

TRIAL BALANCE (SUB GROUP WISE WITH CONSOLATED) AS ON : 31/03/2024

LIABILITIES ( CREDIT )		BALANCE	ASSETS ( DEBIT )		BALANCE	
ACCOUNT NAME	SUBTOTAL	TOTAL	ACCOUNT NAME	SUBTOTAL	TOTAL	
<b>CAPITAL</b>			<b>CASH IN HAND</b>			
SHARE CAPITAL	5,81,26,375.00	5,81,26,375.00	CASH ON HAND	4,74,74,311.00	5,16,65,111.00	
	5,81,26,375.00		CASH IN ATM	41,90,800.00		
<b>RESERVES FUND &amp; OTHER RESERVES</b>			<b>CURRENT DEPOSIT ACC. WITH OTHER BANKS</b>			
STATUTORY RESERVE FUND	8,98,83,766.75	32,86,59,718.71	<b>STATE/DIS. COOP BANK &amp; NATIONALIZED BANK</b>			
BAD AND DOUBTFUL RESERVE	1,14,48,987.65		RDC BANK LTD - RAJKOT (CAC)	81,818.00	5,68,35,295.19	
DIVIDEND EQUALISATION FUND	23,84,300.00		GSC BANK LTD (A'BD) (CAC)	5,12,853.67		
BUILDING FUND	7,21,14,586.00		STATE BANK OF INDIA DHEB RD (CAC)	10,47,930.51		
CO-OPERATIVE PROPAGANDA FUND	7,36,716.00		UNION BANK OF INDIA RAJKOT (CAC)	23,03,447.06		
CHARITY FUND	18,58,370.00		CENTRAL BANK OF INDIA (HO) CAC	1,92,345.77		
EDUCATIONAL AND ACADEMIC FUND	7,97,714.00		IDBI BANK CURRENT A/C 55 FOR RETAIL	55,17,185.94		
PROVI.ON STAN. ASS. (AS PER 0.40%)	48,73,573.00		IDBI BANK CURRENT A/C 64 FOR ATM	68,86,671.06		
INVESTMENT DEPRECIATION RESERVE	2,29,39,923.00		BANK OF INDIA - H.O. CR A/C 003	8,21,020.58		
STAFF WEL FARE FUND	18,36,822.31		IDBI BANK RTGS/NEFT COLLECTION A/C 5326	1,54,05,637.61		
SPECIAL BAD AND DOUBTFUL RESERVE	3,38,07,189.00		IDBI BANK RTGS/NEFT PAY A/C 5333	1,35,04,382.04		
INFORMATION TECHNOLOGY AND CYBER SECURITY	28,75,690.00		IDBI BANK CURRENT A/C 107 FOR CTS	1,05,62,002.95		
BUILDING REVALUATION RESERVE FUND	7,58,50,222.00					
INVESTMENT FLUCTUATION RESERVE FUND	72,51,859.00					
<b>DEPOSITS AND OTHER ACCOUNT</b>			<b>PRIVATE BANK</b>			
<b>CURRENT DEPOSITS</b>			ICICI BANK LTD (CAC)	40,035.85	14,10,82,829.14	
CURRENT DEPOSIT	22,31,11,330.17	HDFC BANK LTD (CAC) A/C NO.619	3,59,18,622.35			
CURRENT DEPOSIT - INOPERATIVE	23,96,403.27	YES BANK RTGS/NEFT PAY A/C 82	28,32,749.18			
	22,55,07,733.44	YES BANK RTGS/NEFT COLLECTION A/C 94	1,28,40,405.50			
<b>SAVING DEPOSITS</b>			YES BANK CR A/C 822 FOR NACH	99,83,810.29		
SAVINGS BANK DEPOSIT	52,91,63,584.62	YES BANK CR A/C 14 FOR IMPS-UPI	2,06,62,758.86			
COMPULSORY SAVING DEPOSIT	72,60,934.00	AXIS BANK (BKT BR.) CR A/C 4238	19,69,151.92			
LOCKER SPECIAL SAVINGS DEPOSIT	4,64,85,176.90		8,42,47,533.95			
SAVINGS BANK DEPOSIT - INOPERATIVE	2,44,20,239.67	<b>FIXED DEPOSITS ACCOUNT WITH OTHER BANKS</b>				
