



विदर्भ मर्चन्टस् अर्बन को-ऑपरेटिव्ह बँक लि., हिंगणघाट

VIDARBHA MERCHANTS URBAN CO-OP. BANK LTD., HINGANGHAT FORM "B"

नफातोटा

PROFIT & LOSS ACCOUNT AS ON 31ST MARCH 2025

S.N.	PARTICULARS	विवरण	Schedule	As On 31-03-2025	As On 31-03-2024
I	Income	उत्पन्न			
	Interest Earned	प्राप्त व्याज	13	177,167,575.72	159,413,653.97
	Other Income	इतर उत्पन्न	14	8,218,979.08	8,793,736.46
	Total	एकूण		185,386,554.80	168,207,390.43
II	Expenditure	खर्च		-	-
	Interest expended	व्याज खर्च	15	98,439,974.15	83,491,939.36
	Operating expenses	आस्थापना खर्च	16	43,433,381.19	43,716,069.90
	Provisions and contingencies	तरतुदी आणि आकस्मिकता			
	Total	एकूण		141,873,355.34	127,208,009.26
III	Profit / Loss	नफा/तोटा		43,513,199.46	40,999,381.17
	Net profit/loss(-) for the year			-	-
	profit/loss(-) brought forward			-	-
	Total	एकूण		185,386,554.80	168,207,390.43
IV	Appropriations	विनियोग		-	-
	Transfer to statutory reserves	राखीव निधी हस्तांतरण		8,000,000.00	3,800,000.00
	Transfer to Other reserves	इतर निधी हस्तांतरण		21,500,000.00	3,500,000.00
	Transfer to Government/proposed dividend	सरकारला/प्रस्तावित लाभांश हस्तांतरण		3,950,000.00	3,938,870.00
	Investment Fluctuation Reserve	रोखे अवमूल्यन निवारण निधी		500,000.00	6,000,000.00
	Balance Carried over to Balance Sheet	शिल्लक ताळेबंदास हस्तांतरण		1,533,416.97	6,084,649.80
	Total	एकूण		35,483,416.97	23,323,519.80

Dr. M. V. Goyanka
Chairman

Dr. A.S. Mukhi
Vice-Chairman

Ritesh R. Pipalwa
Chief Executive Officer

Nitin Ranka & Associates
Partner



Schedule 1 - Capital

		As On 31-03-2025	As On 31-03-2024
I	For Other Banks Authorised Capital (3200000 Shares of Rs. 25/- Each) अधिकृत भागभांडवल (प्रत्येकी रु. २५/- प्रमाणे)	80,000,000.00	80,000,000.00
	Issued Capital / जारी केलेले भांडवल (1778541 Shares of Rs. 25 Each) (1696506 Shares of Rs. 25 Each)	44,463,525.00	42,412,650.00
	Total	44,463,525.00	42,412,650.00

Schedule 2 - Reserves and Surplus

		As On 31-03-2025	As On 31-03-2024
I.	Statutory Reserves / गंगाजळी	67,462,729.83	58,915,547.83
	Opening Balance / सुरुवातीची शिल्लक	58,915,547.83	54,583,079.83
	Addition During the Year / वर्षभरात भर	8,547,182.00	4,332,468.00
	Deductions During the Year / वर्षभरात कपात	-	-
II.	Capital Reserve / राखीव भांडवल	100,648,968.00	78,311,448.00
	Opening Balance / सुरुवातीची शिल्लक	78,311,448.00	73,916,088.00
	Addition During the Year / वर्षभरात भर	22,337,520.00	4,395,360.00
	Deductions During the Year / वर्षभरात कपात	-	-
III.	Share Premium /	-	-
	Opening Balance / सुरुवातीची शिल्लक	-	-
	Addition During the Year / वर्षभरात भर	-	-
	Deductions During the Year / वर्षभरात कपात	-	-
IV.	Revenue and Other Reserves / महसूल आणि इतर निधी	97,292,956.13	90,757,948.13
	Opening Balance / सुरुवातीची शिल्लक	90,757,948.13	80,855,823.13
	Addition During the Year / वर्षभरात भर	8,037,620.00	12,297,098.00
	Deductions During the Year / वर्षभरात कपात	1,502,612.00	2,394,973.00
V.	Balance in Profit and Loss Account / नफा आणि तोट्या खात्यात शिल्लक	34,027,136.43	36,784,980.97
	Total (I,II,III,IV and V)	299,431,790.39	264,769,924.93

