

LIABILITIES ( CREDIT )			ASSETS ( DEBIT )		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
<b>**SHARE CAPITALS**</b>			<b>***LOAN FROM BANK &amp; GOVN.</b>		
SHARE CAPITAL	3,50,22,600.00	3,50,22,600.00	STATE BANK OF INDIA O/D	3,034.20	3,034.20
<b>***RESERVE AND FUND***</b>			<b>***CASH</b>		
STATUTORY RESERVED	1,91,98,824.36		CASH IN HAND	1,80,47,981.83	1,80,47,981.83
BUILDINGS FUNDS	4,77,308.02		<b>***BANKS*****</b>		
BADS AND DOUBTFUL RESERVED	46,39,699.97		GUJ STATE CO OP BANK (ABAD)	23,402.54	
DIVIDEND EQUILISATION	6,10,676.97		PANCH DIST CO OP BANK	1,09,482.58	
SAHAKAR PRACHARE FUND.	50,210.00		STATE BANK OF INDIA (ZALOD)	3,01,742.25	
CHARITIBLE FUND	1,24,601.81		BANK OF BARODA (ZALOD)	3,82,078.84	
MEMBER WELFARE FUND	2,67,440.00		H D F C BANK LTD BARODA	2,39,306.53	
GOLDEN JUBILEE CELEBRATION	17,30,250.00		AXIS BANK DAHOD	90,327.98	
INV. DEPR. FUND (GOI - AFS)	50,87,380.97		KOTAK MAHINDRA BANK DAHOD	2,01,221.99	
SPECIAL RESERVE FUND	17,50,000.00		DENA BANK JHALOD	2,49,291.59	
REVALUATION RESERVE	1,35,17,696.00		CALL MONEY A/C HDFC BANK	1,75,00,000.00	
PROV. FOR STANDERD ASSETS	7,07,500.00		GSC BANK RTGS NEFT A/C	17,74,537.85	
SPECIAL BAD AND DOUBTFUL	24,02,173.80	5,05,63,761.90	GSC BANK SGL A/C	2,29,420.32	
<b>***DEPOSITS</b>			GSC BANK CTS A/C	6,081.60	
FIXED DEPOSITS	8,05,517.00		AU SMALL FINANCE BANK DAHOD	10,000.00	2,11,16,894.07
HOME SAVINGS DEPOSIT	3,02,84,865.00		<b>***INVESTMENT*****</b>		
RECURRING DEPOSIT (MONTHLY)	63,11,800.00		G.S.C. BANK FIX DEPOSIT	2,10,00,000.00	
LOCKERS FARE DEPOSIT	35,63,000.00		STATE BANK FIXED DEPOSIT	1,70,55,028.00	
TERM DEPOSITE	34,17,04,160.00		BANK OF BARODA FIXED	90,00,000.00	
SHORT TERM DEPOSIT	8,36,571.00		G.S.C. BANK SHARE	5,000.00	
SAVINGS BANK DEPOSIT	12,26,86,279.09		P.D.C. BANK SHARE	500.00	
CURRENT ACCOUNT DEPOSITS	1,62,90,867.21		GOVT. SECURITY ( HTM )	6,99,36,718.00	
FIXED DEPOSIT MONTHLY	1,28,33,296.00		GOVT.SECURITY ( AFS )	17,07,26,000.00	
CREDIT BALANCE FO	3,86,182.98		DENA BANK FIXED DEPOSIT	1,00,19,743.00	
CREDIT BALANCE MCC OD	1,461.00		AU SMALL FIN BANK DAHOD FD	1,25,00,000.00	31,02,42,989.00
DORMAT SAVINGS AC	1,32,04,618.77		<b>ADVANCES</b>		
DORMAT CURRENT AC	8,74,274.57	54,97,82,892.62	CLEAN PERSONAL LOAN	1,95,472.00	
<b>***BILLS FOR COLLECTION</b>			LOAN AGAINST ORANAMENTS	49,55,475.00	
BILLS SENT FOR COLLECTION	3,33,618.00	3,33,618.00	UNSECURED LOAN	57,26,195.00	
<b>***INTEREST PAYABLE ACCOUNT</b>			HIREPURCHASE VEHICLE LOAN	6,67,16,786.36	
INT.PAYABLE ON F.D.R.	20,523.00		LOAN AGAINST FIXED DEPOSIT	93,68,174.00	
INTEREST PAYABLE	2,91,69,183.00		LOAN AGAINST CONSUMER GOODS	2,58,08,356.40	
INTEREST PAYABLE RECURING	3,64,916.00		LOAN AGAINST PLANT &	3,12,17,270.10	
MATURED FDR INTEREST PAYABLE	13,44,484.00	3,08,99,106.00	LOAN AGAINST PROPERTY	5,70,32,363.94	
<b>***OTHER LIABILITIES (SUNDRIES)</b>			HYPOTHICATION LOAN	35,40,415.00	
PAY ORDERS	3,928.00		LOAN AGAINST STAFF P.F.	75,57,036.00	
SUNDRY CREDITORS	99,961.00		OD CC	16,39,577.78	
NPA OVERDUE INTEREST	17,883.00		OD MMG	2,16,02,942.26	
SILVER JUBILE MAMBER GIFT	99,756.00		OD HYP	4,84,54,458.34	
CANDIDATE DEPOSIT	200.00		OD FD	46,59,099.56	
AUDIT FEE PROVISION	3,49,856.00		CREDIT BALANCE FO	3,86,182.98	
M D HONORARIUM	1,000.00		CREDIT BALANCE MCC OD	1,461.00	
VEHICLE PAPER SECURITY	26,82,000.00		HOUSING LOAN (5%)	1,40,53,478.00	
			MORTGAGE LOAN	33,74,933.00	30,62,89,676.72
			<b>***INTEREST RECEIVABLE</b>		
			INTEREST RECEIVABLE	1,10,35,498.90	
			SILVER JUBILE MAMBER GIFT	99,756.00	
			INTEREST PAID BIFORE ON	1,30,141.67	1,12,65,396.57
			<b>***BILLS RECEIVABLE ACCOUNT</b>		

