

## INDEPENDENT AUDITORS' REPORT

The Members,  
Bassein Catholic Co-Op. Bank Ltd.  
Papdy, Vasai, Dist. Palghar-401 207.

### Report on Audit of the Financial Statements

#### Opinion

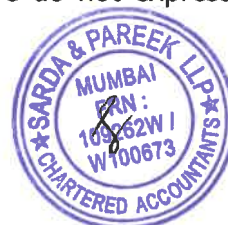
1. We have audited the accompanying Financial Statements of "Bassein Catholic Co-Operative Bank Limited" (hereinafter referred to as 'the Bank'), as at 31<sup>st</sup> March, 2025, which comprise the Balance Sheet as at 31<sup>st</sup> March, 2025 and Profit and Loss Account, and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information.
2. In our opinion and to the best of our information and according to the explanations given to us, the accompanying financial statements read together with the Notes, give the information required thereon by the Banking Regulation Act, 1949 as well as Maharashtra Co-operative Societies Act, 1960 and rules made there under, in the manner so required, for the Urban Co-operative Banks, guidelines issued by Reserve Bank of India and the Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
  - a. In the case of the **Balance Sheet**, of state of affairs of the Bank as at 31<sup>st</sup> March, 2025.
  - b. In the case of the **Profit and Loss Account**, of the profit for the year ended on that date and
  - c. In the case of the **Cash Flow Statement**, of the cash flows for the year ended on that date.

#### Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditors Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

### **Information Other than the Standalone Financial Statements and Auditors' Report thereon**

4. The Bank's Board of Directors is responsible for the other information. The other information comprises the Highlights for the year, Directors' Report including annexures to Directors' Report, key financial ratios in the Annual Report, but does not include the financial statements and our auditor's report thereon, which is expected to be made available to us after the date of this Auditors' Report. Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.



In connection with our audit of the Financial Statements, our responsibility is to read the Other Information identified above, when it becomes available and, in doing so, consider whether the Other Information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed on the Other Information that we obtained prior to the date of this Auditors' Report, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

#### **Responsibilities of Management and Those Charged with Governance for the Financial Statement**

5. The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI to the extent applicable, and provisions of Section 29 read with Section 56 of the Banking Regulation Act, 1949, The Maharashtra Co operative Societies Act, 1960, The Maharashtra Co Operative Societies Rules, 1961, circulars and guidelines issued by the Reserve Bank of India ('RBI') and the guidelines issued by the Registrar of Cooperative Societies from time to time and generally accepted accounting principles in India as applicable to the Bank.

This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.



## Auditors Responsibility for the Audit of Financial Statements

6. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



## Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule in accordance with section 29 read with section 56 of the Banking Regulation Act, 1949 and provisions of the Maharashtra Co Operative Societies Act, 1960 and the Maharashtra Co Operative Societies Rules 1961; the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra and generally accepted accounting principles in India.

As required by Sec.29(3) of the Banking Regulation Act, 1949 and Rule 69 of the Maharashtra Co-operative Societies Rules, 1961, we report that:

- a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b. In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c. The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d. The Balance Sheet and the Profit and Loss Account and the Cash Flow dealt with by this report, are in agreement with the books of account and the returns;
- e. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to banks.
- f. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
- g. As required by the Rule 69 (6) of the Maharashtra Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the Bank-
  - a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
  - b. During the course of our audit, we have generally not come across any sums which ought to have been but have not been brought into account by the Bank.
  - c. Following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 31167.19 Lakhs is made in the accounts. Advances categorized as doubtful and loss assets as per Prudential Norms are considered as doubtful of recovery:

| Category        | Outstanding as on<br>31.03.2025<br>(Rs. In Lakhs) |
|-----------------|---------------------------------------------------|
| Doubtful Assets | 30580.83                                          |
| Loss Assets     | 586.35                                            |
| Total           | 31167.19                                          |

Adequate provision has been made against the above advances as per RBI guidelines.



- d. To the best of our knowledge, no other matters have been specified by the Registrar, which require reporting under this Rule.

We further report that for the year 2024-25 under audit, the Bank has been awarded "A" classification.

**For SARDA & PAREEK LLP**  
**Chartered Accountants**  
**Firm Reg. No.109262W/W100673**

  
**CA Giriraj Soni**  
**Partner**  
**M. No. 109738**



**Place: Papdy, Vasai**  
**Date: 20.06.2025**

**UDIN: 25109738BMHWOW5282**

**BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED**  
**BALANCE SHEET AS AT 31ST MARCH 2025**

|    | Capital & Liabilities                                                                                  | Schedule | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
|----|--------------------------------------------------------------------------------------------------------|----------|---------------------------------------|----------------------------------------|
| 1  | Capital                                                                                                | 1        | 98,10,11,225.00                       | 99,06,11,975.00                        |
| 2  | Reserve Fund and Other Reserves                                                                        | 2        | 16,59,40,78,796.89                    | 15,51,22,90,448.68                     |
| 3  | Principal/Subsidiary State Partnership Fund Account                                                    |          | -                                     | -                                      |
| 4  | Deposits and Other Accounts                                                                            | 3        | 84,32,83,52,121.31                    | 81,34,02,06,624.49                     |
| 5  | Borrowings                                                                                             | 4        | -                                     | -                                      |
| 6  | Bills For Collection being bills Receivable as per Contra                                              |          | 23,76,82,712.87                       | 37,26,47,334.29                        |
| 7  | Branch Adjustment                                                                                      |          | 32,04,224.82                          | 12,98,752.59                           |
| 8  | Overdue Interest Reserve                                                                               |          | 4,86,50,04,687.53                     | 4,18,12,40,544.73                      |
| 9  | Interest Payable                                                                                       |          | 9,04,814.97                           | 6,61,456.50                            |
| 10 | Other Liabilities                                                                                      | 5        | 5,87,50,45,083.06                     | 6,26,87,64,519.93                      |
| 11 | Profit/Loss Account                                                                                    | 6        | 14,75,00,000.00                       | 14,75,00,000.00                        |
|    | <b>Total</b>                                                                                           |          | <b>1,13,03,27,83,666.46</b>           | <b>1,08,81,52,21,656.20</b>            |
|    | Contingent Liabilities                                                                                 | 15       | 1,28,97,39,601.83                     | 1,34,67,99,917.60                      |
|    | Property & Assets                                                                                      | Schedule | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| 1  | Cash                                                                                                   | 7        | 3,85,69,56,574.93                     | 4,15,45,88,355.25                      |
| 2  | Balances with others Banks                                                                             | 8        | 16,04,16,12,685.83                    | 15,82,47,14,974.33                     |
| 3  | Money at call and short Notice                                                                         |          | 4,35,03,00,640.15                     | 3,29,76,70,229.00                      |
| 4  | Investments                                                                                            | 9        | 33,89,06,30,838.27                    | 31,09,81,06,510.40                     |
| 5  | Principal/Subsidiary State Partnership Fund Account                                                    |          | -                                     | -                                      |
| 6  | Advances                                                                                               | 10       | 41,69,61,47,994.12                    | 41,41,08,61,265.54                     |
| 7  | Interest Receivable                                                                                    | 11       | 6,27,54,81,695.94                     | 5,52,84,53,685.77                      |
| 8  | Bills Receivable being bills For Collection as per Contra                                              |          | 23,76,82,712.87                       | 37,26,47,334.29                        |
| 9  | Branch Adjustment                                                                                      |          | -                                     | -                                      |
| 10 | Premises, Furniture, Fixture, Fittings, Library, Vehicles, Improvement to Premises & Intangible assets | 12       | 1,13,95,80,643.44                     | 1,27,76,78,331.78                      |
| 11 | Capital Work in Progress                                                                               | 13       | 12,42,17,317.62                       | 5,72,19,762.00                         |
| 12 | Other Assets                                                                                           | 14       | 5,42,01,72,563.28                     | 5,79,32,81,207.84                      |
| 13 | Non-Banking Assets acquired in satisfaction of Claims                                                  |          | -                                     | -                                      |
|    | <b>Total</b>                                                                                           |          | <b>1,13,03,27,83,666.46</b>           | <b>1,08,81,52,21,656.20</b>            |
|    | Contingent Assets                                                                                      | 15       | 1,28,97,39,601.83                     | 1,34,67,99,917.60                      |

