RUPEE CO-OPERATIVE BANK LTD.
HEAD OFFICE : Plot No BC -1 Gultekdi Market Yard Pune 411037

BALANCE SHEET AS AT 31st March 2025 (Under Liquidation-Unaudited)

As at 31.03.24 (Rs)	Sr No	CAPITAL & LIABILITIES	SCH NO	As at 31.03.25 (Rs)	As at 31.03.24 (Rs)	Sr No	PROPERTY & ASSETS	SCH NO	As at 31.03.25 (Rs)
517705510.00	1	SHARE CAPITAL	A	517705510.00	1609461071.15	1	CASH & BALANCES WITH SBISTATE CO-OP BANK & CENTRAL CO-OP BANK	F	1797097394.12
3804420962.88	2	RESERVE FUND & OTHER RESERVES	B	3787963149.70					
					30275576.73	2	BALANCES WITH OTHER BANKS	G	2570935.34
5110133868.94	3	DEPOSITS & OTHER ACCOUNTS	C	4983985799.92					
					0.00	3	MONEY AT CALL & SHORT NOTICE		0.00
4554844.00	4	BILLS FOR COLLECTION BEING BILLS		4554844.00	1754247500.00	4	INVESTMENTS	H	905407500.00
		RECEIVABLE AS PER CONTRA			0.00	5	BRANCH ADJUSTMENTS		0.00
12745920894.26	5	OVERDUE INTEREST RESERVE		13753559689.00	2692474968.22	6	ADVANCES	I	2665521632.28
151992564.26	6	INTEREST PAYABLE	D	151992562.26	39540353.00	7	INTEREST RECEIVABLE ON INVESTMENT		21542500.55
					12745920894.26	8	OVERDUE INTEREST RECEIVABLE		13753559689.00
289132160.32	7	OTHER LIABILITIES	E	293756091.47	4554844.00	9	BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		4554844.00
7433841.00	8	LEGAL EXPENSES RESERVE		7727341.00					
					383657575.24	10	FIXED ASSETS	J	365690883.20
2853437221.81	9	DICGC CLAIM PAYABLE	E1	2002229802.16	171325938.78	11	OTHER ASSETS	K	170871110.85
					7433841.00	12	LEGAL EXPENSES RECEIVABLE		7727341.00
					6045839305.09	13	PROFIT & LOSS ACCOUNT	L	5808930959.17
25484731867.47		TOTAL		25503474789.51	25484731867.47		TOTAL		25503474789.51

		Notes to Accounts	W	
		Contingent Liabilities		
37873024.00		BANK GUARANTEE		35794821.00

Shrinivas Kulkarni
Manager

Rajesh Gulekar
Manager

Sanjay Sawant
Manager

Udaykumar Math
General Manager

RUPEE CO-OP. BANK LTD. HEAD OFFICE UNDER LIQUIDATION PUNE

Madhukant Garad
Liquidator

RUPEE CO-OPERATIVE BANK LTD

Schedule A

(Amt in Rs.) **Share Capital** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
1000000000.00	A) Authorized Capital	1000000000.00
	B) Issued and Subscribed Paid up capital-	
	Fully Paid	
2785.00	557 Share of Re 5 Each	2785.00
517702725.00	20708109 Shares of Rs 25 Each	517702725.00
	Held by	
	i)Other than Co-op. Soc.(51058) 517695010.00	
	ii) Cooperative Societies (3) 10500.00	
	iii) State Government	
517705510.00	TOTAL	517705510.00

Schedule B

(Amt in Rs.) **Reserve Funds and Other Reserves** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
415233608.51	Statutory Reserve	415233608.51
0.00	Building Fund	0.00
0.00	Dividend Equalization Fund	0.00
2826845232.69	Bad & Doubtful Debt Reserve	2826845232.69
0.00	Charity Fund	0.00
0.00	Members Welfare Fund	0.00
0.00	Social Welfare Fund	0.00
0.00	Centenary Fund	0.00
13000.00	Staff Welfare Fund	13000.00
0.00	Reserve towards employees pension Fund	0.00
364901521.68	Revaluation Reserve	348443708.50
175000.00	Prov. on Std. Assets	175000.00
197252600.00	Investment Depreciation Fund	197252600.00
3804420962.88	TOTAL	3787963149.70

