

MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

BALANCE SHEET

As at 31st March 2021

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2021	As on 31.03.2020
CAPITAL AND LIABILITIES			
Capital	1	2093462	2093462
Reserves & Surplus	2	3262980	2726602
Deposits	3	135406446	114257811
Borrowings	4	12985669	3719048
Other Liabilities & Provisions	5	3832245	2205717
TOTAL		157580802	125002640
ASSETS			
Cash & Balance with RBI	6	7935400	4618206
Balance with Bank & Money at Call & Short Notice	7	15710599	32095900
Investments	8	63214179	37054920
Advances	9	67314039	48552590
Fixed Assets	10	275363	262145
Other Assets	11	3131222	2418879
TOTAL		157580802	125002640
Contingent Liabilities	12	205869	271607
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 W


Kabra M A
Chairman


Wagh S S
General Manager (C)


CA. Rupali Abhijeet Bothara
Partner
M No.:126438

Place:- Aurangabad

Date:- 03/06/2021



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

PROFIT AND LOSS ACCOUNT

For the Year Ended on 31st March 2021

(Amt. in Thousand)

Particulars	Sch	As on	As on
		31.03.2021	31.03.2020
INCOME			
Interest Earned	13	9632088	9088584
Other Income	14	1322022	1013840
TOTAL		10954110	10102424
EXPENDITURE			
Interest Expended	15	5304057	5261074
Operating Expenses	16	2781133	3424825
Provisions and Contingencies	-	2136537	989035
TOTAL		10221727	9674934
PROFIT / LOSS			
Profit before Tax	-	732383	427490
Income Tax Prov Earlier Year		16972	11592
Income Tax Prov Current Year		180981	169000
Deferred Tax (Dr)/(Cr)		1947	25022
Net Profit for the period	-	536377	271921
APPROPRIATION			
Transfer to Statutory Reserves	-	134094	67980
Transfer to Special Reserves	-	60000	34000
Transfer to Capital Reserves	-	631	129089
Transfer to Investment Fluctuation Reserve		278514	37121
Balance carried over to Balance Sheet	-	63138	3731
TOTAL		536377	271921

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.

Chartered Accountants

Firm Regi.No. 105049 W

Kabra M A

Chairman

Place:- Aurangabad

Date:- 03/06/2021

FY:2020-21

Wagh S S

General Manager (C)



CA. Rupali Abhijeet Bothara

Partner

M No.:126438



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.-1 CAPITAL

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
	Authorised Capital (2000000000 Shares of Rs. 10 each)	20000000	20000000
	Issued, Subscribed & Paid up Capital (209346160 shares of Rs 10/- each)		
	i. Government of India (104673080 shares of Rs. 10/- each)	1046731	1046731
	ii. Government of Maharashtra (31401924 shares of Rs. 10/- each)	314019	314019
	iii. Sp. Bank- Bank of Maharashtra (73271156 shares of Rs 10/- each) (31401924 share of Rs 10/- each)	732712	732712
	TOTAL	2093462	2093462



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE - 2 RESERVES AND SURPLUS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
I	Statutory Reserves	964708	830614
	Opening Balance	830614	762633
	Additions during the period	134094	67980
	Deductions during the period	0	0
II.	Special Reserve	361000	301000
	Opening Balance	301000	267000
	Additions during the period	60000	34000
	Deduction during the period	0	0
III	Capital Reserves	266724	266093
	Opening Balance	266093	137005
	Additions during the period	631	129088
	Deductions during the period	0	0
IV.	Investment Fluctuation Resevre	758141	479627
	Opening Balance	479627	442506
	Additions during the period	278514	37121
	Deductions during the period	0	0
V.	Revenue and Other Reserves	1098	1098
	Opening Balance	1098	1098
	Additions during the period	0	0
	Deductions during the period	0	0
V.	Balance in Profit & Loss Account	911309	848170
	Opening Balance	848171	844440
	Additions during the period	63138	3730
	Deductions during the period	0	0
	Grand Total	3262980	2726602



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 3 DEPOSITS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
A	Demand Deposits		
	I. Current Deposits		
	i. From Others	5891609	4273763
	ii. From Banks	78265	78465
	Total Current Deposits	5969874	4352228
	II. Savings Bank Deposits	71391223	58334183
	Total Demand Deposits (A)	77361097	62686411
B	III. Term Deposits		
	i. From Others	55944491	49842381
	ii. From Banks	2100858	1729018
	Total Term Deposits (i+ii)(B)	58045349	51571399
I	Deposits of Branches in India	135406446	114257811
II	Deposits of Branches outside	0	0
	Total Deposits (I+II)	135406446	114257811



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE - 4 BORROWINGS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
I.	Borrowings In India		
	i. RESERVE BANK OF INDIA	0	0
	ii SPONSOR BANK (BOM)	7601060	101060
	iii.. NABARD	5376156	3231305
	iv. Others - Banks/NHB/NSKFDC	8453	386683
	Sub Total (I)	12985669	3719048
II.	Borrowings outside India		
	Sub Total (II)	0	0
	Total Borrowings (I+II)	12985669	3719048



