

ANNEXTURE

Profit And Loss A/c
Of The Karad Urban Co-operative Bank Ltd., Karad.
For the year ended on 31/03/1999.

Expenditure	Rs.	Income	Rs.
Interest on Deposit.	13,94,16,647.12	Interest Received on Loans and	16,85,75,148.83
Interest on Borrowings.	51,63,951.00	Advances.	
Salaries, Allowances, Provident	3,23,48,783.31	Interest on Investments.	4,96,97,720.45
Funds, Contribution, Gratuity,		Commission, Exchange,	
Bonzee etc.		Brokerage etc.	
Pigmy Commission.	45,93,213.03	Income from Non-Banking	1,280.00
Directors Fees, Allowances,	7,21,213.59	Assets.	
Traveling Expenses.		Dividend on Shares.	1,51,260.00
Rent, Light, Insurance, Taxes.	33,47,667.85	Building Rent.	43,524.00
Legal Charges.	1,31,354.25	Locker Rent.	3,81,138.00
Postage, Telegram and	13,85,404.56	Other Income.	6,47,563.42
Telephone.			
Audit Fee.	5,44,802.00		
Depreciation and Repairs of	85,29,832.10		
Property.			
Printing, Stationery and	34,36,796.98		
Advertisement.			
Other Expenses and Provisions.	1,22,21,778.30		
Net Profit.	1,19,09,195.33		
Total Rs.	22,37,50,639.42	Total Rs.	22,37,50,639.42

Profit And Loss A/c
Of The Karad Urban Co-operative Bank Ltd., Karad.
For the year ended on 31/03/2000.

Expenditure	Rs.	Income	Rs.
Interest on Deposit.	18,91,65,085.03	Interest Received on Loans and	22,77,87,318.92
Interest on Borrowings.	62,77,931.00	Advances.	
Salaries, Allowances, Provident	4,55,22,972.76	Interest on Investments.	6,48,34,079.47
Funds, Contribution, Gratuity,		Commission, Exchange,	58,64,495.01
Bonzee etc.		Brokerage etc.	
Pigmy Commission.	64,06,809.97	Income from Non-Banking	831.00
Directors Fees, Allowances,	5,43,659.55	Assets.	
Traveling Expenses.		Dividend on Shares.	1,73,340.25
Rent, Light, Insurance, Taxes.	64,19,879.08	Building Rent.	86,884.00
Legal Charges.	1,04,294.15	Locker Rent.	5,58,647.00
Postage, Telegram and	17,06,809.56	Other Income.	32,65,141.69
Telephone.			
Audit Fee.	7,04,063.00		
Depreciation and Repairs of	95,60,363.39		
Property.			
Printing, Stationery and	28,38,906.98		
Advertisement.			
Other Expenses and Provisions.	1,94,28,653.28		
Net Profit.	1,38,91,309.59		
Total Rs.	30,25,70,737.34	Total Rs.	30,25,70,737.34

Profit And Loss A/c
Of The Karad Urban Co-operative Bank Ltd., Karad.
For the year ended on 31/03/2001.

Expenditure	Rs.	Income	Rs.
Interest on Deposit.	22,68,141,090.90	Interest Received on Loans and	27,04,48,702.87
Interest on Borrowings.	1,14,64,502.07	Advances.	
Salaries, Allowances, Provident	5,37,88,822.60	Interest on Investments.	7,86,34,157.50
Funds, Contribution, Gratuity,		Commission, Exchange,	69,57,290.88
Bonzee etc.		Brokerage etc.	
Pigmy Commission.	77,57,467.70	Income from Non-Banking	-
Directors Fees, Allowances and	6,71,886.10	Assets.	
Traveling Expenses.		<u>Other Receipts</u>	
Rent, Light, Insurance, Taxes.	91,38,794.57	Dividend on Shares.	2,27,915.00
Legal Charges.	2,20,987.25	Building Rent.	81,003.00
Postage, Telegram and	21,81,386.46	Locker Rent.	7,09,648.25
Telephone.		Other Income.	2,44,68,571.24
Audit Fee.	42,394.00		
Depreciation and Repairs of	1,26,74,948.81		
Property.			
Printing, Stationery and	38,80004.45		
Advertisement.			
Other Expenses.	1,03,37,607.93		
Provisions.	1,84,54,669.51		
Net Profit.	2,33,02,726.39		
Total Rs.	38,15,27,288.74	Total Rs.	38,15,27,288.74

Profit And Loss A/c
Of The Karad Urban Co-operative Bank Ltd., Karad.
For the year ended on 31/03/2002.

