

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 2025

Particulars	Schedule	As on 31-03-2025	As on 31-03-2024
		(Current year)	(Previous year)
CAPITAL AND LIABILITIES			
Capital	1	34,030.82	31,727.32
Reserves	2	86,557.37	81,800.98
Deposits	3	667,179.42	620,253.86
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	68,139.75	58,878.88
Total		855,907.36	792,661.04
CONTINGENT LIABILITIES			
I. Bank Guarantee		325.00	1575.00
II. DEAF Account Amount Transferred		840.19	649.99
Total		1165.19	2,224.99
Assets			
Cash and balances with Reserve Bank of India	6	11,562.45	13,929.30
Balance with banks and	7	98,867.62	112,940.30
Money at call and short notice		0.00	0.00
Investments	8	227,828.85	224,118.98
Advances	9	455,392.72	385,980.20
Fixed Assets	10	17,849.16	16,059.28
Other Assets	11	44,406.56	39,632.98
Total		855,907.36	792,661.04

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

As per our attached report of Even date.

Place : Urun-Islampur

UDIN : 25129972BMLGVJ6104

Date : 23 JUN 2025



M/S V. R. KULKARNI & CO.

P.V. Kulkarni

PARTNER

Parimal V. Kulkarni
Chartered Accountant
M. No. 129972
F.R.N 105450W

R.A. Pawar

Smt Alkadevi Ashokrao Pawar
Chairman



Shri Santosh Rajendra Awati
Chief Executive officer

Shri Prakash Yashvant Chavan
Vice Chairman

Schedule 1 - Capital

Particulars	As on 31-3-2025	As on 31-3-2024
	(Current year)	(Previous year)
Capital		
Authorised Capital	50,000.00	50,000.00
(500000 shares of 100 each) Issued Capital		
(317273.25 shares of Rs. 100 each)	34,030.82	31,727.32
Total	34,030.82	31,727.32

Schedule 2 - Reserves and Surplus

Particulars	As on 31-3-2025	As on 31-3-2024
	(Current year)	(Previous year)
I. Statutory Reserve Fund	24,716.47	22,485.67
II. Member Welfare Fund	172.00	172.00
III. Building Fund	10,153.79	8,952.24
IV. Bad And Doubtful Debts for STD	1,650.00	1,650.00
V. Bad And Doubtful Debts Reserve Fund	22,625.00	29,700.00
VI. Dividend Equilization Fund	-	1,558.74
VII. Charitable Fund	30.00	30.00
VIII. Century Ceromoney Fund	4,250.00	3,000.00
IX. Staff Welfare Fund	197.00	197.00
X. Employee Gratuty Fund	146.00	146.00
XI. Investment Fluctuation Fund	4,500.00	4,250.00
XII. IT Tecnology Dev Fund	1,500.00	1,250.00
XIII. Election Fund	51.42	51.42
XIV. General Resarve	9,633.75	-
XV. Surplus in Current year	6,931.94	8,357.91
Total	86,557.37	81,800.98

Schedule 3 - Deposits

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
A.I. Current deposits	19,811.93	37,528.96
(i) From banks		
(ii) From others	19,811.93	37,489.28
(iii) Credit Balance CC	-	39.68
II. Savings Bank Deposits	86,461.85	90,111.74
III. Term Deposits	560,905.64	492,613.16
(i) From banks		
(ii) From others	560,905.64	492,613.16
Total	667,179.42	620,253.86



Schedule 4 - Borrowings

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
I. Borrowings in India	-	-
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
Total (I and II)	-	-
Rs.	-	-

Schedule 5 - Other Liabilities and Provisions

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
A) Overdue Interest Reserve	33,817.14	30,455.14
B) Interest Payable on Deposit	26,309.05	20,458.54
C) Other Liabilities	5,513.56	4,665.20
D) Income Tax Provision	2,500.00	3,300.00
	-	-
Total	68,139.75	58,878.88



Schedule 6 - Cash and Balances with Reserve Bank of India

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
I. Cash in hand (including foreign currency notes)	11,562.45	13,929.30
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
Total (I and II)	11,562.45	13,929.30

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

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
I. In India		
(i) Balances with banks	98,867.62	112,940.30
(a) in Current Accounts	58167.62	52,490.30
(b) in Other Deposit Accounts	40700.00	60450.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (i and ii)	98,867.62	112,940.30

Schedule 8 - Investments

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
I. Investments in India in		
(i) Government Securities	200807.85	206098.98
(ii) Other approved securities	0.00	0.00
(iii) Shares	21.00	20.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified)	27000.00	18000.00
Total	227828.85	224118.98

Schedule 9 - Advances

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
A. (i) Bills purchased and discounted		
(ii) Cash credits, overdrafts and loans repayable on demand	64,375.42	61,417.80
(iii) Term loans	391,017.30	324,562.40
Total	455,392.72	385,980.20
B. (i) Secured by tangible assets	418,403.81	354,887.22



