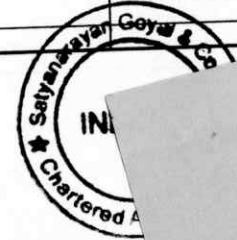


SHUBH LAXMI MAHILA CO.OP. BANK LTD.
 225.R.N.T.MARG, INDORE (M.P.)
BALANCE SHEET AS AT 31 MARCH 2024

PREVIOUS YEAR		CAPITAL & LIABILITIES		CURRENT YEAR	PREVIOUS YEAR	ASSETS		CURRENT YEAR
31.03.2023				31.03.2024	31.03.2023			31.03.2024
9672396.00	1	CAPITAL :				1 CASH:		
	(i)	AUTHORISED CAPITAL			830104.11	Cash in hand		1015411.29
		20000000/-						
		200000 share Rs. 100/- Each						
	(ii)	SUBSCRIBED CAPITAL		9410946.00	2515315.66	2 BALANCES WITH OTHER BANKS		
		94109share of 100/- Each For Individual	9410946.00	9410946.00	3001000.00	(i) CURRENT DEPOSITS		
					650527.34	a State Bank of India P.Y. Road, Indore	2334986.66	
					4218312.22	b ICICI BANK CD A/C	0.00	
					6.00	c Indusind Bank	574338.49	
	(iii)	AMOUNT CALLED UP			3558497.65	d Yes Bank	13023591.10	
16017299.83	2	RESERVE FUND & OTHER RESERVES			4694221.26	e Canara Bank OD A/C	4263.76	
5481043.17	a	Statutory Reserves	16019499.83	38042850.85		f IDBI BANK NANDLALPURA CD A/C	9087766.05	
14340013.61	b	Building Fund	5481043.17			g IDBI Bank	0.00	
321000.00	c	Bad & Doubtful debts Reserve	15866016.61			h Bank of Baroda	4221765.26	
692172.00	d	Reserve for Standard Assets	321000.00					
353119.24	e	Investment Depreciation Reserve Fund	2172.00			(ii) SAVINGS BANK DEPOSIT		
	f	Charitable Fund	353119.24			(iii) FIXED DEPOSIT		
					6099157.00	a canara bank	10000000.00	
50245649.40	3	DEPOSITS AND OTHER ACCOUNT			2500000.00	b Punjab national bank	4000000.00	
301037.00	(i)	FIXED DEPOSITS			5500000.00	c Bank of baroda	4500000.00	
25277176.82	a	Individuals	52630255.90	200175885.82		d Eqitas Bank	0.00	
424700.00	b	Overdue Fixed Deposits	287838.00			e UNITY SMALL FIN BANK	0.00	
161848.00	c	Compulsory Deposits	26204447.39			f FinCare Small Finance Bank	6600000.00	54346711.32
	d	Recurring Deposits	1156500.00					
	e	Staff Security	173729.00			3 MONEY AT CALL & SHORT NOTICE :		
104739719.49	(ii)	SAVINGS BANK DEPOSITS				4 Investment		
3118460.1	a	Individuals	78316893.53			State Government Securities		
8717290.42	b	Other Societies	4210469.96			Central Gov. Security		
	c	In-operative saving Bank A/c	6335886.00		28237204.00	G.O.I. Securities (S.L.R).	14516180.00	
16670034.84	(iii)	CURRENT DEPOSITS			106154065.00	HTM	105000141.00	
2018167.61	a	Individuals	27971017.33		0.00	AFS	0.00	119516321.00
43085.35	b	In-operative Current A/c	2888848.71			HFT		
	c	Credit Balance NSC	0.00			NON SLR INVESTMENT		
10547	4	Branch Adjustment				a SBI OVERNIGHT MF	1999900.00	
	a	Main Branch				b SBI CPSE BOND PLUS FUND	2499875.00	
						c KOTAK MF OVERNIGHT FUND	2999850.00	
						d ICICI OVERNIGHT MF	5499800.00	
						e SBI Liquid fund Direct Plan-Growth LD7	4999750.01	
						f UTI Liquid cash plan-institutional direct	499975.00	
						UTI Liquid Mutual fund	2499875.00	20999025.01
						UTI Overnight mutual fund		
258604759.88		TOTAL C/F		247629682.67	183606591.26	TOTAL C/F		195877468.62



