

BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)
BALANCE SHEET AS AT 31ST MARCH 2022

As on 31ST MARCH 2021		CAPITAL & LIABILITIES		As on 31ST MARCH 2022		As on 31ST MARCH 2021		PROPERTIES & ASSETS		As on 31ST MARCH 2022	
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
1,50,00,00,000.00		1) SHARE CAPITAL		1,50,00,00,000.00							
		i) Authorised Share Capital (60,000,000 Shares of Rs.25/- each)				60,15,40,506.76	1) CASH AND BANK BALANCES			68,09,40,538.56	
		Issued, Subscribed And Paid Up Equity Capital					i) Cash in Hand				
84,88,21,700.00		Individual - 3,54,62,604 Shares of Rs. 25/- each	88,65,65,100.00				ii) Current Deposits with Banks			3,17,03,61,361.81	
8,83,46,850.00		Others - 38,07,889 Shares of Rs.25/- each	9,51,97,225.00			2,77,77,41,617.69	i) Balances with RBI				
(83,460.00)		Less:- Calls in arrears	(82,020.00)			1,09,384.74	ii) Balances with The Maharashtra State Co-operative Bank Ltd.			1,28,898.86	
							iii) Balances with The Thane District Central Co-operative Bank Ltd.			1,09,879.56	
93,70,85,090.00		2) RESERVE FUND AND OTHER RESERVES		98,16,80,305.00		93,221.56	iv) Balances with The Thane District Central Co-operative Bank Ltd.			7,05,66,331.54	
		i) Statutory Reserve Fund	4,26,97,07,820.90			95,68,992.04	v) Balances with State Bank of India			4,16,83,566.56	
62,09,21,456.78		ii) Contingency Reserve Fund	69,53,23,891.54			39,84,58,430.40	v) Balances with Other Banks			4,63,14,463.09	
1,15,22,53,601.17		iii) Building Fund	1,15,22,53,601.17			69,74,283.59	vi) Balances with Banks Abroad				
9,22,69,000.00		iv) Dividend Equalization Fund	9,22,69,000.00			3,19,29,46,130.02				3,70,43,20,501.42	
3,85,58,98,752.04		v) Bad & Doubtful Debts Reserve	4,31,64,08,107.25				2) MONEY AT CALL AND SHORT NOTICE (LAF, REVERSE REPO & TREPS)			49,97,80,370.48	
						1,41,63,39,143.97	Treps Lending			3,66,00,00,000.00	
17,00,00,000.00		vi) Contingent Provision against Standard Assets	17,00,00,000.00			2,27,00,00,000.00	Repo Lending				
						22,62,55,97,315.04	3) INVESTMENTS			24,60,30,79,354.91	
59,60,35,322.08		vii) Investment Fluctuation Reserve	65,60,35,322.08				Central & State Govt. Securities				
							Face Value Rs. 24,30,71,20,000.00				
80,00,000.00		viii) Special Development Fund	80,00,000.00				(P.Y Rs. 22,21,87,00,000.00)				
23,30,000.00		ix) Death Benefit Fund	20,60,000.00				Market Value 24,43,63,73,841.00				
72,36,032.00		x) Charity Fund	86,76,275.48				(P.Y Rs. 23,22,62,32,656.40)				
25,00,000.00		xi) Holiday Home For Members & Staff	25,00,000.00				ii) Shares of Co-op Banks				
6,50,00,000.00		xii) Reserve Against Risk & Contingencies	6,50,00,000.00				The Maharashtra State Co-operative Bank Ltd			1,000.00	
1,00,00,000.00		xiii) Election Fund	1,00,00,000.00				The Thane District Central Co-operative Bank Ltd			4,000.00	
13,50,00,000.00		xiv) Centenary Fund	13,50,00,000.00				iii) Other Investment			3,86,38,19,900.00	
44,91,21,000.00		xv) Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961	51,56,21,000.00				Non SLR PSU & Other Private Bonds				
1,75,30,403.06		xvi) Members Welfare Fund	5,77,14,143.54				Face value Rs. 3,86,31,54,000.00				
							(P.Y Rs. 3,74,56,54,000.00)				
95,000.00		xvii) Staff Welfare Fund	5,95,000.00				Market Value Rs. 3,98,83,03,164.00				
93,70,85,090.00		Balance C/F	12,15,71,64,161.95				(P.Y Rs. 3,95,47,35,379.31)				
							iv) Fixed Deposits with Banks			71,31,50,000.00	
							The Maharashtra State Co-operative Bank Ltd				
							The Thane District Central Co-operative Bank Ltd			2,41,26,85,696.00	
							Other Banks			10,85,28,77,415.00	
							Balance C/F			42,44,56,17,365.91	
										50,99,06,30,774.72	



BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)
BALANCE SHEET AS AT 31ST MARCH 2022

