

## MANN DESHI MAHILA SAHAKARI BANK LTD.,MHASWAD (ANNEX 1)

'N' Schedule

Balance Sheet As on 31st March, 2009

Amount 31.03.2008	LIABILITIES	Amount	Amount 31.03.2009	Amount 31.03.2008	ASSETS	Amount	Amount 31.03.2009
50000000.00	<b>1. Authorised Share Capital</b>	50000000.00	50000000.00	6881134.00	<b>1. Cash In Hand</b>	8025708.50	8025708.50
	As per Rs 100 each			10292137.67	<b>2. Bank Balances</b>		10863147.47
14820125.00	<b>(100X50000)</b>		18353950.00	81739.72	a. DCC Current A/c. Br Mhaswad	1824671.60	
	a.Individuals	18353950.00		270677.61	b. DCC Current A/c. Br. Gondawale	1906639.61	
				17356.00	c. DCC Current A/c. Br Vaduj	1497113.00	
1090497.31	<b>2. Reserves &amp;Funds</b>		1722382.92	2932.00	d. Bank of Maharashtra c/a.Gond.	2071.00	
684274.77	a) Statutory Reserves	1017191.97		31001.90	e. MSC, Mumbai Current A/c.	31001.90	
390537.54	b) Building Fund	580005.95		256269.00	f. IDBI C/a.Mhaswad	10385.05	
15685.00	c) Divind Equ. Fund	15685.00		5758.63	g. Bank of Maharashtra C/A.Mhaswad	36237.76	
0.00	d) Investment fluctuation fund	109500.00		144611.00	h. BOI C/A Br. Budh	38967.11	
				31450.00	i. DCC Current A/c. Br Piliiv	20040.00	
1608773.72	<b>3. Provisions</b>		2150282.92	6501347.65	j.DCC Current A/c. Br Dahiwadi	2886181.32	
235000.00	a) Provision Against std. Assets (NPA)	250000.00		649.11	k HDFC pune current	17715.70	
1373773.72	b) Provision Against Bad &Doubtful Debts	1900282.92		305963.00	l Raigad DCC Current A/c	373741.00	
				7297.00	m State BanK of India Vaduj	105309.00	
132646032.33	<b>4. Deposits</b>		178229750.30	29396.79	n HSBC	29396.80	
22161930.73	a. Savings Deposits	25831674.70		124097.00	o DCC Current A/c Lonand	397637.00	
7462477.00	b. Current Deposits	662716.00		8169.99	p. ICICI C/A. Br. Sangali	444.99	
28577312.00	c. Individual Fixed deposits	54310436.00		280000.00	q. DCC Current A/c. Br Malavadi	10000.00	
30479877.00	d.Society Fixed deposits	51179573.00		114904.00	r. IDBI C/a.Solapur	401565.00	
25985801.00	e. Individual Dam Duppat	24355117.00		2827.00	s. IDBI C/a.Ranand	17794.00	
450477.00	f. Society Dam Duppat	242659.00		2073236.93	t. Axis Bank C/a. (For Gondawale)	1250021.29	
2442967.00	g. Individual Dam Didpat	2431518.00		2453.34	u. Axis Bank C/a. (For Head Office)	2453.34	
172978.00	h. Individual Dam Tippat	161964.00			v. DCC Current A/c. Br.Satara	3761.00	
354436.00	l. Individual Dam Choupat	400491.00		11029130.00	<b>3. Investments</b>		15144841.00
2381932.00	j. Recurring Deposits	3032445.00		500.00	a. DCC Shares A/c.	500.00	
747795.00	k. Reinvestment Deposits	873948.00		11028630.00	b. Government Securities	15144341.00	
5882237.00	l. Pigmy Deposits	9126002.00		44360129.00	<b>4. Bank Deposits</b>		72366190.00
1078606.00	m. Mahila Samruddhi	849961.00		1447744.00	a. DCC Damduppat Br. Mhaswad	4270547.00	
9390.60	n. Mahila Sphurti	9590.60		11294000.00	b. Term Deposits Br. Mhaswad	6694000.00	
5265.00	o. Mahila Saptahik Deposits	5265.00		24790.00	c. DCC Damchoupat Br. Mhaswad	27766.00	
301844.00	p. Samajik Suraksha Deposits	287741.00		821238.00	d. DCC Dhanverdhini Br. Mhaswad	11929090.00	
3158209.00	q. Dhanverdhini Deposits	3658405.00		232402.00	e. DCC Reserve Fund Br. Mhaswad	254922.00	
314495.00	r. Society Didpat Deposits	334794.00		2025080.00	f. DCC F/D Br. Gondawale	5735998.00	
678003.00	s.Sita Bhachat Thev	166000.00		3326875.00	g. DCC Damduppat Br. Gondawale	1043064.00	
0.00	t. Savitribai Phule Bachat Thev	309450.00		1616000.00	h DCC Fixed Deposite Dhahiwadi	1600000.00	