Schedule 3 - Deposits

		As On 31-03-2025	As On 31-03-2024
A.I.	Demand Deposits / मागणी ठेवी	182,303,735.76	149,620,226.10
	(i) From Banks / बँका कडून	-	-
	(ii) From Others / इतर कडून	182,303,735.76	149,620,226.10
II.	Saving Bank Deposits / बचत खात्याची ठेव	498,108,696.38	457,632,042.65
III.	Term Deposits / मुदत ठेवी	1,188,636,334.00	1,072,038,271.30
	(i) From Banks / बँका कडून	-	-
	(ii) From Others / इतर कडून	1,188,636,334.00	1,072,038,271.30
	Total (I,II and III) / एकूण	1,869,048,766.14	1,679,290,540.05
B.	(i) Deposit of Branch In India / भारतातल्या शाखा ठेवी	1,869,048,766.14	1,679,290,540.05
	(ii) Deposit of Branch Outside India / भारत बाहेरच्या ठेवी	-	-
	Total (I,II,III,IV and V) / एकूण	1,869,048,766.14	1,679,290,540.05



विदर्भ मर्चन्टस् अर्बन को-ऑपरेटिव्ह बँक लि., हिंगणघाट

Schedule 4 - Borrowings

		As On 31-03-2025	As On 31-03-2024
I.	Borrowings in India / भारत मध्ये कर्ज	-	-
	(a) Reserve Bank Of India / भारतीय रीसर्व बँक	-	-
	(b) Others Banks / इतर बँक	-	-
	(c) Others Institutions and agencies / इतर संस्था आणि एजन्सी	-	-
II.	Borrowings outside India / भारता बाहेरच्या ठेवी	-	-
	Total (I and II) / एकूण	-	-
	Secured borrowings included in I and II above Rs.	-	-

Schedule 5 - Other Liabilities and Provisions

		As On 31-03-2025	As On 31-03-2024
I.	Bills Payable / बिल दिले	-	-
II.	Inter-Office Adjustment (Net) / आंतर कार्यालय समायोजन	-	-
III.	Interest Accrued / व्याज जमा	-	-
IV.	Provisions against Standard Assets / मानक मालमतेविरुद्ध तरतुदी	4,662,846.00	4,540,846.00
V.	Interest On NPA (Contra) / एनपीए वर व्याज	5,038,142.94	5,226,969.13
VI.	Others (Including Provisions) / इतर (तरतुदीसह)	56,912,775.57	43,940,278.36
	Total / एकूण	66,613,764.51	53,708,093.49

Schedule 6 - Cash and Balances with Reserve Bank Of India

		As On 31-03-2025	As On 31-03-2024
I.	Cash in Hand (Including ATM Balance) / शिल्लक रोख (एटीएम शिल्लक सहा)	34,978,565.00	35,408,026.00
II.	Balances With Reserve Bank Of India / भारतीय रिझर्व बँक सह शिल्लक	4,899,363.17	1,395,363.17
	(a) In Current Account / चालू खात्यात शिल्लक	4,899,363.17	1,395,363.17
	(b) In Other Account / इतर खात्यात शिल्लक	-	-
	Total (I and II) / एकूण	39,877,928.17	36,803,389.17

Schedule 7 - Balance with Banks and Money at Call and Short Notice

		As On 31-03-2025	As On 31-03-2024
I.	In India / भारत मध्ये		
	(i) Balance with Banks / बँकासह शिल्लक	182,115,359.79	168,346,430.09
	(a) In Current Account / चालू खाते शिल्लक	182,115,359.79	168,346,430.09
	(b) In Other Deposit Accounts / इतर खाते शिल्लक	-	-
	(ii) Money at Call and Short Notice / कॉल आणि शॉर्ट नोटीस मध्ये रक्कम	20,000,000.00	10,000,000.00
	(a) With Banks / बँका सह	-	-
	(b) With Other Institutions / इतर संस्थासह	20,000,000.00	10,000,000.00
	Total (i and ii) / एकूण	202,115,359.79	178,346,430.09
II.	Outside India / भारता बाहेर	-	-
	(i) In Current Accounts / चालू खाते शिल्लक	-	-
	(ii) In Other Deposit Accounts / इतर खाते शिल्लक	-	-
	(iii) Money at Call and Short Notice / कॉल आणि शॉर्ट नोटीस मध्ये रक्कम	-	-
	Total (I,ii and iii) / एकूण	-	-
	Grand Total (I and II) / संपूर्ण एकूण	202,115,359.79	178,346,430.09