As per our report of even date

For Sarda & Pareek LLP  
Chartered Accountants  
Firm Regn.No.109262W/W100673

CA Giriraj Soni  
Partner  
Membership .No.- 109738

Place - Papdy, Vasai  
Date - 20.06.2025

For and on behalf of bank

Mr. Benauld Dias  
Chairman

Mr. Anil Pereira  
Director

Mr. Simon Soares  
Vice Chairman

Mr. Sandeep Seth  
CEO



**BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025**

|    | EXPENDITURE                                               | As on 31-03-2025<br>(Current year) Rs. |                          | As on 31-03-2024<br>(Previous year) Rs. |
|----|-----------------------------------------------------------|----------------------------------------|--------------------------|-----------------------------------------|
| 1  | Interest paid on Deposits                                 |                                        | 4,72,63,10,677.59        | 4,43,34,22,514.40                       |
| 2  | Interest paid on Borrowing                                |                                        | 11,96,161.77             | 1,88,57,568.35                          |
| 3  | Salaries, Allowances, Provident fund                      |                                        | 91,71,98,597.15          | 68,89,91,277.60                         |
| 4  | Directors' And Local committee members fees and allowance |                                        | 49,62,945.00             | 36,07,434.00                            |
| 5  | Rent, Taxes, Insurance, Lighting etc.                     |                                        | 13,25,74,734.85          | 12,44,91,917.92                         |
| 6  | Law Charges                                               |                                        | 14,60,610.00             | 58,84,160.00                            |
| 7  | Postage, Telegram and Telephone Charges                   |                                        | 89,75,267.83             | 77,14,786.08                            |
| 8  | Auditor's Fees                                            |                                        | 1,17,97,240.80           | 1,13,84,800.00                          |
| 9  | Depreciation on bank's property                           |                                        | 15,51,81,870.92          | 15,30,64,063.76                         |
| 10 | Stationery, Printing And Advertisement                    |                                        | 1,35,30,924.08           | 1,64,45,712.98                          |
| 11 | Loss on sale of or dealing with non banking assets        |                                        | -                        | -                                       |
| 12 | <b>Other Expenditure</b>                                  |                                        |                          |                                         |
|    | Repairs And Maintenance                                   | 1,05,63,583.80                         |                          | 91,55,320.84                            |
|    | Insurance                                                 | 9,97,03,578.13                         |                          | 9,97,16,464.88                          |
|    | Stamp Duty On Investment                                  | 3,55,191.40                            |                          | 1,26,772.78                             |
|    | Premium Written Off On Redemption Of Sec                  | 12,17,512.00                           |                          | 18,37,283.05                            |
|    | Amortisation Of Govt Sec                                  | 3,11,32,304.38                         |                          | 3,28,11,452.32                          |
|    | Loss Due To Shifting Of Sec                               | -                                      |                          | 25,48,400.00                            |
|    | CBS & Networking Expenses                                 | 8,23,87,040.12                         |                          | 6,41,70,126.30                          |
|    | Travelling Expenses                                       | 17,41,131.91                           |                          | 15,04,516.34                            |
|    | Membership Fees & Association Contribution                | 16,65,500.00                           |                          | 14,68,000.00                            |
|    | Professional Charges                                      | 1,78,23,715.28                         |                          | 1,50,73,296.62                          |
|    | Bank Charges & Service Charges                            | 6,97,80,760.79                         |                          | 6,32,30,896.84                          |
|    | Housekeeping & Maintenance                                | 4,07,04,117.83                         |                          | 4,32,54,900.46                          |
|    | Advertisement                                             | 1,64,83,240.08                         |                          | 1,12,72,517.31                          |
|    | Loss on exchange Transaction (net)                        | 12,27,697.00                           |                          | 31,65,545.20                            |
|    | Misc. Expenses                                            | 5,99,43,231.39                         |                          | 2,71,74,308.15                          |
|    |                                                           |                                        | <b>43,47,28,604.11</b>   | <b>37,65,09,801.09</b>                  |
| 13 | <b>Provisions &amp; Contingencies</b>                     |                                        |                          |                                         |
|    | A: Provision For Bad and Doubtful Debts Reserve           | -                                      |                          | 6,00,00,000.00                          |
|    | B: Provision For Fraud                                    | -                                      |                          | (11,21,800.00)                          |
|    | C. Provisions & Contingencies (IDR)                       | (4,20,00,000.00)                       |                          | (5,00,00,000.00)                        |
|    | D. Special Reserve under Income Tax                       | 3,10,00,000.00                         |                          | 4,99,00,000.00                          |
|    | E. Provision for others                                   | 30,70,000.00                           |                          | 25,00,000.00                            |
|    |                                                           |                                        | <b>(79,30,000.00)</b>    | <b>6,12,78,200.00</b>                   |
| 14 | <b>Provision For Taxes</b>                                |                                        |                          |                                         |
|    | A. Current Tax                                            | 32,25,65,116.00                        |                          | 38,85,00,000.00                         |
|    | B. Deferred Tax                                           | (2,88,00,000.00)                       |                          | 5,43,00,000.00                          |
|    |                                                           |                                        | <b>29,37,65,116.00</b>   | <b>44,28,00,000.00</b>                  |
| 15 | <b>Net Profit Carried To Balance Sheet</b>                |                                        | <b>1,15,61,96,359.20</b> | <b>1,17,88,06,854.66</b>                |
|    | <b>TOTAL</b>                                              |                                        | <b>7,84,99,49,109.29</b> | <b>7,52,32,59,090.84</b>                |