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
i.	Bills payable	34827	29699
ii.	Inter office adjustments (Net)	0	112022
iii.	Interest accrued but not due	228615	266429
iv.	Others (Including provisions)	3568803	1797567
	Total (i+ii+iii+iv)	3832245	2205717



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

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

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
1	Cash in Hand	1225496	821348
2	Balance with Reserve Bank of India		
i	In current Account	6709904	3796858
ii	In other Accounts	0	0
	Total (1 + 2)	7935400	4618206



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

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

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
1)	In India		
	i. Balance with Banks		
	a) In Current Accounts	7153668	2063705
	b) In Other Deposit Accounts	8556931	30032194
	Sub - Total(i)	15710599	32095900
	ii. Money at Call & Short Notice		
	a) With Banks	0	0
	b) With Other Institutions	0	0
	Sub - Total(ii)	0	0
	Total 1 (i + ii)	15710599	32095900
2)	Outside India Balance with Banks		
	a) In Current Account	0	0
	b) In Other Deposit Account	0	0
	c) Money at Call & Short Notice	0	0
	Total 2 (a+b+c)	0	0
	Grand Total (1 + 2)	15710599	32095900



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE - 8 INVESTMENTS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
I.	Investments in India in		
i.	Government securities & Treasury bills	54088743	24039253
ii.	Other approved securities	0	0
iii.	Shares	0	0
iv.	Debentures and Bonds	748347	1423276
v.	Subsidiaries and / or Joint	0	0
vi.	Others (Units/CD/TMB/CP,etc.)	8458931	11675150
	Sub Total (i+ii+iii+iv+v+vi)	63296021	37137679
	Less : Depreciation / Provision	0	916
	Less: Provision for NPI	81842	81843
	Total(I)	63214179	37054920
II.	Investments outside India in		
i.	Government securities	0	0
ii.	Subsidiaries and / or Joint ventures abroad	0	0
iii.	Other Investments	0	0
	Total(II)	0	0
	Grand Total(I + II)	63214179	37054920



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUI MAHANAGAR IV, AURANGABAD

SCHEDULE - 9 ADVANCES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020	
A	I	Bills purchased and discounted	1221	765
	II	Cash Credits, Overdrafts & loans repayable on demand	40391300	23497646
	III	Term Loans	29441347	27079709
	IV	Debt Amt. Receivable from Govt.	289	1114
		Sub Total	69834157	50579233
		LESS : BAD & DOUBTFUL DEBTS PROVISIONS	2519373	2025898
		Less - Provision held for BP/Debit Bal in SB & CA	745	745
		GRAND TOTAL	67314039	48552590
B	I	Standard	65154916	45619456
	II	Standard COVID 19	0	959934
	III	Sub Standard	1855285	1259345
	IV	Doubtful	2524268	2346987
	V	Loss of Assets	299688	393510
		SUB TOTAL	69834157	50579233
		Less : Bad & Doubtful debts Provisions	2519373	2025898
		Less : Provision for COVID19	0	47997
		Less - Provision - BP/Debit Bal in SB & CA	745	745
		GRAND TOTAL	67314039	48552590
C		Advances in India		
		Total Priority Sector Advances	66947100	46096588
		Total Non Priority Sector Advances	2887057	4482644
		Total Advances in India(I+II)	69834157	50579233
D		Advances outside India		0
E		Less : Bad & Doubtful Debts Provisions	2519373	2025898
		Less - Provision held for BP/Debit Bal in SB & CA	745	745
		GRAND TOTAL (C+D-E)	67314039	48552590
F		Advances in- (Gross)		
		Rural Branches	38138332	28529319
		Urban/Semi Urban Branches	31695825	22049913
		Total Advances	69834157	50579233



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE - 10 : FIXED ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
I.	Premises:		
	At cost as on 31st March of the preceding period	61998	29374
	Addition during the period	63124	33361
	Transfer to Other Fixed Assets	13	0
	Deduction during the period	39591	0
	Depreciation to date	3449	737
	Sub Total (I)	82069	61998
II.	Other Fixed Assets		
	At cost as on 31st March of the preceding period (Including furniture and fixtures)	200147	195739
	Addition during the period	59058	92649
	Transfer From Premises	13	0
	Deduction during the period	1922	149
	Depreciation/Reimbursement Current period	64002	88092
	Depreciation Prior Period	0	0
	Sub Total (II)	193294	200147
	Grand Total	275363	262145



MAHARASHTRA GRAMIN BANK
HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE - 11 OTHER ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2021	As on 31.03.2020
i.	Inter-Office adjustment (net)	191429	0
ii.	Interest accrued on Investment	770415	975133
iii.	Interest accrued on NPA (INCA)	0	0
iv.	Tax paid in advance / Tax deducted at source/ ITC	514172	451884
v.	Tax Refund Due	21745	10301
vi.	Deferred Tax	191941	189994
vii.	Prepaid Expenses	2856	
viii.	Security Deposit	4931	
ix.	Stationery and Stamps	4510	4942
x.	Non banking assets acquired in satisfaction of claims	0	0
xi.	Other (includes Sundry Debtors, Inland remittance, Other Receivables)	1429223	786625
	Total	3131222	2418879

