

RUPEE CO-OPERATIVE BANK LTD.
HEAD OFFICE : Plot No BC -1 Gultekdi Market Yard Pune 411037

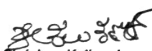
BALANCE SHEET AS AT 31st March 2026 (Under Liquidation-Unaudited)

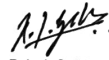
As at 31.03.25	Sr No	CAPITAL & LIABILITIES	SCH NO	As at 31.03.26	As at 31.03.25	Sr No	PROPERTY & ASSETS	SCH NO	As at 31.03.26
(Rs)				(Rs)	(Rs)				(Rs)
517705510.00	1	SHARE CAPITAL	A	517705510.00	1797097394.12	1	CASH & BALANCES WITH SBSTATE CO-OP BANK & CENTRAL CO-OP BANK	F	1900580503.58
3767963149.70	2	RESERVE FUND & OTHER RESERVES	B	3764656820.60	2570935.34	2	BALANCES WITH OTHER BANKS	G	467014.73
4983985799.92	3	DEPOSITS & OTHER ACCOUNTS	C	4922399543.71	0.00	3	MONEY AT CALL & SHORT NOTICE		0.00
4554844.00	4	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		4554844.00	905407500.00	4	INVESTMENTS	H	854782500.00
13753559689.00	5	OVERDUE INTEREST RESERVE		14274195303.62	0.00	5	BRANCH ADJUSTMENTS		0.00
151992562.26	6	INTEREST PAYABLE	D	151992562.26	2665521632.28	6	ADVANCES	I	2607361909.35
293756091.47	7	OTHER LIABILITIES	E	282137676.96	21542500.55	7	INTEREST RECEIVABLE ON INVESTMENT		21280083.89
7727341.00	8	LEGAL EXPENSES RESERVE		7656773.00	13753559689.00	8	OVERDUE INTEREST RECEIVABLE		14274195303.62
2002229802.16	9	DICGC CLAIM PAYABLE	E1	1869606576.69	4554844.00	9	BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		4554844.00
					365690883.20	10	FIXED ASSETS	J	341041764.27
					170871110.85	11	OTHER ASSETS	K	170641763.55
					7727341.00	12	LEGAL EXPENSES RECEIVABLE		7656773.00
25503474789.51		TOTAL		25794905610.84	5808930959.17	13	PROFIT & LOSS ACCOUNT	L	5612343144.85
					25503474789.51		TOTAL		25794905610.84

Notes to Accounts

W

Contingent Liabilities	
BANK GUARANTEE	35794821.00


Shrinivas Kulkarni
Manager


Rajesh Gulekar
Manager

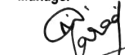

Pravin Joshi
Manager


Abhay Keskar
Manager


Ravindra Dharne
Manager


Sanjay Sawant
General Manager




Madhukant Garad
Liquidator

RUPEE CO-OPERATIVE BANK LTD

Schedule A

(Amt in Rs.) **Share Capital**

As at 31.03.2025	Particulars	As at 31.03.2026
1000000000.00	A) Authorized Capital	1000000000.00
	B) Issued and Subscribed Paid up capital- Fully Paid	
2785.00	557 Share of Re 5 Each	2785.00
517702725.00	20708109 Shares of Rs 25 Each	517702725.00
	Held by	
	i) Other than Co-op. Soc. (51058) 517695010.00	
	ii) Cooperative Societies (3) 10500.00	
	iii) State Government	
517705510.00	TOTAL	517705510.00

Schedule B

(Amt in Rs.) **Reserve Funds and Other Reserves**

(Amt in Rs.)

As at 31.03.2025	Particulars	As at 31.03.2026
415233608.51	Statutory Reserve	415233608.51
2826845232.69	Bad & Doubtful Debt Reserve	2826845232.69
13000.00	Staff Welfare Fund	13000.00
348443708.50	Revaluation Reserve	325137379.40
175000.00	Prov. on Std. Assets	175000.00
197252600.00	Investment Depreciation Fund	197252600.00
3787963149.70	TOTAL	3764656820.60

Schedule C

(Amt in Rs.) **Deposits and Other Accounts**

(Amt in Rs.)

