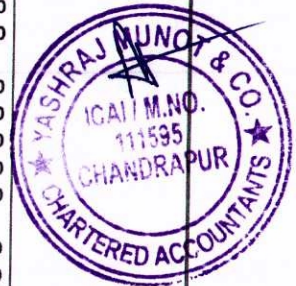




VIDARBHA MERCHANTS URBAN CO-OP.BANK LTD.HINGANGHAT.

BALANCE - SHEET AS ON 31.03.2021

31.03.2020	LIABILITIES	31.03.2021	31.03.2020	ASSETS	31.03.2021
	SHARE CAPITAL			CASH & BANK BALANCE	
80,000,000.00	(Authorised Share Capital 80000000/- (3200000/- Shares of Rs.25/- Each)	80,000,000.00	42,478,321.00	Cash In Hand	39,197,991.00
33,880,900.00	Paid Up Share Capital	35,533,125.00	1,486,100.00	Cash In ATM	1,687,300.00
122,442,435.22	RESERVE FUND & OTHER FUNDS	147,362,600.22	43,988,906.67	Cash Balance in C/A	108,558,628.65
	38,785,243.09 Statutory Reserve Fund	43,227,876.09	1,384,863.17	RBI, DAD	1,384,863.17
	43,000,000.00 Building Fund	54,300,000.00	2,696,012.41	State Bank Of India	3,211,888.87
	3,969,349.00 Spl.Reserve	4,825,023.00	396,663.34	Punjab National Bank	178,514.19
	11,215,002.00 Investment Depr.Reserve	12,031,002.00	6,919.37	Bank Of Baroda	1,116,384.37
	7,256,929.13 NPA Provisions / BDDR	13,165,587.13	14,488,699.45	Bank Of Maharashtra	16,398,890.27
	3,516,012.00 Standard Assets Provision	3,613,212.00	5,309,431.41	HDFC Bank	35,500,080.66
	8,000,000.00 Investment Fluctuation Res.	9,000,000.00	183,621.76	Axis Bank	269,134.40
	1,653,000.00 Pro.Non performing Invest.	1,653,000.00	8,213,335.70	ICICI Bank	157,050.28
	996,900.00 Social Welfare Fund	996,900.00	1,474,999.58	IDBI Bank	4,710,135.42
	2,950,000.00 Dividend Equin.	3,450,000.00	112,543.48	Sarswat Bank	222,446.48
	1,100,000.00 Medical & Education fund	1,100,000.00	140,082.02	M.S.Co-op Bank Ltd.	261,427.22
			13,650.35	Wardha D.C.C. Bank	14,030.35
			2,118,763.47	Yes Bank Collect A/c	22,257,648.39
			731,631.37	Yes Bank PYT A/c	14,357,996.38
			246,078.15	Yes Bank CTS A/c	735,439.88
			4,817,435.33	HDFC Bank ATM A/c	5,170,589.04
			1,620,561.88	Yavatmal D.C.C.Bank	147,164.54
			-	Chandrapur D.C.C. Bank	1,128,300.00
			-	The Amravati Dst.Coop Bank	1,188,221.40
			-	AU Small Finance Bank	56,922.00
			-	O/D Bank Of Baroda	10,433.00
			-	O/D State Bank Of India	67,306.21
			2,842.38	O/D Bank of Maharashtra	10,757.18
			30,772.05	O/D IDBI Bank	3,004.95
			363,875,273.00	INVESTMENT	475,314,713.00
1,374,512.00	DEFERRED TAX LIABILITY	1,671,003.00	150,794,252.00	Investment in Govt.Securities (HTM)	55,326,891.00
			155,580,021.00	Investment in Govt.Securities (HFT)	415,486,822.00
			57,501,000.00	Non SLR Investment	4,501,000.00
1,243,373,784.38	DEPOSITS	1,371,693,344.65	90,472,813.00	FIXED DEPOSITS	60,945,313.00
	119,870,325.36 Current Deposits	104,331,193.92	10,000,000.00	Sarswat Bank	-
	3,678,225.89 Current Dep.(Societies)	11,483,707.51	16,956,949.00	State Bank Of India	7,729,833.00
	283,357,696.64 Saving Deposits	317,559,186.56	5,000.00	Punjab National Bank	5,000.00
	51,610,824.49 Svg.Dep. (Societies)	77,688,052.66	10,000,000.00	Thane Janta Sahakari Bank	-
	18,322,371.00 Recurring Deposit	15,115,704.00	1,240,538.00	Wardha D.C.C. Bank	1,240,538.00
	525,895,845.00 Fixed Deposit	565,144,948.00	6,151,614.00	I.D.B.I. Bank	2,000,000.00
	240,638,496.00 F.D.From Societies	280,370,552.00	21,118,712.00	Bank Of Maharashtra	22,469,942.00
			5,000,000.00	HDFC Bank	12,500,000.00
1,674,436.00	Dividend Payable	1,563,255.00	5,000,000.00	Bank Of Baroda	5,000,000.00
	713,414.00 Dividend Payable 2016-17	684,672.00	10,000,000.00	AU Small Finance Bank	-
	538,657.00 Dividend Payable 2017-18	497,554.00	-	Equitas Bank	5,000,000.00
	422,365.00 Dividend Payable 2018-19	381,029.00	-	YES BANK	5,000,000.00
			16,000,000.00	Call & Notice Money	10,000,000.00