Schedule 8 - Investments

		As On 31-03-2025	As On 31-03-2024
I.	Investments In India / भारत मध्ये गुंतवणुक		
(i)	Government Securities / सरकारी प्रतिभूती	718,993,713.00	687,481,161.00
(ii)	Other approved Securities / इतर मंजूर प्रतिभूती	-	-
(iii)	Shares / भाग	1,000.00	1,000.00
(iv)	Debentures and Bonds / कर्जपत्र आणि बॉंड	-	-
(v)	Subsidiaries and / or joint ventures / सहाय्यक कंपन्या/संयुक्त उद्यम	-	-
(vi)	Others (to be specified) Banks FD & M.F./ इतर बँक मुदत ठेव आणि मुच्युअल फंड	142,631,194.24	41,823,266.24
	Total / एकूण	861,625,907.24	729,305,427.24
II.	Investments Outside India / भारता बाहेर गुंतवणुक		
(i)	Government Securities (Including Local Authorities) / सरकारी प्रतिभूती	-	-
(ii)	Subsidiaries and / or joint ventures / सहाय्यक कंपन्या/संयुक्त उद्यम	-	-
(iii)	Others (to be specified) / इतर गुंतवणुक	-	-
	Total / एकूण	-	-
	Grand Total (I and II) / संपूर्ण एकूण	861,625,907.24	729,305,427.24

Schedule 9 - Advances

		As On 31-03-2025	As On 31-03-2024
A.	(i) Bills Purchased and discounted / बिल खरेदी आणि सवलत	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand / रोख क्रेडिट्स, ओव्हर ड्राफ्ट्स आणि मागणीनुसार परतफेड करण्यायोग्य कर्ज	861,041,805.11	835,479,871.14
	(iii) Term Loans	237,096,608.53	190,841,252.53
	Total / एकूण	1,098,138,413.64	1,026,321,123.67
B.	(i) Secured by tangible assets / मूर्त मालमत्तेद्वारे सुरक्षित	1,094,492,485.64	1,022,500,714.67
	(ii) Covered by Bank / Government Gurantees / बँकेने झाकलेले/सरकारी हमी	-	-
	(iii) Unsecured / असुरक्षित	3,645,928.00	3,820,409.00
	Total / एकूण	1,098,138,413.64	1,026,321,123.67
C.I.	Advances In India / भारतामध्ये कर्ज		
(i)	Priority Sectors / प्राधान्य क्षेत्र	747,750,000.00	644,830,000.00
(ii)	Public Sector / सार्वजनिक क्षेत्र	-	-
(iii)	Banks / बँक्स	-	-
(iv)	Others / इतर	350,388,413.64	381,491,123.67
	Total / एकूण	1,098,138,413.64	1,026,321,123.67
C.II.	Advances Outside India / भारता बाहेर कर्ज		
(i)	Due from Banks / बँकाकडून देय	-	-
(ii)	Due from Others / इतराकडून देय	-	-
(a)	Bills purchased and discounted / बिल खरेदी आणि सवलत	-	-
(b)	Syndicated loans / सिंडिकेटेड कर्ज	-	-
(c)	Others / इतर	-	-
	Total / एकूण	-	-
	Grand Total (C.I and II) / संपूर्ण एकूण	1,098,138,413.64	1,026,321,123.67



