

Annexure I4
Form A
Form of Balance Sheet
Balance Sheet of The Pandharpur Urban Co Op Bank Ltd
Balance as on 31st March 2023

		(000's omitted)	
Particular	Schedule	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
Capital and Liabilities			
Capital	1	4,30,984.23	3,89,207.71
Reserves and Surplus	2	18,37,431.27	18,62,852.41
Deposits	3	1,59,69,641.45	1,72,02,731.70
Borrowings	4	-	-
Other liabilities and provisions	5	12,67,379.32	11,76,376.19
Total		1,95,05,436.27	2,06,31,168.01
Assets			
Cash and balances with Reserve Bank of India	6	11,40,211.26	25,69,428.97
Balance with banks and money at call and short notice	7	2,20,010.24	5,47,450.96
Investments	8	72,78,762.65	61,13,154.90
Advances	9	91,09,036.37	97,29,994.07
Fixed Assets	10	2,20,447.96	2,44,286.43
Other Assets	11	15,36,967.79	14,26,852.68
Total		1,95,05,436.27	2,06,31,168.01
Contingent liabilities (Bills for collection)	12	20,925.00	22,292.25
		0.00	-

For KND AND ASSOCIATES, NAGPUR

Chartered Accountants
F.R.N-112180W



CA SUMIT AGRAWAL
Partner
M.No.165871

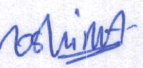
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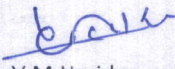
DATED : 28/06/2023

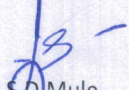


For The Pandharpur Urban Co-op.Bank Ltd., Pandharpur


U.R.Virdhe
CEO


M.A.Joshi
Vice Chairman


V.M.Haridas
Director


S.D.Mule
Chairman


A.N.Katap
Director

Annexure I

Form B

Form of Profit and Loss Account for the year ended on 31st March 2023

(000's omitted)

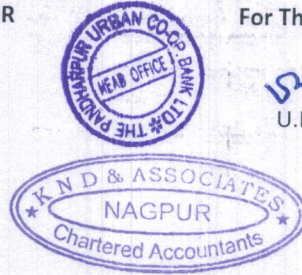
Particular	Schedule	Year ended on 31-03-2023 (Current year)	Year ended on 31- 03-2022 (Previous year)
I. Income			
Interest earned	13	13,45,101.37	15,01,450.51
Other income	14	83,763.71	64,210.93
Total		14,28,865.08	15,65,661.44
II. Expenditure			
Interest expended	15	9,09,527.59	10,54,039.21
Operating expenses	16	2,59,446.51	2,35,124.59
Provisions and contingencies		2,54,285.01	2,74,236.69
Total		14,23,259.11	15,63,400.49
III. Profit/Loss			
Net profit/loss(-) for the year		5,605.97	2,260.95
Profit/loss(-) brought forward		0	0
Total		0	0
IV. Appropriations			
Transfer to statutory reserves		0	0
Transfer to other reserves		0	0
Transfer to Government/proposed dividend		0	0
Balance carried over to balance sheet		0	0
		14,28,865.08	15,65,661.44

For KND AND ASSOCIATES, NAGPUR
Chartered Accountants
F.R.N-112180W



CA SUMIT AGRAWAL
Partner
M.No.165871

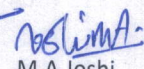
UDIN-23165871BGVOZO1743

DATED : 28/06/2023

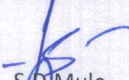


For The Pandharpur Urban Co-op. Bank Ltd., Pandharpur


U.R.Virdhe
CEO


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Vice Chairman


V.M.Haridas
Director


S.D.Mule
Chairman


A.N.Katap
Director

4 Form A and Form B reproduced from original Government of India Notification SO 240(E) dated March 26, 1992
Schedule 1 – Capital

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
III. For Other Banks		
Authorised Capital		
(500000 shares of Rs.1000 each)	5,00,000.00	5,00,000.00
Issued Capital	4,30,984.23	3,89,207.71
(5983 shares of Rs. 10 each)	59.83	62.00
(289208 shares of Rs. 50 each)	14,460.40	14,771.71
(274534 shares of Rs. 500 each)	1,37,267.00	1,39,393.00
(279197 Shares of Rs.1000)	2,79,197.00	2,34,981.00

