

## THE BHUJ MERCANTILE CO-OP. BANK LTD.

Balance Sheet for the Year Ended on 31-03-2009

Liabilities	Amount	B.M.C.B. Consolidated	
		Sub Amount	Main Amount
<b>AUTHORISED SHARE CAPITAL</b>			
<b>SHARE CAPITAL</b>			<b>35963600.00</b>
(359636 No. of shares each of Rs.100)			
<b>NOMINAL MEMBER SHARE CAPITAL</b>			<b>129.00</b>
<b>RESERVE FUND</b>			<b>314386327.96</b>
- GENERAL RESERVE FUND	218910800.84		
- BUILDING FUND	1600000.00		
- BAD DEBT RESERVE FUND	43641000.00		
- STAFF WELFARE FUND	1169148.28		
- STAFF RECURRING PROVISION	5595000.00		
- OVERDUE INTEREST RESERVE	5517480.72		
- DIVIDEND EQUILISATION RESERVE	1100000.00		
- SHARE HOLDER WELFARE FUND	105.00		
- CONTINGENT RES. ON STANDARD ASSETS	8559000.00		
- EARTHQUAKE RELIEF FUND	75750.00		
- INVESTMENT DEPRECIATION RESERVE	22752000.00		
- CONTINGENCY RES. FUND	1637000.00		
- PUBLIC PURPOSE FUND	2829043.12		
- SPECIAL RESERVE (IT SEC. 36-1 VIII)	1000000.00		
<b>SHARE APPLICATION MONEY</b>			
- SHARE APPLICATION MONEY			
<b>DEPOSITS</b>			<b>1900101781.51</b>
- CURRENT DEPOSITS		<b>538966827.13</b>	
- SAVINGS DEPOSITS		<b>323890908.76</b>	
- FIXED DEPOSITS		<b>1033104633.00</b>	
- RECURRING DEPOSITS		<b>4139412.62</b>	
<b>INTEREST PAYABLE ON DEPOSITS</b>			<b>24080835.48</b>
- INTEREST PAYABLE ON FIXED DEPOSIT	24070026.48		
- INTEREST PAYABLE ON R.DEPOSITER	10809.00		
<b>BRANCH ACCOUNTS</b>			
<b>BORROWING</b>			<b>19119443.04</b>
- H.D.F.C. ( 27)	7749540.63		
- G.S.C.	11369902.41		
<b>OTHER LIABILITIES</b>			<b>67157095.04</b>
- STAFF GRATUITY PROVISION	2577704.15		
- PAY SLIP	28358974.50		
- DIVIDEND	2938380.00		
- SUNDRY CREDITORS	2198145.48		
- GIFT VOUCHER PAYABLE	447210.00		
- CUSTOMER INSURANCE PAYABLE	366142.00		
- SUBSIDY ADVANCE	66888.00		
- CHEQUES PAYABLE	325576.74		
- DD PAYABLE	22243097.09		
- T.D.S.	141005.52		
- PROVISION FOR AUDIT FEES (INTERNAL)	122540.00		
- EDUCATION FUND	300000.00		
- OCC REALISE	7071431.56		
<b>BILLS FOR COLLECTION</b>			<b>9840669.62</b>
- INWARD CHEQUES / BILLS FOR COLLECTION	1786720.35		
- OUTWARD CHEQUES / BILLS FOR COLLECTION	8053949.27		
<b>PROFIT &amp; LOSS ACCOUNT</b>			<b>61376055.70</b>
<b>BANK GUARANTEE ISSUED</b>		<b>2630000.00</b>	
<b>TOTAL</b>			<b>2432025937.35</b>