विदर्भ मर्चन्टस् अर्बन को-ऑपरेटिव्ह बँक लि., हिंगणघाट

Schedule 10 - Fixed Assets

		As On 31-03-2025	As On 31-03-2024
I.	Premises At Cost as on 31st March of the preceding Year	26,221,568.43	26,847,414.43
	Additions during the Year / वर्षभरात भर	-	-
	Deductions during the Year / वर्षभरात कपात	-	-
	Depreciation to Date / आज पर्यंत घसारा	563,261.00	625,846.00
	Closing As of 31st March of the Current Year / चालू वर्षाच्या ३१ मार्च पर्यंत बंद	25,658,307.43	26,221,568.43
II.	Other Fixed Assets (Including furniture and fixtures)		
	At close as on 31st March of the preceding Year / इतर निश्चित मालमत्ता मागील वर्षाच्या ३१ मार्च रोजी पर्यंत.	11,964,408.12	13,383,017.86
	Additions during the Year / वर्षभरात भर	1,147,151.94	959,788.26
	Deductions during the Year / वर्षभरात कपात	-	-
	Depreciation to Date / आज पर्यंत घसारा	2,056,963.00	2,378,398.00
	Closing As of 31st March of the Current Year / चालू वर्षाच्या ३१ मार्च पर्यंत बंद	11,054,597.06	11,964,408.12
	Total (I and II) / एकूण	36,712,904.49	38,185,976.55

Schedule 11 - Other Assets

		As On 31-03-2025	As On 31-03-2024
I.	Inter - Office Adjustments (Net) / आंतर कार्यालय समायोजन	-	-
II.	Interest Accrued / व्याज जमा	16,516,887.45	14,591,007.00
III.	Interest On NPA (Contra) / एनपीए वर व्याज	5,038,142.94	5,226,969.13
IV.	Tax Paid in Advance/tax deducted at source / आगाऊ भरलेला कर/स्रोतावर वजा केलेला कर	11,500,000.00	10,368,754.00
V.	Stationery and Stamps / स्टेशनरी आणि मुद्रांक	251,958.75	194,367.62
VI.	"Non-banking assets acquired in satisfaction of claims" / दाव्यांच्या समाधानाने विकत घेतलेली बँकिंग मालमत्ता	Nil	Nil
VII.	Others / इतर	7,780,343.57	837,764.00
	Total / एकूण	41,087,332.71	31,218,861.75

Schedule 12 - Contingent Liabilities

		As On 31-03-2025	As On 31-03-2024
I.	Claims against the bank not acknowledged as debts / बँकेच्या विरोधात दावे कर्ज म्हणून मान्य केले नाहीत.	-	-
II.	Liability for partly paid investments / अंशतः देय गुंतवणुकीसाठी उत्तरदायित्व	-	-
III.	Liability on account of outstanding forward exchange contracts / थकीत फॉरवर्ड एक्सचेंज ठेक्याच्या खात्यावर उत्तरदायित्व	-	-
IV.	Guarantees given on behalf of constituents / घटकांच्या वतीने दिलेली हमी	-	-
	(a) In India / भारत मध्ये	9,415,029.00	4,465,000.00
	(b) Outside India / भारत बाहेर	-	-
V.	Acceptances, endorsements and other Obligations / स्वीकृती, समर्थन आणि इतर जबाबदाऱ्या	-	-
VI.	Other items for which the bank is contingently liable / इतर वस्तू ज्यासाठी बँक अनुरूप जबाबदार आहे.	9,094,406.00	6,693,334.00
	Total / एकूण	18,509,435.00	11,158,334.00



Schedule 13 - Interest Earned

		As On 31-03-2025	As On 31-03-2024
I.	Interest / Discount on advances / bills / व्याज / कर्जावर सूट / बिल्स	115,752,641.78	101,475,292.42
II.	Income On Investments / गुंतवणूकीवर उत्पन्न	54,306,857.94	55,454,492.55
III.	Interest on balances with Reserve Bank Of India and other Inter-bank funds / भारतीय रिजर्व बँक आणि इतर आंतर बँकेच्या निधीसह शिल्लक ठेवण्यावर व्याज	7,108,076.00	2,483,869.00
IV.	Others / इतर	-	-
	Total / एकूण	177,167,575.72	159,413,653.97

