



SUBHADRA LOCAL AREA BANK LTD, KOLHAPUR
BALANCE SHEET AS ON 31.03.2025

(Rs. in Lacs)

CAPITAL AND LIABILITIES	SCHEDULE NO.	As on 31.03.2025	As on 31.03.2024
Capital	1	3,393.19	3,393.19
Reserves and Surplus	2	(2,376.75)	(2,309.41)
Deposits	3	847.00	819.51
Other Liabilities and Provisions	4	446.31	425.19
Total		2,309.76	2,328.49
ASSETS			
Cash and Balances with Reserve Bank of India	5	2.80	3.57
Balances with Banks and Money at call & short Notice	6	1,609.64	1,593.15
Investments	7	404.90	406.13
Advances	8	73.62	106.34
Fixed Assets	9	33.74	47.85
Other Assets	10	185.07	171.45
Total		2,309.76	2,328.49
Contingent Liabilities Bills for Collection	11	24.67	24.67

Significant Accounting Policies

Notes on Financial Statements as referred above form an integral part of Financial Statements

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS

For M/s. AMS & Co. LLP

Chartered Accountants

Firm Reg. No : 130878W/ W101034

Ms. Bhavana Bafna

Director

DIN: 07472941

Mr. Jatin M. Panchal

Director

DIN: 03605524

Ashok Kumar Puri

Partner

M. No. 128996

MUMBAI

Ms. Deepali Majgaonkar

Head of Finance

Ms. Ketaki Lotankar

Company Secretary

Date : 19th July 2025



SUBHADRA LOCAL AREA BANK LTD. KOLHAPUR

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31.03.2025

SCHEDULE 1- CAPITAL	As on 31.03.2025	As on 31.03.2024
I. Authorised Capital (6,00,00,000 equity shares of Rs. 10 each)	6,000.00	6,000.00
II. Issued Capital 59,990,800 (5,99,90,800) equity shares of Rs.10 each	5,999.08	5,999.08
Total	5,999.08	5,999.08
III. Subscribed and Called up Capital 3,39,31,900 (3,39,31,900) equity shares of Rs.10 each	3,393.19	3,393.19
Total	3,393.19	3,393.19
IV. Paid up Capital 3,39,31,900 (3,39,31,900) equity shares of Rs.10 each	3,393.19	3,393.19
Total	3,393.19	3,393.19
SCHEDULE 2 - RESERVES AND SURPLUS	As on 31.03.2025	As on 31.03.2024
I. Statutory Reserves		
Opening Balance	385.36	385.36
Additions during the year		
	385.36	385.36
II Investment Fluctuation Reserves		
Opening Balance	2.72	2.72
Less: Transfer during the year		
	2.72	2.72
III Investment Reserve Account		
Opening Balance	133.33	111.22
Addition during the year	0.87	22.11
	134.20	133.33
IV General Reserves		
Opening Balance	526.60	526.60
Addition during the year		
	526.60	526.60
V Balance in Profit & Loss Account	(3,425.63)	(3,357.42)
	(2,376.75)	(2,309.41)



SUBHADRA LOCAL AREA BANK LTD. KOLHAPUR

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31.03.2025

SCHEDULE 3 - DEPOSITS	As on 31.03.2025	As on 31.03.2024
I.Demand Deposits		
a) From Banks	-	-
b) From Others	614.20	594.62
II.Saving Bank Deposits	194.85	182.95
III.Term Deposits		
a) From Banks	-	-
b) From Others (Customers)	37.95	41.94
Total Deposit (I,II and III)	847.00	819.51
Deposit of branches		
I In India	847.00	819.51
II Outside India	-	-
Total Deposits	847.00	819.51

SCHEDULE 4 - OTHER LIABILITIES & PROVISIONS	As on 31.03.2025	As on 31.03.2024
I. Bills payable	0.06	0.06
II. Inter-Office Adjustments (Net)	-	-
III. Interests Accrued	81.46	70.68
IV. Others {Includes Standard asset provision, refer schedule 5 }	364.79	354.46
Total gst net	446.31	425.19

SCHEDULE 5- CASH & BALANCES WITH RESERVE BANK OF INDIA	As on 31.03.2025	As on 31.03.2024
I. Cash in hand	2.80	3.57
II. Balance with Reserve Bank of India		
a) In Current Accounts	-	-
b) In Other Accounts	-	-
Total (I and II)	2.80	3.57