## THE BHUJ MERCANTILE CO-OP. BANK LTD.

Balance Sheet for the Year Ended on 31-03-2009

Assets	B.M.C.B. Consolidated		
	Amount	Sub Amount	Main Amount
<b>CASH ON HAND</b>			<b>53954257.92</b>
- CASH ON HAND	52982457.92		
- CASH IN ATM	971800.00		
<b>BALANCE WITH</b>			<b>344269843.63</b>
<b>STATE / CENTRAL CO-OP. BANKS</b>			
- CURRENT ACCOUNT		453339.90	
- A.D.C.	20044.00		
- K.D.C.C - BHUJ	428446.00		
- K.D.C.C - NAKHATRANA	4849.90		
- FIXED DEPOSIT		10240000.00	
- G.S.C. BANK LTD	10240000.00		
- CALL & SHORT NOTICE			
<b>R.B.I. / S.B.I &amp; OTHER NOTIFIED BANKS</b>			
- CURRENT ACCOUNT		18366692.03	
- STATE BANK OF INDIA - BHUJ	11260922.44		
- STATE BANK OF INDIA - Anjar	279893.65		
- STATE BANK OF INDIA - Gandhidha,	3114369.10		
- PUNJAB NATIONAL BANK, Bhuj	561961.96		
- STATE BANK OF SAURASHTRA, Bhuj	112077.51		
- STATE BANK OF SAURASHTRA, Anjar	108933.24		
- BANK OF BARODA, Bhuj	42020.24		
- CENTRAL BANK OF INDIA, Gandhidham	210454.50		
- BANK OF INDIA, Bhuj	13560.00		
- STATE BANK OF INDORE/ MYSORE -ECSROW	1374784.00		
- STATE BANK OF MYSORE	83878.50		
- STATE BANK OF PATIALA	1019591.85		
- STATE BANK OF INDIA - OVERDRAFT	184245.04		
- FIXED DEPOSIT		10500000.00	
- STATE BANK OF INDIA - BHUJ	5000000.00		
- STATE BANK OF INDIA - GIM	2500000.00		
- STATE BANK OF PATIALA - GIM	3000000.00		
<b>OTHER BANK BALANCE</b>			
- CURRENT ACCOUNTS (NON SCHEDULED)		346864.31	
- CO-OPERATIVE BANK OF A'BAD	372.81		
- J.P. BANK JAMNAGAR	308164.98		
- G.C.C.B	38326.52		
- CURRENT ACCOUNTS (OTHER)		253111021.39	
- I.D.B.I. BANK	211000.00		
- I.C.I.C.I BANK LTD.	1734163.62		
- H.D.F.C. BANK LTD. (1433)	110365143.43		
- H.D.F.C. BANK LTD. ( 1502)	138903637.02		
- H.D.F.C. BANK LTD. ( 1529)	536287.25		
- H.D.F.C. BANK LTD. ( 027)	125881.00		
- U.T.I. BANK LTD.	1234909.07		
- FIXED DEPOSIT		51251926.00	
- M.M.C.B.	8751926.00		
- RNSB	12500000.00		
- H.D.F.C	30000000.00		
<b>LOANS &amp; ADVANCES</b>			<b>844026992.69</b>
CASH CREDIT & OVERDRAFT		535847017.23	
- SECURED	534912112.05		
- UNSECURED	934905.18		
MEDIUM TERM LOANS		308179975.46	
- SECURED	308179975.46		
- UNSECURED			
BILLS/HUNDIES PURCHASED /DISCOUNTED			
DOCUMENTRY			
CLEAN			
<b>INVESTMENT</b>		1062870000.00	<b>1062875051.00</b>
- GUJ. SMALL INDUSTRIES	10000000.00		
- CENTRAL & STATE GOVT. SECURITIES	309915000.00		
- TREASURY BILLS	742955000.00		
- SHARE IN CO-OPERATIVE INSTITUTE		5051.00	
- G.S.C. - SHARES	5001.00		
- K.D.C.C. - SHARES	50.00		
<b>INTEREST RECEIVABLE</b>			<b>17295846.16</b>
- ON INVESTMENTS	11778365.44		
- ON ADVANCES	5517480.72		
<b>BILLS FOR COLLECTION</b>			<b>9840669.62</b>

**THE BHUJ MERCANTILE CO-OP. BANK LTD.**

Balance Sheet for the Year Ended on 31-03-2009

<b>Assets</b>	<b>Amount</b>	<b>B.M.C.B. Consolidated</b>	
		<b>Sub Amount</b>	<b>Main Amount</b>
- INWARD CHEQUES/ BILLS FOR COLLECTION	1786720.35		
- OUTWARD CHEQUES/ BILLS FOR COLLECTION	8053949.27		
<b>BRANCH ADJUSTMENT ACCOUNTS</b>			<b>4320868.00</b>
- NAKAHTRANA BRANCH			
- GANDHIDHAM BRANCH			
- ANJAR BRANCH			
- MADHAPAR BRANCH			
- AHMEDABAD BRANCH			
- BHUJ BRANCH			
- HEAD OFFICE	976083575.50		
<b>FIXED ASSETS</b>			<b>32405692.20</b>
- FURNITURE & FIXTURES	11938603.28		
- PLANT & MACHINERY	7958537.92		
- VEHICLES	1808948.00		
- PREMISES	10699603.00		
<b>OTHER ASSETS</b>			<b>63036716.13</b>
- TELEPHONE DEPOSIT	224132.00		
- RENT DEPOSIT	594000.00		
- INSURANCE PREMIUM ADVANCE	202733.00		
- BRANCH OCC REAL.			
- BALANCE IN FRANKING MACHINE	1334987.00		
- T.D.S RECEIVABLE / ADVANCE TAX	14121532.00		
- ACCOUNT RECEIVABLE BHCS/ ONWARD	453011.44		
- GIFT ARTICLES	850555.00		
- STOCK OF STATIONERY	1774311.50		
- STAMP ACCOUNT	116327.00		
- O.B.C. / I.B.C. RECEIVABLE	314042.00		
- ELECTRIC DEPOSIT	25500.00		
- GAS DEPOSIT	400.00		
- PREMIUM ON GOVT. SECURITIES	43025185.19		
<b>PROFIT &amp; LOSS ACCOUNT</b>			
<b>BANK GUARANTEE ISSUED</b>		<b>2630000.00</b>	
<b>TOTAL</b>			<b>2432025937.35</b>

