



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

BALANCE - SHEET AS ON 31.03.2016

31.03.2015	LIABILITIES	31.03.2016	31.03.2015	ASSETS	31.03.2016
	SHARE CAPITAL			CASH & BANK BALANCE	
	(Authorised Share Capital 80000000/- (3200000/- Shares of Rs.25/- Each)		11,491,984.55	Cash In Hand	18,036,821.00
18,168,700.00	Paid Up Share Capital	21,427,925.00	29,690,668.32	Cash Balance in C/A	48,977,714.20
53,190,682.70	Share Application Money		500,938.13	Punjab National Bank	509,444.30
22,424,679.63	RESERVE FUND & OTHER FUNDS		5,197,127.42	Bank Of Baroda	325,684.42
	Statutory Reserve Fund	24,928,531.09	2,170.76	M.S.Co-op Bank Ltd.	24,456.48
	20,041,442.13 Bal As per Last B/s		772,582.90	Yes Bank Collect A/c	2,726,082.43
	2,383,237.50 Add.During Year		10,750.35	WDCC Bank	10,750.35
			376,759.26	Yes Bank PYT A/c	1,641,853.76
			64,334.57	ICICI Bank	-
	Building Fund		25,311.21	HDFC Bank	346,916.67
27,165,557.07	22,965,557.07 Bal As per Last B/s	30,865,557.07	12,432.97	Axis Bank	5,602,217.47
	4,200,000.00 Add.During Year		4,027,702.13	S.B.I.	15,263,831.91
			-	O/D BOM	1,778.00
			5,692.50	Corporation Bank	-
800,000.00	OTHER FUND	800,000.00	6,879,004.03	IDBI	3,378,897.80
	Medical & Education fund		313,199.74	RBI, DAD	283,755.32
	800,000.00 Bal As per Last B/s		8,343,999.00	Bank Of Maharashtra	15,699,644.53
	- Add.During Year		3,138,713.20	Yes Bank CTS	1,867,011.45
696,900.00	Social Welfare Fund	696,900.00	-	O/D IDBI	691,307.00
	696,900.00 Bal As per Last B/s		148.00	O/D Cosmos	600,237.84
	- Add.During Year		19,802.15	O/D PNB	3,844.47
			-		
450,000.00	Dividend Equin.	950,000.00	-	MONEY AT CALL & SHORT NOTICE	24,000,000.00
	450,000.00 Bal As per Last B/s				
	- Add.During Year			INVESTMENT	184,369,060.00
1,333,546.00	Spl.Reserve	1,636,220.00	141,124,150.00	Investment in Govt.Securities (HTM)	154,592,480.00
	1,071,256.00 Bal As per Last B/s			Investment in Govt.Securities (AFS)	19,788,000.00
	262,290.00 Add.During Year			DTR Bill	9,988,580.00
320,000.00	Investment Depr.Reserve			SHARES OF OTHER CO-OP.SOCIETIES	
	- Bal As per Last B/s		1,000.00	M.S.Co-Op.Bank Ltd., Mumbai	1,000.00
	320,000.00 Less During Year				
	-320,000.00				
569,892.50	Overdue Intrest Reserve (Contra)	1,006,576.50	122,296,233.00	FIXED DEPOSITS	99,280,995.00
71,550.00	bills for collection (Contra)	11,000.00	-	FD Sarswat	10,000,000.00
617,995,345.82	DEPOSITS	754,301,096.85	20,000,000.00	Yes Bank	10,000,000.00
	309,909,777.00 Fixed Deposit		18,190,659.00	State Bank Of India	22,583,435.00
	109,418,719.00 F.D.From Societies		10,005,000.00	Punjab National Bank	1,005,000.00
	6,042,395.00 Recurring Deposit		1,783,574.00	WDCC Bank	1,892,560.00
	143,528,460.80 Saving Deposits		5,217,000.00	M.S.Co-Op.Bank Ltd (Reserve Fund)	-
	3,986,117.08 Svg.Dep. (Societies)		30,000,000.00	I.D.B.I.	19,800,000.00
	43,456,914.91 Current Dep.(Individuals)		10,000,000.00	I.C.I.C.I	-
	1,652,962.03 Current Dep.(Societies)		27,100,000.00	Cosmos Bank	24,100,000.00
			-	Bank Of Maharashtra	9,900,000.00