|   | INCOME                                              | As on 31-03-2025<br>(Current year) Rs. |                          | As on 31-03-2024<br>(Previous year) Rs. |
|---|-----------------------------------------------------|----------------------------------------|--------------------------|-----------------------------------------|
| 1 | Interest on Advances                                |                                        | 3,58,88,30,798.71        | 3,88,79,10,488.03                       |
| 2 | Interest on Investments                             |                                        | 3,96,07,75,876.07        | 3,46,20,58,615.90                       |
| 3 | Commission, Exchange & Brokerage.                   |                                        | 1,33,55,956.80           | 1,30,49,694.11                          |
| 4 | Profit On Sale Of Securities (net)                  |                                        | 8,50,55,878.23           | 2,12,13,938.17                          |
| 5 | <b>Other Receipts</b>                               |                                        |                          |                                         |
|   | A.Dividend                                          | 701.64                                 |                          | 700.00                                  |
|   | B.Profit on Sale of Land, Building and Other Assets | 3,25,004.84                            |                          | 2,50,587.44                             |
|   | C.Processing and Service charges                    | 4,47,90,956.82                         |                          | 4,12,32,863.43                          |
|   | D.Locker Charges                                    | 1,72,03,319.04                         |                          | 1,35,02,342.99                          |
|   | E.Misc. Income                                      | 13,94,55,947.14                        |                          | 8,32,73,860.77                          |
|   |                                                     |                                        | <b>20,17,75,929.48</b>   | <b>13,82,60,354.63</b>                  |
| 6 | Bad Debts earlier written off, now recovered        |                                        | 1,54,670.00              | 7,66,000.00                             |
|   | <b>TOTAL</b>                                        |                                        | <b>7,84,99,49,109.29</b> | <b>7,52,32,59,090.84</b>                |

As per our report of even date

|                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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| <p><b>For Sarda &amp; Pareek LLP</b><br/>Chartered Accountants<br/>Firm Regn.No.109262W/W100673</p> <p>CA Giriraj Soni<br/>Partner<br/>Membership .No.- 109738</p> <p>Place - Papdy, Vasai<br/>Date - 20.06.2025</p> | <p><b>For and on behalf of bank</b></p> <p><br/><b>Mr. Benauld Dias</b><br/>Chairman</p> <p><br/><b>Mr. Anil Pereira</b><br/>Director</p> <p></p> <p><br/><b>Mr. Simon Soares</b><br/>Vice Chairman</p> <p><br/><b>Mr. Sandeep Seth</b><br/>CEO</p> |
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**BASSEIN CATHOLIC CO-OP BANK LTD (SCHEDULE BANK)**  
**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2025**

|          | Particulars                                            | 31st March 2025(Amt in Rs.) |                           | 31st March 2024(Amt in Rs.) |                          |
|----------|--------------------------------------------------------|-----------------------------|---------------------------|-----------------------------|--------------------------|
| <b>A</b> | <b>Cash Flow From Operating Activities</b>             |                             |                           |                             |                          |
|          | Net Profit After Tax (before Appropriation)            |                             | 1,15,61,96,359.20         |                             | 1,17,88,06,854.66        |
|          | <b>Add :</b>                                           |                             |                           |                             |                          |
|          | Provision for Income Tax                               | 32,25,65,116.00             |                           | 38,85,00,000.00             |                          |
|          | Deferred Tax                                           | (2,88,00,000.00)            |                           | 5,43,00,000.00              |                          |
|          | Special reserve under income tax                       | 3,10,00,000.00              |                           | 4,99,00,000.00              |                          |
|          | Write Off of unreconciled GL                           | -                           |                           | 12,709.03                   |                          |
|          | Provision for Bad & Doubtful Debts                     | -                           |                           | 6,00,00,000.00              |                          |
|          | Amortisation of Premium on Securities                  | 3,11,32,304.38              |                           | 3,28,11,452.32              |                          |
|          | Provision for IDR                                      | (4,20,00,000.00)            |                           | (5,00,00,000.00)            |                          |
|          | Depreciation on shifting of securities                 | -                           |                           | 25,48,400.00                |                          |
|          | Provision and contingencies                            | -                           |                           | (11,21,800.00)              |                          |
|          | Provision for Debit Balance                            | 30,70,000.00                |                           | 25,00,000.00                |                          |
|          | Write off of Fixed assets                              | 70,992.02                   |                           | -                           |                          |
|          | Depreciation and Amortisation on Fixed Assets          | 15,51,81,870.92             | 47,22,20,283.32           | 15,30,64,063.76             | 69,25,14,825.11          |
|          | <b>Less :</b>                                          |                             |                           |                             |                          |
|          | Profit on Sale of Assets                               | 3,25,004.84                 |                           | 2,50,587.44                 |                          |
|          | Dividend on Shares                                     | 701.64                      | 3,25,706.48               | 700.00                      | 2,51,287.44              |
|          | <b>Adjustment For :</b>                                |                             |                           |                             |                          |
|          | Increase / (Decrease) in Deposits and Other            | 2,98,81,45,496.83           |                           | (25,31,75,067.23)           |                          |
|          | Increase / (Decrease) in Other Liabilities             | (64,59,87,734.05)           |                           | 41,82,32,574.55             |                          |
|          | Increase / (Decrease) in Int Payable                   | 2,43,358.47                 |                           | (17,72,765.50)              |                          |
|          | (Increase) / Decrease in Int Receivable                | (10,77,10,868.18)           |                           | 7,02,41,541.16              |                          |
|          | (Increase) / Decrease in Advances                      | (28,52,86,728.58)           |                           | 4,12,32,74,964.87           |                          |
|          | (Increase) / Decrease in Other Assets                  | 36,66,70,934.98             |                           | 59,99,26,569.84             |                          |
|          | Increase / (Decrease) in Branch Adjustments            | 19,05,472.23                |                           | (31,41,438.52)              |                          |
|          | Increase / (Decrease) in Reserve funds                 | 4,20,91,989.02              |                           | 4,54,36,451.65              |                          |
|          | (Increase) / Decrease in Investments                   | (2,82,99,58,630.25)         | (46,98,86,709.53)         | (3,21,50,17,637.12)         | 1,78,40,05,193.69        |
|          | <b>Cash Generated from Operations</b>                  |                             | <b>1,15,82,04,226.51</b>  |                             | <b>3,65,50,75,586.03</b> |
|          | Income Tax Paid                                        |                             | (6,05,59,846.04)          |                             | (5,65,40,579.42)         |
|          | <b>Cash Generated From Operating Activities</b>        |                             | <b>1,09,76,44,380.46</b>  |                             | <b>3,59,85,35,006.62</b> |
| <b>B</b> | <b>Cash Flow from Investing Activities</b>             |                             |                           |                             |                          |
|          | Purchase of Fixed Assets                               | (1,71,59,914.62)            |                           | (26,69,02,872.60)           |                          |
|          | Sale of Fixed Assets                                   | 3,29,744.85                 |                           | 2,75,470.86                 |                          |
|          | Dividend Received                                      | 701.64                      |                           | 700.00                      |                          |
|          | <b>Cash Generated from Investing Activities</b>        |                             | <b>(1,68,29,468.13)</b>   |                             | <b>(26,66,26,701.74)</b> |
| <b>C</b> | <b>Cash Flow from Financing Activities</b>             |                             |                           |                             |                          |
|          | Increase / (Decrease) in Share Capital                 | (96,00,750.00)              |                           | (2,84,500.00)               |                          |
|          | Increase / (Decrease) in Borrowings                    | -                           |                           | (27,91,54,407.42)           |                          |
|          | Dividend Paid                                          | (14,76,19,818.00)           |                           | (14,69,73,198.00)           |                          |
|          | <b>Cash Generated from Financing Activities</b>        |                             | <b>(15,72,20,568.00)</b>  |                             | <b>(42,64,12,105.42)</b> |
| <b>D</b> | <b>Net Increase in Cash and Cash Equivalent</b>        |                             | <b>92,35,94,344.33</b>    |                             | <b>2,90,54,96,199.46</b> |
| <b>E</b> | <b>Cash and Cash Equivalent Beginning of the Year</b>  |                             | <b>9,67,69,12,759.58</b>  |                             | <b>6,77,14,16,560.12</b> |
|          | <b>Cash and Cash Equivalent at the end of the Year</b> |                             | <b>10,60,05,07,103.91</b> |                             | <b>9,67,69,12,759.58</b> |