As on 31ST MARCH 2021		CAPITAL & LIABILITIES		As on 31ST MARCH 2022		As on 31ST MARCH 2021		PROPERTIES & ASSETS		As on 31ST MARCH 2022	
Rs.	Ps.		Rs.	Ps.		Rs.	Ps.		Rs.	Ps.	
93,70,85,090.00		Balance B/F.....	12,15,71,64,161.95	98,16,80,305.00	47,62,83,09,008.79			Balance B/F.....		50,99,06,58,776.17	
2,62,52,131.00	xvii)	Education Fund	2,62,52,131.00					4) ADVANCES			
16,20,00,000.00	xix)	Technology Development Fund	16,20,00,000.00					i) Short Term Loans, Cash Credit, Overdrafts, Bills Discounted of which secured against Govt. & other approved securities and other tangible securities.		8,43,10,55,800.45	
47,37,14,000.00	xx)	Revaluation Reserve	45,63,83,000.00		10,13,79,39,578.78	i)					
1,05,00,000.00	xxi)	Foreign exchange fluctuation reserve	1,05,00,000.00		7,01,90,253.00	ii)		Loans to Co-Op Credit Societies		26,48,12,856.19	
36,65,38,676.25	xxii)	General Reserve	38,77,86,190.57	13,20,00,85,485.52				Of the Advances amount overdue			
12,29,53,45,323.39								C.Y. Rs. 3,41,184.69			
								(P.Y. Rs. 1,72,10,86,648.89)			
	3) DEPOSITS & OTHER ACCOUNTS							Medium Term Loans of which Secured against			
	i) Term Deposits							Govt. & other approved securities and other tangible securities.		1,91,01,40,651.71	
50,59,85,66,209.44	ii) Individual & others		49,87,56,64,348.55		3,70,09,91,180.76	i)					
7,08,07,32,285.52	ii) Co-op Societies		7,69,01,14,580.52			ii)		Unsecured advances- Personal / Surety			
					14,40,28,668.00	ii)					
16,51,14,89,091.36	ii) Saving Deposits		18,08,78,58,218.46					Long Term Loans of which Secured against			
27,96,85,544.09	i) Individual & others		37,32,23,337.65					Govt. & other approved securities and other tangible securities.		27,70,08,58,038.10	
	ii) Co-op Societies							Unsecured advances- Personal / Surety Loans with or without collateral securities		3,24,82,58,064.55	
3,01,05,36,597.03	iii) Current Deposits		3,29,01,55,695.15								
2,62,11,284.29	i) Individual & others		11,13,21,369.57		24,21,94,95,781.44	i)					
29,34,78,693.74	ii) Co-op Societies		27,44,69,860.23		3,52,98,64,422.54	ii)					
	iii) Credit Balance in CC/OD/ODCC/BD										
33,93,436.00	iv) Matured Deposits		18,93,219.00	79,70,47,00,629.13						41,55,51,25,411.00	
77,80,40,93,141.47											
45,56,79,644.34	4) BILLS FOR COLLECTION BEING BILLS			7,39,70,347.00							
	(as per contra)										
3,75,67,245.52	5) BRANCH ADJUSTMENTS			4,24,10,954.68		41,80,16,09,894.52					
59,00,00,000.00	6) REPO BORROWING			59,00,00,000.00							
2,24,88,25,705.09	7) OVERDUE INTEREST RESERVE			2,90,63,66,000.62							
	(as per contra)										
3,42,64,199.00	8) INTEREST PAYABLE		6,38,67,957.23								
	9) OTHER LIABILITIES & PROVISIONS										
3,21,62,619.00	i) Exgratia Payable to Staff		6,09,39,516.00								
27,44,97,477.22	ii) Other Liabilities		8,10,77,493.85								
14,03,57,009.60	iii) Payables Payable		6,89,55,641.74								
1,69,50,000.00	iv) Contingent Provision against Depreciation in Investments		3,79,50,000.00								
42,99,715.03	v) CBS- Any Branch Banking		7,96,566.00								
64,40,28,60,348.81	Balance C/F.....		24,97,10,21,53	97,56,30,81,677.18	63,30,66,64,870.62			Balance C/F.....		97,66,57,28,702.44	



BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)
BALANCE SHEET AS AT 31ST MARCH 2022