STUDENT SAVINGS BANK DEPOSIT	8,27,023.57	GSC BANK LTD (A'BD) (FDR)	4,50,00,000.00	12,25,00,000.00		
	60,81,56,958.76	IDBI BANK LTD (FDR)	2,75,00,000.00			
<b>TIME DEPOSITS</b>			YES BANK FDR A/C			50,00,000.00
RECURRING DEPOSIT	7,31,800.00	SAURASHTRA GRAMIN BANK-FDR	2,50,00,000.00			
SIMPLE FIXED DEPOSIT	20,70,74,973.00	AXIS BANK LTD. - FDR	2,00,00,000.00			
QUARTERLY FIXED DEPOSIT	2,50,47,425.00		12,25,00,000.00			
REINVESTMENT FIXED DEPOSIT	46,76,18,734.00	<b>CALL DEPOSITS ACCOUNT WITH OTHER BANKS</b>				
SEN.CITIZEN QUARTERLY FIXED DEPOSIT	2,18,30,012.00	SBI DFHI LTD. (CALL DEPOSIT)	2,00,00,000.00		2,00,00,000.00	
SENIOR CITIZEN REINVESTMENT F.D.	2,05,62,820.00					
SENIOR CITIZEN SIMPLE FIXED DEPOSIT	88,620.00	<b>INVESTMENTS</b>				
MONTHLY FIXED DEPOSIT	11,82,25,062.00	NUCFDC EQUITY SHARES	20,00,000.00		3,67,27,000.00	
SEN.CITIZEN MONTHLY FIXED DEPO.	24,73,039.00	MSE REFINANCE FUND-23-24 (SIDBI)	3,47,27,000.00			
MAHILA REINVESTMENT FIXED DEPOSIT	5,21,87,790.00					
MAHILA SIMPLE FIXED DEPOSIT	41,204.00	<b>SLR INVESTMENT</b>				
MAHILA MONTHLY FIXED DEPO.	1,50,89,606.00	CENTRAL GOVERNMENT SECURITIES	48,14,66,244.00	67,90,06,692.00		
FIXED DEPOSITS FOR SUBSIDY SCHEME	1,42,54,950.00	STATE GOVERNMENT SECURITIES (SDL)	19,75,40,448.00			
	94,52,26,035.00					
<b>DEMAND DEPOSITS</b>			<b>NON SLR INVESTMENT</b>			
CASH CREDIT (CREDIT BALANCE)	7,29,267.20	RDC BANK LTD - RAJKOT (SHARES)	3,25,000.00	5,000.00		
INDUSTRIAL (HYPO) (CREDIT BALANCE)	3,56,158.92	GSC BANK LTD (A'BD) (SHARES)	5,000.00			
F.D. OVERDRAFT (CREDIT BALANCE)	31,32,684.26					
SECURED OVER DRAFT CREDIT BALANCE	14,48,652.00					
STAFF OVERDRAFT (CREDIT BALANCE)	93,892.09					
	57,60,654.47	1,78,46,51,381.67				
<b>OVERDUE INTREST RESERVE</b>						

LIABILITIES ( CREDIT )		BALANCE	ASSETS ( DEBIT )		BALANCE
ACCOUNT NAME	SUBTOTAL	TOTAL	ACCOUNT NAME	SUBTOTAL	TOTAL
OVERDUE INTEREST RESERVE	79,57,775.00		ADITYA BIRLA SUN LIFE MUTUAL FUND	2,00,00,000.00	
	<b>79,57,775.00</b>	<b>79,57,775.00</b>	DSP MUTUAL FUND	2,00,00,000.00	
<b>INTREST PAYBLE</b>			ICICI PRUDENTIAL MUTUAL FUND	2,00,00,000.00	
			KOTAK MUTUAL FUND	2,00,00,000.00	
INTEREST PAYABLE ON R/D ACCOUNT	28,575.00		UTI MUTUAL FUND	1,00,00,000.00	
INT. PAYABLE MATURED F.D. A/C	2,03,329.30		TATA MUTUAL FUND	1,00,00,000.00	
INTEREST PAYABLE ON SAVING ACCOUNT	14,74,525.00			<b>10,03,30,000.00</b>	<b>81,60,63,692.00</b>
