

# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

## BALANCE SHEET

As at 31<sup>st</sup> March 2020

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2020	As on 31.03.2019
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	2093462	2093462
Reserves & Surplus	2	2726602	2454682
Deposits	3	114257811	99114676
Borrowings	4	3719048	9202162
Other Liabilities & Provisions	5	2205717	2559527
<b>TOTAL</b>		<b>125002640</b>	<b>115424509</b>
<b>ASSETS</b>			
Cash & Balance with RBI	6	4618206	5828314
Balance with Bank & Money at Call & Short Notice	7	32095900	23405834
Investments	8	37054920	39427836
Advances	9	48552590	44419002
Fixed Assets	10	262145	225114
Other Assets	11	2418879	2118409
<b>TOTAL</b>		<b>125002640</b>	<b>115424509</b>
Contingent Liabilities	12	271607	227458
Bills for collection		2540	2540

The schedules:- 1 to 12 form an integral part of the Accounts.

For Maharashtra Gramin Bank

For M/s Khandelwal Jain & Co.

Chartered Accountants

Firm Regi No. 105049

  
Kabra M A

  
Wagh S S  
General Manager (C)

  
CA. Rupali Abhijeet Bothara  
Partner

Chairman  
Place:- Aurangabad  
Date:- 01 JUN 2020

M No.:126438



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

## PROFIT AND LOSS ACCOUNT

For the Year Ended on 31<sup>st</sup> March 2020

(Amt. in thousand)

Particulars	Sch	As on 31.03.2020	As on 31.03.2019
<b>INCOME</b>			
Interest Earned	13	9088584	8483548
Other Income	14	1013840	759640
<b>TOTAL</b>		<b>10102424</b>	<b>9243188</b>
<b>EXPENDITURE</b>			
Interest Expended	15	5261074	5101133
Operating Expenses	16	3424825	2082202
Provisions and Contingencies	-	989035	1411077
<b>TOTAL</b>		<b>9674934</b>	<b>8594412</b>
<b>PROFIT / LOSS</b>			
Profit before Tax	-	427490	648776
Income Tax Prov Earlier Year		11592	8420
Income Tax Prov Current Year		169000	340648
Deferred Tax (Dr)/(Cr)		25022	98118
<b>Net Profit for the period</b>	<b>-</b>	<b>271921</b>	<b>397826</b>
<b>APPROPRIATION</b>			
Transfer to Statutory Reserves	-	67980	99456
Transfer to Special Reserves	-	34000	52000
Transfer to Capital Reserves	-	129089	22860
Transfer to Investment Fluctuation Reserve		37121	183328
Balance carried over to Balance Sheet	-	3731	40182
<b>TOTAL</b>		<b>271921</b>	<b>397826</b>

The Schedule referred to above form an integral part of the Profit and Loss Account.

For Maharashtra Gramin Bank

For M/s Khandelwal Jain & Co.

Chairman

General Manager (C)

Chartered Accountants

Firm Regi.No. 105049 W

Place:- Aurangabad

Date:-

01 JUN 2020

CA. Rupali Abhijeet Bothara

Partner

M No.:126438



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE - 1 CAPITAL**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
	<b>Authorised Capital</b> (2000000000 Shares of Rs. 10 each )	20000000	20000000
	<b>Issued, Subscribed &amp; Paid up Capital</b> (209346160 shares of Rs 10/- each)		
	<b>i. Government of India</b> (104673080 shares of Rs. 10/- each)	1046731	1046731
	<b>ii. Government of Maharashtra</b> (31401924 shares of Rs. 10/- each)	314019	314019
	<b>iii. Sp. Bank- Bank of Maharashtra</b> (73271156 shares of Rs 10/- each) (31401924 share of Rs 10/- each)	732712	732712
	Less : Called Unpaid	0	0
	Add : Forfeited Shares	0	0
	<b>TOTAL</b>	<b>2093462</b>	<b>2093462</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE - 2 RESERVES AND SURPLUS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I</b>	<b>Statutory Reserves</b>	<b>830614.00</b>	<b>762633</b>
	Opening Balance	762633.00	663177
	Additions during the period	67980.29	99456
	Deductions during the period	0.00	0
<b>II.</b>	<b>Special Reserve</b>	<b>301000.00</b>	<b>267000</b>
	Opening Balance	267000.00	215000
	Additions during the period	34000.00	52000
	Deduction during the period	0.00	0
<b>III</b>	<b>Capital Reserves</b>	<b>266093.00</b>	<b>137005</b>
	Opening Balance	137005.00	114145
	Additions during the period	129088.00	22860
	Deductions during the period	0.00	0
<b>IV.</b>	<b>Investment Fluctuation Resevre</b>	<b>479627.00</b>	<b>442506</b>
	Opening Balance	442505.68	259177
	Additions during the period	37121.08	183328
	Deductions during the period	0.00	0
<b>V.</b>	<b>Revenue and Other Reserves</b>	<b>1098.00</b>	<b>1098</b>
	Opening Balance	1097.96	1098
	Additions during the period	0.00	0
	Deductions during the period	0.00	0
<b>V.</b>	<b>Balance in Profit &amp; Loss Account</b>	<b>848170.00</b>	<b>844440</b>
	Opening Balance	844440.00	804259
	Additions during the period	3730.00	40181
	Deductions during the period	0.00	0
	<b>Grand Total</b>	<b>2726602.00</b>	<b>2454682</b>