Schedule 14 - Other Income

		As On 31-03-2025	As On 31-03-2024
I.	Commission , exchange and brokerage / कमिशन, हुंडणावळ आणि दलाली	1,539,461.10	1,459,040.64
II.	Profit on sale Of Investments / गुंतवणूकीच्या विक्रीवर नफा	405,273.00	630,722.00
	Less : Loss on Sale of Investments / गुंतवणूकीच्या विक्रीत कमी तोटा	-	-
III.	Profit on revaluation of Investments / गुंतवणूकीचे पुनरमुल्यांकन केल्यावर नफा	-	-
	Less : Loss on revaluation of Investments / गुंतवणूकीचे पुनरमुल्यांकन कमी तोटा	-	-
IV.	Profit on sale of Land, Building and other assets / जमीन, इमारत आणि इतर मालमत्तांच्या विक्रीवर तोटा	-	-
	Less : Loss on Sale of Land, Building and other assets / जमीन, इमारत आणि इतर मालमत्तांच्या विक्रीवर नफा	-	-
V.	Profit on exchange transactions / विनिमय व्यवहारांवर नफा	-	-
	Less : Loss on exchange transactions / विनिमय व्यवहारांवर तोटा	-	-
VI.	Income earned by way of dividends, etc. from subsidiaries / companies and / or joint ventures abroad / in India / सहाय्यक कंपन्यांकडून आणि परदेशात संयुक्त उद्यमा कडून लाभांश इत्यादी द्वारे मिळविलेले उत्पन्न	-	-
VII.	Miscellaneous Income* / संकीर्ण उत्पन्न	6,274,244.98	6,703,973.82
	Total / एकूण	8,218,979.08	8,793,736.46

Schedule 15 - Interest Expended

		As On 31-03-2025	As On 31-03-2024
I.	Interest On Deposits / ठेवीवर व्याज	97,854,533.64	83,120,632.01
II.	Interest on Reserve Bank Of India / Inter-Bank Borrowings / भारतीय रिझर्व बँक / आंतर बँकेच्या कर्जावरील व्याज	1,836.31	35,619.00
III.	Others / इतर	583,604.20	335,688.35
	Total / एकूण	98,439,974.15	83,491,939.36



विदर्भ मर्चन्टस् अर्बन को-ऑपरेटिव्ह बँक लि., हिंगणघाट

Schedule 16 - Operating Expenses

		As On 31-03-2025	As On 31-03-2024
I.	Payments to and provisions for employees / कर्मचाऱ्यांना देय आणि तरतुदी	20,851,466.00	18,789,753.00
II.	Rent, Taxes and Lighting / भाडे, कर आणि प्रकाश	1,801,124.00	1,763,945.44
III.	Printing and Stationery / छपाई आणि लेखन साहित्य	246,794.87	303,357.92
IV.	Advertisement and Publicity / जाहिरात आणि प्रसिद्धी	105,362.90	109,350.26
V.	Depreciation on Bank's property / बँकेच्या मालमतेवर घसारा	2,620,224.00	3,004,240.00
VI.	Director's fees, allowances and expenses / संचालक मंडल फी, भत्ते आणि खर्च	97,360.00	61,059.00
VII.	Auditor's Fees and expenses (Including Branch Auditors) / लेखापाल फी आणि खर्च (यासह शाखा लेखापाल)	684,000.00	646,000.00
VIII.	Law Charges / कायदा शुल्क	88,025.00	158,899.00
IX.	Postage, Telegrams, Telephones, Etc. / टपाल, तार व टेलिफोन	395,178.25	411,147.25
X.	Repairs and maintenance / दुरुस्ती आणि झीज खर्च	351,022.94	448,239.01
XI.	Insurance / विमा खर्च	3,008,184.14	2,856,558.36
XII.	Other expenditure / इतर खर्च	13,184,639.09	15,163,520.66
	Total / एकूण	43,433,381.19	43,716,069.90

1. INVESTMENT

Composition of Investment Portfolio as on 31.03.2025 (amt.in lacs)			
Item	Held to Maturity	Available for Sale	Total
A. SLR Investments (TOTAL 'A')	752.94	6636.98	7389.92
(i) GOI Treasury bills	0.00	0.00	0.00
(ii) GOI Securities (Dated)	380.96	3335.75	3716.71
(iii) State Govt. Securities (Dated)	171.98	3301.23	3473.21
(iv) Other approved Securities	200.00	0.00	200.00
B. NON-SLR Investments (TOTAL 'B')	1426.31	0.00	1426.31
(i) Other Investment	55.09	0.00	55.09
(ii) Fixed Deposits	1371.22	0.00	1371.22
TOTAL (A+B)	2179.25	6636.98	8816.23

