RUPEE CO-OPERATIVE BANK LTD

HEAD OFFICE : Plot No BC -1 Gultekdi Market Yard Pune 411037

PROFIT & LOSS ACCOUNT FOR 31st March 2024 (Under Liquidation-Unaudited)

Mar-23 (Rs)	EXPENDITURE	SCH NO	Mar-24 (Rs)	Mar-23 (Rs	INCOME	SCH NO	Mar-24 (Rs
28165194.10	Interest on Deposits & Borrowings	O	414856.17	510871595.04	Interest & Discount	M	408748633.91
120282762.19	Staff Salary Allowances PF Contribution etc.	P	70080369.53				
7072153.00	Goods and Service Tax		1362060.00	5186807.85	Other Receipts	N	5132869.09
36724580.03	Rent Taxes Electricity & Insurance	Q	15709057.34	13201250.00	Profit on Sale of Securities		35811250.00
2005642.94	Legal Charges		245252.00				
1076617.74	Postage Telegram & Telephone	R	791577.46				
207500.00	Audit Fees		0.00				
553104.70	Depreciation		510079.82				
456045.50	Printing Stationery Advertisement & Computer Stationery	S	117339.98				
351790370.00	Amortization of Premium on Securities		0.00				
338378924.75	Other Expenses	T	13311877.17				
	Operating Profit		347150283.53	35,74,53,242.06	Operating Loss		0.00
886712894.95	TOTAL		449692753.00	886712894.95	TOTAL		449692753.00
886712894.95	TOTAL B/f		449692753.00	886712894.95	TOTAL B/f		449692753.00
357453242.06	Operating Loss		0.00	0	Operating Profit		347150283.53
128252396.13	Provisions & Contingencies	U	0.00	356745804.48	Excess Provision Reversed During the Year	V	0.00
	Addl provision recommended			128,959,833.71	Net Loss		
	Net Profit						
1372418533.14	TOTAL		449692753.00	1372418533.14	TOTAL		449692753.00

For Rupee Cooperative Bank Ltd.

R. S. PHATAK
ASST. GENERAL MANAGER

RUPEE CO-OP. BANK LTD. HEAD OFFICE PUNE

N. Y. LOKHANDE
GENERAL MANAGER

DHANANJAY P. DOIPHODE
LIQUIDATOR

RUPEE COOPERATIVE BANK LTD
SCHEDULES TO PROFIT AND LOSS ACCOUNTS

SCHEDULE M
INTEREST AND DISCOUNT

(Amt in Rs.) Mar-23	Particulars	(Amt in Rs.) Mar-24
2313965.50	Interest on Performing Advances	597916.38
11850396.73	Intereston Non Performing Advances	33519218.61
0.00	Recovery Under Section 88	0.00
480580027.78	Interest on Government Securities	291502638.92
11381076.00	Interest on Fixed Deposit with Other Banks	83128860.00
4746129.03	Interest on Treasury Bill	0.00
510871595.04	**Total**	408748633.91

SCHEDULE N
OTHER RECEIPTS

(Amt in Rs.) Mar-23	Particulars	(Amt in Rs.) Mar-24
579300.00	Dividend	579300.00
4253746.85	Rent on Lockers	1189721.56
127470.00	Other Receipts	18189.00
31,794.00	Legal Expenses Recovery	0.00
194497.00	Profit on Sale of Dead Stock	3345658.53
5186807.85	**TOTAL**	**5132869.09**

SCHEDULE O
INTEREST PAID ON DEPOSIT

(Amt in Rs.) Mar-23	Particulars	(Amt in Rs.) Mar-24
21323165.46	Interest on Time Deposit	-3.00
6842028.64	Interest on Saving Deposit	414859.17
0.00	Interest on MBNP	0.00
28165194.10	**Total**	**414856.17**

SCHEDULE P
Staff Salary Allowances PF Contribution etc.

