



VIDARBHA MERCHANTS URBAN CO-OP. BANK LTD. HINGANGHAT.

BALANCE - SHEET AS ON 31.03.2017

31.03.2016	LIABILITIES		31.03.2017	31.03.2016	ASSETS	31.03.2017
80,000,000.00	SHARE CAPITAL		80,000,000.00	18,036,821.00	CASH & BANK BALANCE	24,237,373.00
	(Authorised Share Capital 80000000/-			48,977,714.20	Cash In Hand	51,019,694.29
21,427,925.00	(3200000/- Shares of Rs.25/- Each)		24,576,075.00	3,378,897.80	Cash Balance in C/A	
	Paid Up Share Capital				RBI, DAD, A/c	2,079,497.50
57,430,308.16	RESERVE FUND & OTHER FUNDS		84,264,443.21	509,444.30	State Bank Of India	3,447,060.09
24,928,531.09	Statutory Reserve Fund		28,015,568.09	325,684.42	Punjab National Bank	1,780,435.12
	22,424,679.63	Bal As per Last B/s		283,755.32	Bank Of Baroda	2,707,531.42
	2,503,851.46	Add.During Year		346,916.67	Bank Of Maharashtra	7,573,214.82
				5,602,217.47	HDFC Bank	417,778.45
30,865,557.07	Building Fund		33,665,557.07	1,778.00	Axis Bank	5,057,953.62
	27,165,557.07	Bal As per Last B/s		-	ICICI Bank	5,500,000.00
	3,700,000.00	Add.During Year		15,263,831.91	IDBI (NET)	10,087,951.80
1,636,220.00	Spl.Reserve		1,963,044.00	24,456.48	Sarawat Bank	1,357,895.48
	1,333,546.00	Bal As per Last B/s		10,750.35	M.S.Co-op Bank Ltd.	24,456.48
	302,674.00	Add.During Year		2,726,082.43	WDCC Bank	10,750.35
-	Investment Depr.Reserve		9,254,902.00	1,641,853.76	Yes Bank Collect A/c	2,358,401.01
	-	Bal As per Last B/s		15,699,644.53	Yes Bank PYT A/c	6,268,093.69
	-	Add.During Year		1,867,011.45	Yes Bank CTS	2,341,057.92
				691,307.00	O/D IDBI	3,078.75
3,131,472.05	NPA PROVISIONS		3,378,472.05	600,237.84	O/D State Bank Of India	556.50
	3,131,472.05	Bal As per Last B/s		3,844.47	O/D PNB	3,189.29
		Add.During Year			O/D BOM	792.00
1,960,000.00	STANDARD ASSETS PROVISIONS		2,440,000.00	24,000,000.00	MONEY AT CALL & SHORT NOTICE	-
	1,960,000.00			154,592,480.00	INVESTMENT	323,991,258.00
-	Investment Fluctuation Res.		1,000,000.00	19,788,000.00	Investment in Govt.Securities (HTM)	164,829,271.00
	-	Bal As per Last B/s		9,988,580.00	Investment in Govt.Securities (AFS)	159,161,987.00
	-	Add.During Year			DTR Bill	-
1,280,000.00	Pro.Non performing Invest.		1,600,000.00	1,000.00	SHARES OF OTHER CO-OP.SOCIETIES	1,000.00
	1,280,000.00	Bal As per Last B/s		99,280,995.00	M.S.Co-Op.Bank Ltd., Mumbai	
	-	Add.During Year		10,000,000.00	FIXED DEPOSITS	99,428,958.27
696,900.00	Social Welfare Fund		696,900.00	10,000,000.00	FD Saraswat Bank	27,500,000.00
	696,900.00	Bal As per Last B/s		10,000,000.00	Yes Bank	9,900,000.00
	-	Add.During Year		22,583,435.00	State Bank Of India	23,046,716.27
950,000.00	Dividend Equin.		1,450,000.00	1,005,000.00	Punjab National Bank	1,105,000.00
	450,000.00	Bal As per Last B/s		1,892,560.00	WDCC Bank	2,113,313.00
	500,000.00	Add.During Year		19,800,000.00	I.D.B.I. Bank	15,963,929.00
				24,100,000.00	Cosmos Bank	-
				9,900,000.00	Bank Of Maharashtra	19,800,000.00
800,000.00	OTHER FUND		800,000.00	460,118,134.10	LOANS & ADVANCES	619,406,756.14
	Medical & Education fund			272,468,967.86	Short Term	-
	800,000.00	Bal As per Last B/s		126,004,715.92	1.Cash Credit & Overdrafts Hypothecation.	51,425,515.00
	-	Add.During Year			2.Term Loan & Others	331,086,235.54
						382,511,750.54