As at 31.03.2025	Particulars	As at 31.03.2026
1119252737.76	FIXED DEPOSITS	1030464322.96
865093004.56	SAVINGS DEPOSITS	827801029.68
243791369.03	CURRENT DEPOSITS	234739367.58
2755848688.57	Add Residual Deposit after Claim Paid by DICGC	2829394823.49
4983985799.92	Total	4922399543.71

Schedule D

(Amt in Rs.) **Interest Payable**

(Amt in Rs.)

As at 31.03.2025	Particulars	As at 31.03.2026
8751661.00	Interest Payable on Fixed Deposit	8751661.00
8618.00	Interest Payable on Saving Deposit	8618.00
696127.00	Interest Payable on MBNP	696127.00
142536156.26	Interest Payable on DICGC Claim Paid D	142536156.26
151992562.26	Total	151992562.26

Schedule E1

(Amt in Rs.) **DICGC Claim Payable**

(Amt in Rs.)

As at 31.03.2025	Particulars	As at 31.03.2026
1035413050.06	Amt. Payable against 1st lot (under AIDs)	903467507.95
966816752.10	Amt. Payable against 1st lot (under Liquidation)	966139068.74
2002229802.16		1869606576.69



RUPEE CO-OPERATIVE BANK LTD

Schedule E

(Amt in Rs.) Other Liabilities & Provisions

As at 31.03.2025	Particulars	As at 31.03.2026
19144713.13	Anamat Payable	19222373.18
15746753.85	Bills Payable	15746753.85
30000.00	Audit Fee Payable (Local)	0.00
30000.00	Audit Fee Payable (Statutory)	0.00
3363500.00	Provision for Expenses	3364000.00
498766.00	T.D.S.Payable	549878.00
499330.48	Clearing Difference Payable	499330.48
9464.00	Telephone Bill Payable	3500.00
66247012.55	Anamat Payable - Recovery	55468445.55
26629919.08	Other Payable	26617581.08
70600.00	Electricity Bills Payable	30500.00
146250.00	Security Charges Payable	182976.00
1850721.50	Rent Payable	1910661.50
73304.88	GST Payable	55242.72
9100.00	Profession Tax Payable	8775.00
112684.00	providend fund payable	43740.00
746019.00	Provision for Leave Encashment	0.00
1344722.80	Cost of Process	1344722.80
18211.00	Gratuity Payable	18211.00
45000.00	Caution Money Payable	45000.00
1281520.91	Anamat Payable Recovery U/s 88	1281520.91
132500000.00	Provision for Other Assets - Premises	132500000.00
22908498.29	Provision for Other Assets	22908498.29
450000.00	Salary & Bonus Payable	335966.60
293756091.47	TOTAL	282137676.96

Schedule H

(Amt in Rs.) INVESTMENTS

As at 31.03.2025	Particulars	As at 31.03.2026
898937500.00	Central & State Govt. Securities(AFS)	848962500.00
	(FV.- Rs.4400000000.00)	
	(MV-Rs. 4430516750.00)	
6470000.00	Shares of Co-op.Institutions & Others	5820000.00
905407500.00	TOTAL	854782500.00

Schedule F

CASH AND BALANCES WITH SBI STATE CO-OP. BANK & CENTRAL CO.OP. BANK

As at 31.03.2025	Particulars	As at 31.03.2026
124117.33	Cash on Hand	127566.00
	Balance in Current Account	
16463617.02	State Bank of India	16828713.97
82505942.02	Maharashtra State Cooperative Bank Ltd	33175216.86
153717.75	District Central Cooperative Bank Ltd	99006.75
	Balance in Other Accounts	
1697850000.00	Fixed Deposit with MSC Bank	1850350000.00
1797097394.12	TOTAL	1900580503.58

Schedule G

(Amt in Rs.) BALANCES WITH OTHER BANKS

As at 31.03.2025	Particulars	As at 31.03.2026
	Balance in Current Account	
836204.74	HDFC Bank Ltd	131218.99
140701.73	I.C.I.C.I Bank Ltd	192703.91
59800.51	I.D.B.I. Bank Ltd	58635.43
1234228.36	Bank of Baroda DICGC Claim	84456.40
	Balance in Other Accounts	
300000.00	Fixed Deposit with IDBI Bank Ltd	0.00
2570935.34	TOTAL	467014.73

Schedule J

(Amt in Rs.) FIXED ASSETS

As at 31.03.2025	Particulars	As at 31.03.2026
365516761.59	Premises Less Depreciation	340807479.69
174121.61	DEAD STOCK FURNITURE COMPUTERS ETC	234284.58
365690883.20	TOTAL	341041764.27



RUPEE CO-OPERATIVE BANK LTD

Schedule I

(Amt in Rs.)