SUBHADRA LOCAL AREA BANK LTD., KOLHAPUR

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31.03.2025

SCHEDULE 6 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE		As on 31.03.2025	As on 31.03.2024
I.	In India		
	i) Balances with Banks		
	a) In Current Accounts	1,042.91	1,577.00
	b) In Other Deposit Accounts	566.73	16.15
	ii) Money at call & Short Notice		
	a) With banks	-	-
	b) With other Institutions	-	-
	Total (i and ii)	1,609.64	1,593.15
II	Outside India		
	i) In Current Accounts	-	-
	ii) In Other Deposit Accounts	-	-
	iii) Money at call & Short Notice	-	-
	Total (i,ii and iii)		
	Grand Total (I and II)	1,609.64	1,593.15

SCHEDULE 7 - INVESTMENTS	As on 31.03.2025	As on 31.03.2024
I. Investments in India		
Gross value	404.90	406.13
Less: Aggregate of provision/diminution in value	-	-
Net value of Investments in India	404.90	406.13
Comprising:		
I) Government securities	404.90	406.13
ii) Other approved securities	-	-
iii) Shares	-	-
iv) Debentures and Bonds	-	-
v) Subsidiaries and/or joint ventures	-	-
vi) Others (to be specified)	-	-
	404.90	406.13
II. Investments outside India		
i) Government securities (Including local authorities)	-	-
ii) Subsidiaries and/or joint ventures abroad	-	-
iii) Other investments (to be specified)	-	-
	404.90	406.13



SUBHADRA LOCAL AREA BANK LTD., KOLHAPUR

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31.03.2025

SCHEDULE 8 - ADVANCES		As on 31.03.2025	As on 31.03.2024
i)	Bills Purchased and Discounted		
ii)	Cash Credits, Overdrafts and Loans Repayable on Demand	11.77	25.84
iii)	Term Loans	61.85	80.50
	Total	73.62	106.34
i)	Secured by Tangible Assets	73.62	106.34
ii)	Covered by Bank / Government Guarantees	-	-
iii)	Unsecured	-	-
	Total	73.62	106.34
I	Advances in India		
	i) Priority Sectors	-	-
	ii) Public Sector	-	-
	iii) Banks	-	-
	iv) Others	73.62	106.34
	Total	73.62	106.34
II	Advances Outside India		
	i) Due from Banks	-	-
	ii) Due from others	-	-
	a. Bill purchased and discounted	-	-
	b. Syndicated Loans	-	-
	c. Others	-	-
	Total I+II	73.62	106.34



SUBHADRA LOCAL AREA BANK LTD., KOLHAPUR

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31.03.2025

SCHEDULE 9- FIXED ASSETS	As on 31.03.2025	As on 31.03.2024
I. Premises		
Original Cost of Premises	-	-
Less : Deduction during the year	-	-
DEPRECIATION		
Opening balance	-	-
Charge for the Year	-	-
Net Block I	-	-
II. Other Fixed Assets (Including Furniture and Fixture, Computer Hardware and Software)		
Original Cost of Other Fixed Assets	316.86	316.86
Add : Additions during the year	-	-
Less : Deductions during the year	11.33	-
	305.53	316.86
Depreciation		
Opening balance	271.70	260.16
Charge for the Year	9.92	11.54
Less : Reversed on Sale	8.65	-
	272.97	271.70
Net Block II	32.56	45.16
III. Vehicles		
Original Cost of Vehicles	39.70	39.70
Add : Additions during the year	-	-
Less : Deductions during the year	16.01	-
	23.69	39.70
Depreciation		
Opening balance	37.01	36.61
Charge for the Year	0.22	0.40
Less : Reversed on Sale	14.72	-
	22.51	37.01
Net Block III	1.18	2.69
GRAND TOTAL (I+II+III)	33.74	47.85



SUBHADRA LOCAL AREA BANK LTD. KOLHAPUR

SCHEDULE FORMING PART OF BALANCE SHEET AS ON 31.03.2025

SCHEDULE 10 - OTHER ASSETS		As on 31.03.2025	As on 31.03.2024
I	Inter-office adjustment (net)	-	-
II	Interest accrued	14.15	4.15
III	Tax paid in advance/ Tax deducted at source	-	-
IV	Stationery and stamps	3.66	3.66
V	Non-banking assets acquired in satisfaction of claims	-	-
VI	Deferred Tax Asset	-	-
VII	Others	167.26	163.64
Total		185.07	171.45
SCHEDULE 11 - CONTINGENT LIABILITIES		As on 31.03.2025	As on 31.03.2024
I	Claims against the bank not acknowledged as debts	18.37	18.37
II	Liability for partly paid investments	-	-
III	Liability on account of outstanding forward exchange contracts	-	-
IV	Guarantees given on behalf of constituents	-	-
	a) In India	-	-
	b) Outside India	-	-
V	Acceptances, endorsements and other obligations	-	-
VI	Other items for which the bank is contingently liable	6.30	6.30
Total		24.67	24.67