Expenditure	Rs.	Income	Rs.
Interest on Deposit	27,52,06,470.37	Interest Received on Loans and	28,51,79,546.08
Interest on Borrowings.	1,29,24,902.00	Advances.	
Salaries, Allowances, Provident	6,25,66,133.52	Interest on Investments.	10,64,19,420.44
Funds, Contribution, Gratuity,		Commission, Exchange,	91,46,941.05
Bonzee etc.		Brokerage etc.	
Pigmy Commission.	94,33,530.95	Income from Non-Banking	-
Directors Fees, Allowances,	7,79,928.65	Assets.	
Traveling Expenses.		<u>Other Receipts</u>	
Rent, Light, Insurance, Taxes.	1,21,31,976.55	Dividend on Shares.	2,98,200.00
Legal Charges.	3,77,435.00	Building Rent.	1,01,965.00
Postage, Telegram and	26,12,137.72	Locker Rent.	9,12,108.75
Telephone.		Other Income.	11,65,44,853.01
Audit Fee.	10,18,599.00		
Depreciation and Repairs of	1,63,05,970.49		
Property.			
Printing, Stationery and	43,54,707.18		
Advertisement.			
Other Expenses.	89,82,829.07		
Provisions.	5,71,08,940.39		
Net Profit.	5,47,99,473.44		
Total Rs.	51,86,03,034.33	Total Rs.	51,86,03,034.33

Profit And Loss A/c
Of The Karad Urban Co-operative Bank Ltd., Karad.
For the year ended on 31/03/2003.

Expenditure	Rs.	Income	Rs.
Interest on Deposit	30,59,92,689.78	Interest Received on Loans and	25,93,02,075.23
Interest on Borrowings	93,96,066.00	Advances.	
Salaries, Allowances, Provident	6,80,29,254.10	Interest on Investments.	11,53,59,980.70
Funds, Contribution, Gratuity,		Commission, Exchange,	1,24,04,024.79
Bonzee etc.		Brokerage etc.	
Pigmy Commission.	1,03,44,409.50	Income from Non-Banking	-
Directors Fees, Allowances,	7,95,615.18	Assets.	
Traveling Expenses.		<u>Other Receipts</u>	
Rent, Light, Insurance, Taxes.	1,16,77,636.50	Dividend on Shares.	2,62,610.00
Legal Charges.	2,73,194.57	Building Rent.	98,356.00
Postage, Telegram and	25,86,863.86	Locker Rent.	10,52,511.00
Telephone.		Other Income.	13,18,72,458.20
Audit Fee.	12,81,576.00		
Depreciation and Repairs of	1,99,92,743.76		
Property.			
Printing, Stationery and	34,26,854.38		
Advertisement.			
Other Expenses.	1,43,48,971.64		
Provisions.	3,79,00,000.00		
Net Profit.	3,43,06,140.65		
Total Rs.	52,03,52,015.92	Total Rs.	52,03,52,015.92

Balance Sheet

Of The Karad Urban Co-operative Bank Ltd., Karad.

as on 31/03/1999.

31/3/1998	Capital & Liabilities	Rs.	31/3/1999
5,00,00,000.00	A		5,00,00,000.00
	1. Authorized capital (each share of Rs. 10/-)		
3,05,56,510.00	B. Subscribed and paid up capital (4070299 shares of Rs. 10/- each)		3,05,56,510.00
4,17,53,110.82	2. Reserve fund and other reserve		5,97,57,102.21
NIL	3. Principal/Subsidiary state partnership account		NIL
88,57,77,398.40	4. Deposits and other accounts		
19,41,50,232.40	a. Fixed deposits	1,33,38,25,034.57	
4,26,92,373.06	b. Saving deposits	23,55,93,179.53	
	c. Current deposits	5,98,07,952.20	1,62,92,26,166.30
6,60,86,990.00	5. Outside Borrowings		4,83,88,399.29
1,85,29,306.16	6. Bills for collection		2,44,30,758.50
1,14,35,640.00	7. Acceptance endorsements & other obligations		1,04,97,724.00
2,32,68,726.36	8. Over dues int. reserve (as per contra)		2,56,48,257.80
2,17,90,306.83	9. Branch adjustments		3,88,07,572.60
	10. Interest payable on loans and deposits		
1,18,32,853.19	a. Deposits	1,88,93,123.60	
10,42,051.00	b. Loans	6,62,930.00	1,95,56,053.60
2,04,24,882.95	11. Other liabilities		2,42,58,730.53
1,94,76,716.17	12. Profit & Loss a/c P&L a/c for 31/3/98 Less : appro. of profit Balance of profit Add : Profit for current year	1,94,76,716.17 1,97,71,917.00 4,799.17 1,19,09,195.33	1,19,13,994.50
1,38,88,17,097.39			1,93,32,57,749.33

