman (Ahmed Sundrani)