| Break up of Cash and Cash Equivalent                                    |  | As at<br>31.03.2025       |  | As at<br>31.03.2024      |
|-------------------------------------------------------------------------|--|---------------------------|--|--------------------------|
| Cash in Hand                                                            |  | 30,22,97,540.17           |  | 35,68,29,184.92          |
| Balances with Banks(excluding term deposit<br>maturing beyond 3 months) |  | 5,94,79,08,923.59         |  | 6,02,24,13,345.66        |
| Money At Call And Short Notice                                          |  | 4,35,03,00,640.15         |  | 3,29,76,70,229.00        |
| <b>Total</b>                                                            |  | <b>10,60,05,07,103.91</b> |  | <b>9,67,69,12,759.58</b> |

- 1 Cash and Cash Equivalents include highly liquid short term investments for the short period in form of Cash, balances held in current accounts with other Banks (including Term Deposits maturing within 3 months) and Money at call & short Notice.
- 2 Cash flow Statement is prepared by using indirect method as mentioned in AS 3.

As per our report of even date

**For Sarda & Pareek LLP**  
Chartered Accountants  
Firm Regn.No.109262W/W100673

CA Giriraj Soni  
Partner  
Membership .No.- 109738

Place - Papdy, Vasai  
Date - 20.06.2025



For and on behalf of bank

Mr. Benauld Dias  
Chairman

Mr. Simon Soares  
Vice Chairman

Mr. Anil Pereira  
Director

Mr. Sandeep Seth  
CEO



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED                                                                                                                                    |                                       |                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                                                                                                                                                    |                                       |                                        |
| Capital and Liabilities                                                                                                                                                       | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>SCHEDULE 1 : SHARE CAPITAL</b>                                                                                                                                             |                                       |                                        |
| <b>Authorised Capital :</b>                                                                                                                                                   |                                       |                                        |
| (i) Authorised Capital<br>(60,000,000 shares of Rs. 25/- each)                                                                                                                | 1,50,00,00,000.00                     | 1,50,00,00,000.00                      |
| (ii) Issued & Subscribed Capital<br>(3,92,40,449 shares(PY 3,96,24,479 Shares) of Rs. 25/- each)                                                                              | 98,10,11,225.00                       | 99,06,11,975.00                        |
| (iii) Called-up Capital<br>(3,92,40,449 shares(PY 3,96,24,479 Shares) of Rs. 25/- each)                                                                                       | 98,10,11,225.00                       | 99,06,11,975.00                        |
| a.Individual*                                                                                                                                                                 | 98,10,11,225.00                       | 99,06,11,975.00                        |
| b.Co-op Institutions                                                                                                                                                          | -                                     | -                                      |
| c.State Government                                                                                                                                                            | -                                     | -                                      |
| <b>Total Share Capital</b>                                                                                                                                                    | <b>98,10,11,225.00</b>                | <b>99,06,11,975.00</b>                 |
| * Under the Item "Individuals" include shares held by the institution other than Co-op institutions and State Government are included as per The Banking Regulation Act, 1949 |                                       |                                        |
| <b>SCHEDULE 2 : RESERVE FUND &amp; OTHER RESERVES</b>                                                                                                                         |                                       |                                        |
| <b>Statutory Reserves</b>                                                                                                                                                     | <b>5,05,03,89,511.34</b>              | <b>4,75,93,26,563.54</b>               |
| Opening Balance                                                                                                                                                               | 4,75,93,26,563.54                     | 4,46,36,92,962.87                      |
| Additions during the year out of profit                                                                                                                                       | 28,90,49,089.80                       | 29,47,01,713.67                        |
| Additions others                                                                                                                                                              | 20,13,858.00                          | 9,31,887.00                            |
| Deductions during the year                                                                                                                                                    | -                                     | -                                      |
| <b>Building Fund</b>                                                                                                                                                          | <b>1,65,22,53,601.17</b>              | <b>1,55,22,53,601.17</b>               |
| Opening Balance                                                                                                                                                               | 1,55,22,53,601.17                     | 1,35,22,53,601.17                      |
| Additions during the year                                                                                                                                                     | 10,00,00,000.00                       | 20,00,00,000.00                        |
| Deductions during the year                                                                                                                                                    | -                                     | -                                      |
| <b>Dividend Equalisation Fund</b>                                                                                                                                             | <b>9,22,69,000.00</b>                 | <b>9,22,69,000.00</b>                  |
| Opening Balance                                                                                                                                                               | 9,22,69,000.00                        | 9,22,69,000.00                         |
| Additions during the year                                                                                                                                                     | -                                     | -                                      |
| Deductions during the year                                                                                                                                                    | 9,22,69,000.00                        | -                                      |
| <b>Special Bad Debts Reserve</b>                                                                                                                                              |                                       |                                        |
| <b>Bad &amp; Doubtful Debts Reserve</b>                                                                                                                                       | <b>3,97,33,28,026.67</b>              | <b>4,77,34,49,305.87</b>               |
| Opening Balance                                                                                                                                                               | 4,77,34,49,305.87                     | 4,71,34,49,305.87                      |
| Additions during the year                                                                                                                                                     | -                                     | 6,00,00,000.00                         |
| Deductions during the year                                                                                                                                                    | 80,01,21,279.20                       | -                                      |
| <b>Investment Fluctuation Reserve</b>                                                                                                                                         | <b>85,60,35,322.08</b>                | <b>78,60,35,322.08</b>                 |
| Opening Balance                                                                                                                                                               | 78,60,35,322.08                       | 68,60,35,322.08                        |
| Additions during the year                                                                                                                                                     | 7,00,00,000.00                        | 10,00,00,000.00                        |
| Deductions during the year                                                                                                                                                    | -                                     | -                                      |
| <b>Other Funds and Reserves</b>                                                                                                                                               | <b>5,06,20,72,335.63</b>              | <b>3,54,89,56,656.04</b>               |
| <b>Capital Reserves</b>                                                                                                                                                       |                                       |                                        |
| <b>Share Premium</b>                                                                                                                                                          |                                       |                                        |
| <b>Contingency Reserve Fund</b>                                                                                                                                               | <b>1,00,54,12,129.19</b>              | <b>88,97,92,493.27</b>                 |
| Opening Balance                                                                                                                                                               | 88,97,92,493.27                       | 77,19,11,807.80                        |
| Additions during the year                                                                                                                                                     | 11,56,19,635.92                       | 11,78,80,685.47                        |
| Deductions during the year                                                                                                                                                    | -                                     | -                                      |
| <b>Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961</b>                                                                                                                | <b>66,15,21,000.00</b>                | <b>63,05,21,000.00</b>                 |
| Opening Balance                                                                                                                                                               | 63,05,21,000.00                       | 58,06,21,000.00                        |
| Additions during the year                                                                                                                                                     | 3,10,00,000.00                        | 4,99,00,000.00                         |
| Deductions during the year                                                                                                                                                    | -                                     | -                                      |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED           |                                       |                                        |
|------------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                           |                                       |                                        |
| Capital and Liabilities                              | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>Death Benefit Fund</b>                            | <b>31,49,000.00</b>                   | <b>27,86,000.00</b>                    |
| Opening Balance                                      | 27,86,000.00                          | 23,57,000.00                           |
| Additions during the year                            | 15,00,000.00                          | 15,00,000.00                           |
| Deductions during the year                           | 11,37,000.00                          | 10,71,000.00                           |
| <b>Charity Fund</b>                                  | <b>3,20,26,307.61</b>                 | <b>2,04,64,344.02</b>                  |
| Opening Balance                                      | 2,04,64,344.02                        | 86,76,275.48                           |
| Additions during the year                            | 1,15,61,963.59                        | 1,17,88,068.55                         |
| Deductions during the year                           | -                                     | -                                      |
| <b>Staff Welfare Fund</b>                            | <b>2,14,95,000.00</b>                 | <b>1,89,95,000.00</b>                  |
| Opening Balance                                      | 1,89,95,000.00                        | 1,66,95,000.00                         |
| Additions during the year out of profit              | 25,00,000.00                          | 25,00,000.00                           |
| Additions others                                     | -                                     | -                                      |
| Deductions during the year                           | -                                     | 2,00,000.00                            |
| <b>Members' Welfare Fund</b>                         | <b>21,70,77,079.64</b>                | <b>16,42,99,985.05</b>                 |
