

**VIDARBHA MERCHANTS URBAN CO-OP. BANK LTD., HINGANGHAT.****BALANCE - SHEET AS ON 31.03.2022**

31.03.2021	LIABILITIES	31.03.2022	31.03.2021	ASSETS	31.03.2022
80,000,000.00	SHARE CAPITAL (Authorised Share Capital Rs. 80000000/- (3200000 Shares of Rs. 25/- Each)	80,000,000.00	39,197,991.00	CASH & BANK BALANCE	25,267,024.00
35,533,125.00	Paid Up Share Capital	37,273,700.00	1,687,300.00	Cash In Hand	3,800,900.00
147,362,600.22	RESERVE FUND & OTHER FUNDS	172,900,778.96	108,558,628.65	CASH BALANCE IN C/A	109,911,525.40
	43,227,876.09 Statutory Reserve Fund 48,749,436.83		1,384,863.17	RBI, DAD	1,387,863.17
	54,300,000.00 Building Fund 56,800,000.00		3,211,888.87	State Bank Of India	10,018,751.20
	4,825,023.00 Spl.Reserve 5,804,448.00		178,514.19	Punjab National Bank	524,435.20
	12,031,002.00 Investment Depr.Reserve 19,521,602.00		1,116,384.37	Bank Of Baroda	2,809,670.87
	13,165,587.13 NPA Provisions / BDDR 16,712,180.13		16,398,890.27	Bank Of Maharashtra	28,868,904.35
	3,613,212.00 Standard Assets Provision 3,613,212.00		35,500,080.66	HDFC Bank	10,082,930.21
	9,000,000.00 Investment Fluctuation Res. 14,000,000.00		269,134.40	Axis Bank	547,870.09
	1,653,000.00 Pro.Non performing Invest. 1,653,000.00		157,050.28	ICICI Bank	4,119,259.28
	996,900.00 Social Welfare Fund 996,900.00		4,710,135.42	IDBI Bank	3,143,740.24
	3,450,000.00 Dividend Equin. 3,950,000.00		222,446.48	Sarswat Bank	-
	1,100,000.00 Medical & Education fund 1,100,000.00		261,427.22	M.S.Co-op Bank Ltd.	160,331.64
			14,030.35	Wardha D.C.C. Bank	14,030.35
			22,257,648.39	Yes Bank Collect A/c	19,478,281.51
			14,357,996.38	Yes Bank PYT A/c	11,213,496.66
			735,439.88	Yes Bank CTS A/c	2,931,729.20
			5,170,589.04	HDFC Bank ATM A/c	5,146,768.46
			147,164.54	Yavatmal D.C.C.Bank	6,065,989.38
			1,128,300.00	Chandrapur D.C.C. Bank	201,920.00
			1,188,221.40	The Amravati D.C.C. Bank	2,721,966.60
			-	Bank Of India	149,566.30
			56,922.00	AU Small Finance Bank	139,227.00
			10,433.00	O/D Bank Of Baroda	-
			67,306.21	O/D State Bank Of India	63,051.35
			10,757.18	O/D Bank of Maharashtra	54.58
			3,004.95	O/D IDBI Bank	121,687.76
1,671,003.00	DEFERRED TAX LIABILITY	1,917,426.00	475,314,713.00	INVESTMENT	715,592,406.00
			55,326,891.00	Investment in Govt.Securities (HTM)	59,772,752.00
			415,486,822.00	Investment in Govt.Securities (AFS)	621,818,654.00
1,371,693,344.65	DEPOSITS	1,538,482,859.91	4,501,000.00	Non SLR Investment	34,001,000.00
	104,331,193.92 Current Deposits 117,360,383.02		60,945,313.00	FIXED DEPOSITS	44,604,304.00
	11,483,707.51 Current Dep.(Societies) 8,361,423.22		7,729,833.00	State Bank Of India	8,071,673.00
	317,559,186.56 Saving Deposits 357,459,546.10		5,000.00	Punjab National Bank	5,000.00
	77,688,052.66 Svg.Dep. (Societies) 50,078,047.57		-	Esaf Smal Finance Bank Ltd.	4,500,000.00
	15,115,704.00 Recurring Deposit 12,565,251.00		1,240,538.00	Wardha D.C.C. Bank	1,248,978.00
	565,144,948.00 Fixed Deposit 586,357,181.00		2,000,000.00	I.D.B.I. Bank	2,105,303.00
	280,370,552.00 F.D.From Societies 406,301,028.00		22,469,942.00	Bank Of Maharashtra	23,673,350.00
			12,500,000.00	HDFC Bank	5,000,000.00
1,563,255.00	Dividend Payable	1,391,010.00	5,000,000.00	Bank Of Baroda	-
	684,672.00 Dividend Payable 2016-17 -		5,000,000.00	Equitas Bank	-
	497,554.00 Dividend Payable 2017-18 494,392.00		5,000,000.00	YES BANK	-
	381,029.00 Dividend Payable 2018-19 371,086.00		10,000,000.00	Call & Notice Money	-
	- Dividend Payable 2020-21 525,532.00		-	B B P S	9,729.00

