

**The Sevalia Urban Co. Op. Bank Ltd. - Sevalia**  
**Balance Sheet as on 31/03/2010**

31-03-2009		Capital & Liabilities		31-03-2010		31-03-2010		31-03-2009		Assets		31-03-2010		31-03-2010	
RS.	PS.	RS.	PS.	RS.	PS.	RS.	PS.	RS.	PS.	RS.	PS.	RS.	PS.	RS.	PS.
5000000.00		<b>1. Authorised Share Capital</b>				10000000.00				<b>1. Cash</b>					8451554.69
		(1) Authorised Share Capital						2415406.06		1. Cash On Hand		3767123.14			
		Rs.4,00,000/- each share						0.00		2. Reserve Bank of India		0.00			
		Rs.25/-						4154782.91		3. State Bank of India		1070178.50			
=====						=====		0.00		4. State co. op.Bank		0.00			
		Paid UP share Capital				5641100.00		776920.63		5. Central Dist. Co. Op. Bank		3614253.05			
		Nos. of share 225644/- each								<b>2. Balance in Other Bank</b>					108637990.59
		share Rs.25/-						3459914.38		1. Current Deposit		8251545.49			
4398125.00		A.Individual		5641100.00				1258.10		2. Saving Deposit		39049.10			
--		B. Co.Op.Society		--				115032396.00		3. Fixed Deposit		100347396.00			
--		C. State Government		--						(Including GSC Bank MAS Scheme)					
										(Rs.2,40,000/-)					
		<b>2. Reserve Fund &amp; Other Funds :-</b>				40845128.54									
9004928.69		1. Statutory Reserve		9543749.19				--		<b>3. Money at Call &amp; Short Notice</b>		--			
4675962.30		2. Building Fund		4675962.30											
422142.60		3. Dividend Equalisation Fund		510213.70						<b>4. Investment :-</b>					35045000.00
11844682.68		4. Bed & Doubt Ful fund		12060973.68				--		1. Central & State Securities		--			
898900.00		5. Investment Fluctuation Fund		998900.00				19000000.00		2. Approved Government Securities		35000000.00			
2895993.74		6. Investment Depreciation Fund		2968090.74						3. Share in Co.Op. Society					
9791901.89		7. Other Reserve Funds		10087238.93				40000.00		A-The Kheda Dist.Co.Op.Bank		40000.00			
								5000.00		B-Gujarat State. Co.Op.Bank		5000.00			
0.00		<b>3. Other State Distribution Fund</b>		0.00						<b>5. Investment Of Main / Subsidiary state</b>					
										Partnership Fund					
		<b>4. Deposit :-</b>								6. Advances					
		1. Fixed & Recuring Deposit				139678801.92				<b>1. Short Term loan, Cash Credit</b>					37940673.03
119623459.92		A. Individual		139678801.92						Over Draft & Bill Discounted					
0.00		B. Co.Op.Society		0.00						A.State & Other Approved Security.					
										B. Other Tangible Security	3,79,40,673.03	37940673.03			
		2. Saving Deposit				44302833.92		35791276.39		A. Individual	:-	3,79,40,673.03			
32390933.77		A. Individual		43691499.92						B. Limit Over	:-	51,55,705.20			
189020.00		B. Co.Op.Society		611334.00						C. Bad & Doubtful	:-	51,55,705.20			
		3. Current Deposit				25319871.88				<b>2. Medium Term Advances :-</b>					66637719.18
24377296.94		A. Individual		25220829.88						A. Govt. & other Approved Security					
362426.00		B. Co.Op.Society		99042.00						B. Other Tangible Security	6,66,37,719.18	66637719.18			
								42562522.30		A. Individual	:-	6,66,37,719.18			
1083600.00		4. Recuring Deposit		1291000.00		1291000.00				B. Limit Over	:-	3,99,849.80			
--		5. Call Money Deposit		--		--				C. Bad & Doubtful	:-	3,99,849.80			
		A. Individual		--		--									
		B. Co.Op.Society		--		--									
<b>221959373.53</b>		<b>Total (C/F)</b>				<b>257078736.26</b>		<b>223239476.77</b>		<b>Total</b>					<b>256712937.49</b>