| Opening Balance                                      | 16,42,99,985.05                       | 10,67,36,351.50                        |
| Additions during the year out of profit              | 1,15,61,963.59                        | 1,17,88,068.55                         |
| Additions others                                     | 4,92,87,760.00                        | 5,12,80,965.00                         |
| Deductions during the year                           | 80,72,629.00                          | 55,05,400.00                           |
| <b>Contingent Provisions against Standard Assets</b> | <b>17,00,00,000.00</b>                | <b>17,00,00,000.00</b>                 |
| Opening Balance                                      | 17,00,00,000.00                       | 17,00,00,000.00                        |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | -                                     | -                                      |
| <b>Centenary Fund</b>                                | <b>13,50,00,000.00</b>                | <b>13,50,00,000.00</b>                 |
| Opening Balance                                      | 13,50,00,000.00                       | 13,50,00,000.00                        |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | -                                     | -                                      |
| <b>Reserve against Risk &amp; Contingencies</b>      | <b>6,50,00,000.00</b>                 | <b>6,50,00,000.00</b>                  |
| Opening Balance                                      | 6,50,00,000.00                        | 6,50,00,000.00                         |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | -                                     | -                                      |
| <b>Foreign Exchange Fluctuation Reserve</b>          | <b>1,05,00,000.00</b>                 | <b>1,05,00,000.00</b>                  |
| Opening Balance                                      | 1,05,00,000.00                        | 1,05,00,000.00                         |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | -                                     | -                                      |
| <b>Revaluation Reserve</b>                           | <b>40,43,90,000.00</b>                | <b>42,17,21,000.00</b>                 |
| Opening Balance                                      | 42,17,21,000.00                       | 43,90,52,000.00                        |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | 1,73,31,000.00                        | 1,73,31,000.00                         |
| <b>Election Fund</b>                                 | <b>60,00,000.00</b>                   | <b>40,00,000.00</b>                    |
| Opening Balance                                      | 40,00,000.00                          | 20,00,000.00                           |
| Additions during the year                            | 20,00,000.00                          | 20,00,000.00                           |
| Deductions during the year                           | -                                     | -                                      |
| <b>Education Fund</b>                                | <b>2,62,52,131.00</b>                 | <b>2,62,52,131.00</b>                  |
| Opening Balance                                      | 2,62,52,131.00                        | 2,62,52,131.00                         |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | -                                     | -                                      |
| <b>Technological Development Fund</b>                | <b>16,20,00,000.00</b>                | <b>16,20,00,000.00</b>                 |
| Opening Balance                                      | 16,20,00,000.00                       | 16,20,00,000.00                        |
| Additions during the year                            | -                                     | -                                      |
| Deductions during the year                           | -                                     | -                                      |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED                                                                                                                                   |                                       |                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                                                                                                                                                   |                                       |                                        |
| Capital and Liabilities                                                                                                                                                      | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>General Reserve Fund</b>                                                                                                                                                  | <b>98,83,00,931.32</b>                | <b>81,71,24,702.69</b>                 |
| Opening Balance                                                                                                                                                              | 81,71,24,702.69                       | 51,06,45,384.25                        |
| Additions during the year                                                                                                                                                    | 1,07,14,76,228.62                     | 30,64,79,318.44                        |
| Deductions during the year                                                                                                                                                   | 90,03,00,000.00                       | -                                      |
| <b>BDDR 2024</b>                                                                                                                                                             | <b>1,14,34,48,756.87</b>              | -                                      |
| Opening Balance                                                                                                                                                              | -                                     | -                                      |
| Additions during the year                                                                                                                                                    | 1,14,34,48,756.87                     | -                                      |
| Deductions during the year                                                                                                                                                   | -                                     | -                                      |
| <b>Special Development Fund</b>                                                                                                                                              | <b>80,00,000.00</b>                   | <b>80,00,000.00</b>                    |
| Opening Balance                                                                                                                                                              | 80,00,000.00                          | 80,00,000.00                           |
| Additions during the year                                                                                                                                                    | -                                     | -                                      |
| Deductions during the year                                                                                                                                                   | -                                     | -                                      |
| <b>Holiday Home For Members &amp; Staff</b>                                                                                                                                  | <b>25,00,000.00</b>                   | <b>25,00,000.00</b>                    |
| Opening Balance                                                                                                                                                              | 25,00,000.00                          | 25,00,000.00                           |
| Additions during the year                                                                                                                                                    | -                                     | -                                      |
| Deductions during the year                                                                                                                                                   | -                                     | -                                      |
| <b>Total Reserve Fund and Other Reserves</b>                                                                                                                                 | <b>16,59,40,78,796.89</b>             | <b>15,51,22,90,448.68</b>              |
| <b>SCHEDULE 3 : DEPOSIT &amp; OTHER ACCOUNTS</b>                                                                                                                             |                                       |                                        |
| <b>Fixed Deposits</b>                                                                                                                                                        | <b>59,24,23,98,073.96</b>             | <b>57,42,52,68,708.83</b>              |
| a) From Individuals*                                                                                                                                                         | 53,30,34,27,409.26                    | 56,77,97,03,389.83                     |
| b) From Central co-operative Banks                                                                                                                                           | -                                     | -                                      |
| c) From Other Societies                                                                                                                                                      | 5,93,89,70,664.70                     | 64,55,65,319.00                        |
| <b>Saving Deposits</b>                                                                                                                                                       | <b>20,27,93,21,129.14</b>             | <b>19,30,65,67,887.31</b>              |
| a) From Individuals*                                                                                                                                                         | 19,79,85,47,889.27                    | 18,89,04,50,874.61                     |
| b) From Central co-operative Banks                                                                                                                                           | -                                     | -                                      |
| c) From Other Societies                                                                                                                                                      | 48,07,73,239.87                       | 41,61,17,012.70                        |
| <b>Current Deposits</b>                                                                                                                                                      | <b>4,80,66,32,918.22</b>              | <b>4,60,83,70,028.35</b>               |
| a) From Individuals*                                                                                                                                                         | 4,72,75,03,781.52                     | 4,53,09,19,962.40                      |
| b) From Central co-operative Banks                                                                                                                                           | -                                     | -                                      |
| c) From Other Societies                                                                                                                                                      | 7,91,29,136.70                        | 7,74,50,065.95                         |
| <b>Total of Deposits</b>                                                                                                                                                     | <b>84,32,83,52,121.31</b>             | <b>81,34,02,06,624.49</b>              |
| *Under the Item "Individuals" include shares held by the institution other than Co-op institutions and State Government are included as per The Banking Regulation Act, 1949 |                                       |                                        |
| <b>SCHEDULE 4 : BORROWINGS</b>                                                                                                                                               |                                       |                                        |
| i) From the Reserve Bank of India and Maharashtra State Co-operative Bank                                                                                                    | -                                     | -                                      |
| ii) From the State Bank of India                                                                                                                                             | -                                     | -                                      |
| iii) From the State Government                                                                                                                                               | -                                     | -                                      |
| iv) Loan from others sources                                                                                                                                                 | -                                     | -                                      |
| IGICI Bank (OD against Fixed Deposits)                                                                                                                                       | -                                     | -                                      |
| <b>Total Borrowings</b>                                                                                                                                                      | -                                     | -                                      |
| <b>SCHEDULE 5 : OTHER LIABILITIES</b>                                                                                                                                        |                                       |                                        |
| 1.Bills Payable                                                                                                                                                              | 18,16,32,929.68                       | 13,62,49,189.95                        |
| 2.Unclaimed Dividends                                                                                                                                                        | 44,67,496.00                          | 45,87,314.00                           |
| 3.Income Tax Provision                                                                                                                                                       | 4,55,35,25,000.00                     | 4,89,20,25,000.00                      |
