

**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 2024**

(Rs.In Thousand)

Particulars	Schedule	As on 31-03-2024	As on 31-03-2023
		(Current year)	(Previous year)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	31,727.32	31,092.12
Reserves	2	81,800.98	74,444.71
Deposits	3	620,253.86	641,731.92
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	58,878.88	55,208.32
<b>Total</b>		<b>792,661.04</b>	<b>802,477.07</b>
<b>CONTINGENT LIABILITIES</b>	12		
I. Bank Guarantee		1575.00	1550.00
II.DEAF Account Amount Transferded		649.99	507.36
<b>Total</b>		<b>2,224.99</b>	<b>2,057.36</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	13,929.30	17,324.43
Balance with banks and	7	112,940.30	142,350.40
Money at call and short notice		0.00	0.00
Investments	8	224,118.98	239,954.99
Advances	9	385,980.20	350,480.41
Fixed Assets	10	16,059.28	15,668.46
Other Assets	11	39,632.98	36,698.38
<b>Total</b>		<b>792,661.04</b>	<b>802,477.07</b>

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

**As per our attached report of Even date,**  
Place : Urun-Islampur

Date : 25.06.2024

UDIN : 24129972BKFFQI6167

Mem. No 129972

V. R. Kulkarni & Co Chartered Accountants

FRN-105450W

*P. V. Kulkarni*

CA Parimal Kulkarni - Partner

**Parimal V. Kulkarni  
Chartered Accountant**

**M. No. 129972  
F.R.N 105450W**



*Shri Prakash Yashvant Chavan*

**Shri Prakash Yashvant Chavan  
Vice Chairman**

*A. A. Pawar*

**Smt Alkadevi Ashokrao Pawar  
Chairman**

*Shri Mahesh Bhimrao Gaikwad*  
**Shri Mahesh Bhimrao Gaikwad  
General Manager**



**Schedule 1 - Capital**

Particulars	As on 31-3-2024	As on 31-3-2023
	(Current year)	(Previous year)
<b>Capital</b>		
Authorised Capital	50,000.00	50,000.00
(500000 shares of 100 each) Issued Capital (317273.25 shares of Rs. 100 each)	31,727.32	31,092.12
<b>Total</b>	<b>31,727.32</b>	<b>31,092.12</b>

**Schedule 2 - Reserves and Surplus**

Particulars	As on 31-3-2024	As on 31-3-2023
	(Current year)	(Previous year)
I. Statutory Reserve Fund	22,485.67	20,161.58
II. Member Welfare Fund	172.00	172.00
III. Building Fund	8,952.24	7,952.24
IV. Bad And Doubtful Debts for STD	1,650.00	1,650.00
V. Bad And Doubtful Debts Reserve Fund	29,700.00	27,700.00
VI. Dividend Equilization Fund	1,558.74	1,496.59
VII. Charitable Fund	30.00	30.00
VIII. Century Ceromoney Fund	3,000.00	1,500.00
IX. Staff Welfare Fund	197.00	197.00
X. Employee Gratuty Fund	146.00	146.00
XI. Investment Fluctuation Fund	4,250.00	4,000.00
XII. IT Tecnology Dev Fund	1,250.00	500.00
XIII. Election Fund	51.42	150.00
XIV. Surplus in Current year	8,357.91	8,789.30
<b>Total</b>	<b>81,800.98</b>	<b>74,444.71</b>

**Schedule 3 - Deposits**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
A.I. Current deposits	37,528.96	36,390.26
(i) From banks		-
(ii) From others	37,489.28	36,139.63
(iii) Credit Balance CC	39.68	250.63
II. Savings Bank Deposits	90,111.74	86,004.68
III. Term Deposits	492,613.16	519,336.98
(i) From banks		-
(ii) From others	492,613.16	519,336.98
<b>Total</b>	<b>620,253.86</b>	<b>641,731.92</b>



**Schedule 4 - Borrowings**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
I. Borrowings in India	-	-
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
<b>Total (I and II)</b>	-	-
<b>Rs.</b>	-	-

**Schedule 5 - Other Liabilities and Provisions**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
A) Overdue Interest Reserve	30,455.14	27,306.02
B) Interest Payable on Deposit	20,458.54	19,947.21
C) Other Liabilities	4,665.20	4,555.09
D) Income Tax Provision	3,300.00	3,400.00
	-	-
<b>Total</b>	58,878.88	55,208.32

**Schedule 6 - Cash and Balances with Reserve Bank of India**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
I. Cash in hand (including foreign currency notes)	13,929.30	17,324.43
II. Balances with Reserve Bank of India	0.00	0.00
(i) in Current Account	0.00	0.00
(ii) in Other Accounts	0.00	0.00
<b>Total (I and II)</b>	13,929.30	17,324.43

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

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
I. In India		
<b>(i) Balances with banks</b>	<b>112,940.30</b>	<b>142,350.40</b>
(a) in Current Accounts	52,490.30	53,635.40
(b) in Other Deposit Accounts	60450.00	88715.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
(b) with other institutions	0.00	
<b>Total (i and ii)</b>	<b>112,940.30</b>	<b>142,350.40</b>



**Schedule 8 - Investments**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
I. Investments in India in		
(i) Government Securities	206098.98	216434.99
(ii) Other approved securities	0.00	0.00
(iii) Shares	20.00	20.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (Mutual Fund)	18000.00	23500.00
<b>Total</b>	<b>224118.98</b>	<b>239954.99</b>