10,884,138.05	CURRENT LIABILITIES & PROVISIONS	12,274,714.05	393,781,294.58	LOANS & ADVANCES	460,118,134.10
1,532,000.00	Prov.Fro Std Assets 1,960,000.00		227,921,092.91	Short Term 272,468,967.86	
2,279,472.05	Prov.for NPA 2,506,472.05		109,761,628.35	Medium Term 126,004,715.92	
325,000.00	Prov.for BDDR 625,000.00		56,098,573.32	Long Term 61,644,450.32	
180,000.00	Prov.for Audit Fees 257,000.00				
447,090.00	Prov.for Ex-Gratia 669,067.00				
640,000.00	Pro.Non performing Invest. 1,280,000.00				
877,186.00	Overdue Deposit Intt. -				
-	Prov.For I.T.Upto 31.03.16 4,972,000.00				
4,598,990.00	Prov.For I.T.Upto 31.03.15 -				
-	Prov.for Educational Fund -				
4,400.00	Prov.for Prof.Tax Payable 5,175.00				
927,126.50	Unpaid Dividend	1,159,769.00	12,517,300.34	FIXED & OTHER ASSETS	17,589,445.34
13,706,601.72	OTHER LIABILITIES	7,572,510.55	1,080,289.20	Electric Fixture 1,445,926.20	
	90,589.96 Sundry Deposit 25,852.00		3,291,665.79	Furniture and Counter 6,073,116.79	
	322,668.00 Sundry Provisions 405,700.00		99,307.00	Misc.Assets 89,376.00	
	8,300.00 Other Payable 11,500.00		2,747,035.80	Safe Vault 4,309,317.80	
	1,028,801.00 Pay Order 1,092,851.00		406,860.60	Computer Hardware 658,020.60	
	108,659.00 TDS Payable 300,854.00		33,477.00	Computer Software 243,119.00	
	476,190.00 Draft Payable 51,861.45		4,190.00	Generator 3,561.00	
	11,671,393.76 Cr.Bal in Loan A/c 5,108,906.10		689,350.00	Strong Room 620,415.00	
	ICCI C/A 272,216.00		406,735.35	Electric Bundle Counter 393,266.35	
	Prov. Intt. Mat. FD 302,770.00		71,241.00	Motor Cycle/Bicycle 66,071.00	
1,392,789,676.42	Head Office A/c	9,920,181.49	545,815.50	Air Conditioner 726,806.50	
9,100,380.60	PROFIT AND LOSS ACCOUNTS		48,395.10	Invertor 200,086.10	
	8,372,616.16 Profit for Last Year 9,100,380.60		465,627.00	Car Account 395,783.00	
	- Add : I.T.Refund -		2,627,311.00	Building & Premises 2,364,580.00	
	- Less : Appropriation -				
	2,250,000.00 Statutory Res.Fund 2,250,000.00		1,392,789,676.42	Branch Adjustment Account	422,980.00
	4,200,000.00 Building Fund 3,700,000.00		9,224,344.60	OTHER ITEMS	9,257,255.46
	1,710,000.00 Divd.To Shareholders 2,111,464.00		240,523.60	Preliminary Expenses 136,645.80	
	- Dividend Equin. 500,000.00		285,961.00	Stock of Stationery & Stamp 248,882.00	
	- Self Asst.& Regu.Tax Asst. 251,894.00		356,632.00	Deposit with Government & Other Department -	
	320,000.00 Invst.Depr.Reserve -		-	Pre Paid Expenses 427,930.00	
	212,616.16 Balance Profit B/F 287,022.60		90,921.00	Intrest Receivable on Fixed Deposit 5,871,379.00	
8,887,764.44	Add : Current Profit 9,633,158.89		4,064,994.00	Intrest Receivable on Govt.Securities 2,192,596.66	
			1,917,704.00	Suspences Advance -	
			155,000.00	Br.Assets -	
			2,112,609.00		
			569,892.50	Intrest Receivable on NPA (Contra)	1,006,576.50
			71,550.00	Bills for collection (Contra)	11,000.00
			3,846,000.00	Advance Tax - 2015-16	4,480,000.00
2,117,404,094.31	TOTAL	867,550,981.60	2,117,404,094.31	TOTAL	867,550,981.60

Dr. M.V. Goyanka
Chairman

Dr. A.S. Mukhi
Vice-Chairman

Shrichand Kachar
Director

Ritesh Pipalwa
Gen. Manager

Kanchan A. Kelkar
Add.Gan.Manager