

31.03.2020		CAPITAL AND LIABILITIES		31.03.2021		31.03.2020		PROPERTY AND ASSETS		31.03.2021	
	3,283,706,564.95	BALANCE B/F.....			3,997,064,525.30		3,258,898,351.98	BALANCE B/F.....			3,984,203,666.73
46,532,654.58	46,532,654.58	OVERDUE INTEREST RESERVE (CONTRA) *	70,234,477.58	70,234,477.58		30,709,739.00	INTEREST RECEIVABLE :			26,745,214.65	
47,122,172.79	91,066,368.30	OTHER LIABILITIES :	64,421,272.67	139,041,206.41	4,574,288.00		-INTEREST RECEIVABLE ON FIXED DEPOSITS	4,765,119.00			
5,004,721.00		-DIVIDEND PAYABLE	20,177,213.00		25,958,113.00		-ACCRUED INTEREST ON GOVT.SECURITY	19,241,196.00			
665,166.46		-BANKERS CHEQUE (PAYSLIPS)	431,186.46		177,338.00		-INTEREST RECEIVABLE ON CALL MONEY	1,900,899.65			
464,475.00		-STAFF GROUP INSURANCE FUND(as per contra)	453,860.00			46,532,654.58	-ANL INCENTIVE RECEIVABLE	838,000.00			
26,384,473.00		-STAFF PROVIDENT FUND (as per contra)	29,088,747.00				-INTEREST RECEIVABLE ON N.P.A. A/Cs (as per contra.of O.I.R.) *			70,234,477.58	
11,280,467.33		-STAFF GRATUITY FUND(as per contra)	10,846,882.21								
3,322,870.00		-STAFF BONUS & INCENTIVES	3,423,384.00								
43,944,195.51		SUNDRY CREDITS :	74,619,933.74								
5,170,497.07		-SUNDRY CREDITORS	5,267,058.50								
25,339,184.00		-PROVISION FOR INCOMETAX 2019-20	25,339,184.00								
		-PROVISION FOR INCOMETAX 2020-21	31,100,000.00								
		-OTHER INCOME TAX PAYABLE	5,000.00								
875,000.00		-PROVISION FOR INDUSIND BANK LTD	875,000.00								
212,597.44		-GST PAYABLE	188,390.24								
69,500.00		-CASH FOUND EXCESS	82,300.00								
356,500.00		-PROVISION FOR EXPENSES INCURRED BUT UNPAID	496,000.00			59,030,975.00					
6,471,000.00		-PROVISION FOR STAFF LEAVE SALARY	5,832,980.00			11,066,025.00					
2,341,000.00		-PROVISION FOR MATURED TD INTEREST	2,341,000.00								
306,603.00		-STAFF DEDUCTION & PAYABLE	289,644.00								
2,424,748.00		-PAYABLE TDS ON DEPOSIT	2,153,616.00								
59,701.00		-FRANKING PAYABLE	23,290.00								
317,865.00		-TDS ON CASH PAYMENT	626,471.00								
	66,215,204.70	PROFIT AND LOSS ACCOUNT :		55,426,467.23							
		-PROFIT AS PER LAST BALANCE SHEET	6,62,15,204.70								
		-LESS APPROPRIATION	6,62,15,204.70								
	66,215,204.70	-ADD PROFIT FOR YEAR BROU. FROM P&L	55,426,467.23								
		CONTINGENT LIABILITIES : (CONTRA) *	2,23,17,452.70								
		-BANK GUARANTEE ISSUED	50,93,450.00								
		-BANK GUARANTEE ISSUED (LAST YEAR) - 50,93,450.00									
		- DEPOSIT EDUCATION AWARENESS FUND	1,72,24,002.70								
		- Current Deposits	20,67,642.72								
		- Saving Deposits	91,82,730.77								
		- Term Deposits	41,95,376.00								
		- Locker Deposits	2,98,000.00								
		- Other Credits	14,80,253.21								
		BRANCH ADJUSTMENT : (CONTRA) *	1,30,73,49,655.00								
		-GANDHIDHAM BRANCH	1,06,15,23,493.43								
		-BHJU BRANCH	24,58,26,161.57								
	3,487,520,792.53	TOTAL.....		4,261,766,676.52			3,487,520,792.53	TOTAL.....		4,261,766,676.52	

P. R. DHOLAKIA & CO
 CHARTERED ACCOUNTANTS
 (C. P. DHOLAKIA)
 PARTNER
 Membership No.129731
 Panel No.372- Rajkot
 Firm No.102521W

CHAMPALAL G. PARAKH
 CHAIRMAN

DINESHBHAI N. GUPTA
 VICE CHAIRMAN

BABULAL A. SINGHVI
 MANAGING DIRECTOR

SUNILKUMAR N. GOYAL
 GENERAL MANAGER / CEO

KETNA A. THACKER
 MANAGER

PLACE : GANDHIDHAM
 DATE : 25/08/2021