	Property and Assets		
5,73,28,832.34	1. Cash and Balance with bank		6,16,70,939.51
16,54,50,000.00	2. Fixed Deposits		21,59,50,000.00
10,25,902.99	3. Deposits with other Banks		
100.00	a. Current Deposit	50,94,359.46	
8,27,910.00	b. Saving Deposit (Post)	100.00	
	c. Fixed Deposit	32,81,424.00	83,75,883.46
18,72,32,400.00	4. Investments		20,54,05,400.00
NIL	5. Investments out of principal/ subsidiary state partnership a/c		NIL
2,08,04,78,666.00	6. Loans		1,23,54,06,070.63
1,14,35,640.00	7. Acceptance, endorsement & other obligation		1,04,97,724.00
1,85,29,306.16	8. Bills receivable		2,44,30,758.50
2,32,68,726.36	9. Over dues int. reserve (as per contra)		2,56,48,257.80
NIL	10. Branch adjustments		NIL
2,12,00,401.09	11. Land & Buildings		2,05,44,651.09
1,42,66,975.37	12. Furniture		1,74,48,458.02
89,59,910.93	13. Machinery		1,11,03,033.93
10,12,677.00	14. Other Assets		11,49,258.77
8,58,010.60	15. Vehicles		15,33,666.60
6,75,93,33,464.00	16. Other receivables		2,73,93,35,017.22
1,38,88,17,097.39			1,93,32,57,749.33

Balance Sheet

Of The Karad Urban Co-operative Bank Ltd., Karad.

as on 31/03/2000.

31/3/1999	Capital & Liabilities	Rs.	31/3/2000
5,00,00,000.00	A 1. Authorized capital (1,00,00,000 shares of Rs.10/- each)		10,00,00,000.00
4,07,72,990.00	B. Subscribed and paid up capital (5161345 shares of Rs. 10/- each)		5,16,13,450.00
1,62,11,484.00	2. Reserve fund and other reserve		7,63,062,299.19
NIL	3. Principal/Subsidiary state partnership account		NIL
1,25,37,48,386.17	4. Deposits and other accounts a. Fixed deposits 1. Individual	1,59,84,99,910.70	
8,00,76,648.40	2. Co-op Societies	22,19,86,422.70	
23,16,67,590.06	b. Saving Deposits 1. Individual	30,06,62,821.05	
39,25,589.47	2. Co-op Societies	35,47,847.90	
5,59,97,175.14	c. Current deposits 1. Individual	10,80,53,845.22	
25,11,797.89	2. Co-op Societies	53,76,423.87	
12,98,979.17	3. Cash cr. Balance	26,63,186.48	2,25,07,90,457.92
4,83,88,399.00	5. Outside Borrowings		9,99,53,490.00
2,44,30,758.50	6. Bills for collection		2,37,50,269.56
1,04,97,724.00	7. Acceptance endorsements & other obligations		98,10,235.00
2,56,48,257.80	8. Over dues int. reserve (as per contra)		2,73,85,436.00
3,88,07,572.60	9. Branch adjustments		3,48,82,546.66
1,88,93,123.60	10. Interest payable on loans and deposits a. Deposits	4,01,05,917.53	
6,62,930.00	b. Loans	5,46,507.00	4,06,52,424.00
2,42,58,728.00	11. Other liabilities		3,11,45,747.70

1,19,13,994.50	12. Profit & Loss a/c P&L a/c for 31/3/99 Less : appro. of profit Balance of profit Add : Profit for current year	1,19,13,994.50 1,19,13,439.05 555.45 1,38,91,309.59	1,38,91,865.04
1,93,32,57,749.33			2,66,01,82,221.55
	Property and Assets		
6,16,70,937.00	1. Cash and Balance with bank		20,25,95,864.21
	2. Fixed Deposits & investments		60,12,23,736.90
NIL	3. Investments out of principal/ subsidiary state partnership a/c		NIL
1,23,54,06,071.00	4. Loans & advances		1,60,92,92,877.94
2,44,30,758.50	5. Bills receivable		2,37,50,269.56
2,56,48,257.80	6. Over dues int. reserve (as per contra)		2,73,85,436.00
NIL	7. Branch adjustments		NIL
2,05,44,651.09	8. Land & Buildings		1,98,47,186.09
1,74,48,458.00	9. Furniture		2,10,46,859.57
1,11,03,033.93	10. Machinery		1,23,02,968.93
11,49,258.77	11. Other Assets		17,72,301.45
15,33,666.60	12. Vehicles		19,06,679.00
9,40,93,647.02	13. Other receivables		12,77,15,706.90
1,93,32,57,749.33			2,66,01,82,221.55

Balance Sheet

Of The Karad Urban Co-operative Bank Ltd., Karad.

as on 31/03/2001.

