

PRIYADARSHANI NAGARI SAHAKARI BANK LTD., JALNA

(NON SCHEDULED BANK)

BALANCE SHEET AS ON 31ST MARCH 2024

	Schedule No	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
Capital and Liabilities			
Capital	1	5,48,19,900.00	4,30,26,825.00
Reserves and surplus	2	18,27,29,685.76	14,01,74,251.59
Deposits	3	2,37,17,26,932.61	1,70,70,14,307.94
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	3,42,74,502.88	1,53,76,656.58
Total		2,64,35,51,021.25	1,90,55,92,041.11
Assets			
Cash and Balances with Reserve Bank of India	6	5,32,87,008.73	3,29,19,985.11
Balances with Banks and money at call and short notice	7	30,36,08,516.08	29,43,70,184.03
Investments	8	1,27,82,79,610.35	75,27,87,112.40
Advances	9	94,55,42,885.98	77,98,81,228.01
Fixed Assets	10	2,46,16,808.02	1,71,92,688.91
Other Assets	11	3,82,16,192.09	2,84,40,842.65
Total		2,64,35,51,021.25	1,90,55,92,041.11
Contingent liabilities	12	10,95,000.00	10,10,000.00
Bill for collection	12 (a)	15,66,076.43	15,66,076.43
The accompanying notes form an integral part of the financial statements	1-17		

As Per Our Report Of Even Date
For DGABSS and Associates Pune
Chartered Accountants
FRM No. 122807W

Sachin G. Agrawal
Partner
Memship No.
Place : Jalna
Date :
UDIN:-



PRIYADARSHANI NAGARI SAHAKARI BANK LTD., JALNA

Sachin M
Wani Sachin M
CEO

G.S. Mohite
Mrs. G S Mohite
Director

N G Narheda
N G Narheda
Director

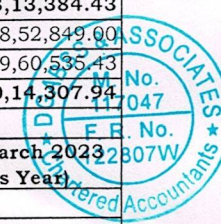
B.T jige
B.T jige
Vice Chairman

Bhushan R Bhakkad
CA Bhushan R Bhakkad
Chairman

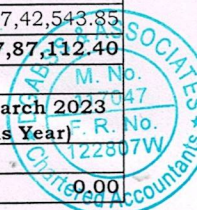
Place : Jalna
Date :

PRIYADARSHANI NAGARI SAHAKARI BANK LTD., JALNA

Schedule 1	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
1 Share Capital		
1.1 Authorised Capital	10,00,00,000.00	10,00,00,000.00
1.2 Subscribed Capital	5,48,19,900.00	4,30,26,825.00
Schedule 1 Total	5,48,19,900.00	4,30,26,825.00
Schedule 2		
	As On 31 March 2023 (Current Year)	As On 31 March 2022 (Previous Year)
2 Reserve and Surpluse		
2.01 Statutory Reserve Fund	4,80,06,806.51	3,30,67,986.30
Opening Balance	3,30,67,986.30	2,66,93,868.51
Additions During the year	1,49,38,820.21	63,74,117.79
2.02 Building Fund	3,76,78,961.83	2,51,48,872.90
Opening Balance	2,51,48,872.90	1,95,78,547.90
Additions During the year	1,25,30,088.93	55,70,325.00
Deduction During the year		0.00
2.08 Investment Fluctuation Reserve	1,62,17,859.25	1,03,78,153.25
Opening Balance	1,03,78,153.25	81,12,653.25
Additions During the year	58,39,706.00	22,65,500.00
2.09 Inv Depreciation Reserve	1,04,05,500.00	1,00,05,500.00
Opening Balance	1,00,05,500.00	79,05,500.00
Additions During the year	4,00,000.00	21,00,000.00
Deduction During the year		0.00
2.10 Bad and Doubtful Reserve	95,01,000.00	89,42,000.00
Opening Balance	89,42,000.00	71,02,000.00
Additions During the year	5,59,000.00	18,40,000.00
Deduction During the year		0.00
2.11 Standard Asset Provision	37,55,000.00	32,51,000.00
Opening Balance	32,51,000.00	26,51,000.00
Additions During the year	5,04,000.00	6,00,000.00
2.12 Divident Equilisation Fund	4,08,387.00	3,08,387.00
Opening Balance	3,08,387.00	2,58,387.00
Additions During the year	1,00,000.00	50,000.00
2.14 Technology Development Fund	66,50,000.00	46,50,000.00
Opening Balance	46,50,000.00	39,50,000.00
Additions During the year	20,00,000.00	7,00,000.00
2.15 Staff Grautiy Fund-Contract	15,00,000.00	14,00,000.00
Opening Balance	14,00,000.00	12,00,000.00
Additions During the year	1,00,000.00	2,00,000.00
2.17 Contingent Loss Fund Future Loses	39,02,000.00	29,02,000.00
Opening Balance	29,02,000.00	24,02,000.00
Additions During the year	10,00,000.00	5,00,000.00
2.17 Balance in profit and Loss Ac	4,47,04,171.17	4,01,20,352.14
2.17.1 Profit of Current Year	4,47,04,171.17	4,01,20,352.14
2.17.2 Accumulated Profit	0.00	0.00
Schedule 2 Total	18,27,29,685.76	14,01,74,251.59
Schedule 3		
	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
3 Deposits		
3.1 Demand Deposite	32,03,39,744.04	29,03,93,622.63
3.1.1 From Bank	8,22,29,342.99	4,87,93,582.51
3.1.2 From Other	23,81,10,401.05	24,16,00,040.12
3.2 Saving Bank Deposite	1,25,96,06,185.32	79,08,07,300.88
3.3 Term Deposite	79,17,81,003.25	62,58,13,384.43
3.3.1 From Bank	19,31,53,676.00	13,18,52,849.00
3.3.2 From Other	59,86,27,327.25	49,39,60,535.43
Schedule 3 Total	2,37,17,26,932.61	1,70,70,14,307.94
Schedule 4		
	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
4 Borrowings		
4.1 Borrowings In India	0.00	0.00
4.1.1 NABARD	0.00	0.00
4.1.2 Other Banks	0.00	0.00