INT.PAYABLE ON LOCKER SAVING A/C	56,136.00		<b>ADVANCES</b>		
	<b>17,62,565.30</b>	<b>17,62,565.30</b>			
<b>OTHER LIABILITY</b>					
			CASH CREDIT	45,94,387.34	
PAY SLIP	1,12,836.87		INDUSTRIAL (HYPO)	57,71,730.58	
EX-GRACIA PAYMENT PAYBLE	31,74,639.00		F.D. OVERDRAFT	1,75,53,809.23	
OVERTIME PAYBLE	9,24,240.00		HOUSING LOAN	4,90,14,248.76	
AUDIT FEE PAYBLE	3,62,806.00		CONSUMPTION LOAN	3,01,973.00	
UNCLAIMED D.D / PAYSLIP	2,23,217.48		MACHINERY LOAN	2,99,38,036.00	
IDBI ATM SETTLEMENT ACCOUNT	1,10,309.00		STAFF CONSUMABLE & DURABLE LOAN	3,46,532.00	
MEMBERSHIP GIFT YOJNA PROVI.	10,46,380.00		STAFF HOUSING LOAN	39,08,160.00	
SGST PAYABLE	70,403.18		VEHICLE LOAN	42,46,402.74	
CGST PAYABLE	70,403.18		LOAN AGAINST FIX DEPOSIT	32,72,139.00	
IGST PAYABLE	6,492.80		HIGHER EDUCATIONAL LOANS	96,51,782.61	
YES BANK IMPS SETTLEMENT ACCOUNT	21,97,408.00		LOAN AGAINST KISAN VIKAS PATRA	3,44,841.00	
RENT PAYABLE	1,23,548.00		STAFF OVERDRAFT	16,08,705.88	
DEFERRED TAX LIABILITY	2,04,632.00		SECURED OVERDRAFT	43,10,17,976.21	
LEAVE ENCASHMENT PAYABLE	14,61,359.00		PROPERTY LOAN	22,48,73,886.58	
ATM ACQUIRER TRANSACTION FEE RECVD	31,101.26		GOLD TERM LOAN	7,78,790.00	
IMPS IN TRANSACTION FEE RECEIVED	1,748.06		BUSINESS LOAN	10,95,90,273.41	
YES BANK UPI SETTLEMENT ACCOUNT	92,297.34		COMMERCIAL BUILDING LOAN	4,16,16,006.00	
UPI BENEFICIARY TRAN. FEE RECEIVED	5,364.02		GOLD LOAN	66,40,939.00	
MORATORIUM BDDR PROVISION	1,32,000.00		STAFF HOUSING LOAN INTEREST	17,14,088.00	
DIVIDEND PAYABLE 2020-21	8,88,560.00		SOLAR RENEWABLE ENERGY LOAN	1,06,27,361.00	
DIVIDEND PAYABLE 2021-22	4,14,237.00			<b>95,74,12,068.34</b>	<b>95,74,12,068.34</b>
DIVIDEND PAYABLE 2022-23	7,14,737.00		<b>OTHER ASSETS</b>		
INCOME TAX PROVITION 2023-2024	93,00,000.00				
	<b>2,16,68,719.19</b>	<b>2,16,68,719.19</b>			
<b>INCOME</b>					
			CKYCR ADVANCE FEE ACCOUNT	3,512.16	
INT. RCVD ON "ADVANCES"	9,40,42,339.19		INCOME TAX ADVANCE 2023-24	92,50,000.00	
INT.RCVD ON "DEPO." FROM OTHER BANK	98,99,816.00		RNSB-DEMAT A/C DEPOSIT	2,500.00	
COMMISSION INCOME	12,000.00			<b>92,56,012.16</b>	
INSPECTION FEE	26,26,428.89		<b>FURNITURES &amp; FIXTURES A/C</b>		
SERVICE CHARGES	33,60,923.99		COMPUTER/UPS	4,23,523.10	
DIVIDEND INCOME	49,500.00		GENERATOR	1,15,777.00	
LOCKER BHADA AVAK	14,06,050.00		CURRENCY COUNTING MACHINE	21,363.00	
INT.RECEIVED ON GOVT.SECU.	4,77,51,961.00		SAFE DEPOSIT LOCKER	16,78,877.09	