Composition of Investment Portfolio as on 31.03.2024 (amt.in lacs)			
Item	Held to Maturity	Available for Sale	Total
A. SLR Investments (TOTAL 'A')	741.80	6233.01	6974.81
(i) GOI Treasury bills	0.00	0.00	0.00
(ii) GOI Securities (Dated)	380.96	3530.75	3911.71
(iii) State Govt. Securities (Dated)	260.84	2702.26	2963.10
(iv) Other approved Securities	100.00	0.00	100.00
B. NON-SLR Investments (TOTAL 'B')	418.24	0.00	418.24
(i) Other Investment	50.10	0.00	50.10
(ii) Fixed Deposits	368.14	0.00	368.14
TOTAL (A+B)	1160.04	6233.01	7393.05



2. TRANSFER TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

Sr. No.	Particular	Current Year 31/03/2025	Previous Year 31/03/2024
1	Opening balance of DEA Fund as On 01.04.2024	66.93	40.52
2	Add: amounts transferred to DEA Fund During the year 2024-25	24.01	26.42
3	Less: Amounts reimbursed by DEA Fund towards claims during the Year 2024-25	Nil	Nil
4	Closing balance of DEA Fund as on 31.03.2025 (1 + 2 + 3)	90.94	66.94

3. Payment Of DICGC Insurance Premium

(amt.in lacs)

PARTICULAR	2024-2025	2023-2024
Payment of DICGC Insurance Premium	21.28	20.20
Arrears in payment of DICGC Premium	0.00	0.00

4. Non-SLR Investment Portfolio

Non Performing non-SLR Investments

(amt.in lacs)

PARTICULAR	2024-2025	2023-2024
a) Opening Balance	0.00	0.00
b) Addition during the year since 1st April	0.00	0.00
c) Reductions during the above period	0.00	0.00
d) closing balance	0.00	0.00
e) Total Provisions held	0.00	0.00

5. CONCENTRATION OF DEPOSITS

(amt.in lacs)

PARTICULAR	2024-2025	2023-2024
Total deposits of the twenty largest depositors	2212.00	1919.00
Percentage of deposits of twenty largest depositors to total deposits of the Bank	11.84%	11.43%
Total Deposits of the bank	18690.48	16793.00

6. Digital Transaction details Period : 1 APR 2024 TO 31 MAR 2025

(amt.in lacs)

Sr. No	1	2	3	4	5
Period	apr-24 to june-24	Jul-24 to Sep-24	Oct-24 to Dec-24	Jan-25 to Mar-25	Total (Amt.In. Lacs)
AQUIRER	No of Trn	7749.00	8539.00	8154.00	32535.00
	Amount	323.02	321.54	320.64	1297.45
ISSUER	No of Trn	3344.00	3259.00	3419.00	13263.00
	Amount	143.95	130.18	145.52	560.06
POS	No of Trn	653.00	442.00	479.00	2059.00
	Amount	11.24	8.06	9.02	35.53
NEFT	No of Trn	3047.00	3045.00	3283.00	12876.00
	Amount	2005.96	1687.07	1899.82	7744.08
IMPS	No of Trn	1230.00	1231.00	1494.00	5499.00
	Amount	114.25	101.91	137.71	501.49
UPI	No of Trn	43475.00	53141.00	64033.00	235556.00
	Amount	617.21	706.60	909.61	3322.20
Total	No of Trn	59498.00	69657.00	80862.00	301788.00
	Amount	3215.63	2955.36	3422.32	13460.81