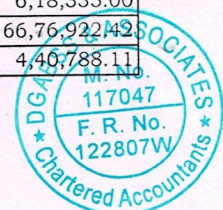


4.1.3 Other Institutions and agencies	0.00	0.00
Schedule 4 Total	0.00	0.00
Schedule 5	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
5 Other Liabilities and Provisions		
5.1 Interest Accrued :		
5.1.1 On Deposit	0.00	0.00
5.1.2 On Borrowing	0.00	0.00
5.02 Interest Payble	2,95,473.00	2,89,142.00
5.03 Sundry Creditors	33,92,537.00	40,74,652.50
5.04 Draft Payable	0.00	3,880.00
5.05 Dividend Payable	14,20,898.00	12,67,374.00
5.06 Deposit Unclaim Payable	15,66,076.43	15,66,076.43
5.07 TAX Deduction at Source	0.00	1,93,469.00
5.08 Clearing Suspense	1,83,10,776.20	0.00
5.09 Locker Rent Receivable	1,200.00	5,400.00
5.10 GST Payable Advance (Output)	18,32,820.02	16,31,579.42
5.11 Reserve For Intrest Overdues	9,53,996.00	6,18,335.00
5.12 Election Fund	11,17,520.00	10,17,520.00
5.13 Education Fund	11,25,000.00	10,25,000.00
5.14 Bank Development Fund	9,50,000.00	8,50,000.00
5.15 Co-Op Propoganda Fund	5,50,000.00	5,00,000.00
5.16 Staff Welfare Fund	12,00,000.00	10,00,000.00
5.17 Member Welfare Fund	8,64,228.23	7,64,228.23
5.18 Charity Fund	6,20,000.00	5,70,000.00
5.19 ICICI Charge Back	73,978.00	0.00
Schedule 5 Total	3,42,74,502.88	1,53,76,656.58
Schedule 6	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
6 Cash in hand with RBI and SBI		
6.1 Cash In hand and ATM	4,94,85,170.00	2,96,70,373.00
6.2 Forein Cash in hand	0.00	0.00
6.3 Balance in current Ac with RBI	15,39,000.00	9,86,000.00
6.4 Balance in current Ac with SBI	22,62,838.73	22,63,612.11
Schedule 6 Total	5,32,87,008.73	3,29,19,985.11
Schedule 7	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
7 Balance with bank and Money at call and Short Notice		
7.1 Current Deposits	12,58,90,703.08	13,54,21,616.03
7.1.1 With Bank in Natiolize Bank	5,45,19,132.94	5,35,92,865.21
7.1.2 with other Commercial bank	5,12,57,676.28	6,49,52,401.62
7.1.3 with co-op bank	2,01,13,893.86	1,68,76,349.20
7.2 Saving Bank	0.00	0.00
7.3 Fixed Deposite	4,97,12,368.00	4,68,96,811.00
7.4 money At call and Short Notice	12,80,05,445.00	11,20,51,757.00
7.4.1 with banks (CDR and STDR)	1,28,00,544.50	11,20,51,757.00
7.4.2 with other institutions	0.00	0.00
7.4.3 liqued fund	0.00	0.00
Schedule 7 Total	30,36,08,516.08	29,43,70,184.03
Schedule 8	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
8 Investment		
8.01 Government (Central and State) Securities.	1,12,95,17,025.00	63,80,38,568.55
8.02 Other approved Securaties	0.00	
8.03 Shares in co-op institution/ Financial Coorations	6,000.00	6,000.00
8.04 Bond Of Public Sector undertaking	0.00	
8.05 other (Commercial Papers,Mutual Funds,Int on Investment Etc.)	14,87,56,585.35	11,47,42,543.85
Schedule 8 Total	1,27,82,79,610.35	75,27,87,112.40
Schedule 9	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
9 Advances		
9.01 Bill purchased and discounted	0.00	0.00