Schedule 2 - Reserves and Surplus

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I Statutory Reserves	3,69,663.00	3,67,625.41
Opening Balance	3,67,625.00	3,62,398.00
Additions during the year	2,038.00	5,227.00
Deductions during the year	-	-
II. Capital Reserves	-	-
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
III. Share Premium	-	-
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	14,62,162.27	14,92,966.00
Opening Balance	14,92,966.00	12,61,856.00
Additions during the year	(30,803.73)	2,31,109.00
Deductions during the year	-	-
V. Balance in Profit and Loss Account	5,606.00	2,261.00
Total (I, II, III, IV and V)	18,37,431.27	18,62,852.41

Schedule 3 – Deposits

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
A.I. Demand deposits	5,68,404.16	26,928.00
(i) From banks		
(ii) From others	5,68,404.16	26,928.00
II. Savings Bank Deposits	19,39,682.41	19,79,821.00
III. Term Deposits	1,34,61,554.88	1,51,95,983.00
(i) From banks		
(ii) From others	1,34,61,554.88	1,51,95,983.00
Total (I, II and III)	1,59,69,641.45	1,72,02,732.00
B. (i) Deposits of branches in India	Yes	Yes
(ii) Deposits of branches outside India	-	-
Total	1,59,69,641.45	1,72,02,731.70



Schedule 4 – Borrowings

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Borrowings in India		
(a) Reserve Bank of India	0	0
(b) Other banks	0	0
(c) Other institutions and agencies	0	0
II. Borrowings outside India	0	0
Total (I and II)	0	0

Secured borrowings included in I and II above - Rs.

Schedule 5 - Other Liabilities and Provisions

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Bills payable	0	0
II. Inter-office adjustment (net)	0	0
III. Interest accrued	1207767.35	11,10,994.00
IV. Others (including provisions) Other payables, overdue int	59611.97	65,382.19
Total	1267379.32	11,76,376.19

Schedule 6 - Cash and Balances with Reserve Bank of India

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Cash in hand (including foreign currency notes)	1,63,146.83	2,27,552.97
II. Balances with Reserve Bank of India	9,77,064.43	23,41,876.00
(i) in Current Account	9,77,064.43	23,41,876.19
(ii) in Other Accounts	-	
Total (I and II)	11,40,211.26	25,69,428.97

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

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. In India	2,20,010.24	5,47,450.96
(i) Balances with banks	2,20,010.24	5,47,450.96
(a) in Current Accounts	2,20,010.24	5,47,450.96
(b) in Other Deposit Accounts	0	0
(ii) Money at call and short notice	0	0
(a) with banks	0	0
(b) with other institutions	0	0
Total (i and ii)	2,20,010.24	5,47,450.96
II. Outside India	0	0
(i) in Current Accounts	0	0
(ii) in Other Deposit Accounts	0	0
(iii) Money at call and short notice	0	0
Total (i, ii and iii)	0	0
Grand Total (I and II)	2,20,010.24	5,47,450.96

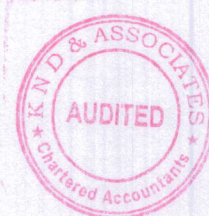


Schedule 8 – Investments

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Investments in India	72,78,762.65	61,13,154.90
(i) Government Securities	65,30,705.65	50,62,463.92
(ii) Other approved securities	0	0
(iii) Shares	138.00	138.05
(iv) Debentures and Bonds	5,92,696.00	1,49,500.00
(v) Subsidiaries and/or joint ventures	0	0
(vi) Others (to be specified)	1,55,223.00	9,01,052.93
Total	72,78,762.65	61,13,154.90
II. Investments outside India	0	0
(i) Government securities (including local authorities)	0	0
(ii) Subsidiaries and/or joint ventures abroad	0	0
(iii) Others investments (to be specified)	0	0
Total	0	0
Grand Total (I and II)	72,78,762.65	61,13,154.90

Schedule 9 – Advances

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
A. (i) Bills purchased and discounted	0	0
(ii) Cash credits, overdrafts and loans repayable on demand	27,81,001.58	21,45,138.00
(iii) Term loans	63,28,034.79	75,84,856.00
Total	91,09,036.37	97,29,994.00
B. (i) Secured by tangible assets	87,25,278.44	0
(ii) Covered by Bank/Government Guarantees	0	0
(iii) Unsecured	3,83,757.93	0
Total	91,09,036.37	0
C.I. Advances in India		
(i) Priority Sectors	79,88,496.36	78,62,970.00
(ii) Public Sector	0	0
(iii) Banks	0	0
(iv) Others	11,20,540.01	18,67,024.07
Total	91,09,036.37	97,29,994.07
C.II. Advances outside India	0	0
(i) Due from banks	0	0
(ii) Due from others	0	0
(a) Bills purchased and discounted	0	0
(b) Syndicated loans	0	0
(c) Others	0	0
Total	0	0
Grand Total (C.I and II)	91,09,036.37	97,29,994.07