## THE BHUJ MERCANTILE CO-OP. BANK LTD.

Profit & Loss Account for the Year Ended on 31-03-2009

Expenditure	B.M.C.B. Consolidated	
	Sub Amount	Main Amount
<b>Interest Paid on Deposits</b>		<b>96896279.02</b>
- Interest paid on Savings Accounts	8090585.00	
- Interest paid on Fixed Deposits	88224620.35	
- Interest paid on Recurring Deposits	374713.78	
- Interest paid on Overdraft with other Bank	206359.89	
<b>Salaries &amp; Allowances</b>		<b>23711118.00</b>
- Salaries & Allowance	11392207.00	
- Staff welfare	452563.00	
- Job work	5020405.00	
- Providend Fund	868049.00	
- Staff Performance Bonus	2181560.00	
- Staff Bonus	3592379.00	
- Leave Travel Concession	129900.00	
- Staff Training Exp.	2400.00	
- Medical Expenses	71655.00	
<b>Directors &amp; Member Fees, Allow.</b>		
<b>Rent, Taxes, Insurance &amp; Electricals</b>		<b>9573990.15</b>
- Rent	2685496.00	
- Insurance Premium exp.	3914782.00	
- Electricity Exp.	2225334.69	
- Octroi & Taxes	616697.46	
- Service Tax	114880.00	
- Clearing House Fee	16800.00	
<b>Legal Fees</b>		<b>50192.00</b>
<b>Membership Fees</b>		<b>56000.00</b>
<b>Postage, Telegram &amp; Telephone</b>		<b>1624459.92</b>
- Postage	(103596.73)	
- Telephone	1368628.65	
- BSNL Leased Line Charges	359428.00	
- Data access charges		
<b>Audit Fees</b>		<b>110000.00</b>
<b>Bank Charges</b>		<b>1370091.83</b>
- Bank Charges	824992.83	
- Conusltancy Charges	545099.00	
<b>Repairing &amp; Depreciation</b>		<b>6266869.47</b>
- Repairing, Maintenance & AMC	1388675.00	
- Repairing & Maintenance - Vehicles	104620.00	
- Depreciation	4773574.47	
<b>Stationery &amp; Printing</b>		<b>1652825.70</b>
- Stationery & Printing	1652825.70	
<b>Advertisement</b>		<b>1477460.00</b>
<b>Travelling</b>		<b>992108.23</b>
- Travelling Exp.	255491.00	
- Petrol Expenses	584473.58	
- Transportation charges	55218.00	
- Conveyance	96925.65	
<b>Recreation</b>		<b>478501.00</b>
<b>Other Miscellaneous Expenses</b>		<b>465893.49</b>
<b>ALL Function Ceremoney</b>		<b>224465.00</b>
<b>Books, Periodicals &amp; Training</b>		<b>101612.99</b>
<b>Staff Gratuity Provision</b>		<b>560000.00</b>
<b>Prov. For Staff recurring Loans</b>		<b>550000.00</b>
<b>Bad &amp; Doubtful Debts</b>		<b>10800000.00</b>
<b>Loss on Sale of Asset</b>		<b>31727.91</b>
<b>Contingency Reserve on std Assets</b>		<b>2200000.00</b>
<b>Contingency Provision</b>		<b>1637000.00</b>
<b>Financial News subscription Charges</b>		<b>6376467.38</b>
<b>Sales Promotion Expenses</b>		<b>18632324.00</b>
<b>Income Tax Provision (Adv Tax Paid)</b>		<b>30000000.00</b>
<b>Premium on govt securities</b>		<b>1654814.81</b>
<b>SP RESERVE( IT -S-36-1-VIII)</b>		<b>1000000.00</b>
<b>Net Profit Before Provision</b>		<b>61376055.70</b>
<b>Total</b>		<b>279870256.60</b>

**Profit & Loss Account for the Year Ended on 31.03.2009**

<b>Income</b>	<b>B.M.C.B. Consolidated</b>	
	<b>Sub Amount</b>	<b>Main Amount</b>
<b>Interest Income</b>		<b>183238723.27</b>
- Interest Received on Loan & Advances	112483902.85	
- Interest Received on TOD	3534306.67	
- Interest Received on FDR & Investments	52920148.03	
- Interest Received on Call Money	14300365.72	
<b>Commission Income</b>		<b>9783769.52</b>
- Commission	9783769.52	
<b>Other Income</b>		<b>5319083.81</b>
- Document Processing Charges	1570740.00	
- DD Cancellation Charges	90914.34	
- Miscellaneous Income	3657429.47	
<b>Interest Received from HO / branch</b>		
<b>Profit on Sale of security</b>		<b>81528680.00</b>
<b>Net Loss</b>		
<b>Total</b>		<b>279870256.60</b>