31/3/2000	Capital & Liabilities	Rs.	31/3/2001
10,00,00,000.00	A		10,00,00,000.00
	1. Authorized capital (1,00,00,000 share of Rs. 10/-)		
5,16,13,450.00	B. Subscribed and paid up capital (6133337 shares of Rs. 10/- each)		6,13,33,370.00
7,59,88,965.00	2. Reserve fund and other reserve		9,39,01,557.25
NIL	3. Principal/Subsidiary state partnership account		NIL
1,82,04,86,333.00	4. Deposits and other accounts		
30,42,10,668.90	a. Fixed deposits		2,14,86,00,495.00
12,60,93,455.60	b. Saving Deposits		34,55,65,134.00
9,99,53,490.00	c. Current deposits		10,97,66,879.20
	5. Outside Borrowings		9,18,77,005.00
2,37,50,269.56	6. Bills for collection		2,55,02,540.27
3,48,82,546.66	7. Branch adjustments		3,08,33,994.08
4,36,79,707.00	8. Over dues int. reserve (as per contra)		5,79,11,638.78
4,01,05,917.53	9. Interest payable on loans and deposits		
5,46,507.00	a. Deposits	3,89,57,681.08	
	b. Loans	7,34,068.00	3,96,91,749.08
1,51,68,811.00	10. Other liabilities		2,14,08,304.09
1,38,91,865.04	11. Profit & Loss a/c P&L a/c for 31/3/2000	1,38,91,865.04	
	Less : appro. of profit	1,38,91,585.22	
	Balance of profit	279.82	
	Add : Profit for current year	2,33,02,726.39	2,33,03,006.12
2,65,03,71,986.55			3,04,96,95,674.12

	Property and Assets		
20,64,75,028.10	1. Cash and Balance with bank		22,44,38,540.66
59,88,76,673.00	2. Fixed Deposits & investments		73,42,93,163.00
NIL	3. Investments out of principal/ subsidiary state partnership a/c		NIL
1,60,92,92,877.94	4. Loans & advances		1,81,55,63,013.78
2,37,50,269.56	5. Bills receivable		2,55,02,540.27
3,53,94,366.30	6. Over dues int. reserve (as per contra)		4,32,52,577.83
NIL	7. Branch adjustments		NIL
1,98,47,186.09	8. Land & Buildings		1,91,34,535.09
2,10,46,859.57	9. Furniture		3,22,96,384.08
	10. Other Assets		15,52,14,918.41
2,65,03,71,986.55			3,04,96,95,674.12

Balance Sheet

Of The Karad Urban Co-operative Bank Ltd., Karad.

as on 31/03/2002.

31/3/2001	Capital & Liabilities	Rs.	31/3/2002
10,00,00,000.00	A		10,00,00,000.00
	1. Authorized capital (1,00,00,000 share of Rs. 10/-)		
6,13,33,370.00	B. Subscribed and paid up capital (6709344 shares of Rs. 10/- each)		6,70,93,440.00
36,37,26,057.25	2. Reserve fund and other reserve		15,79,02,721.43
NIL	3. Principal/Subsidiary state partnership account		NIL
2,14,86,00,495.00	4. Deposits and other accounts		
34,55,65,134.00	a. Fixed deposits		
10,97,66,879.20	b. Saving Deposits		
	c. Current deposits		
9,18,77,005.00	5. Outside Borrowings		9,98,68,935.00
2,55,02,540.27	6. Bills for collection		2,19,13,730.51
3,08,33,994.08	7. Branch adjustments		3,82,70,275.49
5,79,11,638.78	8. Over dues int. reserve (as per contra)		7,78,42,697.95
	9. Interest payable on loans and deposits		
3,89,57,681.08	a. Deposits	5,83,58,534.33	
7,34,068.00	b. Loans	14,00,160.00	5,97,58,694.33
2,14,08,304.09	10. Other liabilities		3,48,10,293.18
	11. Profit & Loss a/c		
	P&L a/c for 31/3/2001	2,33,03,006.12	
	Less : appro. of profit	2,33,02,946.80	
	Balance of profit	59.41	
	Add : Profit for current year	5,47,99,573.44	54,99,532.85
30,49,66,95,674.12			3,84,03,85,693.44