Schedule 10 - Fixed Assets

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Premises	1,26,292.77	1,40,325.24
WDV As on 31st March of the preceding year	1,40,325.23	1,54,865.59
Additions during the year	0	996.00
Deductions during the year	0	0
Depreciation For the year	14,032.46	15,537.00
II. Other Fixed Assets (including furniture and fixtures)	94,155.19	1,03,961.19
WDV on 31st March of the preceding year	1,03,961.19	1,15,598
Additions during the year	4,319.00	4,876.00
Deductions during the year	0	0
Depreciation for the year	14,125.00	16,513.00
Total (I and II)	2,20,447.96	2,44,286.43

Schedule 11 - Other Assets

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Inter-office adjustments (net)	0	4,455.11
II. Interest accrued	13,24,254.09	11,10,994.12
III. Tax paid in advance/tax deducted at source	32,682.16	36,734.77
IV. Stationery and stamps	0	0
V. Non-banking assets acquired in satisfaction of claims	1,38,703.38	1,38,703.68
VI. Others *	41,328.16	1,35,965.00
Total	15,36,967.79	14,26,852.68

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Schedule 12 - Contingent Liabilities

	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Claims against the bank not acknowledged as debts	0	0
II. Liability for partly paid investments	0	0
III. Liability on account of outstanding forward exchange contracts	0	0
IV. Guarantees given on behalf of constituents	0	0
(a) In India	2,771.00	7,408.25
(b) Outside India	0	0
V. Acceptances, endorsements and other obligations	18,154.00	14,884.00
VI. Other items for which the bank is contingently liable	0	0
Total	20,925.00	22,292.25



Schedule 13 - Interest Earned

Particular	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
I. Interest/discount on advances/bills	8,79,139.24	10,49,238.00
II. Income on investments	4,50,871.51	3,76,873.85
III. Interest on balances with Reserve Bank of India and other inter-bank funds	15,090.62	0
IV. Others	0	75,338.66
V. Total	13,45,101.37	15,01,450.51

Schedule 14 - Other Income

	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
I. Commission, exchange and brokerage	458.15	3,021.00
II. Profit on sale of investments	22,016.23	19,835.93
Less: Loss on sale of investments	0	0
III. Profit on revaluation of investments	0	0
Less: Loss on revaluation of investments	0	0
IV. Profit on sale of land, buildings and other assets	0	0
Less: Loss on sale of land, buildings and other assets	0	0
V. Profit on exchange transactions	0	0
Less: Loss on exchange transactions	0	0
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	3,550.37 0	0 0
VII. Miscellaneous Income	57,738.96	41,354.00
Total	83,763.71	64,210.93

Under items II to V loss figures shall be shown in brackets

Schedule 15 - Interest Expended

	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
I Interest on deposits	9,09,527.59	10,54,039.21
II. Interest on Reserve Bank of India/ Inter-bank borrowings	0	0
III. Others	0	0
Total	9,09,527.59	10,54,039.21

Schedule 16 - Operating Expenses

	As on 31-03-2023 (Current year)	As on 31-03-2022 (Previous year)
I. Payments to and provisions for employees	1,12,793.26	1,12,919.59
II. Rent, taxes and lighting	33,441.00	31,014.00
III. Printing and stationery	642.00	873.00
IV. Advertisement and publicity	538.00	634.00



V. Depreciation on bank's property	28,017.00	32,025.00
VI. Director's fees, allowances and expenses	209.25	221.00
VII. Auditors' fees and expenses (including branch auditors)	3,758.00	3,431.00
VIII. Law charges	354.00	672.00
IX. Postages, Telegrams, Telephones, etc.	572.00	745.00
X. Repairs and maintenance	-	1,342.00
XI. Insurance	20,779.00	23,866.00
XII. Other expenditure	58,343.00	27,382.00
Total	2,59,446.51	2,35,124.59