विदर्भ मर्चन्ट्स अर्बन को-ऑपरेटिव्ह बँक लि., हिंगणघाट

ADDITIONAL DISCLOSURE AS PER RBI CURCULAR UBD.CO.BPD(PCB) CIR.NO.52/12.05.001/2013-14 DT.25.03.2020

Sr.	Particulars	31/03/2024	31/03/2025
1	Capital To Risk Asset Ratio(CRAR)	27.22%	29.15%
2	Movement of CRAR during Two Financial Years	1.42%	1.93%
3	Investment : Govt. of India Securities		
	1. Book Value	6874.81	7,189.94
	2. Face Value	6923.90	7233.80
	3. Market Value	6668.24	7184.00
4	Advance Against : Real Estate, Construction, Bussiness & Housing	1872.94	2006.41
5	Advance Against Share & Debentures	Nil	Nil
6	Advance to Directors, their relatives, Companies/Firms in which they are interested		
	1. Fund Based	7.86	6.80
	2. Non-Fund Based	24.00	24.00
7	Average Cost of Deposit	4.95%	5.24%
8	Non Performing Assets(NPAs) Amount		
	1. Gross NPAs	209.70	253.52
	2. Net NPAs	0.00	0.00
9	Non Performing Assets(NPAs) %		
	1. Gross NPAs	2.04%	2.31%
	2. Net NPAs	0.00%	0.00%
10	Profitability		
	a) Interest income as percentage to Working funds	7.62%	7.81%
	b) Non-Interest Income as percentage to Working Funds	0.39%	0.35%
	c) Operating Profits as a percentage to Working Funds	1.50%	1.32%
	d) Return on Assets	9.02%	8.97%
	e) Business(Advance+Deposits) per Employee	403.82	423.05
	f) Profit per Employee	6.11	6.04
11	Provisions made towards NPA during the year	40.29	40.78
12	Provisions made towards Depreciation in investment during the year	NIL	NIL
13	Movement in Provisions		
	a) Towards NPAs	1.26	0.49
	b) Towards Depreciation in Investments : IDR	NIL	NIL
	c) Towards fluctuation Reserves : IFR	NIL	NIL
	d) Standard Assets	1.23	1.22
14	Foreign Currency Asset & Liabilities	NIL	NIL
15	Premium paid Towards DICGC	20.20	21.28
16	Penalty paid for any Violation of R.B.I. Directives	NIL	NIL



VIDARBHA MERCHANTS URBAN CO-OP BANK LTD HINGANGHAT CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2025

	Particulars	Amount (Rs. In Lacs)
	CASH FLOW FROM OPERATING ACTIVITIES :	
	Net Profit	324.94
	Add : Tax Provision	110.19
		435.13
	Add : Adjustments for	
	Depreciation on Assets	26.20
	Amortization of Investments	
	Investment Written off	
	Provision of IDR	
	Provision of B.D.D.R	40.78
	Interest Paid on Borrowings	0.02
	Loss / (profit) on sale of Gov. Sec	3.06
		505.19
	Adjustments for	
	Net (Increase)/Decrease in Loans and Advances	175.29
	Net (Increase)/Decrease in Interest Rec. on staff House Loan	
	Net (Increase)/Decrease in Stationery stock	0.57
	Net (Increase)/Decrease in Deposits with Gov/Others	
	Net (Increase)/Decrease in other assets	100.44
	Net (Increase)/Decrease in Deposits	1897.58
	Net (Increase)/Decrease in Interest on Fixed Deposits	32.51
	Net (Increase)/Decrease in other Liability	129.39
	Net (Increase)/Decrease in Provision	
	Net (Increase)/Decrease in Reserves	85.46
	Net cash generated from operating Activities before tax	2926.43
	Income Tax paid	106.01
A	Net cash generated from operating Activities after tax	2820.42
	CASH FLOW FROM INVESTING ACTIVITIES :	
	Net (Increase)/Decrease in fixed assets	-14.73
	interest income	175.28
	profit on sale of Gov Security	
	profit on sale of fixed asset	
	Net (Increase)/Decrease in Investments	420.13
	Net (Increase)/Decrease in interest recievable on Investments	19.27
B	Net cash generated from investing asctivities	599.95
	CASH FLOW FROM FINANCING ACTIVITIES :	
	Net (Increase)/Decrease in share capital	20.51
	Dividend Paid	-39.50
	Interest Paid	
C	Net cash generated from investing asctivities	-18.99
	NET INCREASE IN CASH & CASH EQUIVALENTS (A+B+C)	3401.38
	cash & cash equivalents at the beginning of the year	2051.50
	cash & cash equivalents at the end of the year	2219.93