ADVANCES

(Amt in Rs.)

As at 31.03.2025	Particulars	As at 31.03.2026
	Surety Loan	27299.00
	Hypothecation Loan	297365228.85
	a) Govt. & Other Approved Securities	
	b) Against Other Tangible Securities	
	Against Pledge of Gold/ Silver	1.00
	Cash Credit	298105859.75
	Bills Discounting	3353444.00
	Current Account Overdraft	1512598.08
	Award Loan	1892520599.63
	Forced Loan Account	82006628.27
	Swapnapurti Advance	73366
	Thane People Old Loan Account	32396884.77
2665521632.28	TOTAL	2607361909.35

Schedule K

(Amt in Rs.)

OTHER ASSETS

(Amt in Rs.)

As at 31.03.2025	Particulars	As at 31.03.2026
5858828.25	Income Tax Receivable	5858828.25
98410.00	Other Advance Receivable	51248.00
234001.99	Telephone Deposit	232501.99
2250.00	Other Deposit	2250.00
132500000.00	Deposit for premises	132500000.00
2340842.00	Deposit with Landlord	1265684.00
3195045.00	Anamat Receivable	3195045.00
944000.00	Clearing Difference Receivable	944000.00
22803451.00	GST Input tax Credit	23867931.00
1779475.03	Locker Rent Receivable	1760725.03
22710.00	T.D.S. Receivable	0.00
55447.30	GST Receivable	0.00
858653.48	MSEB Deposit	790583.48
19561.00	GST on Locker Rent Receivable	19561.00
158435.80	Service Tax on Locker Rent Receivable	153411.80
170871110.85	TOTAL	170641769.55

Schedule L

(Amt in Rs.)

PROFIT AND LOSS ACCOUNT-

(Amt in Rs.)

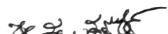
As at 31.03.2025	Particulars	As at 31.03.2026
6045839305.09	Loss as per Last Balance Sheet	5808930959.17
236908345.92	Less Profit During the Year	196587814.32
	Add Loss During the Year	
5808930959.17	TOTAL	5612343144.85



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HEAD OFFICE : Plot No BC -1 Gultekdi Market Yard Pune 411037

PROFIT & LOSS ACCOUNT FOR 31st March 2026 (Under Liquidation-Unaudited)

Mar-25 (Rs)	EXPENDITURE	SCH NO	Mar-26 (Rs)	Mar-25 (Rs)	INCOME	SCH NO	Mar-26 (Rs)
-10627.05	Interest on Deposits & Borrowings	O	-121124.00	242995568.49	Interest & Discount	M	228978207.82
26004158.45	Staff Salary Allowances PF Contribution etc.	P	14490988.91				
711212.00	Goods and Service Tax		1069748.00	3343158.98	Other Receipts	N	682158.50
6796655.49	Rent Taxes Electricity & Insurance	Q	5223766.00	33142000.00	Profit on Sale of Securities		25000.00
693690.00	Legal Charges		733450.00				
462634.07	Postage Telegram & Telephone	R	292272.70				
44550.00	Audit Fees		10000.00				
432175.16	Depreciation		406153.33				
147368.98	Printing Stationery Advertisement & Computer Stationery	S	210187.96				
0.00	Amortization of Premium on Securities		0.00				
7291564.45	Other Expenses	T	11560128.10				
236908345.92	Operating Profit		196587814.32	0	Operating Loss		0.00
279481727.47	TOTAL		230463385.32	279480727.47	TOTAL		229685366.32
279481727.47	TOTAL B/f		230463385.32	279480727.47	TOTAL B/f		229685366.32
0.00	Operating Loss		0.00		Operating Profit		0.00
0.00	Provisions & Contingencies	U	0.00	1000.00	Excess Provision Reversed During the Year	V	778019.00
	Addl provision recommended				Net Loss		
	Net Profit						
279481727.47	TOTAL		230463385.32	279481727.47	TOTAL		230463385.32