25,254,961.62	OTHER LIABILITIES & PROVISIONS		39,154,483.74	831,013,324.64	LOANS & ADVANCES	855,723,743.60
	251,140.74 Sundry Deposit	277,956.74		-	Short Term	
	478,946.00 Sundry Provisions	394,893.00		90,316,181.29	1.Cash Credit & Overdrafts Hypothecation.	86,012,247.70
	83,626.00 Other Payable	-		420,168,646.19	2.Term Loan & Others	418,767,464.21
	1,455,255.00 Pay Order	431,812.00		510,484,827.48		504,779,711.91
	503,703.19 TDS Payable	750,893.69			Medium Term	
	165,235.00 Draft Payable / EPF Payable	171,098.00		183,216,976.00	1.Term Loan,Property Mortg.Ect.	198,612,516.00
	10,081,091.43 Cr.Bal in Loan A/c	18,977,151.28		60,451,392.00	2.Term Loan & Others	67,353,676.53
	363,775.00 Prov.for Audit Fees	483,525.00		243,668,368.00		265,966,192.53
	1,478,465.00 Prov.for Ex-Gratia	1,500,075.00			Long Term	
	150,000.00 Prov.Int.Mat.FD & Others	150,000.00		74,792,247.16	1.Housing Loan Others	82,460,847.16
	9,328,000.00 Prov.For I.T.Upto 31.03.20	-		2,067,882.00	2.Housing Loan Staff	2,516,992.00
	- Prov.For I.T.Upto 31.03.21	11,702,000.00		76,860,129.16		84,977,839.16
	- Prov.For Moratorium	3,491,137.00				
	53,783.26 GST Payable	67,536.03		37,364,836.86	FIXED & OTHER ASSETS	
	- Sundry Creditors / Suppliers	621,696.00		22,140,351.00	Building & Premises	25,788,688.00
	1,500.00 Suspence / Disput ATM	2,400.00		1,115,332.12	Electric Fixture	987,538.30
	- Earnest Money Deposit	119,610.00		5,777,871.85	Furniture and Counter	5,269,217.21
	848,391.00 Suspence Clearing	-		58,639.00	Misc.Assets	52,774.00
	12,050.00 Prov.for Prof.Tax Payable	12,700.00		3,251,337.80	Safe Vault	3,028,739.00
				1,583,468.22	Computer Hardware	1,961,139.72
1,736,096.00	Overdue Interest Reserve (Contra)		2,666,207.02	672,008.00	Computer Software	1,259,439.50
	Ex-Gratia Interest Reserve (Contra)		893,692.00	361,079.00	Generator	308,395.84
				407,053.00	Strong Room	518,890.52
17,709,742.28	PROFIT AND LOSS ACCOUNTS		16,566,551.01	247,996.75	Electric Bundle Counter	240,449.19
	14,665,939.02 Profit for Last Year B/F	17,187,205.47		24,255.00	Motor Cycle/Bicycle	20,617.00
	Add : Profit B/F	585,416.81		674,648.50	Air Conditioner	608,195.50
	14,665,939.02	17,772,622.28		154,094.08	Invertor	144,052.44
	3,700,000.00 Less : Statutory Res.Fund	4,350,000.00		206,602.00	Car Account	175,612.00
	3,500,000.00 Less : Building Fund	11,300,000.00		690,100.54	Solar Power System	414,059.54
	2,790,000.00 Less : Divd.To Shareholders	-				
	500,000.00 Less : Dividend Equin.	500,000.00		1,736,096.00	Interest Receivable on NPA (Contra)	2,666,207.02
	400,000.00 Less : Social & Medical Fund	-		-	Interest EX-Gratia Covid-19 (Contra)	893,692.00
	275,939.02 Less : Self Asst.& Regu.Tax Asst	-		19,031,196.33	OTHER ASSETS	
	3,500,000.00 Less : Investment Flucctuation	1,000,000.00		408,000.00	Preliminary Expenses	260,666.70
	14,665,939.02	17,150,000.00		162,429.00	Stock of Stationery & Stamp	134,558.90
	522,536.81 Balance Profit C/Forward	622,622.28		250,000.00	Deposit With Landlord	250,000.00
	17,187,205.47 Add : Current Profit	15,943,928.73		142,721.00	Deposit with MSEB & Telephone & Other	142,721.00
				207,893.00	Pre Paid Expenses	672,013.83
				3,857,800.00	Interest Receivable on Fixed Deposit	2,068,574.00
				4,712,009.33	Interest Receivable on Govt.Securities	6,846,732.56
				50,000.00	Suspence Advance	78,100.00
				120,000.00	TDS Recievable	-
				344.00	Deafund 2014	218.01
				9,120,000.00	Advance Tax - 2019-20	-
				-	Advance Tax - 2020-21	10,791,000.00
				-	GST Cash Ledger	94,280.61
1,447,446,867.50	TOTAL		1,617,104,261.64	1,447,446,867.50	TOTAL	1,617,104,261.64
	CONTINGENT LIABILITIES					
1,100,000.00	Financial Guarantees Issued	3,700,000.00				
589,687.00	Amount Transferred to DEAF	1,428,068.00				

Dr. M. V. Goyanka

Mr. Goyanka

Chairman



Dr. A. S. Mukhi

Dr. A. S. Mukhi

Vice-Chairman

Ritesh R. Pipalwa

R. R. Pipalwa

Chief Executive Officer

Yashraj Munot & Co.

Yashraj Munot & Co.

Proprietor