As on 31ST MARCH 2021		CAPITAL & LIABILITIES		As on 31ST MARCH 2022		As on 31ST MARCH 2021		PROPERTIES & ASSETS		As on 31ST MARCH 2022	
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
94,40,28,60,348.81		Balance B/F.....	24,97,19,217.59		97,56,30,81,677.18		Balance B/F.....	93,59,96,64,879.62		96,76,67,28,702.44	
3,84,75,25,000.00	vi)	Deferred Tax Liability	4,19,35,25,000.00				LAND & BUILDING				
20,35,000.00	vii)	Provision for Income Tax	19,80,000.00		1,07,49,55,322.29		Gross Block as on 01.04.2021	1,07,75,96,983.95			
7,06,54,675.65	viii)	Provision for Audit Fee	34,56,73,175.65		26,41,661.66		Add: Addition during the year	38,02,632.00			
	ix)	Provision for Restructured Advances									
4,38,84,81,496.50	x)	PROVISION FOR BALANCES PARKED	1,35,00,000.00				Add: Revaluation during the year				
					4,80,43,97,393.24		Less: Deletion during the year				
13,89,812.00	10)	Unclaimed Dividend			(10,39,86,000.00)		Less: Depreciation on Revalued amount	(12,13,17,000.00)			
13,51,18,398.00	11)	PROFIT & LOSS ACCOUNT			(11,98,02,221.69)		Less: Accumulated Depreciation as on 31.03.2022	(13,48,63,116.21)			
					85,38,08,762.26					82,52,19,499.74	
							8) FURNITURE & FITTINGS				
							Gross Block as on 01.04.2021	19,57,91,116.75		5,42,02,296.80	
							Add: Addition during the year	11,03,615.80			
							Less: Deletion during the year	(33,459.00)			
							Less: Accumulated Depreciation as on 31.03.2022	(14,26,58,976.75)			
							9) VEHICLES				
							Gross Block as on 01.04.2021	2,16,75,134.25			
							Add: Addition during the year	4,80,590.00			
							Less: Deletion during the year	(1,30,103.00)			
							Less: Accumulated Depreciation as on 31.03.2022	(1,60,23,033.02)		60,02,588.23	
							10) CAPITAL EXPENDITURE ON RENTAL PREMISES				
							Gross Block as on 01.04.2021	3,24,55,347.64			
							Add: Addition during the year	37,47,155.50			
							Less: Deletion during the year				
							Less: Accumulated Depreciation as on 31.03.2022	(2,49,80,616.57)		1,12,21,886.57	
							11) COMPUTER HARDWARE				
							Gross Block as on 01.04.2021	13,10,66,143.13			
							Add: Addition during the year	54,37,678.69			
							Less: Deletion during the year	(1,36,220.00)			
							Less: Accumulated Depreciation as on 31.03.2022	(12,75,27,285.62)		88,40,316.20	
98,92,78,50,055.31		Balance C/F.....			1,02,51,25,26,259.42		Balance C/F.....			97,67,22,15,289.92	



BASSEN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)
BALANCE SHEET AS AT 31ST MARCH 2022

As on 31ST MARCH 2021		CAPITAL & LIABILITIES		As on 31ST MARCH 2022		PROPERTIES & ASSETS		As on 31ST MARCH 2022	
Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
98,92,78,50,055.31		Balance B/F.....		1,02,51,25,26,259.42		Balance B/F.....		97,67,22,15,289.98	
				94,54,93,68,716.56		12) OFFICE EQUIPMENT		9,23,31,882.89	
				9,16,03,199.09		Gross Block as on 01.04.2021		48,30,207.46	
				25,18,641.73		Add: Addition during the year		(21,41,384.64)	
				(17,89,958.19)		Less: Deletion during the year		(7,84,82,685.43)	
				(7,15,84,251.29)		Less: Accumulated Depreciation as on 31.03.2022			
				2,07,47,631.34					1,65,38,020.28
				25,25,75,250.00		13) HEAD OFFICE LAND			25,25,75,250.00
				16,85,69,009.48		14) CAPITAL WORK IN PROGRESS			
						Tangible		16,01,646.00	
						Intangible		18,18,08,912.39	
									18,34,10,558.39
						15) OTHER ASSETS			
				36,943.98	i)	Telephone & Electricity Deposit		25,000.00	
				1,66,87,532.73	ii)	TDS Receivable		1,82,16,016.01	
				20,14,600.00	iii)	Stock Of Stationery		20,08,400.00	
				14,55,257.00	iv)	Stamps on hand (Franking)		9,75,700.00	
				8,97,635	v)	Stamps on Hand (PAN Coupon)		6,14,185	
				21,17,217.87	vi)	Prepaid Expenses		28,74,376.79	
				4,73,97,044.96	vii)	Miscellaneous Assets		3,62,66,757.94	
				3,70,60,59,589.00	viii)	Advance Income Tax		4,14,21,59,589.00	
				2,58,34,980.52	ix)	Rental Security Deposit		2,65,16,520.52	
				2,40,97,125.00	x)	Security Deposit with CCL		2,40,97,125.00	
				5,13,823.01	xi)	RBI DEAF Claims Receivable		-	
				9,71,96,928.60	xii)	Deferred Tax Asset		12,24,96,928.60	
				1,31,69,428.71	xiii)	CBS ANY BRANCH BANKING (ABBCBSHO)		17,44,286.58	
				3,93,65,89,447.93	xiv)	Computer Software (Net)		1,04,00,298.48	
98,92,78,50,055.31		GRAND TOTAL		1,02,51,25,26,259.42		GRAND TOTAL		1,02,51,25,26,259.42	

* After appropriation. Subject to Approval of AGM
Contingent Liabilities -

As per our report of even date attached
For Batliboi & Purohit
Chartered Accountants
Firm Regn. No.101048W



CA Anjan Hangekar
Partner
Membership No.- 030515
Place - Pappu, Vasai
Date - 30.05.2022

Ryan Fernandes
Chairman

Simon Soares
Vice - Chairman

Dominic D'mello
Director

Sixthargose
Acting CEO