LIABILITIES ( CREDIT )			ASSETS ( DEBIT )		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
LEGAL FEE INCOME TEX PROVI.	35,500.00		BILLS RECEIVABLE ACCOUNT	3,33,618.00	<b>3,33,618.00</b>
DEFERRED TAX LIABILITIES	6,50,000.00		<b>***FURNITURE AND FIXTURES</b>		
DIVIDEND WARRANT 2017-18	4,20,767.00		DEAD STOCKS	2,47,342.80	
DIVIDEND WARRANT 2018-19	6,59,732.00		SAFE DEPOSIT LOCKERS	5,57,608.50	
UNPAID INT.ON OVERDUE	1,943.00		COMPUTER (HARDWARE )	1,51,423.28	
UNPAID INT. ON OVERDUE FIXED	30,410.00	<b>50,52,936.00</b>	ELECTRIC INSTALLATION	1,47,441.33	
<b>***INCOME</b>			BANK BUILDINGS	22,44,322.28	
INTEREST RECEIVED ACCOUNT	2,86,40,322.00		LAND A/C	1,21,21,140.00	
INTEREST REC.ON INVESTMENTS	2,25,02,759.50		FURNITURES & FIXTURES	62,653.87	
DIVIDEND INCOME	810.00		ADVANCE TAX F.Y.2019-20	35,00,000.00	<b>1,90,31,932.06</b>
EXCHANGE & COMMISSION A/C	5,66,861.14		<b>***OTHER ASSETS</b>		
PENAL INTEREST A/C	1,75,556.00		DEPOSIT FOR TELEPHONES	1,000.00	
MISCELLENEOUS INCOME	22,052.00		DEPOSIT WITH ELECTRICITY	6,000.00	
NOMINATION FEES	790.00		ADHESIVE STAMPS A/C NO 1	3,450.00	
OTHER CHARGES GOLD SILVER	2,345.00		INCOME TAX DEBT. A/C	37,376.49	
PROFIT FROM INVESTMENT SALE	4,45,000.00		SUNDRY DEBTORS A/C	2,37,860.00	
INTEREST REC.ON OVERDRAFT	95,86,291.68		CHEQUE BOOK STOCK A/C	33,701.10	
HIGH MARK CREDIT REPORT	17,024.00		SUSPENGE A/C (DEAF)	36,637.00	
MMCB UNDER LIQUIDATION	10,00,000.00	<b>6,29,59,811.32</b>	NPA INTEREST RECEIVABLE	17,883.00	
			INCOME TAX TDS A/C FY	1,68,132.00	
			I TAX REFUND RECE FY	2,59,000.00	
			I TAX REFUND RECEIV 2017-18	38,200.00	
			INCOME TAX (A.Y.2017-18)	64,574.00	<b>9,03,813.59</b>
			<b>***EXPENDITURE</b>		
			INTEREST PAID	3,34,21,887.00	
			COMPUTER MAINTENANCE	1,64,782.19	
			LEAVE ENCASEMENT (STAF)	16,43,441.00	
			CO OP & OTHER INSTITUTE	16,500.00	
			OTHERS ALLOWANCES, OVERTIMES	1,53,565.00	
			SALARY & ALLOWANCES	74,52,188.00	
			TELEPHONE CHARES	28,015.00	
			RENT, TAXES, INSU. & LIGHT	1,30,461.00	
			POSTAGE & TELEGRAM A/C	11,270.00	
			DICGC PREMIUM	5,59,893.00	
			DEPRE.ON DEAD STOCK	27,483.00	
			PRINTING, STATIONERY & ADVT.	1,05,392.90	
			TRAVELLING EXPENSES	14,049.00	
			OTHER EXPENSES	2,36,484.76	
			ADVERTISEMENST	11,610.00	
			GENERAL MEETINGS	8,713.50	
			STAFF P.F. BANK FUND	7,39,838.00	
			BORROWING INTEREST	2,40,320.20	
			DEPRE.ON BANK BUILDINGS	65,483.00	
			COMPUTERS HARDWARE AMC	25,000.00	
			DEPRE.ON SAFE DEPOSIT	61,956.00	
			DEPRE.ON COMPUTER	75,711.00	
			AUDIT FEE DEBIT	1,31,200.00	
			BANK BUILDING EXPENDITURE	86,730.00	
			DEPRE.ON ELACTRIC	36,860.00	
			STAFF GRATUITY DEBIT A/C	6,05,508.00	
			DEPRE.ON FURNITURE &	6,962.00	
			IGST PAID A/C	55,019.25	
			GOI REDEMPTION PREMIUM	11,88,000.00	

THE VEPAR UDHYOG VIKAS SAHAKARI BANK LIMITED , JHALOD

TRIAL BALANCE AS ON : 31/03/2020

LIABILITIES ( CREDIT )			ASSETS ( DEBIT )		
ACCOUNT NAME	BALANCE	TOTAL	ACCOUNT NAME	BALANCE	TOTAL
			CASH HANDLING CHARGE	36,667.00	
			MEMBER'S DEATH BENEFIT	34,000.00	
			CANDIDATE DEPOSIT	4,400.00	4,73,79,389.80
		<b>73,46,14,725.84</b>			<b>73,46,14,725.84</b>

**73,46,14,725.84**

**73,46,14,725.84**

CLERK ACCOUNTANT / OFFICER MANAGER