4

39,154,483.74	OTHER LIABILITIES & PROVISIONS		32,653,560.86	855,723,743.60	LOANS & ADVANCES	840,451,961.33
	277,956.74 Sundry Deposit	99,114.00		-	Short Term	-
	394,893.00 Sundry Provisions	732,260.00		86,012,247.70	1.Cash Credit & Overdrafts Hypothecation.	106,354,030.10
	431,812.00 Pay Order	2,848,211.00		418,767,464.21	2.Term Loan & Others	412,185,436.27
	750,893.69 TDS Payable	688,484.19		504,779,711.91		518,539,466.37
	171,098.00 Draft Payable / EPF Payable	167,152.00		198,612,516.00	Medium Term	
	18,977,151.28 Cr. Bal in Loan A/c	11,642,162.45		67,353,676.53	1.Term Loan,Property Mortg.Ect.	186,939,315.27
	483,525.00 Prov. for Audit Fees	506,500.00		265,966,192.53	2.Term Loan & Others	60,755,900.53
	1,500,075.00 Prov. for Ex-Gratia	1,519,800.00		82,460,847.16		247,695,215.80
	150,000.00 Prov. Int. Mat. FD & Others	15,779.00		2,516,992.00	Long Term	
	11,702,000.00 Prov. For I.T. Upto 31.03.21	-		84,977,839.16	1.Housing Loan Others	69,599,915.16
	- Prov. For I.T. Upto 31.03.22	9,508,000.00			2.Housing Loan Staff	4,617,364.00
	3,491,137.00 Prov. For Moratorium	3,491,137.00				74,217,279.16
	- Prov. On Reschedule	709,360.00		40,777,807.76	FIXED & OTHER ASSETS	42,329,020.67
	67,536.03 GST Payable	68,058.22		25,788,688.00	Building & Premises	27,542,799.43
	621,696.00 Sundry Creditors / Suppliers	643,943.00		987,538.30	Electric Fixture	963,082.84
	2,400.00 Suspence / Disput ATM	1,300.00		5,269,217.21	Furniture and Counter	6,384,442.35
	119,610.00 Earnest Money Deposit	-		52,774.00	Misc.Assets	47,497.00
	12,700.00 Prov. for Prof. Tax Payable	12,300.00		3,028,739.00	Safe Vault	2,725,866.00
				1,961,139.72	Computer Hardware	1,545,370.64
2,666,207.02	Overdue Interest Reserve (Contra)		3,504,936.91	1,259,439.50	Computer Software	766,214.24
893,692.00	Interest Ex-Gratia Reserve for Covid-19 (Contra)			308,395.84	Generator	260,978.84
				518,890.52	Strong Room	467,001.52
				240,449.19	Electric Bundle Counter	306,617.09
				20,617.00	Motor Cycle/Bicycle	17,524.00
				608,195.50	Air Conditioner	763,668.74
				144,052.44	Invertor	140,252.44
				175,612.00	Car Account	149,270.00
				414,059.54	Solar Power System	248,435.54
16,566,551.01	PROFIT AND LOSS ACCOUNTS		22,416,798.88	2,666,207.02	Interest Receivable on NPA (Contra)	3,504,936.91
	17,187,205.47 Profit for Last Year B/F	15,943,928.73		893,692.00	Interest EX-Gratia Covid-19 (Contra)	-
	585,416.81 Add : Profit B/F	622,622.28				
	Add : Extra I Tax Provision	911,000.00		21,338,865.61	OTHER ASSETS	25,069,264.21
	17,772,622.28	17,477,551.01		260,666.70	Preliminary Expenses	-
	4,350,000.00 Less : Statutory Res.Fund	4,500,000.00		134,558.90	Stock of Stationery & Stamp	74,708.90
	11,300,000.00 Less : Building Fund	2,500,000.00		250,000.00	Deposit With Landlord	250,000.00
	- Less : Divd.To Shareholders	3,553,500.00		142,721.00	Deposit with MSEB & Telephone & Other	153,220.00
	500,000.00 Less : Dividend Equin.	500,000.00		672,013.83	Pre Paid Expenses	1,023,658.00
	1,000,000.00 Less : Investment Fluctuation Re.	5,000,000.00		2,068,574.00	Interest Receivable on Fixed Deposit	1,835,052.00
				6,846,732.56	Interest Receivable on Govt.Securities	11,761,400.83
				78,100.00	Suspence Advance	562,000.00
				-	TDS Recievable	38,754.00
				218.01	DEA Fund 2014	270.48
				10,791,000.00	Advance Tax - 2020-21	-
				-	Advance Tax - 2021-22	9,370,000.00
				-	Suspence Clearing	200.00
				94,280.61	GST Cash Ledger	-
1,617,104,261.64	TOTAL	1,810,541,071.52	1,617,104,261.64			1,810,541,071.52
3,700,000.00	CONTINGENT LIABILITIES					
1,428,068.00	Financial Guarantees Issued	4,100,000.00				
	Amount Transferred to DEAF	2,712,552.00				

Dr. M.V. Goyanka
Chairman

Dr. A.S. Mukhi
Vice-Chairman

Ritesh R. Pipalwa
Chief Executive Officer

Pilla Mathur Manuja & Co.
Partner