| 4.Provision for restructure Advances                                                                                                                                         | 20,00,00,000.00                       | 20,00,00,000.00                        |
| 5.Others                                                                                                                                                                     | 93,54,19,657.38                       | 1,03,59,03,015.98                      |
| <b>Total other Liabilities</b>                                                                                                                                               | <b>5,87,50,45,083.06</b>              | <b>6,26,87,64,519.93</b>               |
| <b>SCHEDULE 6 : PROFIT &amp; LOSS ACCOUNT :</b>                                                                                                                              |                                       |                                        |
| Profit b/f.                                                                                                                                                                  | 1,15,61,96,359.20                     | 1,17,88,06,854.66                      |
| Add : Transfer from revaluation reserve                                                                                                                                      | 1,73,31,000.00                        | 1,73,31,000.00                         |
| Profit as per Last Balance Sheet.                                                                                                                                            | -                                     | -                                      |
|                                                                                                                                                                              | <b>1,17,35,27,359.20</b>              | <b>1,19,61,37,854.66</b>               |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED                             |                                       |                                        |
|------------------------------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                                             |                                       |                                        |
| Capital and Liabilities                                                | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>Less : Appropriation</b>                                            |                                       |                                        |
| Statutory Reserve Fund                                                 | 28,90,49,089.80                       | 29,47,01,713.67                        |
| Contingency Reserve Fund                                               | 11,56,19,635.92                       | 11,78,80,685.47                        |
| Death Benefit Fund                                                     | 15,00,000.00                          | 15,00,000.00                           |
| Members Welfare Fund                                                   | 1,15,61,963.59                        | 1,17,88,068.55                         |
| General Reserve                                                        | 17,90,85,949.42                       | 30,64,79,318.44                        |
| Building Fund                                                          | 10,00,00,000.00                       | 20,00,00,000.00                        |
| Staff Welfare Fund                                                     | 25,00,000.00                          | 25,00,000.00                           |
| Election Fund                                                          | 20,00,000.00                          | 20,00,000.00                           |
| Investment Fluctuation fund                                            | 7,00,00,000.00                        | 10,00,00,000.00                        |
| Charity Fund                                                           | 1,15,61,963.59                        | 1,17,88,068.55                         |
| BDDR 2024                                                              | 24,31,48,756.87                       | -                                      |
| <b>Balance c/f.</b>                                                    | <b>14,75,00,000.00</b>                | <b>14,75,00,000.00</b>                 |
| Add: Profit for the year brought                                       | -                                     | -                                      |
| <b>Profit and Loss Account</b>                                         | <b>14,75,00,000.00</b>                | <b>14,75,00,000.00</b>                 |
| <b>SCHEDULE 15:CONTIGENT LIABILITIES</b>                               |                                       |                                        |
| i) Outstanding Liabilities for guarantees issued                       | 73,83,26,306.32                       | 83,98,92,212.78                        |
| ii) Liability on account of outstanding forwards<br>exchange contracts | 37,99,47,393.56                       | 28,08,00,944.93                        |
| iii) Acceptances, endorsements and other obligations                   | 1,41,59,886.16                        | 6,09,78,474.19                         |
| iv) Other items for which the bank is contingently liable              | -                                     | -                                      |
| v) DEAF Transfer to RBI                                                | 15,73,06,015.79                       | 16,51,28,285.70                        |
| <b>Total</b>                                                           | <b>1,28,97,39,601.83</b>              | <b>1,34,67,99,917.60</b>               |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED                                                                                                                                                                                  |                                       |                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                                                                                                                                                                                                  |                                       |                                        |
| Property and assets                                                                                                                                                                                                         | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>SCHEDULE 7: CASH</b>                                                                                                                                                                                                     |                                       |                                        |
| Cash in Hand                                                                                                                                                                                                                | 30,22,97,540.17                       | 35,68,29,184.92                        |
| Cash with Reserve Bank of India*                                                                                                                                                                                            | 3,55,12,15,885.90                     | 3,79,56,12,994.49                      |
| Cash with State Bank of India                                                                                                                                                                                               | 15,06,808.36                          | 13,28,337.72                           |
| Cash with Central Co-operative Bank                                                                                                                                                                                         | 19,36,340.50                          | 8,17,838.12                            |
| <b>Total Cash</b>                                                                                                                                                                                                           | <b>3,85,69,56,574.93</b>              | <b>4,15,45,88,355.25</b>               |
| *Includes Rs. 116 crores(PY. Rs.60 crores) Balance in SDF                                                                                                                                                                   |                                       |                                        |
| <b>SCHEDULE 8: BALANCE WITH OTHER BANKS</b>                                                                                                                                                                                 |                                       |                                        |
| i) Current Deposits                                                                                                                                                                                                         | 7,35,49,888.83                        | 38,30,19,702.33                        |
| ii) Savings Bank Deposits                                                                                                                                                                                                   | -                                     | -                                      |
| iii) Fixed Deposits*                                                                                                                                                                                                        | 15,96,80,62,797.00                    | 15,44,16,95,272.00                     |
| *Includes Rs. 24.62 Crores (PY. Rs. 19.27 crores) lien marked for Non Funded -BG & LC                                                                                                                                       |                                       |                                        |
| <b>Total Bank Balances with other Banks</b>                                                                                                                                                                                 | <b>16,04,16,12,685.83</b>             | <b>15,82,47,14,974.33</b>              |
| <b>SCHEDULE 9: INVESTMENTS</b>                                                                                                                                                                                              |                                       |                                        |
| <b>i) In Central Government (Book Value)*</b>                                                                                                                                                                               | <b>15,48,77,92,809.49</b>             | <b>17,45,73,80,200.23</b>              |
| Face Value Rs. 15,44,39,50,000/-                                                                                                                                                                                            |                                       |                                        |
| Face Value (PY) Rs. 17,39,62,00,000/-                                                                                                                                                                                       |                                       |                                        |
| Market Value Rs. 15,70,63,71,198.69/-                                                                                                                                                                                       |                                       |                                        |
| Market Value (PY) Rs.17,22,57,40,294.08/-                                                                                                                                                                                   |                                       |                                        |
| *Rs. 212.50 crores(PY. Rs. 212.50 crores) pledged with CCIL towards settlement / collateral of guarantee Fund for Security Segment, TREPS & Forex transactions and Rs. 75 crores(PY.Rs.75 crores) pledged with RBI for LAF. |                                       |                                        |
| <b>ii) In State Government (Book Value)*</b>                                                                                                                                                                                | <b>9,14,54,37,328.76</b>              | <b>8,60,58,12,660.17</b>               |
| Face Value Rs. 9,12, 73,30,000/-                                                                                                                                                                                            |                                       |                                        |
| Face Value (PY) Rs. 8,58,59,50,000/-                                                                                                                                                                                        |                                       |                                        |
| Market Value Rs. 9,21,69,38,519.44/-                                                                                                                                                                                        |                                       |                                        |
| Market Value (PY) Rs. 8,51,19,46,900.43/-                                                                                                                                                                                   |                                       |                                        |
| *Rs. 25 crores(PY.Rs.25 crores) pledged with CCIL towards settlement / collateral of guarantee Fund for Security Segment, TREPS & Forex transactions and Rs. 147 crores(PY.Rs.162 crores) pledged with RBI for LAF.         |                                       |                                        |
| <b>iii) Investment in T-BILLS</b>                                                                                                                                                                                           | <b>3,93,53,36,750.00</b>              | <b>2,31,21,47,850.00</b>               |
| Face Value Rs. 3,95,00,00,000/-                                                                                                                                                                                             |                                       |                                        |
| Face Value (PY) Rs. 2,35,00,00,000/-                                                                                                                                                                                        |                                       |                                        |
| Market Value Rs. 3,93,53,36,750/-                                                                                                                                                                                           |                                       |                                        |