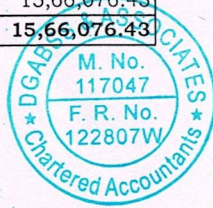


9.02 cash credits, overdraft and loans repayable	16,20,76,354.88	15,74,34,425.34
9.03 Term Loans		
9.3.1 Short Term	51,57,44,471.89	0.00
9.3.2 Medium Term	14,51,95,296.21	0.00
9.3.3 Long Term	12,25,26,763.00	9,06,47,222.00
Total 9.01 to 9.03	94,55,42,885.98	24,80,81,647.34
9.04 Secured advances	92,55,27,584.98	57,79,06,353.79
9.05 Covered by bank /gov Gurantees	0.00	0.00
9.06 Unsecured	2,00,15,301.00	1,11,42,647.00
Total 9.04 to 9.06	94,55,42,885.98	58,90,49,000.79
9.07 Advances in india		
9.7.1 Priority sector	77,90,38,977.60	64,82,23,148.61
9.7.2 Public sector	0.00	0.00
9.7.3 banks	0.00	0.00
9.7.4 other	16,65,03,908.38	13,16,58,079.40
Total 9.7	94,55,42,885.98	77,98,81,228.01
9.08 Advances outside india		0.00
Grand Total 9	94,55,42,885.98	77,98,81,228.01
Schedule 10	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
10 Fixed Assets :		
10.01 Premises (Safe & Furniture)		
Cost as on 31st March 2023	1,64,31,580.25	1,72,61,886.52
Add: Additions during the year	1,21,59,674.11	25,58,322.92
Less: Sales	0.00	61,700.00
Less: Depreciation for Current Year	46,72,388.00	33,26,929.19
Sub Total 10.01	2,39,18,866.36	1,64,31,580.25
10.02 Electrical and Fitting		
Cost as on 31st March 2023	4,01,044.67	4,71,819.67
Add: Additions during the year	60,000.00	0.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	69,158.00	70,775.00
Sub Total 10.02	3,91,886.67	4,01,044.67
10.03 Vehicle Account		
Cost as on 31st March 2023	3,60,063.99	4,23,603.99
Add: Additions during the year	0.00	0.00
Less: Sales	0.00	0.00
Less: Depreciation for Current Year	54,009.00	63,540.00
Sub Total 10.03	3,06,054.99	3,60,063.99
Grand Total 10	2,46,16,808.02	1,71,92,688.91

Schedule 11	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
11 Other Assets		
11.01 Telephone Deposit	51,390.00	51,390.00
11.02 Bank Librery	49,752.00	49,752.00
11.03 Elctricity Anamat	16,760.00	16,760.00
11.04 Prepaid	38,39,379.04	15,12,072.71
11.05 Income Tax Advance	1,19,99,999.00	95,99,999.00
11.06 TDS and FBT Receivable	19,741.61	25,816.61
11.07 Premium on Govt Securities	37,15,055.00	34,58,300.00
11.08 Stock Of Stationary	7,23,995.52	14,17,957.16
11.09 Sundry Debitor	20,24,632.05	13,36,966.41
11.10 Other Receivable	9,37,181.00	10,51,210.00
11.11 Deposit Unclaim Receivable	15,66,076.43	15,66,076.43
11.12 Festival Advance	49,000.00	53,000.00
11.13 GST Payble (Output)	0.00	0.00
11.14 Locker Rent Controal A/c	1,200.00	5,400.00
11.15 NPCI Settelement	3,01,498.97	5,53,115.18
11.16 Accured Interest On Loan And Advance	9,53,996.00	6,18,335.00
11.17 Interest Receivable	1,17,38,594.24	66,76,922.42
11.18 Branch Adjustment	1,62,396.51	4,40,788.11