PREVIOUS YEAR		CAPITAL & LIABILITIES		CURRENT YEAR	PREVIOUS YEAR	ASSETS		CURRENT YEAR
31.03.2023				31.03.2024	31.03.2023			31.03.2024
285497082.93		TOTAL B/F		275462583.22	283780262.65	TOTAL B/F		282453103.59
364372.00	9	OTHER LIABILITIES :-	364372.00			12	OTHER ASSETS: To be specified:	
9906.00	a	Reserve Against Fraud	9906.00		125717.87	a	Stationery Stock (Books & forms)	116985.30
169336.00	b	Staff welfare fund	0.00		5893.01	b	Telephone Deposit	5893.01
888784.87	c	Provident Fund	6667973.39		201000.00	c	Advances For premises	201000.00
218000.00	d	Sundry Depositors	0.00		12438.00	d	M.P.E.B. Deposit	15375.00
200233.81	e	Provision For Law Charges	193224.72		699170.00	e	Clearing Adjustment	199170.00
215000.00	f	Bankers Cheque (Pay Order)	76000.00		364372.00	f	Protected Bill	364372.00
37100.00	g	Provision for Audit Fee	0.00		282991.00	g	For financial year 2017-18	0.00
0.00	h	PROVISION FOR CIC MEMBERSHIP	12000.00		0.00	h	RCM Cgst payable	27.50
15000.00	i	Professional Tax exp	0.00		0.00	i	RCM Sgst payable	27.50
9910.00	j	Provision for Salary & Allowance	0.00		0.11	j	INCOME TAX TDS Receivable	25010.00
1008708.00	k	Provision for Income TaxFY2013-2014	1146550.00		0.00	k	ADVANCE ENCOME TAXFY 2023-24	690000.00
5000.00	l	Provision for leave Incashment	0.00		386571.45	l	Deaf A/c(RBI Refundable)	599509.90
136552.71	m	PROVISION FOR MISCELLOUNES	91552.71		425000.00	m	Advance Paid Income Tax 2022-23	26173.00
278191.00	n	Staff Training Fund	0.00		323981.63	n	CGST Input Paid	315968.77
91931.00	o	INCOME TAX PAYBLE 2017-2018	91931.00		26726.31	o	SGST Input Paid	19476.45
477864.00	p	Provision for CLG ADJUSTEMENT	477864.00		218550.09	p	IGST Input Paid	258194.37
208371.00	q	Provision for LOAN UNRECOVERED	208371.00		4229.00	q	central kyc	5000
0.00	r	Demand draft	2200.00			r	M.P.E.B. Excess Payment	0
0.00	s	Provision for Travelling Exp	5613.00					2842182.80
35000.00	t	Int Receivable on deaf	0.00			13	NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS	
130000.00	u	Provision for Municipal Corporation Tax	147000.00			14	PROFIT AND LOSS (Loss)	2872911.37
0.00	v	Provision for bonous	6726.13		3388241.75			2872911.37
0.00	w	CGST PAYBLE	6726.13			15	Branch Adjustment	
0.00	x	SGST PAYABLE	45.00				Main Branch	7999.99
0.00	y	IGST Payable	1400.00		9158.94		Vijay Nagar Branch	0.00
8700.00	z	Provision For Electricity	1507.00		244200			7999.99
3300.00	aa	Provision For Telephone Expenses	0.00	9510962.08				
1003.00	ab	Provision For Covid-19 Moratorium	3202652.45	3202652.45				
489157.49	10	PROFIT AND LOSS						
		Profit as per P & L a/c 2023-24						
290498503.81		TOTAL		288176197.75	290498503.81	TOTAL		288176197.75
1100000.00		CONTINGENT LIABILITIES						
38926.65		Outstanding Liabilities for						
10446576.67		a Bank Guarantees (as per contra)		1100000.00				
		b Advance Receivable (as per contra)		38926.65				
		c DEAF (as per contra)		14132294.50				
11585503.32		TOTAL		15271221.15				