| Market Value (PY) Rs. 2,31,21,47,850/-                                                                                                                                                                                      |                                       |                                        |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED                                                                                                           |                                       |                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                                                                                                                           |                                       |                                        |
| Property and assets                                                                                                                                  | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| iv) Shares in Co-operative institutions                                                                                                              | 5,000.00                              | 5,000.00                               |
| v) In Others                                                                                                                                         |                                       |                                        |
| Investment in CP                                                                                                                                     | 1,93,23,89,500.00                     | -                                      |
| Investment in PSU Bonds                                                                                                                              | 1,44,36,87,900.00                     | 1,17,59,51,400.00                      |
| Other Private Bonds                                                                                                                                  | 1,94,59,81,550.02                     | 1,54,68,09,400.00                      |
| <b>Total Investments</b>                                                                                                                             | <b>33,89,06,30,838.27</b>             | <b>31,09,81,06,510.40</b>              |
| <b>SCHEDULE 10: LOANS &amp; ADVANCES</b>                                                                                                             |                                       |                                        |
| <b>I) Short Term Advances, Cash Credits, Overdrafts and bills discounted:</b>                                                                        | <b>12,59,77,72,932.71</b>             | <b>13,20,88,21,501.12</b>              |
| <b>i) of which secured against</b>                                                                                                                   | <b>12,47,09,72,082.39</b>             | <b>12,69,89,62,005.60</b>              |
| a) Govt & other approved securities                                                                                                                  | 27,000.00                             | 2,41,436.00                            |
| b) Other Tangible Securities                                                                                                                         | 12,47,09,45,082.39                    | 12,69,87,20,569.60                     |
| <b>ii) Personal advances</b>                                                                                                                         | <b>12,68,00,850.32</b>                | <b>50,98,59,495.52</b>                 |
| Of the Advances, amount due from individuals*                                                                                                        | 4,84,63,07,584.24                     | 3,79,16,30,984.91                      |
| Of the Advances, amount Overdue                                                                                                                      | 8,84,20,51,883.19                     | 7,34,77,54,329.29                      |
| considered Bad & Doubtful of Recovery                                                                                                                | 1,41,26,70,873.26                     | 2,24,46,41,090.23                      |
| <b>II) Medium Term Advances:</b>                                                                                                                     | <b>6,00,92,94,842.56</b>              | <b>6,72,56,31,237.68</b>               |
| <b>i) of which secured against</b>                                                                                                                   | <b>5,22,98,14,728.09</b>              | <b>5,70,58,11,160.66</b>               |
| a) Govt & other approved securities                                                                                                                  | 34,61,176.00                          | 21,64,752.00                           |
| b) Other Tangible Securities                                                                                                                         | 5,22,63,53,552.09                     | 5,70,36,46,408.66                      |
| <b>ii) Personal advances</b>                                                                                                                         | <b>77,94,80,114.47</b>                | <b>1,01,98,20,077.02</b>               |
| Of the Advances, amount due from individuals*                                                                                                        | 4,26,72,57,860.18                     | 4,56,05,39,640.23                      |
| Of the Advances, amount Overdue                                                                                                                      | 2,82,48,70,848.04                     | 2,16,71,97,785.83                      |
| considered Bad & Doubtful of Recovery                                                                                                                | 1,18,67,76,292.58                     | 1,22,36,79,191.24                      |
| <b>III) Long Term Advances:</b>                                                                                                                      | <b>23,08,90,80,218.85</b>             | <b>21,47,64,08,526.74</b>              |
| <b>i) of which secured against</b>                                                                                                                   | <b>21,62,49,01,727.09</b>             | <b>19,99,38,26,355.31</b>              |
| a) Govt & other approved securities                                                                                                                  | 8,41,674.00                           | 3,59,189.00                            |
| b) Other Tangible Securities                                                                                                                         | 21,62,40,60,053.09                    | 19,99,34,67,166.31                     |
| <b>ii) Personal advances</b>                                                                                                                         | <b>1,46,41,78,491.76</b>              | <b>1,48,25,82,171.43</b>               |
| Of the Advances, amount due from individuals*                                                                                                        | 19,07,65,73,269.89                    | 17,11,58,16,105.70                     |
| Of the Advances, amount Overdue                                                                                                                      | 7,61,82,72,801.25                     | 7,26,49,94,185.34                      |
| considered Bad & Doubtful of Recovery                                                                                                                | 1,37,38,80,860.83                     | 1,30,31,17,695.15                      |
| *Under the term Individual advances to institutions other than co-operative Banks and Societies are included as per the Banking Regulation Act, 1949 |                                       |                                        |
| <b>Total Loans and Advances</b>                                                                                                                      | <b>41,69,61,47,994.12</b>             | <b>41,41,08,61,265.54</b>              |
| <b>SCHEDULE 11: INTEREST RECEIVABLE</b>                                                                                                              |                                       |                                        |
| On Investments                                                                                                                                       | 1,33,21,28,936.44                     | 1,24,86,40,232.64                      |
| On Loans & Advances *                                                                                                                                | 4,94,33,52,759.50                     | 4,27,98,13,453.13                      |
| <b>Total Interest Receivable</b>                                                                                                                     | <b>6,27,54,81,695.94</b>              | <b>5,52,84,53,685.77</b>               |
| *Includes interest on Overdue consider Bad and Doubtful of Recovery                                                                                  |                                       |                                        |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED    |                                       |                                        |
|-----------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                    |                                       |                                        |
| Property and assets                           | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>SCHEDULE 12: FIXED ASSETS</b>              |                                       |                                        |
| <b>Head Office Land</b>                       | <b>25,23,30,000.00</b>                | <b>25,23,30,000.00</b>                 |
| <b>Office Premises</b>                        | <b>73,06,50,069.62</b>                | <b>76,27,68,012.82</b>                 |
| Opening W.D.V                                 | 34,10,47,012.82                       | 35,61,38,485.31                        |
| Add: Purchased during the Year                | 50,000.00                             | -                                      |
| Add: Revaluation Reserve                      | 57,77,00,000.00                       | 57,77,00,000.00                        |
| Less: Revaluation Reserve reduced             | 15,59,79,000.00                       | 13,86,48,000.00                        |
| Less: Revaluation Reserve Depreciation        | 1,73,31,000.00                        | 1,73,31,000.00                         |
| Less: Depreciation                            | 1,48,36,943.20                        | 1,50,91,472.49                         |
| <b>Computers Hardware</b>                     | <b>1,25,81,016.84</b>                 | <b>2,42,12,563.86</b>                  |
| Opening W.D.V                                 | 2,42,12,563.86                        | 3,76,54,919.59                         |
| Add: Purchased during the Year                | 37,45,458.00                          | 31,56,623.71                           |
| Less: Sold/w.off                              | 881.00                                | 83,385.00                              |
| Less: Depreciation                            | 1,53,76,124.02                        | 1,65,15,594.44                         |
| <b>Furniture &amp; Fixture</b>                | <b>2,60,75,275.81</b>                 | <b>3,47,94,001.27</b>                  |
| Opening W.D.V                                 | 3,47,94,001.27                        | 4,46,00,420.19                         |
| Add: Purchased during the Year                | 13,70,933.56                          | 9,61,670.97                            |
| Less: Sold/w.off                              | 74,215.59                             | -                                      |
| Less: Depreciation                            | 1,00,15,443.43                        | 1,07,68,089.89                         |
| <b>Motor Vehicle</b>                          | <b>24,48,904.89</b>                   | <b>39,09,148.75</b>                    |
| Opening W.D.V                                 | 39,09,148.75                          | 55,78,156.35                           |
| Add: Purchased during the Year                | 2,11,653.00                           | 1,00,500.00                            |
| Less: Sold/w.off                              | 1.00                                  | -                                      |
| Less: Depreciation                            | 16,71,895.86                          | 17,69,507.60                           |
| <b>Computers Software</b>                     | <b>9,76,69,334.03</b>                 | <b>18,10,60,408.56</b>                 |
| Opening W.D.V                                 | 18,10,60,408.56                       | 79,80,077.31                           |
| Add: Purchased during the Year                | 58,41,310.00                          | 25,64,24,909.02                        |
| Less: Sold/w.off                              | 193.00                                | -                                      |
| Less: Depreciation                            | 8,92,32,191.53                        | 8,33,44,577.77                         |
| <b>Office Equipment</b>                       | <b>1,10,12,819.45</b>                 | <b>96,33,531.34</b>                    |
| Opening W.D.V                                 | 96,33,531.34                          | 1,16,31,149.09                         |
| Add: Purchased during the Year                | 57,22,560.06                          | 37,16,288.00                           |
| Less: Sold/w.off                              | 429.44                                | 14,74,920.71                           |
| Less: Depreciation                            | 43,42,842.51                          | 42,38,985.04                           |
| <b>Capital Expenditure on Rented Premises</b> | <b>68,13,222.80</b>                   | <b>89,70,659.18</b>                    |
| Opening W.D.V                                 | 89,70,659.18                          | 86,53,942.54                           |
| Add: Purchased during the Year                | 2,18,000.00                           | 27,88,130.40                           |
| Less: Sold/w.off                              | 6.00                                  | -                                      |
| Less: Depreciation                            | 23,75,430.38                          | 24,71,413.76                           |
| <b>Dead Stock</b>                             | <b>0.00</b>                           | <b>6.00</b>                            |
| Opening W.D.V                                 | 6.00                                  | 6.00                                   |
| Add: Purchased during the Year                | -                                     | -                                      |
| Less: Sold/w.off                              | 6.00                                  | -                                      |
| Less: Depreciation                            | -                                     | -                                      |
| <b>Total Fixed Assets</b>                     | <b>1,13,95,80,643.44</b>              | <b>1,27,76,78,331.78</b>               |



| BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED     |                                       |                                        |
|------------------------------------------------|---------------------------------------|----------------------------------------|
| SCHEDULES TO BALANCE SHEET                     |                                       |                                        |
| Property and assets                            | As on 31-03-2025<br>(Current year)Rs. | As on 31-03-2024<br>(Previous year)Rs. |
| <b>SCHEDULE 13: CAPITAL WORK IN PROGRESS</b>   |                                       |                                        |
| Head Office Building                           | 12,41,90,317.62                       | 5,29,41,762.00                         |
| Computer Software                              | 27,000.00                             | 42,78,000.00                           |
| <b>Total Capital Working progress</b>          | <b>12,42,17,317.62</b>                | <b>5,72,19,762.00</b>                  |
| <b>SCHEDULE 14: OTHER ASSETS</b>               |                                       |                                        |
| 1.Tax paid in advance / Tax deducted at source | 4,57,78,45,290.92                     | 4,82,15,37,284.88                      |
| 2.Stationery and stamps                        | 18,68,255.55                          | 14,24,828.71                           |
| 3.Others                                       | 84,04,59,016.81                       | 97,03,19,094.25                        |
| <b>Total Other Assets</b>                      | <b>5,42,01,72,563.28</b>              | <b>5,79,32,81,207.84</b>               |