11.19 TDS On GST Receivable	65,544.72	6,981.62
Grand Total 11	3,82,16,192.09	2,84,40,842.65
Schedule 12	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
12 Contingent Liabilities		
12.01 Bank Guarantees	10,95,000.00	10,10,000.00
Grand Total 10	10,95,000.00	10,10,000.00
Schedule 12 (a)	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
12 (a) Details of Contra Entries		
12.01(a) Deposit Unclaim Payble	15,66,076.43	15,66,076.43
Grand Total 10	15,66,076.43	15,66,076.43



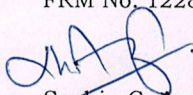
PRIYADARSHANI NAGARI SAHAKARI BANK LTD., JALNA

(NON SCHEDULED BANK)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31ST MARCH 2024

	Schedule No	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
I) Income :			
Interest Earned	13	14,56,08,012.42	11,68,51,625.25
Other Income	14	6,18,12,704.36	4,66,82,300.27
Total		20,74,20,716.78	16,35,33,925.52
II) Expenditure :			
Interest Expended	15	7,44,10,515.00	5,73,01,653.00
Operating Expenses	16	7,49,86,772.61	5,68,04,677.38
Provisions and Contingencies	17	1,33,19,258.00	93,07,243.00
Total		16,27,16,545.61	12,34,13,573.38
III) Profit/(Loss)			
Net Profit for the year		4,47,04,171.17	4,01,20,352.14
Profit brought forward		0.00	0.00
Total		4,47,04,171.17	4,01,20,352.14
The accompanying notes form an integral part of the financial statements	1-17		

As Per Our Report Of Even Date
For DGABSS and Associates Pune
Chartered Accountants
FRM No. 122807W



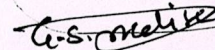
Sachin G. Agrawal
Partner
Membership No.
Place : Jalna
Date :
UDIN:-



PRIYADARSHANI NAGARI SAHAKARI BANK LTD., JALNA



Wani Sachin M
CEO



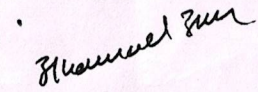
Mrs. G S Mohite
Director



N G Narheda
Director



B.T jige
Vice Chairman



CA Bhushan R Bhakkad
Chairman

Place : Jalna
Date :

PRIYADARSHANI NAGARI SAHAKARI BANK LTD., JALNA

Schedule 13	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
13 Interest Earned		
13.1 Interest/ Discount on Advances / Bills	8,90,62,320.00	7,25,17,077.00
13.2 Income On Investment	1,09,70,837.00	67,49,082.00
13.3 Subventions and Others (Int Rec From Govt Sec)	4,55,74,855.42	3,75,85,466.25
Schedule 13 Total	14,56,08,012.42	11,68,51,625.25
Schedule 14		
	As On 31 March 2024 (Current Year)	As On 31 March 2022 (Previous Year)
14 Other Income		
14.1 Commission Exchange	1,87,72,629.73	1,01,54,569.04
14.2 Profit Recd on Sale of Govt Securities	26,54,427.00	2,94,500.00
14.3 Insu Policy Refereal Commission	9,91,020.32	4,62,366.00
14.4 Growth Received From LIC MF LF	89,57,365.38	45,45,208.57
14.5 Premium Received on PSLC	21,00,000.00	27,86,000.00
14.6 Locker Rent Received	1,66,013.78	1,21,759.36
14.7 Loan Processing Fees	7,96,141.30	21,57,885.36
14.8 Misclleneous Receipt	30,95,932.86	1,82,49,719.34
14.9 ATM Card Chg Recevied	32,42,146.30	27,29,264.88
14.10 ATM Acquire Transaction fees	27,09,206.00	28,91,390.50
14.11 ATM Above Five Transaction	2,87,171.08	2,66,831.90
14.12 PAN Card Fess	11,503.84	5,635.40
14.13 POS Commission Charges	80,622.40	12,835.36
14.14 SMS Charges	66,45,870.62	0.00
14.15 ATM Chg and Commission	3,55,981.03	5,83,132.07
14.16 UPI Issure Charges	16,17,620.13	9,64,458.97
14.17 IMPS Issure Commission	1,63,858.06	1,19,789.33
14.18 Minimum Balance Charges	81,54,007.68	0.00
14.19 NPCI MMS Charges Rece	3,04,115.65	0.00
14.20 Merchant Incentive Credit	3,76,484.93	1,59,016.49
14.21 IMPS Acq Comm	44,290.82	0.00
14.22 NPCI NACH Commission	1,51,382.75	1,34,594.00
14.23 CIBIL Charges	1,34,912.70	42,803.70
14.24 Profesional tax	0.00	540.00
Schedule 14 Total	6,18,12,704.36	4,66,82,300.27