Read With Notes To The Accounts
 FOR AND ON BEHALF OF SHUBHLAKSHMI MAHILA CO-OP. BANK LTD.
 As per our report of even date annexed



मुख्य लेखापाल
 प्रबंधक

संचालक

उपाध्यक्ष

अध्यक्ष / उपाध्यक्ष

सनदी लेखापाल

साप्ताहिक सहकार दुनिया
 संस्थापक स्व. श्री रजनीकांत पुरोहित मोबा. : 9827556649
 सहकारिता, कृषि, पंचायत, उपभोक्ता एवं सामुदायिक विकास के लिए समर्पित, निर्भीक पत्र

		CURRENT YEAR	PREVIOUS YEAR	INCOME		CURRENT YEAR
		31.03.2024	31.03.2023			31.03.2024
PREVIOUS YEAR	EXPENDITURE					
31.03.2023						
13640350.35	TOTAL B/F	13922147.58	18727705.92	TOTAL B/F		21305750.75
12	Other Expenditures:-					
145531.00	a Recovery Expenses	161160.00				
7500.00	b Professional tax	7500.00				
17000.00	c Clearing House Expenses	9588.00				
460633.33	d Miscellaneous Expenses	280836.07				
36861.73	e Bank Charges	51300.91				
178747.00	f Conveyance Expenses	236710.00				
66740.88	g Annual General Meeting Exp.	82262.00				
207821.56	h Computer Maintenance	115310.15				
7547.00	i Traveling Expenses	2643.00				
345139.33	j Security Agency & Guard	332978.10				
119039.53	k Gst Input Expenditure Accountant	89440.59				
468837.00	l consulting fees	252000.00				
22794.00	m Repair & Maintance	0.00				
1668.00	n Government Security Amortisation	7501.00				
717500.00	o Deprecation on Gsec Investment	200000.00				
4349.94	p Stamp Duty on Mutual Fund	5439.93				
298906.78	q Computer Software Rent	331500.00				
4616.00	r LOSS ON SALE OF DEAD STOCK	0.00				
900000.00	s BDDR PROVISION EXP	1525000.00				
46114.00	t FESTIVAL EXPENCE	73184.00				
		3764353.75				
17697697.43	TOTAL C/F	17686501.33	18727705.92	TOTAL C/F		21305750.75

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REVIOS YEAR	EXPENDITURE	CURRENT YEAR	PREVIOUS YEAR	INCOME	CURRENT YEAR
31.03.2023		31.03.2024	31.03.2023		31.03.2024
17697697.43	TOTAL B/F	17686501.33	18727705.92	TOTAL B/F	21305750.75
0.00	u entertainment	32000.00			
0.00	v Professional Fees	52710.00			
540070.00	w Income Tax	243160.00			
0.00	x telephone & mobile exp	20000.00			
0.00	y Legal exp	6000.00			
0.00	z CIBIL exp	41233.97			
0.00	aa lei renewal exp	10030.00			
0.00	ab Income Tax Fy 2013-14	6633.00			
0.00	ac Income Tax FY 2017-18	4820.00			
0.00	ad Income Tax FY 2018-19	10.00			
781.00	ae Interest received on loan	0.00	416596.97		
489157.49	PROFIT FOR FY 2023-2024	3202652.45			
18727705.92	TOTAL	21305750.75	18727705.92	TOTAL	21305750.75

Read With Notes To The Accounts
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As per our report of even date annexed



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