**Schedule 9 - Advances**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
A. (i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	61,417.80	71,338.18
(iii) Term loans	324,562.40	279,142.24
<b>Total</b>	<b>385,980.20</b>	<b>350,480.42</b>
B. (i) Secured by tangible assets	354,887.22	319,758.03
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	31,092.98	30,722.38
<b>Total</b>	<b>385,980.20</b>	<b>350,480.41</b>
C.I. Advances in India		
(i) Priority Sectors	284,401.42	272,243.59
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	101,578.78	78,236.82
<b>Total</b>	<b>385,980.20</b>	<b>350,480.41</b>
<b>Grand Total (C.I and II)</b>	<b>385,980.20</b>	<b>350,480.42</b>

**Schedule 10 - Fixed Assets**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
I. Land And Building	9,476.95	9,701.53
II. furniture and fixtures	6,582.33	5,966.93
<b>Total (I and II)</b>	<b>16,059.28</b>	<b>15,668.46</b>



**Schedule 11 - Other Assets**

Particulars	As on 31-03-2024	As on 31-03-2023
	(Current year)	(Previous year)
I. Interest accrued	33,473.80	30,873.02
II. Advance	61.87	55.04
III. Deposit	1,507.46	1,507.44
IV. Tax paid in advance/tax deducted at source	3,595.87	3,623.39
V. Stationery and stamps	678.43	526.25
VI. Others *	315.55	113.24
<b>Total</b>	<b>39,632.98</b>	<b>36,698.38</b>

**Schedule 12 - Contingent Liabilities**

Particulars	As on 31-3-2024	As on 31-3-2023
	(Current year)	(Previous year)
I. Bank Guarantee	1575.00	1550.00
II. DEAF Account Amount Transferred	649.99	507.36
<b>Total</b>	<b>2224.99</b>	<b>2057.36</b>

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



Annexure I  
Form B  
Form of Profit and Loss Account for the year ended on  
31st March 2024

Profit And Loss Statement of M D PAWAR PEOPLES CO.OP BANK LTD.URUN ISLAMPUR  
For the Year Ended 31st March 2024

(000's omitted)

Particulars	Schedule	Year ended on	
		31-3-2024 (Current year)	31-3-2023 (Previous year)
I. Income			
Interest earned	13	63,598.75	67,055.84
Other income	14	1,568.83	2,208.98
<b>Total</b>		<b>65,167.58</b>	<b>69,264.82</b>
II. Expenditure			
Interest expended	15	35,059.55	38,159.05
Operating expenses	16	21,750.12	22,316.47
Provisions and contingencies			
<b>Total</b>		<b>56,809.67</b>	<b>60,475.52</b>
III. Profit/Loss			
Net profit/loss(-) for the year		<b>8,357.91</b>	<b>8,789.30</b>
Profit/loss(-) brought forward			
<b>Total</b>			

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

Place : Urun-Islampur  
Date : 25.06.2024  
UDIN : 24129972BKFFQI6167  
Mem. No 129972

A. F. Pawar  
Smt Alkadevi Ashokrao Pawar  
Chairman



Shri Mahesh Bhimrao Gaikwad  
General Manager

As per our attached report of Even date  
V. R. Kulkarni & Co Chartered Accountants

FRN-105450W  
P. V. Kulkarni  
CA Parimal Kulkarni - Partner

M. No. 129972  
F.R.N 105450W

Shri Prakash Yashvant Chavan  
Vice Chairman

**Schedule 13 - Interest Earned**

Particulars	Year ended 31-03-2024	Year ended 31-03-2023
I. Interest Received on Advances	42,913.50	43,933.00
II. Income on Investments	4,667.42	6,593.43
III. Interest Received on Gov. Securities	15,997.58	16,410.32
IV. Others	20.25	119.09
<b>V. Total</b>	<b>63,598.75</b>	<b>67,055.84</b>

**Schedule 14 - Other Income**

Particulars	Year ended 31-03-2024	Year ended 31-03-2023
I. Commission, exchange and brokerage	368.57	247.66
II. Profit on sale of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	420.00
V. Profit on PSL	-	132.00
VI. Income earned by way of dividends, etc.	0.10	2.38
VII. Miscellaneous Income	1,200.16	1,406.94
<b>Total</b>	<b>1,568.83</b>	<b>2,208.98</b>

**Schedule 15 - Interest Expended**

Particulars	Year ended 31-03-2024	Year ended 31-03-2023
I. Interest on Deposits	35,059.55	38,159.05
II. Interest on Borrowings	0.00	0.00
III. Others	0.00	0.00
<b>Total</b>	<b>35,059.55</b>	<b>38,159.05</b>

**Schedule 16 - Operating Expenses**

Particulars	Year ended 31-03-2024	Year ended 31-03-2023
I. Employee Salary and Allowances	7,697.59	7,320.37
II. Director's fees and allowances	552.80	199.28
III. Audit' fees	600.00	510.00
IV. Rent, taxes and lighting	1,360.51	1,338.59
V. Insurance	1,037.39	1,109.63
VI. Law charges	0.00	55.87
VII. Postages, Telegrams, Telephones, etc.	112.36	139.24
VIII. Printing and stationery	0.00	311.04
IX. Advertisement and publicity	134.13	90.05
X. Depreciation on bank's property	1549.88	1,304.44
XI. Repairs and maintenance	576.76	369.25
XI. Other expenditure	2,305.01	1944.25
XII. BDDR Provision	2000.00	4000.00
XIII. GST Expenses	276.51	199.25
XIV. Income Tax Provision	3547.18	3425.21
<b>Total</b>	<b>21,750.12</b>	<b>22,316.47</b>