विदर्भ मर्चन्टस् अर्बन को-ऑपरेटिव्ह बँक लि., हिंगणघाट

EXPENDITURE PARTICULARS	BUDGET FOR 2024-2025	ACTUAL EXPENDITURE 01.04.2024 TO 31.03.2025	BUDGET FOR 2025-26
Interest Paid On Deposits	90800000.00	97854533.64	97500000.00
Interest Paid On Borrowings	150000.00	1836.31	100000.00
Bank Commission	150000.00	42604.20	75000.00
Establishment Expenses	18200000.00	19006168.00	20000000.00
Provident Fund / Gratuity / Professional Tax	2220000.00	1845298.00	2100000.00
Board Meeting Expenses & Allowance	70000.00	97360.00	120000.00
Rent Taxes Electricity & Clg.House Chags.P.T.Etc.	1900000.00	1801124.00	1850000.00
Postage , Telegrams & Telephone & other Stamps	500000.00	395178.25	480000.00
Printing & Stationery	350000.00	246794.87	325000.00
Advertisement Expenses	150000.00	105362.90	150000.00
Provision for Housing Loan	950000.00	837520.00	930000.00
Audit Fees / System/Concurrent (Provision)	800000.00	684000.00	850000.00
Provision (Standard Assets)	300000.00	122000.00	275000.00
Annual General Meeting Expenses	300000.00	275000.00	325000.00
Travelling Expenses & Conveyance	1100000.00	773078.96	980000.00
Insurance Charges	1400000.00	879400.14	1250000.00
Office Expenses	400000.00	286114.57	400000.00
Other Expenses / Miscellaneous Expenses / Edu.	60000.00	11889.55	45000.00
Depreciation on SSF /Dead Stock	3400000.00	2620224.00	3100000.00
Ammortisation of Premium on Govt.Security	200000.00	0.00	50000.00
Memorandum Control A/c	300000.00	88025.00	150000.00
Repair & Maintanance	600000.00	351022.94	650000.00
Staff / Social Welfare Expen./Special X-Gretia	150000.00	50578.35	130000.00
Legal Expenses	50000.00	0.00	30000.00
Loss On Sale Of Govt.Security	1200000.00	98821.00	500000.00
Seminer & Training Programme	50000.00	13990.00	50000.00
Transport Charges	60000.00	17411.00	55000.00
Vehicle Exp.	175000.00	27600.00	100000.00
DICGC Premium	2400000.00	2128784.00	2350000.00
Sarvatra Prepaid Pack for ATM Transaction	450000.00	541000.00	600000.00
Tea & Refreshment	250000.00	194673.00	230000.00
Premises Maintanance Charges	1980000.00	1877796.00	2000000.00
Service Tax / GST	900000.00	1026182.93	1210000.00
Provision for BDDR	4400000.00	4078170.00	4300000.00
S.M.S.Charges	110000.00	70000.00	120000.00
Leaseline Expenses	1400000.00	1157780.35	1290000.00
Hardware / Software / Annual Maintanance	2200000.00	1493978.88	1750000.00
Subscription Fee / Member Fees	100000.00	82000.00	100000.00
Provision for Deferred Tax Liability	250000.00	210385.00	250000.00
Clg.House Charges / ATM Charges/NPCI harges/CERSAI Charges	850000.00	479669.50	550000.00
TOTAL	141275000.00	141873355.34	147320000.00
NET PROFIT BEFORE TAX	37425000.00	43513199.46	41280000.00
INCOME TAX	9401160.00	11019480.00	10386048.00
NET PROFIT AFTER TAX	28023840.00	32493719.46	30893952.00
GRAND TOTAL	178700000.00	185386554.80	188600000.00



BUDGET OF INCOME & EXPENDITURE FOR THE YEAR 2025 -2026

INCOME	BUDGET FOR 2024-25	ACTUAL INCOME 1.04.2024 TO 31.03.2025	BUDGET FOR 2025-26
PARTICULARS			
Interest Recd. On Investment	57,080,000.00	61,820,206.94	62,700,000.00
Interest On Loans & Advances	112,500,000.00	115,752,641.78	117,800,000.00
Commission, Exchange	1,550,000.00	1,539,461.10	1,650,000.00
Other Income	7,570,000.00	6,274,244.98	6,450,000.00
Grand Total	178,700,000.00	185,386,554.80	188,600,000.00

PROFIT ALLOCATION FOR THE YEAR 2024-2025

Particulars	Amount	Particulars	Amount
B/F Profit F.Y. 2023-24	1834980.97	Statutory Reserve	8300000.00
		Building Fund	19000000.00
Less : Self Assessments Tax	-301564.00	Proposed Dividend @10%	4290000.00
		Casual Loss Res Fund	300000.00
		Advance Technology Fund	500000.00
Add Profit for FY 2024-25	32493719.46	Investment Fluctuation Reserve	300000.00
		Profit C/F	1337136.43
Total-	34027136.43		34027136.43

Dr. M. V. Gayanka
Chairman

Dr. A. S. Mukhi
Vice-Chairman

Ritesh R. Pipalwa
Chief Executive Officer

Nitin Ranka & Associates
Partner