Significant Accounting Policies

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FOR AND ON BEHALF OF THE BOARD OF DIRECTORS

For M/s. AMS & Co. LLP

Chartered Accountants

Firm Reg. No : 130878W/ W101034

Ms. Bhavna Bafna

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DIN: 07472941

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DIN: 03605524

Ashok Kumar Puri

Partner

M. No. 128996

MUMBAI

Ms. Deepali Majgaonkar

Head of Finance

Ms. Ketaki Lotankar

Company Secretary

Date : 19th July 2025.





**SUBHADRA LOCAL AREA BANK LTD,
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025**

(Rs. in Lacs)

	Schedule No.	31.03.2025	31.03.2024
INCOME			
Interest Earned	12	69.30	55.80
Other Income	13	2.50	(16.03)
TOTAL		71.80	39.77
EXPENDITURE			
Interest Expended	14	45.04	40.00
Operating Expenses	15	96.75	138.40
Provisions & Contingencies		(1.78)	68.87
TOTAL		140.01	247.27
Net Profit/(Loss) For The Year		(68.21)	(207.51)
Profit / (Loss) brought Forward		(3,357.42)	(3,149.91)
Total		(3,425.63)	(3,357.42)
Appropriation			
Less: Transfer To Statutory Reserve		-	-
Less: Transfer To Capital Reserve		-	-
Less: Transfer To General Reserve		-	-
Less: Transfer To Countercycling Buffer		-	-
Less: Deferred Tax Asset written off		-	-
Less: Transfer To Investment Fluctuation Reserve		-	-
Less: Transfer To Investment Reserve Account		-	-
Total		-	-
Net Profit/(Loss) Carried Forward to Balance Sheet		(3,425.63)	(3,357.42)

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SUBHADRA LOCAL AREA BANK LTD., KOLHAPUR

SCHEDULE FORMING PART OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

SCHEDULE 12 - INTEREST EARNED		31.03.2025	31.03.2024
I.	Interest / discount on advance / bills	8.12	5.86
II.	Income on Investments (Net)	27.43	49.08
III.	Interest on balances with Reserve Bank of India and other inter- bank funds	-	-
IV	Others	33.75	0.86
	Total	69.30	55.80

SCHEDULE 13 - OTHER INCOME		31.03.2025	31.03.2024
	Commission, Exchange and Brokerage	0.003	-
	Profit on Sale of Investments	-	-
	Less: Loss on Sale of Investments	-	-
	Profit on Revaluation of Investments	-	-
	Less: Loss on Revaluation of Investments	-	(22.93)
	Profit on Sale of Land, Buildings and other Assets	-	-
	Less : Loss on Sale of Land, Building and other Assets	-	-
	Profit on Exchange transactions	-	-
	Less : Loss on Exchange transactions	-	-
	Income earned by way of dividends etc/ from subsidiaries / companies	-	-
	Miscellaneous Income	2.50	6.90
	Total	2.50	(16.03)

SCHEDULE 14- INTEREST EXPENDED		31.03.2025	31.03.2024
I.	Interest on Deposits	45.04	40.00
II	Interest on Reserve Bank of India/Inter- bank borrowings	-	-
III	Others	-	-
	Total	45.04	40.00



SUBHADRA LOCAL AREA BANK LTD., KOLHAPUR

SCHEDULE FORMING PART OF PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2025

SCHEDULE 15- OPERATING EXPENSES		31.03.2025	31.03.2024
I	Payments to and provisions for employess	28.46	52.06
II	Rent Taxes and Lighting	24.06	35.51
III	Printing and Stationery	0.02	0.04
IV	Depreciation on Bank's property	10.15	11.94
V	Auditors' fees and expenses	2.50	2.50
VI	Law charges	2.19	6.79
VII	Postages, Telegrams, Telephones etc.	0.09	0.23
VIII	Repairs & Maintenance	0.09	0.07
IX	Insurance	0.15	0.13
X	Other expenditure (Annexure)	29.04	29.13
	Total	96.75	138.40

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