

**Annexure I4
Form A**

Form of Balance Sheet

**Balance Sheet of M D PAWAR PEOPLES CO.OP BANK LTD.URUN ISLAMPUR
Balance as on 31st March 2023**

(000's omitted)

Particulars	Schedule	As on 31-3-2023	As on 31-3-2022
		(Current year)	(Previous year)
CAPITAL AND LIABILITIES			
Capital	1	31,092.13	31,008.78
Reserves	2	45,094.70	37,508.51
Deposits	3	6,41,481.30	6,91,537.38
Borrowings	4		
Other liabilities and provisions	5	84,808.94	78,685.62
Total		8,02,477.07	8,38,740.27
Assets			
Cash and balances with Reserve Bank of India	6	17,324.43	20,756.41
Balance with banks and	7	1,42,350.39	1,51,248.93
Money at call and short notice		-	-
Investments	8	2,39,954.99	2,37,193.90
Advances	9	3,50,480.41	3,81,624.93
Fixed Assets	10	15,668.46	16,515.04
Other Assets	11	36,698.38	31,401.06
Total		8,02,477.07	8,38,740.27
Contingent Liabilities	12	2,057.36	807.36

*Wherever necessary, amount and heads have been regrouped as per financial reporting framework .

Place : Urun-Islampur

Date : 21-06-23

UDIN : 23131603BGWAFE3723

M D PAWAR PEOPLES CO.OP BANK LTD.URUN ISLAMPUR

Vide our report of even date

For Kishor R Joshi and Associates

Chartered Accountants

FRN- 129897W



Chairman

A.P. P. P. P.

Director

[Signature]

Director

[Signature]

CA Paragesh K. Joshi

Mem. No. 131603



Chief Executive officer

[Signature]

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

Profit And Loss Statement of M D PAWAR PEOPLES CO.OP BANK LTD.URUN ISLAMPUR
For the Year Ended 31st March 2023

(000's omitted)

Particulars	Schedule	Year ended on	Year ended on
		31-3-2023 (Current year)	31-3-2022 (Previous year)
I. Income			
Interest earned	13	80,844.01	98,232.39
Other income	14	2,208.98	1,908.43
Total		83,052.99	1,00,140.81
II. Expenditure			
Interest expended	15	51,947.22	67,188.11
Operating expenses	16	22,316.47	24,163.88
Provisions and contingencies			
Total		74,263.69	91,351.99
III. Profit/Loss			
Net profit/loss(-) for the year		8,789.30	8,788.82
Profit/loss(-) brought forward			
Total			
IV. Appropriations			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/ proposed dividend			
Balance carried over to balance sheet			

***Wherever necessary, amount and heads have been regrouped as per financial reporting framework.**

Place : Urun-Islampur

Date : 21-06-23

UDIN : 23131603BGWAFE3723

M D PAWAR PEOPLES CO.OP BANK LTD.URUN ISLAMPUR

Vide our report of even date

For Kishor R Joshi and Associates

Chartered Accountants

FRN- 129897W

Chairman

A.A.P.Q.W.R.Y.

Director

[Signature]

Director

[Signature]

CA Paragesh K. Joshi
Mem. No. 131603



Chief Executive officer

[Signature]



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 1 - Capital

Particulars	As on 31-3-2023	As on 31-3-2022
	(Current year)	(Previous year)
I For Nationalised Banks	-	-
Capital (Fully owned by Central Government)	-	-
II. For Banks incorporated outside India	-	-
Capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	-	-
	-	-
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949	-	-
	-	-
Total		
III. For Other Banks		
Authorised Capital (500000 shares of 100 each)	50,000.00	50,000.00
Issued Capital (310921.25 shares of Rs. 100 each)	31,092.13	31,008.78
Subscribed Capital		
(9660 shares of Rs. 100 each)	966.00	966.00
Called-up Capital		
Less: Calls unpaid	-	-
Add: Forfeited shares	-	-
Total	31,092.13	31,008.78



M D PAWAR PEOPLES CO.OP BANK LTD
Schedule 2 - Reserves and Surplus

Particulars	As on 31-3-2023	As on 31-3-2022
	(Current year)	(Previous year)
I. Statutory Reserves	20,161.58	17,164.68
Opening Balance	17,164.68	15,251.78
Additions during the year	2,996.90	1,912.90
Deductions during the year	-	-
II. Capital Reserves		
BULIDING FUND	7,952.24	6,452.24
Opening Balance	6,452.24	6,252.24
Additions during the year	1,500.00	200.00
Deductions during the year	-	-
III. Share Premium		-
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	8,191.59	5,102.77
Opening Balance	5,102.77	4,495.82
Additions during the year	3,088.82	606.95
Deductions during the year	-	-
V. Balance in Profit and Loss Account	8,789.30	8,788.82
Total (I, II, III, IV and V)	45,094.70	37,508.51



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 3 - Deposits

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
A.I. Demand deposits	36,139.63	20,668.26
(i) From banks		-
(ii) From others	36,139.63	20,668.26
II. Savings Bank Deposits	86,004.68	86,026.42
III. Term Deposits	5,19,336.99	5,84,842.70
(i) From banks		-
(ii) From others	5,19,336.99	5,84,842.70
Total (I, II and III)	6,41,481.30	6,91,537.38
B. (i) Deposits of branches in India	-	-
(ii) Deposits of branches outside India	-	-
Total	6,41,481.30	6,91,537.38

Schedule 4 - Borrowings

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



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 5 - Other Liabilities and Provisions

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Bills payable	-	-
II. Inter-office adjustment (net)	-	-
IV. Others (including provisions)	84,808.94	78,685.62
Total	84,808.94	78,685.62