754,301,096.85	DEPOSITS	Current Dep.(Individuals) 119,949,518.90 Current Dep.(Societies) 1,408,910.59 Saving Deposits 255,293,749.57 Svg.Dep. (Societies) 24,192,291.61 Recurring Deposit 11,835,375.00 Fixed Deposit 383,963,275.18 F.D.From Societies 218,113,641.00	1,014,756,761.85	Medium Term 1.Term Loan,Property Mortg.Etc. 96,938,494.00 2.Term Loan & Others 71,303,199.28 168,241,693.28	
1,159,769.00	Dividend Payable 213,909.00 Dividend Payable 2012-13 - 395,886.00 Dividend Payable 2013-14 383,785.00 549,974.00 Dividend Payable 2014-15 435,630.00 - Dividend Payable 2015-16 644,600.00	1,464,015.00	Long Term 1.Housing Loan 67,128,772.32 2.Housing Loan Staff 1,524,540.00 68,653,312.32		
13,203,536.55	OTHER LIABILITIES & PROVISIONS 25,852.00 Sundry Deposit 165,835.00 405,700.00 Sundry Provisions 504,100.00 11,500.00 Other Payable 12,300.00 1,092,851.00 Pay Order 1,225,675.00 300,854.00 TDS Payable 387,197.00 51,861.45 Draft Payable 57,208.00 5,108,906.10 Cr.Bal in Loan A/c 10,561,691.78 257,000.00 Prov.for Audit Fees 274,000.00 669,067.00 Prov.for Ex-Gratia 738,000.00 302,770.00 Prov.Intt.Mat:FD & Others 790,986.00 4,972,000.00 Prov.For I.T.Upto 31.03.17 5,372,800.00 5,175.00 Prov.for Prof.Tax Payable 6,550.00	20,096,342.78	FIXED & OTHER ASSETS Building & Premises 2,128,122.00 Electric Fixture 1,311,962.20 Furniture and Counter 5,520,526.79 Misc.Assets 80,439.00 Safe Vault 3,888,035.80 Computer Hardware 307,505.60 Computer Software 563,593.00 Generator 266,652.00 Strong Room 558,373.00 Note Bundle Counter & Fax 354,679.35 Motor Cycle/Bicycle 57,630.00 Air Conditioner 617,784.50 Inventor 170,073.10 Car Account 336,416.00 -	16,161,792.34	
272,216.00	O/D IDBI BANK	8,491.00	422,980.00	Branch Adjustment Account	-
1,006,576.50	ICICI C/A	-	1,006,576.50	Overdue Interest Receivable (NPA)	1,018,752.90
11,000.00	Overdue Intrest Reserve (Contra)	1,018,752.90	11,000.00	Bills for collection (Contra)	76,802.00
9,920,181.49	PROFIT AND LOSS ACCOUNTS 9,100,380.60 Profit for Last Year 9,920,181.49 2,250,000.00 Less : Statutory Res.Fund 2,500,000.00 3,700,000.00 Building Fund 2,800,000.00 2,111,464.00 Divd.To Shareholders 2,450,000.00 500,000.00 Dividend Equin. 500,000.00 Investment Fluctuation Reser 1,000,000.00 Last Year Bal. Profit 670,181.49 251,894.00 Self Asst.& Regu.Tax Asst. 62,710.00 287,022.60 Balance Profit Bro.Forward 607,471.49 9,633,158.89 Add : Current Profit 10,151,033.17	10,758,504.66	13,737,255.46 136,645.80 Preliminary Expenses 36,031.40 248,882.00 Stock of Stationery & Stamp 104,265.00 250,000.00 Deposit With Landlord 250,000.00 129,822.00 Deposit with MSEB & Telephone 124,022.00 427,930.00 Pre Paid Expenses 537,782.40 5,871,379.00 Interest Receivable on Fixed Deposit 6,459,359.00 2,192,596.66 Interest Receivable on Govt.Securities 7,755,307.66 - Suspence Advance 54,370.00 - TDS Recievable 10,949.00 - Premium Paid On Govt.Security 439,756.00 Deaffund 2014 959.00 4,480,000.00 Advance Tax - 2016-17 5,905,000.00	21,677,801.46	
867,550,981.60	TOTAL	1,157,020,188.40	867,550,981.60	TOTAL	1,157,020,188.40