MICR/ECS CHARGES	1,40,357.00		STAMP FRANKING MACHINE	2,77,610.00	
COMMISSION INCOME (INSURANCE)	13,908.00		FAKE NOTE DITECTOR	49,686.02	
INTEREST RECEIVED FROM I.T.REFUND	1,01,160.00		SECURITY INSTRUMENT-CAMERA ETC	1,47,412.84	
INT.RECEIVED ON TREASURY BILL	31,61,620.00		VEHICLE	2,77,050.00	
SURPLUS ON SALE OF INV.(DEBT FUNDS)	41,00,947.70		AUTOMATED TELLER MACHINE (ATM)	2,95,001.00	
OTHER INCOME	59,674.53		SAFE DEPOSIT VAULT ROOM	3,94,171.00	
COMMISSION INCOME FROM PMJJBY	2,114.00			<b>36,80,471.05</b>	
COMMISSION INCOME FROM PMSBY	344.00		<b>OTHER ASSETS</b>		
POS ISSUER INTER CHANGE FEE INCOME	25,220.98		ADHESIVE STAMP	3,600.00	
ATM ACQUIRER TRANSACTION FEES INCOM	3,43,060.00		TELEPHONE DEPOSIT	3,000.00	
ATM ISSUER TRANSACTION FEES INCOME	68,317.00		MEMBERSHIP GIFT YOJANA ADVANCES	21,660.00	
CREDIT INFO. REPORT FEES INCOME	99,600.00		GEB DEPOSIT	42,808.00	

LIABILITIES ( CREDIT )		ASSETS ( DEBIT )		
ACCOUNT NAME	BALANCE SUBTOTAL	TOTAL	BALANCE SUBTOTAL	TOTAL
IMPS IN TRANSACTION FEE INCOME	14,904.45		PUBLIC STAMP VENDING	9,98,582.00
INT.RCVD ON CALL DEPO.	11,20,307.00		SGST RECEIVABLE	39,147.99
NACH INTERCHARGE / PENALTY INCOME	9,113.40		CGST RECEIVABLE	39,147.99
MMS INTERCHARGE / PENALTY INCOME	2,410.00		IGST RECEIVABLE	93,822.41
UPI BENEFICIARY TRAN. FEE INCOME	44,847.10		ATM-DEBITCARD-IMPS-UPI ADVANCE	6,25,259.00
INT. RCVD ON MSE REFINANCE FUND	1,74,347.00		CERSAI ADVANCE FEE ACCOUNT	344.00
	<b>16,86,31,271.23</b>	<b>16,86,31,271.23</b>	BBPS SETTLEMENT ACCOUNT	3,38,173.76
			TDS ON GST RECEIVABLE	16,455.09
			ATM ISSUER FEES PAID	30,436.23
			POS ISSUER OTHER FEES PAID	335.72
			IMPS OUT TRANSACTION FEES PAID	3,077.07
			UPI REMITTER TRANSACTION FEES PAID	10,501.44
			<b>22,66,350.70</b>	<b>1,52,02,833.91</b>
			<b>LAND AND BUILDING</b>	
			LAND AND BUILDING - HEAD OFFICE - I	10,09,595.00
			LAND AND BUILDING - PANCHAVATI BR.	6,19,850.00
			LAND AND BUILDING - MAVDI PLOT BR.	7,68,810.00
			BUILDING REVALUATION-HO - I	3,76,33,705.00
			BUILDING REVALUATION-PANCHVATI BR.	1,63,90,150.00
			BUILDING REVALUATION-MAVDI PLOT BR.	1,36,89,690.00
			LAND AND BUILDING- HEAD OFFICE - II	23,95,123.00
			BUILDING REVALUATION-HO - II	81,36,677.00
			<b>8,06,43,600.00</b>	<b>8,06,43,600.00</b>
			<b>FUNITURE AND FIXTURES</b>	
			FURNITURES & FIXTURES A/C	37,45,520.29
			<b>37,45,520.29</b>	<b>37,45,520.29</b>
			<b>INTEREST RECEIVABLE</b>	
			INT. RCVB ON OTHER BANK'S DEPOSIT	41,30,421.00