**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE No.- 3 DEPOSITS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A</b>	<b>Demand Deposits</b>		
	<b>I. Current Deposits</b>		
	i. From Others	4273763	4702051
	ii. From Banks	78465	46841
	<b>Total Current Deposits</b>	<b>4352228</b>	<b>4748891</b>
	<b>II. Savings Bank Deposits</b>	58334183	48354737
	<b>Total Demand Deposits (A)</b>	<b>62686411</b>	<b>53103628</b>
<b>B</b>	<b>III. Term Deposits</b>		
	i. From Others	49842381	41962964
	ii. From Banks	1729018	4048083
	<b>Total Term Deposits (i+ii)(B)</b>	<b>51571399</b>	<b>46011047</b>
<b>I</b>	<b>Deposits of Branches in India</b>	<b>114257811</b>	<b>99114676</b>
<b>II</b>	<b>Deposits of Branches outside</b>	<b>0</b>	<b>0</b>
	<b>Total Deposits (I+II)</b>	<b>114257811</b>	<b>99114676</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE - 4 BORROWINGS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>Borrowings In India</b>		
	i. RESERVE BANK OF INDIA	0	0
	ii SPONSOR BANK (BOM)	101060	101060
	iii.. NABARD	3231305	3639739
	iv. Others - Banks/NHB	386683	5461363
	<b>Sub Total (I)</b>	<b>3719048</b>	<b>9202162</b>
<b>II.</b>	<b>Borrowings outside India</b>		
	<b>Sub Total (II)</b>	<b>0</b>	<b>0</b>
	<b>Total Borrowings (I+II)</b>	<b>3719048</b>	<b>9202162</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS**

(Amt. in Thousand)

Sr. No.	Particulars	As on	As on
		31.03.2020	31.03.2019
i.	Bills payable	29699	35686
ii.	Inter office adjustments (Net)	112022	66794
iii.	Interest accrued but not due	266429	273182
iv	Others (Including provisions)	1797567	2183864
	<b>Total (i+ii+iii+iv)</b>	<b>2205717</b>	<b>2559527</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 6 CASH AND BANK BALANCE WITH  
RESERVE BANK OF INDIA**

(Amt. in Thousand)

Sr. No.	Particulars	As on	As on
		31.03.2020	31.03.2019
1	Cash in Hand	821348	922912
2	Balance with Reserve Bank of India		
i	In current Account	3796858	4905401
ii	In other Accounts	0.00	0
	<b>Total (1 + 2)</b>	<b>4618206</b>	<b>5828314</b>





# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

## SCHEDULE - 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
1)	<b>In India</b>		
	<b>i. Balance with Banks</b>		
	a) In Current Accounts	2063705	1218768
	b) In Other Deposit Accounts	30032194	22187067
	<b>Sub - Total(i)</b>	<b>32095900</b>	<b>23405834</b>
	<b>ii. Money at Call &amp; Short Notice</b>		
	a) With Banks	0	0
	b) With Other Institutions	0	0
	<b>Sub - Total(ii)</b>	<b>0</b>	<b>0</b>
	<b>Total 1 ( i + ii )</b>	<b>32095900</b>	<b>23405834</b>
2)	<b>Outside India Balance with Banks</b>		
	a) In Current Account	0	0
	b) In Other Deposit Account	0	0
	c) Money at Call & Short Notice	0	0
	<b>Total 2 ( a+b+c)</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (1 + 2)</b>	<b>32095900</b>	<b>23405834</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 8 INVESTMENTS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>Investments in India in</b>		
i.	Government securities & Treasury bills	24039253	24494599
ii.	Other approved securities	0	0
iii.	Shares	0	12285
iv.	Debentures and Bonds	1423276	3180945
v.	Subsidiaries and / or Joint	0	0
vi.	Others (Units/CD/TMB/CP,etc.)	11675150	11816997
	<b>Sub Total (i+ii+iii+iv+v+vi)</b>	<b>37137679</b>	<b>39504827</b>
	Less : Depreciation / Provision	916	76992
	Less: Provision for NPI	81843	
	<b>Total(I)</b>	<b>37054920</b>	<b>39427836</b>
<b>II.</b>	<b>Investments outside India in</b>		
i.	Government securities	0	0
ii.	Subsidiaries and / or Joint ventures abroad	0	0
iii.	Other Investments	0	0
	<b>Total(II)</b>	<b>0</b>	<b>0</b>
	<b>Grand Total( I + II )</b>	<b>37054920</b>	<b>39427836</b>