The Sevalia Urban Co. Op. Bank Ltd.- Sevalia															
31-03-2009		Capital & Liabilities		31-03-2010		31-03-2010		31-03-2009		Assets		31-03-2010		31-03-2010	
RS.	PS.			RS.	PS.	RS.	PS.	RS.	PS.			RS.	PS.	RS.	PS.
221959373.53		<b>Brought Forward</b>				257078736.26		223239476.77		<b>Brought Forward</b>				256712937.49	
		5. Borrowing								<b>3. Long Term Loan :-</b>				1702951.10	
2892418.86		1. Gujarat State Co.op. bank Ltd.	71314.12		71314.12					A. Govt. & other Approved Security					
		[F.D.O.D]								B. Other Tangible Security	1702951.10		1702951.10		
4015937.36		6. Bills Sent Per Collection	3051103.00		3051103.00			1710665.20		A. Individual :-	1702951.10				
		(As per Contra)								B. Limit Over :-	0.00				
0.00		7. Branch Adjustment	0.00		0.00					C. Bad & Doubtful :-	0.00				
											0.40 % Standard Asset				
		8. Over Due Interest Reserve								N.P.A. General Provision Rs.	402903.15				
722129.50		A. Over due Interest Reserve	755747.00												
4120723.00		B. Unrealised Interest NPA A/c.	5459585.00		6215332.00			1975194.00		<b>7. Interest Receivable</b>		2608806.00			
								4120723.00		<b>Unrealised Interest Receivable(NPA A/c.)</b>		5459585.00		8068391.00	
		9. Interest Payable													
818124.00		A. Interest Payable	766961.00					4015937.36		<b>8. Bilss Receivable (As per Contra)</b>				3051103.00	
1062776.00		B. Interest Payabel on Mat. Deposit	1062776.00		1829737.00										
								0.00		<b>9. Branch Adjustment</b>		0.00		0.00	
		10. Other Liabilities													
0.00		1. Share Application Reserve	70550.00					792769.45		10. Land & Building	19,00,235.05				
19026.88		2. Suspense A/c.	20626.88							Less Depreciation	11,86,742.60		713492.45	713492.45	
203000.00		3. Sundry Creditors	232051.00					683617.03		11.Furniture & Fixtures	22,37,613.16				
35676.70		4. Pending Dividend	36681.30							Less Depreciation	14,14,643.13		822970.03	822970.03	
56365.00		5. Pay Order / Draft Payable	58784.00					19181.53		Bank vahicale A.c	8,10,434.00				
45598.00		6. Advances Rece. Int (Computerl)	8317.00							Less Depreciation	4,05,217.00		405217.00	405217.00	
651179.94		7. Incidental Liabiliteis	607836.94					44701.43		Computer A/c.	10,69,720.00				
2000000.00		8. Income Tax Provision	1920179.00							Less Deprecation	10,00,529.57		69190.43	69190.43	
25848.00		9. Staff Leave Salary	848.00												
113672.00		10. Approved Sec. Discount	566000.00		3521874.12					<b>12. Other Assets</b>				2721844.00	
		11 Profit & loss A/c.						169884.00		1. Printed Forms & Stationary		146670.00			
		As per last balance Sheet	2100000.00					11025.00		2. Stamp Papers		4675.00			
								233918.00		3. Approved Goi Sec. Prim.		284963.00			
		Less:- Appropriation	2100000.00					0.00		4. Sundry Debtors		0.00			
		Add Profit for the Current Year	2500000.00					5182.00		5. Library Books		5182.00			
2100000.00		Profit & loss as per	2500000.00		2500000.00			3819574.00		6. Other Assets ( Misc)		2280354.00			
240841848.77		<b>Total</b>				274268096.50		240841848.77		<b>Total</b>				274268096.50	