Schedule 15	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
15 Interest Expended		
15.1 Interest on Deposits	7,44,10,515.00	5,73,01,653.00
15.2 Interest on Borrowing	0.00	0.00
Schedule 15 Total	7,44,10,515.00	5,73,01,653.00

Schedule 16	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
16 Operting Expenses		
16.01 Salary and Allowances	2,55,87,997.00	2,08,19,469.00
16.02 Bank Contribution towards SPF	24,88,736.00	15,94,961.00



16.03 Training Exp	1,88,282.00	1,14,563.18
16.04 Graduaty Payable to LIC	23,42,398.93	12,96,243.77
16.05 Bonus and Exgretia To Staff	26,96,605.00	20,06,926.60
16.06 Security Expenses	27,12,517.18	18,82,644.86
16.07 Meeting Exp	0.00	12,194.00
16.08 Attendance Fee & T.A to director	2,81,530.00	1,37,530.00
16.09 Annual General Meeting Expenses	2,19,268.56	1,63,885.00
16.10 Rent Of Bank	35,54,233.76	26,02,485.49
16.11 Light MSEB Bills	10,88,321.00	9,13,576.00
16.12 Insurance Premium	11,66,763.52	11,97,256.20
16.13 Premium Paid To DICGC	22,11,466.82	19,65,152.68
16.14 Legal Expenses & Other Taxes	6,47,747.48	2,74,908.66
16.15 Postages Telegram & Telephone	19,238.38	27,270.59
16.16 Telephone Mobile Telegram	29,29,431.29	28,17,879.51
16.17 Audit Fees	8,08,682.22	6,96,693.14
16.18 On Assets	47,95,537.00	34,61,244.16
16.19 On Investment	5,90,931.00	6,03,850.00
16.20 Advertisement Exp	7,40,169.50	9,17,612.20
16.21 Printing and Stationary	12,46,004.04	17,86,267.28
16.22 Subscription and Membership	92,210.00	1,78,611.00
16.23 Computer Maint Exp	4,42,168.44	4,00,552.13
16.24 Other Expenses	14,40,304.34	10,85,408.03
16.25 Travelling Expenses	6,24,516.30	6,80,460.00
16.26 Repair And Maintanance	19,55,444.41	14,01,018.08
16.27 Recovery Expences	5,599.00	67,966.00
16.28 Locker Rent Paid	0.00	0.00
16.29 ISO Certification Expennces	34,335.00	14,715.00
16.30 Pigmy Commission A/c	0.00	31,188.00
16.31 AMC Charges	8,92,226.04	9,08,567.25
16.32 ATM Tra. Chg from NPCI	0.00	0.00
16.33 ATM Driving Fees	50,767.22	87,200.00
16.34 ATM Issure Transaction Fees	29,07,540.96	25,56,916.60
16.35 BC MICRO ATM ACQ Transaction Chg Paid	1,52,180.00	0.00
16.36 ATM CHG And Commission	0.00	0.00
16.37 Miscellianeous Exp	6,34,625.15	1,69,041.63
16.38 CIBIL Charges	97,222.45	13,720.26
16.39 UPI Acquire Charges	38,84,460.58	23,64,263.96
16.40 NPCI Certifiacion fees	27,250.00	1,63,500.00
16.41 IMPS Acquire Commission	0.00	62,083.44
16.42 POS Issuer Charges	21,492.18	32,229.26
16.43 NPCI NACH Charges	6,205.38	4,833.06
16.44 Atm MPLS Lease Line Exp	19,620.00	74,563.40
16.45 Merchant Incentive debit	59,670.54	15,226.96
16.46 Sarvtra one time trx fees	53,23,073.94	12,00,000.00
Schedule 16 Total	7,49,86,772.61	5,68,04,677.38



Schedule 17	As On 31 March 2024 (Current Year)	As On 31 March 2023 (Previous Year)
17 Provisions and Contingencies Expenses		
17.01 Bad And Doubtful	10,63,000.00	20,40,000.00
17.02 Professional Tax	2,500.00	
17.03 IFR Provision A/c	0.00	
17.04 Income Tax	1,22,53,758.00	72,67,243.00
Schedule 17 Total	1,33,19,258.00	93,07,243.00