Schedule C

(Amt in Rs.) **Deposits and Other Accounts** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
1228830838.81	FIXED DEPOSITS	1119252737.76
	Individuals	
	Co-operative Societies	
919748245.94	SAVINGS DEPOSITS	865093004.56
	Individuals	
	Co-operative Societies	
250977982.06	CURRENT DEPOSITS	243791369.03
	Individuals	
	Co-operative Societies	
2710576802.13	Add Residual Deposit after Claim Paid by DICGC	2755848688.57
5110133868.94	Total	4983985799.92

Schedule D

(Amt in Rs.) **Interest Payable** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
8760279.00	Interest Payable on Fixed Deposit	8760279.00
696129.00	Interest Payable on MBNP	696127.00
142536156.26	Interest Payable on DICGC Cliam Paid D	142536156.26
151992564.26	Total	151992562.26

Schedule E1

(Amt in Rs.) **DICGC Claim Payable** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
2853437221.81	Amt. Payable against 1st lot (under AIDs)	1035413050.06
	Amt. Payable against 1st lot (under AIDs)	966816752.10
2853437221.81		2002229802.16

RUPEE CO-OP. BANK LTD. * PUNE * HEAD OFFICE UNDER LIQUIDATION

RUPEE CO-OPERATIVE BANK LTD

Schedule E

(Amt in Rs.) **Other Liabilities & Provisions** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
19197608.44	Anamat Payable	19144713.13
15746753.85	Bills Payable	15746753.85
0.00	Locker Rent recd in Adv.	0.00
30000.00	Audit Fee Payable (Local)	30000.00
0.00	Audit Fee Payable (Statutory)	30000.00
3365500.00	Provision for Expenses	3363500.00
657160.00	T.D.S.Payable	498766.00
499330.48	Clearing Difference Payable	499330.48
20864.00	Telephone Bill Payable	9464.00
0.00	Water charges payable	0.00
58122885.15	Anamat Payable - Recovery	66247012.55
26664811.53	Other Payable	26629919.08
84480.00	Electricity Bills Payable	70600.00
371264.03	Security Charges Payable	146250.00
1790781.50	Rent Payable	1850721.50
0.00	Other Liabilities & Provisions(TPC)	0.00
174160.94	GST Payable	73304.88
0.00	Profession Tax Payable	9100.00
207000.00	providend fund payable	112684.00
746019.00	Provision for Leave Encashment	746019.00
0.00	Provision for Gratuity	0.00
1344954.80	Cost of Process	1344722.80
0.00	Salary Saving Insurance Payable	0.00
18211.00	Gratuity Payable	18211.00
45000.00	Caution Money Payable	45000.00
1154877.31	Anamat Payable Recovery U/s 88	1281520.91
0.00	N M Fee	0.00
0.00	DICGC Premium Payable	0.00
132500000.00	Provision for Other Assets - Premises	132500000.00
22908498.29	Provision for Other Assets	22908498.29
3482000.00	Salary & Bonus Payable	450000.00
289132160.32	**TOTAL**	**293756091.47**

Schedule F

CASH AND BALANCES WITH SBI STATE CO-OP. BANK &

(Amt in Rs.) **CENTRAL CO.OP. BANK** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
210290.50	Cash on Hand	**124117.33**
	Balance in Current Account	
0.00	Reserve Bank of India	0.00
1450267.91	State Bank of India	16463617.02
36281229.71	Maharashtra State Cooperative Bank Ltd	82505942.02
2169283.03	District Central Cooperative Bank Ltd	153717.75
	Balance in Other Accounts	
1569350000.00	Fixed Deposit with MSC Bank	1697850000.00
1609461071.15	**TOTAL**	**1797097394.12**