			INT.RECEIVABLE -GOVT.SECEURITY	1,24,58,244.00
			OVERDUE INTEREST ON NPA	79,57,775.00
			TDS RECEIVABLE	34.00
			INT. RCVBL ON MSE REFINANCE FUND	1,74,347.00
			<b>2,47,20,821.00</b>	<b>2,47,20,821.00</b>
			<b>EXPENDITURE</b>	
			INTEREST PAID ON "DEPOSITS"	7,83,39,600.46
			SALARIES AND OTHER ALLOWANCES ETC	2,28,68,603.00
			CONTRIBUTION TO STAFF PROVIDENT FUND	24,43,603.00
			ELECTRIC EXPENSES	6,14,480.16
			INSURANCE PREMIUM EXPENSE	1,08,157.02
			MUNICIPAL TAXES EXPENSE	3,60,840.00
			POSTAGES / TELEGRAM EXPENSE	14,565.00
			TELEPHONE / LEASED LINE EXPENSE	3,60,259.70
			AUDIT FEE EXPENSE	3,86,500.00
			DEPRECIATION EXPENSE	19,30,763.72
			STATIONERY PRINTING EXPENSE	1,52,519.20
			ADVERTISEMENT EXPENSE	2,05,230.50
			MISCELLANEOUS EXPENSE	20,521.74
			ENTERTAINMENT EXPENSE	1,89,534.00
			INSURANCE PREMIUM [DICGC] EXPENSE	20,10,701.40

LIABILITIES ( CREDIT )		ASSETS ( DEBIT )	
ACCOUNT NAME	BALANCE SUBTOTAL	TOTAL	BALANCE SUBTOTAL
			TRAVELLING EXPENSE
			PROFESSIONAL TAX EXPENSE
			UNIFORM TO STAFF EXPENSE
			CONVEYANCE EXPENSE
			LEGAL FEE EXPENSE
			BUILDING FURNITURE REPAIRING EXPENSE
			VEHICLE EXPENSE
			MAINTENANCE SERVICE EXPENSE
			CONSULTATION FEE EXPENSE (CONTRACT)
			COMPUTER MAINTENANCE EXPENSE
			CASH ALLOWANCE EXPENSE
			WASHING ALLOWANCE EXPENSE
			STAFF MEDICAL EXPENSE
			LEAVE ENCASHMENT EXPENSE
			EX-GRATIA PAYMENT EXPENSE
			OVERTIME EXPENSE
			SUBSCRIPTION EXPENSE
			ANNUAL MEETING EXPENSE
			STAMP DUTY EXPENSE
			MEMBERSHIP GIFT YOJANA EXPENSE
			TRAINING EXPENSE
			STANDARD ASSETS PRO.EXP.
			INCOME TAX EXPENSES
			LIC STAFF GROUP GRATUITY EXPENSE
			P.F. ADMINISTRATION CHARGES
			COMPUTER PARTS EXPENSE
			OFFICE EXPENSE
			INTEREST TDS EXPENSE
			STAMP FRANKING LICENSE FEE EXP.
			DIRECTOR FEE EXPENSE
			SECURITY EXPENSE
			PREMISES RENT
			SOFTWARE DEVELOPING EXPENSE
			TRANSPORTATION ALLOWANCE
			CBS ASP CHARGES
			GOVT.SEC./T-BIIL/CALL CCIL CHARGES
			CTS / NACH NPCI CHARGE EXP.
			CREDIT INFORMATION REPORT FEES EXP.
			PREMISES MAINTENANCE EXP
			ATM ISSUER FEES EXPENSE
			ATM EXPENSE
			NPCI CERTIFICATION FEES EXPENSE
			CKYC FEES EXP
			GST EXPENSE
			POS ISSUER OTHER FEES EXP.
			APPRENTICE STIPEND
			IMPS OUT TRANSACTION FEES EXP.
			GST RCM EXPENSE
			DEFERRED TAX EXPENSE
			STAFF FOOD ALLOWANCE
			UPI REMITTER TRANSACTION FEES EXP.
			CERSAI REGISTRATION FEES EXP.
			<b>13,84,21,330.42</b>
			<b>13,84,21,330.42</b>