	Property and Assets		
22,44,38,540.66	1. Cash and Balance with bank		31,90,57,161.82
27,76,34,063.00	2. Fixed Deposits & investments		1,35,38,39,337.00
NIL	3. Investments out of principal/ subsidiary state partnership a/c		NIL
1,81,55,63,014.00	4. Loans & advances		1,84,41,45,437.04
2,55,02,540.27	5. Bills receivable		2,19,13,730.51
4,32,52,577.83	6. Over dues int. reserve (as per contra)		7,78,42,697.95
NIL	7. Branch adjustments		NIL
1,91,34,535.09	8. Land & Buildings		6,01,66,364.83
3,22,96,384.08	9. Furniture		3,98,90,498.99
15,52,14,918.41	10. Other Assets		12,35,30,464.30
1.00	11. Non banking assets		1.00
3,04,96,95,674.12			3,84,03,85,693.44

Balance Sheet

Of The Karad Urban Co-operative Bank Ltd., Karad.

as on 31/03/2003.

31/3/2002	Capital & Liabilities	Rs.	31/3/2003
10,00,00,000.00	A		10,00,00,000.00
	1. Authorized capital (1,00,00,000 share of Rs. 10/-)		
6,70,93,440.00	B. Subscribed and paid up capital (7702799 shares of Rs. 10/- each)		7,70,27,990.00
15,28,51,071.40	2. Reserve fund and other reserve		24,14,73,305.49
NIL	3. Principal/Subsidiary state partnership account		NIL
	4. Deposits and other accounts		
	a. Fixed deposits		
2,64,31,59,527.28	1. Individual	2,78,93,37,558.16	
7,78,74,316.15	2. Co-op Societies	4,41,95,374.37	
	b. Saving Deposits		
39,39,25,099.54	1. Individual	46,65,10,537.04	
61,08,826.81	2. Co-op Societies	47,04,395.80	
	c. Current deposits		
8,96,32,574.04	1. Individual	9,66,77,988.28	
1,48,01,350.67	2. Co-op Societies	1,12,94,376.70	
26,33,678.11	3. Cash cr. Balance	22,26,759.22	3,41,49,46,989.57
	5. Outside Borrowings		
3,93,95,435.00	a. Small ind. Devt. Bank of India	2,57,36,248.00	
6,07,73,500.00	b. NABARD	4,39,21,100.00	6,96,57,348.00
2,19,13,730.51	6. Bills for collection		2,88,08,774.82
3,82,70,275.49	7. Branch adjustments		5,45,36,649.32
	8. Over dues int. reserve (as per contra)		
6,42,026.70	a. On performing assets	58,99,413.47	
7,72,00,671.25	b. On non performing assets	11,01,66,293.75	11,60,65,707.22
	9. Interest payable on loans and deposits		
5,83,58,534.33	a. Deposits	5,74,00,819.44	
14,00,160.00	b. Loans	9,63,987.00	5,86,64,806.44

3,48,10,293.18	10. Other liabilities		2,50,22,718.92
	11. Profit & Loss a/c P&L a/c for 31/3/2002	5,47,99,532.85	
	Less : appro. of profit	5,47,99,500.76	
5,47,99,532.85	Balance of profit	32.09	
	Add : Profit for current year	3,43,06,140.65	3,43,06,172.74
3,84,03,85,693.00			4,12,02,10,462.52
	Property and Assets		
31,90,57,161.82	1. Cash and Balance with bank		26,27,13,093.79
1,35,38,39,337.00	2. Fixed Deposits & investments		1,46,07,96,948.00
NIL	3. Investments out of principal/ subsidiary state partnership a/c		NIL
1,84,41,45,437.04	4. Loans & advances		2,04,84,79,166.45
2,19,13,730.51	5. Bills receivable		2,88,08,774.82
7,78,42,697.95	6. Over dues int. reserve (as per contra)		11,60,65,707.22
NIL	7. Branch adjustments		NIL
6,01,66,364.83	8. Land & Buildings		6,91,91,712.53
3,98,90,498.99	9. Furniture		5,75,58,890.80
12,35,30,464.30	10. Other Assets		7,65,96,167.91
1.00	11. Non banking assets		1.00
3,84,03,85,693.44			4,12,02,10,462.52