(Amt in Rs.) Mar-23	Particulars	(Amt in Rs.) Mar-24
115545460.19	Pay and Allowances	66606515.89
4534200.00	Providend Fund Contribution	3303173.00
14580.00	Bombay Labour Welfare Expenses	9684.00
7214.00	Conveyance and TA to staff	6720.00
181308.00	Telephone Reimbursement to Staff	154276.64
0.00	Provision for Leave Encashment	0.00
0.00	Provision for Gratuity	0.00
0.00	Pay and Allowances -VRS	0.00
120282762.19	**Total**	**70080369.53**

SCHEDULE Q
Rent Taxes Electricity & Insurance

(Amt in Rs.) Mar-23	Particulars	(Amt in Rs.) Mar-24
23418778.00	Rent	10131441.20
5897964.00	Taxes	2975848.00
4543100.03	Insurance	141345.00
1825738.00	Electricity	1421423.14
1039000.00	Lease Hold Premium	1039000.00
36724580.03	**Total**	**15709057.34**

SCHEDULE R
Postage Telegram & Telephone

(Amt in Rs.) Mar-23	Particulars	(Amt in Rs.) Mar-24
366134.30	Postage	285833.38
710483.44	Telephone	505744.08
1076617.74	**Total**	**791577.46**

R&P

RUPEE CO-OP. BANK LTD. HEAD OFFICE PUNE

RUPEE COOPERATIVE BANK LTD
SCHEDULES TO PROFIT AND LOSS ACCOUNTS

SCHEDULE S
Printing Stationery Advertisement & Computer Stationery

(Amt in Rs.) (Amt in Rs.)

Mar-23	Particulars	Mar-24
6750.00	Printing	1000.00
347011.20	Stationery	66866.62
102284.30	Advertisiment	49473.36
456045.50	**Total**	**117339.98**

SCHEDULE T
OTHER EXPENSES

(Amt in Rs.) (Amt in Rs.)

Mar-23	Particulars	Mar-24
512887.00	Vehicle Expenses	490301.80
709140.00	Service Charges	354570.00
10141469.96	Security Charges / Cleaning Charges	6711559.46
306179.47	Misc Expenses	252373.37
10000.00	Subscriptions	0.00
163578.00	Transport	246702.00
174416.00	Entertainment	139991.16
1387750.00	Legal Fees & Profession Fees	755130.04
42152.81	Bank Int & Charges	27800.18
70500.00	AMC charges	19400.00
0.00	Books	2720.00
141.60	Licence Fees	0.00
1860000.00	Software Rent	1860000.00
93768.00	Record Shifting Expenses	752641.60
698050.22	Repairs	1026437.56
144588.39	Reimbursement of Salary of Government Staff	0.00
162.83	Loss on Sale of Asset	0.00
352540.47	Loss on Account of Fraud	0.00
2500.00	Professional Tax	2500.00
321459100.00	Loss on Shifting of Securities	0.00
250000.00	Liquidator's Remuneration	669750.00
338378924.75	**TOTAL**	**13311877.17**

SCHEDULE U
PROVISIONS & CONTINGENCIES

(Amt in Rs.) (Amt in Rs.)

Mar-23	Particulars	Mar-24
0.00	Provision for BDDR	0.00
26742000.00	Investment Depreciation Fund	0.00
0.00	Provision for other Asset	0.00
101510396.13	Provision for other Expenses	0.00
128252396.13	**TOTAL**	**0.00**

SCHEDULE V
EXCESS PROVISIONS REVERSED DURING THE YEAR

(Amt in Rs.) (Amt in Rs.)

Mar-23	Particulars	Mar-24
28154767.31	Bad and Doubtful Debts	0.00
0.00	MBNP Prov. Reversed	0.00
328591037.2	EXCESS PROVISIONS REVERSED	0.00
356745804.48	**TOTAL**	**0.00**

RSP

RUPEE CO-OP. BANK LTD. HEAD OFFICE PUNE