Shrinivas Kulkarni
Manager


Rajesh Gulekar
Manager

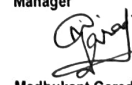

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Manager


Abhay Keskar
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Ravindra Dhame
Manager


Sanjay Sawant
General Manager




Madhukant Garad
Liquidator

RUPEE COOPERATIVE BANK LTD
SCHEDULES TO PROFIT AND LOSS ACCOUNTS
SCHEDULE M

(Amt in Rs.) INTEREST AND DISCOUNT		(Amt in Rs.)
Mar-25	Particulars	Mar-26
288227.00	Interest on Performing Advances	120389.00
9751414.83	Interest on Non Performing Advances	33594114.48
102923916.66	Interest on Government Securities	63660083.34
130032010.00	Interest on Fixed Deposit with Other Banks	131603621.00
242995568.49	Total	228978207.82

SCHEDULE N

(Amt in Rs.) OTHER RECEIPTS		(Amt in Rs.)
Mar-25	Particulars	Mar-26
579567.12	Dividend	481800.00
45413.00	Rent on Lockers	32100.00
2067982.56	Other Receipts	2111.00
650196.30	Profit on Sale of Dead Stock	166147.50
3343158.98	TOTAL	682158.50

SCHEDULE O

(Amt in Rs.) INTEREST PAID ON DEPOSIT		(Amt in Rs.)
Mar-25	Particulars	Mar-26
-11019.05	Interest on Time Deposit	-121405.00
392.00	Interest on Saving Deposit	281.00
-10627.05	Total	-121124.00

SCHEDULE P

(Amt in Rs.) Staff Salary Allowances PF Contribution etc.		(Amt in Rs.)
Mar-25	Particulars	Mar-26
24470471.78	Pay and Allowances	13883532.31
1412726.00	Provident Fund Contribution	491601.00
7050.00	Bombay Labour Welfare Expenses	2625.00
9665.00	Conveyance and TA to staff	18821.00
104245.67	Telephone Reimbursement to Staff	72009.60
0.00	Staff Welfare Expenses	22,400.00
26004158.45	Total	14490988.91

SCHEDULE Q

(Amt in Rs.) Rent Taxes Electricity & Insurance		(Amt in Rs.)
Mar-25	Particulars	Mar-26
3078134.00	Rent	2393540.00
1491674.26	Taxes	1147908.00
128390.35	Insurance	138288.00
1059456.88	Electricity	505030.00
1039000.00	Lease Hold Premium	1039000.00
6796655.49	Total	5223766.00

SCHEDULE R

(Amt in Rs.) Postage Telegram & Telephone		(Amt in Rs.)
Mar-25	Particulars	Mar-26
151341.50	Postage	114309.82
311292.57	Telephone	177962.88
462634.07	Total	292272.70



RUPEE COOPERATIVE BANK LTD
SCHEDULES TO PROFIT AND LOSS ACCOUNTS

SCHEDULE S
Printing Stationery Advertisement & Computer Stationery

(Amt in Rs.)		(Amt in Rs.)
Mar-25	Particulars	Mar-26
53236.70	Stationery	48536.56
94132.28	Advertisement	161651.40
147368.98	Total	210187.96

SCHEDULE V

(Amt in Rs.) **EXCESS PROVISIONS REVERSED DURING THE YEAR** (Amt in Rs.)

1000.00	EXCESS PROVISIONS REVERSED	778019.00
1000.00	TOTAL	778019.00

SCHEDULE T
OTHER EXPENSES

(Amt in Rs.)		(Amt in Rs.)
Mar-25	Particulars	Mar-26
508893.08	Vehicle Expenses	640155.00
2799809.72	Security Charges / Cleaning Charges	2096555.44
148068.55	Misc Expenses	218369.46
238691.00	Transport/Conveyance Tours & Travels	250339.30
151309.00	Entertainment	201699.06
492215.00	Legal Fees & Profession Fees	5449403.38
26193.20	Bank Int & Charges	8329.02
10000.00	AMC charges	10000.00
4140.00	Books	17047.00
1365000.00	Software Rent	1140000.00
248589.00	Record Shifting Expenses	132350.80
696155.90	Repairs	653949.64
0.00	Record Sorting Charges	139430.00
2500.00	Professional Tax	2500.00
600000.00	Liquidator's Remuneration	600000.00
7291564.45	TOTAL	11560128.10