(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	36,988.91	31,092.98
Total	455,392.72	385,980.20
C.I. Advances in India		
(i) Priority Sectors	323,793.43	284,401.42
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	131,599.29	101,578.78
Total	455,392.72	385,980.20
Grand Total (C.I and II)	455,392.72	385,980.20

Schedule 10 - Fixed Assets

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
I.Land And Building	9,257.99	9,476.95
II.furniture and fixtures	8,591.17	6,582.33
Total (I and II)	17,849.16	16,059.28

Schedule 11 - Other Assets

Particulars	As on 31-03-2025	As on 31-03-2024
	(Current year)	(Previous year)
I. Interest accrued	36,321.56	33,473.80
II. Advance	61.80	61.87
III. Deposit	1,507.46	1,507.46
IV. Tax paid in advance/tax deducted at source	4,986.35	3,595.87
V. Stationery and stamps	889.52	678.43
VI. Others *	639.87	315.55
Total	44,406.56	39,632.98

Schedule 12 - Contingent Liabilities

Particulars	As on 31-3-2025	As on 31-3-2024
	(Current year)	(Previous year)
I. Bank Guarantee	325.00	1575.00
II.DEAF Account Amount Transferred	840.19	649.99
Total	1165.19	2224.99

* 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 2025

Profit And Loss Statement of M D PAWAR PEOPLES CO.OP BANK LTD.URUN ISLAMPUR
For the Year Ended 31st March 2025

(000's omitted)

Particulars	Schedule	Year ended on	
		31-3-2025 (Current year)	31-3-2024 (Previous year)
I. Income			
Interest earned	13	69,682.73	63,598.75
Other income	14	1,650.23	1,568.73
Total		71,332.96	65,167.48
II. Expenditure			
Interest expended	15	39,633.92	35,059.55
Operating expenses	16	24,767.10	21,750.12
Provisions and contingencies			
Total		64,401.02	56,809.67
III. Profit/Loss			
Net profit/loss(-) for the year		6,931.94	8,357.81
Profit/loss(-) brought forward			
Total			

*Wherever necessary, amount and heads have been regrouped as per financial reporting framework.
As per our attached report of Even date

Place : Urun-Islampur

UDIN : 25129972BMLGVJ6104

Date : 23 JUN 2025

A.A.Pawar

Smt Alkadevi Ashokrao Pawar
Chairman



Shri Santosh Rajendra Awati
Chief Executive officer

M/S V. R. KULKARNI & CO.

P. V. Kulkarni
PARTNER
Parimal V. Kulkarni
Chartered Accountant
M. No. 129972
F.R.N 105450W

Shri Prakash Yashvant Chavan
Vice Chairman

Schedule 13 - Interest Earned

Particulars	Year ended 31-03-2025	Year ended 31-03-2024
I. Interest Received on Advances	49,061.04	42,913.50
II. Income on Investments	5,311.30	4,667.42
III. Interest Received on Gov. Securities	15,246.98	15,997.58
IV. Others	63.41	20.25
V. Total	69,682.73	63,598.75

Schedule 14 - Other Income

Particulars	Year ended 31-03-2025	Year ended 31-03-2024
I. Commission, exchange and brokerage	223.77	368.57
II. Profit on sale of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	-
V. Profit on PSL	-	-
VI. Income earned by way of dividends, etc.	2.38	0.10
VII. Miscellaneous Income	1,424.08	1,200.06
Total	1,650.23	1,568.73

Schedule 15 - Interest Expended

Particulars	Year ended 31-03-2025	Year ended 31-03-2024
I. Interest on Deposits	39,633.92	35,059.55
II. Interest on Borrowings	0.00	0.00
III. Others	0.00	0.00
Total	39,633.92	35,059.55

Schedule 16 - Operating Expenses

Particulars	Year ended 31-03-2025	Year ended 31-03-2024
I. Employee Salary and Allowances	10,490.51	7,697.59
II. Director's fees and allowances	672.00	552.80
III. Audit' fees	491.41	600.00
IV. Rent, taxes and lighting	848.61	1,360.51
V. Insurance	1,053.14	1,037.39
VI. Law charges	1.10	-
VII. Postages, Telegrams, Telephones, etc.	149.85	112.36
VIII. Printing and stationery	228.66	-
IX. Advertisement and publicity	178.93	134.13
X. Depreciation on bank's property	2666.92	1,549.88
XI. Repairs and maintenance	1,431.93	576.76
XI. Other expenditure	3,058.19	2305.01
XII. BDDR Provision	1000.00	2000.00
XIII. GST Expenses	78.37	276.51
XIV. Income Tax Provision	2417.48	3547.18
Total	24,767.10	21,750.12