				2200000.00	l. DCC Fixed Deposits Br. Vaduj	2700000.00	
<b>10000000.00</b>	<b>5. Bank Loans</b>		<b>5748552.00</b>	2800000.00	j State Bank of India	5409269.00	
	c. SIDBI , Mumbai	5748552.00		500000.00	k HDFC	0.00	
				250000.00	l SIDBI, Mumbai	250000.00	
<b>2006668.00</b>	<b>6. Interest Payable</b>		<b>3747824.00</b>	2259000.00	m IDBI, Mhaswad	0.00	
	a. Interest Payable	3693557.00		14945000.00	n. IDBI, Ranand	25105150.00	
	b. Int. payable on mtrd. FD's	54267.00		118000.00	o. Bank of Maharashtra	134384.00	
				0.00	p. Bank of India, Br. Budh	2500000.00	
<b>633246.00</b>	<b>7. Other Liabilities</b>		<b>10886136.00</b>	0.00	q. DCC Fixed Deposits Br. Satara	1192000.00	
463083.00	a. O.R.I.	368933.00		0.00	r. DCC Dhanverdhini Br.Satara	2020000.00	
10000.00	b. Educational Fund	10000.00		500000.00	p. Karad Urban Co-op Bank,Vaduj	1500000.00	
133949.00	c. Audit Fee	139958.00			<b>5. Advance</b>	35000.00	<b>35000.00</b>
23399.00	d. Service Tax	0.00		<b>4370519.50</b>	<b>6. SHORT TERM LOAN</b>		<b>4643318.00</b>
2815.00	e.T.D.S Payable	495.00			A. Cash Credit Loan	4643318.00	
<b>0.00</b>	f. Smart Card Bill Payable	500000.00		<b>65871187.00</b>	<b>7. MEDIUM TERM LOAN</b>		<b>75432008.50</b>
<b>0.00</b>	g. Agricultural Package Dene	9861765.00		35141677.00	a. Medium Term Loan	34126338.50	
<b>0.00</b>	h. Professional Tax Payable	4985.00		3751495.00	b. Hire Purchase Loan	3057470.00	
				775480.00	c. Mahila Utkarsha Loan	706681.00	
<b>109743.00</b>	<b>8. Bills For Collections (as per contra)</b>	367882.35	<b>367882.35</b>	801476.00	d. Gruhopayogi Loan	475569.00	
				16767568.00	e. Samanya Loan	29019648.00	
<b>0.00</b>	<b>9. Branch Adjustment</b>	350078.00	<b>350078.00</b>	8633491.00	f. Refinance Loan	8046302.00	
				<b>3353529.00</b>	<b>8. LONG TERM LOAN</b>		<b>5321794.00</b>
<b>306036.81</b>	<b>Profit</b>	460672.98	<b>460672.98</b>		a. Long Term Loan	5321794.00	
				<b>12340003.00</b>	<b>9. LOAN AGAINST DEPOSITS</b>		<b>13660883.00</b>
				2762028.00	a. Gold Security Loan	2477414.00	
				2801172.00	b. Against Term Deposits	4381696.00	
				3586211.00	c. Against Damduppat Deposits	3231675.00	
				139243.00	d. Against Recurring Deposits	135446.00	
				134587.00	e. Against Reinvestments Deposits	160777.00	
				48173.00	f. Against Damchoupat Deposits	65461.00	
				411790.00	g. Against Pigmy Deposits	577060.00	
				108485.00	h. Against Mahila Samruddhi	61859.00	
				225756.00	l. Against Dam Didpat Deposits	68722.00	
				88671.00	j. Against National Savings Deposits	50163.00	
				1275549.00	k. Society Overdraft	1366078.00	
				0.00	l. Against Sanstha Deposits	0.00	
				400916.00	m. Individual Overdraft	654263.00	
				357006.00	n. Against Dhanverdhini Deposits	429814.00	
				416.00	o.Mahila Saphthahik Tev Loan	455.00	
				<b>113835.00</b>	<b>10. DEPOSITS</b>		<b>92636.00</b>
				0.00	a. Office Deposit	0.00	

				5656.00	b. Telephone Deposit	7320.00	
				15975.00	c. Electric Deposit	15975.00	
				750.00	d. Water Connection Deposit	750.00	
				91454.00	e. Nivadnuk Anamat	68591.00	
				<b>2888843.00</b>	<b>11. DEAD STOCK</b>		<b>4268974.00</b>
				1223632.00	a. Furniture Dead Stock	1591119.00	
				504680.00	b. Electric Dead Stock	934535.00	
				72469.00	c. Decoration Dead Stock	81942.00	
				437797.00	d. Computer Dead Stock	936221.00	
				364207.00	e. Locker Dead Stock	448018.00	
				10407.00	f. Liabrary Dead Stock	9267.00	
				10261.00	g. Telephone Dead Stock	8209.00	
				265390.00	h. Motor Cycle Dead Stock	259663.00	
				<b>791966.00</b>	<b>12.INTEREST RECEIVABLE</b>	1189471.65	<b>1189471.65</b>
					Commission Receivable	0.00	
					<b>13. Shasan Yene (Govt. Receivable)</b>	9861765.00	<b>9861765.00</b>
				<b>80924.00</b>	<b>13. BRANCH ADJUSTMENT</b>	0.00	<b>0.00</b>
				<b>274959.00</b>	<b>14. BALANCE STATIONARY</b>	374959.00	<b>374959.00</b>
				<b>463083.00</b>	<b>15. O.I.R.</b>	368933.00	<b>368933.00</b>
				<b>109743.00</b>	<b>16. O.B.R.</b>	367882.35	<b>367882.35</b>
<b>163221122.17</b>	<b>TOTAL</b>	<b>222017511.47</b>	<b>222017511.47</b>	<b>163221122.17</b>	<b>TOTAL</b>	<b>222017511.47</b>	<b>222017511.47</b>