**MAHARASHTRA GRAMIN BANK**  
HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

**SCHEDULE - 9 ADVANCES**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>A</b>	<b>I</b> Bills purchased and discounted	765	745
	<b>II</b> Cash Credits, Overdrafts & loans repayable on demand	23497646	22028623
	<b>III</b> Term Loans	27079709	24510447
	<b>IV</b> Debt Amt. Receivable from Govt.	1114	7076
	<b>Sub Total</b>	<b>50579233</b>	<b>46546890</b>
	LESS : BAD & DOUBTFUL DEBTS PROVISIONS	2025898	2126887
	Less - Provision held for BP/Debit Bal in SB	745	1002
	<b>GRAND TOTAL</b>	<b>48552590</b>	<b>44419002</b>
<b>B</b>	<b>I</b> Standard	45619456	43102561
	<b>II</b> Standard COVID 19	959934	
	<b>III</b> Sub Standard	1259345	1475629
	<b>IV</b> Doubtful	2346987	1374452
	<b>V</b> Loss of Assets	393510	594248
	<b>SUB TOTAL</b>	<b>50579233</b>	<b>46546890</b>
	Less : Bad & Doubtful debts Provisions	2025898	2126887
	Less : Provision for COVID19	47997	
	Less - Provision - BP/Debit Bal in SB & CA	745	1002
	<b>GRAND TOTAL</b>	<b>48552590</b>	<b>44419002</b>
<b>C</b>	<b>Advances in India</b>		
	<b>Total Priority Sector Advances</b>	<b>46096588</b>	<b>43995999</b>
	<b>Total Non Priority Sector Advances</b>	<b>4482644</b>	<b>2550891</b>
	<b>Total Advances in India(I+II)</b>	<b>50579233</b>	<b>46546890</b>
<b>D</b>	<b>Advances outside India</b>	0	0
<b>E</b>	Less : Bad & Doubtful Debts Provisions	2025898	2126887
	Less - Provision held for BP/Debit Bal in SB	745	1002
	<b>GRAND TOTAL (C+D-E)</b>	<b>48552590</b>	<b>44419002</b>
<b>F</b>	<b>Advances in- (Gross)</b>		



	Rural Branches	28529319	23952574
	Urban/Semi Urban Branches	22049913	22594316
	<b>Total Advances</b>	<b>50579233</b>	<b>46546890</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 10 : FIXED ASSETS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
<b>I.</b>	<b>Premises:</b>		
	At cost as on 31st March of the preceding period	29374	23210
	Addition during the period	33361	6573
	Deduction during the period	0	0
	Depreciation to date	737	409
	<b>Sub Total (I)</b>	<b>61998</b>	<b>29374</b>
<b>II.</b>	<b>Other Fixed Assets</b>		
	At cost as on 31st March of the preceding period (Including furniture and fixtures )	195739	204560
	Addition during the period	92649	48316
	Deduction during the period	149	131
	Depreciation/Reimbursement Current period	88092	57005
	Depreciation Prior Period	0	0
	<b>Sub Total (II)</b>	<b>200147</b>	<b>195739</b>
	<b>Grand Total</b>	<b>262145</b>	<b>225114</b>





**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 11 OTHER ASSETS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2020	As on 31.03.2019
i.	Inter-Office adjustment (net)	0	0
ii.	Interest accrued on Investment	975133	724582
iii.	Interest accrued on NPA (INCA)	0	0
iv.	Tax paid in advance / Tax deducted at source/ ITC	451884	556877
v.	Tax Refund Due	10301	11223
vi.	Deferred Tax	189994	164972
vii.	Stationery and Stamps	4942	5528
viii.	Non banking assets acquired in satisfaction of claims	0	0
x.	Other (includes Sundry Debtors, Inland remittance, Other Receivables )	786625	655227
	<b>Total</b>	<b>2418879</b>	<b>2118409</b>