Schedule G

(Amt in Rs.) **BALANCES WITH OTHER BANKS** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
	Balance in Current Account	
1341563.40	HDFC Bank Ltd	836204.74
6975615.73	I.C.I.C.I Bank Ltd	140701.73
408756.14	I.D.B.I. Bank Ltd	59800.51
0.00	Bank of Maharashtra	0.00
0.00	Punjab National Bank	0.00
0.00	Union Bank of India	0.00
21223964.46	Bank of Baroda DICGC Claim	1234228.36
	Balance in Other Accounts	
325677.00	Fixed Deposit with IDBI Bank Ltd	300000.00
0	Fixed Deposit with Bank of Baroda	0
30275576.73	**TOTAL**	**2570935.34**

RUPEE CO-OP. BANK LTD. HEAD OFFICE UNDER LIQUIDATION PUNE

RUPEE CO-OPERATIVE BANK LTD

Schedule H

(Amt in Rs.) **INVESTMENTS** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
1747777500.00	Central & State Govt. Securities(AFS)	898937500.00
	(FV.- Rs.4400000000.00)	
	(MV-Rs. 4430516750.00)	
0.00	Treasury Bill	0.00
6470000.00	Shares of Co-op.Institutions & Others	6470000.00
1754247500.00	**TOTAL**	**905407500.00**

Schedule I

(Amt in Rs.) **ADVANCES** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
	1.Short Term Loans C/C Overdrafts and Bills Discounted	
	Of which Secured against :	
	a)Govt. & Other Approved Securities	
	b)Against Other Tangible Securities	
	Of the Advances due from Individuals	
	Of the Advances of which Overdues	
	Of the Advances of which NPA	
	2.Medium Term Loans	
	Of which Secured against :	
	a)Other Tangible Securities	
	Of the Advances due from Individuals	
	Of the Advances of which Overdues	
	Of the Advances of which NPA	
	3.Long Term Loans	
	Of which Secured against :	
	a)Other Tangible Securities	
	Of the Advances due from Individuals	
	Of the Advances of which Overdues	
	Of the Advances of which NPA	
2692474968.22	**TOTAL(1+2+3)**	**2665521632.28**

RUPEE CO-OP. BANK LTD. HEAD OFFICE UNDER LIQUIDATION PUNE

Schedule J

(Amt in Rs.) **FIXED ASSETS** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
383396682.97	Premises Less Depreciation	365516761.59
260892.27	DEAD STOCK FURNITURE COMPUTERS ETC	174121.61
383657575.24	**TOTAL**	**365690883.20**

Schedule K

(Amt in Rs.) **OTHER ASSETS** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
5858828.25	Income Tax Receivable	5858828.25
98410.00	Other Advance Receivable	98410.00
237798.92	Telephone Deposit	234001.99
2250.00	Other Deposit	2250.00
132500000.00	Deposit for premises	132500000.00
2821329.00	Deposit with Landlord	2340842.00
3195045.00	Anamat Receivable	3195045.00
944000.00	Clearing Difference Receivable	944000.00
22461447.00	GST Input tax Credit	22803451.00
1798857.03	Locker Rent Receivable	1779475.03
22710.00	T.D.S.Receivable	22710.00
90161.00	Prepaid Insurance	0.00
1525.30	GST Receivable	55447.30
0.00	Staff Advance Mediclaim	0.00
0.00	Stock of Stationery	0.00
1112603.48	MSEB Deposit	858653.48
19561.00	GST on Locker Rent Receivable	19561.00
161412.80	Service Tax on Locker Rent Receivable	158435.80
0.00	Exgratia Interest Receivable	0.00
171325938.78	**TOTAL**	**170871110.85**

Schedule L

(Amt in Rs.) **PROFIT AND LOSS ACCOUNT** (Amt in Rs.)

As at 31.03.2024	Particulars	As at 31.03.2025
6392989588.62	Loss as per Last Balance Sheet	**6045839305.09**
347150283.53	Less Profit During the Year	236908345.92
	Add Loss During the Year	
6045839305.09	**TOTAL**	**5808930959.17**