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 6 - Cash and Balances with Reserve Bank of India

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Cash in hand (including foreign currency notes)	17,324.43	20,756.41
II. Balances with Reserve Bank of India		-
(i) in Current Account	-	-
(ii) in Other Accounts	-	-
Total (I and II)	17,324.43	20,756.41

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

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. In India		
(i) Balances with banks	1,42,350.39	1,51,248.93
(a) in Current Accounts	53,635.39	66,840.68
(b) in Other Deposit Accounts	88,715.00	84,408.25
(ii) Money at call and short notice		-
(a) with banks	-	-
(b) with other institutions	-	-
Total (i and ii)	1,42,350.39	1,51,248.93
II. Outside India	-	-
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total (i, ii and iii)	-	-
Grand Total (I and II)	1,42,350.39	1,51,248.93

Schedule 8 - Investments

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Investments in India in		
(i) Government Securities	2,16,434.99	2,31,673.90
(ii) Other approved securities	-	-
(iii) Shares	-	-
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (to be specified)	23,520.00	5,520.00
Total	2,39,954.99	2,37,193.90
II. Investments outside India in		
(i) Government securities (including local autho	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others investments (to be specified)	-	-
Grand Total (I and II)	2,39,954.99	2,37,193.90



M D PAWAR PEOPLES CO.OP BANK LTD
Schedule 9 - Advances

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
A. (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable	71,338.18	81,601.90
(iii) Term loans	2,79,142.24	3,00,023.04
Total	3,50,480.41	3,81,624.93
B. (i) Secured by tangible assets	3,19,758.03	3,47,992.48
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	30,722.38	33,632.46
Total	3,50,480.41	3,81,624.93
C.I. Advances in India		
(i) Priority Sectors	2,72,243.59	3,12,694.89
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	78,236.82	68,930.04
Total	3,50,480.41	3,81,624.93
C.II. Advances outside India		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	-	-
Grand Total (C.I and II)	3,50,480.41	3,81,624.93

Schedule 10 - Fixed Assets

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Premises	9,701.53	9,931.87
At cost as on 31st March of the preceding year	9,931.87	10,168.12
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	230.34	236.25
II. Other Fixed Assets (including furniture and fi	5,966.93	6,583.17
At cost as on 31st March of the preceding year	6,583.17	6,859.17
Additions during the year	457.86	846.07
Deductions during the year	-	21.30
Depreciation to date	1,074.10	1,100.77
Total (I and II)	15,668.46	16,515.04



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 11 - Other Assets

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Inter-office adjustments (net)		-
II. Interest accrued	30,873.02	24,915.69
III. Tax paid in advance/tax deducted at source	3,623.39	4,206.25
IV. Stationery and stamps	526.25	489.33
V. Non-banking assets acquired in satisfaction of claims		-
VI. Others *	1,675.73	1,789.79
Total	36,698.38	31,401.06

Schedule 12 - Contingent Liabilities

Particulars	As on 31-03-2023	As on 31-03-2022
	(Current year)	(Previous year)
I. Claims against the bank not acknowledged as debts		
II. Liability for partly paid investments		
III. Liability on account of outstanding forward exchange contracts		
IV. Guarantees given on behalf of constituents		
(a) In India		
(b) Outside India		
V. Acceptances, endorsements and other obligations		
VI. Other items for which the bank is contingently	2,057.36	807.36
Total	2,057.36	807.36



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 13 - Interest Earned

Particulars	Year ended 31-03- 2023	Year ended 31-03- 2022
I. Interest/discount on advances/bills	43,933.00	56,082.22
II. Income on investments	23,122.84	23,691.73
III. Interest on balances with Reserve Bank of India and other inter-bank funds		-
IV. Others	13,788.17	18,458.44
V. Total	80,844.01	98,232.39

Schedule 14 - Other Income

Particulars	Year ended 31-03- 2023	Year ended 31-03- 2022
I. Commission, exchange and brokerage	247.66	289.37
II. Profit on sale of investments	132.00	65.00
Less: Loss on sale of investments		-
III. Profit on revaluation of investments		-
Less: Loss on revaluation of investments		-
IV. Profit on sale of land, buildings and other assets	430.00	203.00
Less: Loss on sale of land, buildings and other assets		
V. Profit on exchange transactions		-
Less: Loss on exchange transactions		-
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad /in India	2.38	2.38
VII. Miscellaneous Income	1,396.94	1,348.68
Total	2,208.98	1,908.43



M D PAWAR PEOPLES CO.OP BANK LTD

Schedule 15 - Interest Expended

Particulars	Year ended 31-03- 2023	Year ended 31-03- 2022
I. Interest on deposits	38,159.05	48,729.66
II. Interest on Reserve Bank of India/ Inter-bank borrowings		-
III. Others	13,788.17	18,458.44
Total	51,947.22	67,188.11

Schedule 16 - Operating Expenses

Particulars	Year ended 31-03- 2023	Year ended 31-03- 2022
I. Payments to and provisions for employees	7,320.37	9,920.37
II. Rent, taxes and lighting	1,195.70	1,135.90
III. Printing and stationery	311.04	261.71
IV. Advertisement and publicity	90.05	5.50
V. Depreciation on bank's property	1,304.44	1,337.01
VI. Director's fees, allowances and	199.28	162.15
Expenses		
VII. Auditors' fees and expenses (including branch auditors)	510.00	610.00
VIII. Law charges	55.87	15.95
IX. Postages, Telegrams, Telephones, etc.	139.24	183.17
X. Repairs and maintenance	369.25	444.14
XI. Insurance	1,109.63	1,226.96
XII. Other expenditure	9,711.60	8,861.02
Total	22,316.47	24,163.88

