

# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

## BALANCE SHEET

As at 31<sup>st</sup> March 2021

(Amt. in Thousand)

| Particulars                                      | Sch | As on<br>31.03.2021 | As on<br>31.03.2020 |
|--|-----|---------------------|---------------------|
| <b>CAPITAL AND LIABILITIES</b>                   |     |                     |                     |
| Capital  | 1   | 2093462             | 2093462             |
| Reserves & Surplus                               | 2   | 3262980             | 2726602             |
| Deposits   | 3   | 135406446           | 114257811           |
| Borrowings                                       | 4   | 12985669            | 3719048             |
| Other Liabilities & Provisions                   | 5   | 3832245             | 2205717             |
| <b>TOTAL</b>                                     |     | <b>157580802</b>    | <b>125002640</b>    |
| <b>ASSETS</b>                                    |     |                     |                     |
| 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             |
| <b>TOTAL</b>                                     |     | <b>157580802</b>    | <b>125002640</b>    |
| 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 31<sup>st</sup> March 2021

(Amt. in Thousand)

| Particulars                                | Sch      | As on           | As on           |
|--|----------|-----------------|-----------------|
|  |          | 31.03.2021      | 31.03.2020      |
| <b>INCOME</b>                              |          |                 |                 |
| Interest Earned                            | 13       | 9632088         | 9088584         |
| Other Income                               | 14       | 1322022         | 1013840         |
| <b>TOTAL</b>                               |          | <b>10954110</b> | <b>10102424</b> |
| <b>EXPENDITURE</b>                         |          |                 |                 |
| Interest Expended                          | 15       | 5304057         | 5261074         |
| Operating Expenses                         | 16       | 2781133         | 3424825         |
| Provisions and Contingencies               | -        | 2136537         | 989035          |
| <b>TOTAL</b>                               |          | <b>10221727</b> | <b>9674934</b>  |
| <b>PROFIT / LOSS</b>                       |          |                 |                 |
| 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           |
| <b>Net Profit for the period</b>           | <b>-</b> | <b>536377</b>   | <b>271921</b>   |
| <b>APPROPRIATION</b>                       |          |                 |                 |
| 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            |
| <b>TOTAL</b>                               |          | <b>536377</b>   | <b>271921</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.

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<br>31.03.2021 | As on<br>31.03.2020 |
|---------|--|---------------------|---------------------|
|         | <b>Authorised Capital</b><br>(2000000000 Shares of Rs. 10 each)  | 20000000            | 20000000            |
|         | <b>Issued, Subscribed &amp; Paid up Capital</b><br>(209346160 shares of Rs 10/- each)                              |                     |                     |
|         | <b>i. Government of India</b><br>(104673080 shares of Rs. 10/- each)   | 1046731             | 1046731             |
|         | <b>ii. Government of Maharashtra</b><br>(31401924 shares of Rs. 10/- each)   | 314019              | 314019              |
|         | <b>iii. Sp. Bank- Bank of Maharashtra</b><br>(73271156 shares of Rs 10/- each)<br>(31401924 share of Rs 10/- each) | 732712              | 732712              |
|         | <b>TOTAL</b>   | <b>2093462</b>      | <b>2093462</b>      |



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

**SCHEDULE - 2 RESERVES AND SURPLUS**

(Amt. in Thousand)

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



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

## SCHEDULE No.- 3 DEPOSITS

(Amt. in Thousand)

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



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

**SCHEDULE - 4 BORROWINGS**

(Amt. in Thousand)

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



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

**SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS**

(Amt. in Thousand)

| Sr.<br>No. | Particulars                    | As on          | As on          |
|------------|--------------------------------|----------------|----------------|
|            |                                | 31.03.2021     | 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        |
|            | <b>Total (i+ii+iii+iv)</b>     | <b>3832245</b> | <b>2205717</b> |



**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<br>31.03.2021 | As on<br>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                   |
|         | <b>Total (1 + 2)</b>               | <b>7935400</b>      | <b>4618206</b>      |





# 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<br>31.03.2021 | As on<br>31.03.2020 |
|---------|---|---------------------|---------------------|
| 1)      | <b>In India</b>                             |                     |                     |
|         | <b>i. Balance with Banks</b>                |                     |                     |
|         | a) In Current Accounts                      | 7153668             | 2063705             |
|         | b) In Other Deposit Accounts                | 8556931             | 30032194            |
|         | <b>Sub - Total(i)</b>                       | <b>15710599</b>     | <b>32095900</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>15710599</b>     | <b>32095900</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>15710599</b>     | <b>32095900</b>     |



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

**SCHEDULE - 8 INVESTMENTS**

(Amt. in Thousand)

| Sr.<br>No. | Particulars                                 | As on<br>31.03.2021 | As on<br>31.03.2020 |
|------------|---|---------------------|---------------------|
| <b>I.</b>  | <b>Investments in India in</b>              |                     |                     |
| 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            |
|            | <b>Sub Total (i+ii+iii+iv+v+vi)</b>         | <b>63296021</b>     | <b>37137679</b>     |
|            | Less : Depreciation / Provision             | 0                   | 916                 |
|            | Less: Provision for NPI                     | 81842               | 81843               |
|            | <b>Total(I)</b>                             | <b>63214179</b>     | <b>37054920</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>63214179</b>     | <b>37054920</b>     |



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUI MAHANAGAR IV, AURANGABAD

## SCHEDULE - 9 ADVANCES

(Amt. in Thousand)

| Sr. No.  | Particulars | As on<br>31.03.2021                                  | As on<br>31.03.2020 |                 |
|----------|-------------|--|---------------------|-----------------|
| <b>A</b> | 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            |
|          |             | <b>Sub Total</b>                                     | <b>69834157</b>     | <b>50579233</b> |
|          |             | LESS : BAD & DOUBTFUL DEBTS PROVISIONS               | 2519373             | 2025898         |
|          |             | Less - Provision held for BP/Debit Bal in SB & CA    | 745                 | 745             |
|          |             | <b>GRAND TOTAL</b>                                   | <b>67314039</b>     | <b>48552590</b> |
| <b>B</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          |
|          |             | <b>SUB TOTAL</b>                                     | <b>69834157</b>     | <b>50579233</b> |
|          |             | Less : Bad & Doubtful debts Provisions               | 2519373             | 2025898         |
|          |             | Less : Provision for COVID19                         | 0                   | 47997           |
|          |             | Less - Provision - BP/Debit Bal in SB & CA           | 745                 | 745             |
|          |             | <b>GRAND TOTAL</b>                                   | <b>67314039</b>     | <b>48552590</b> |
| <b>C</b> |             | <b>Advances in India</b>                             |                     |                 |
|          |             | <b>Total Priority Sector Advances</b>                | <b>66947100</b>     | <b>46096588</b> |
|          |             | <b>Total Non Priority Sector Advances</b>            | <b>2887057</b>      | <b>4482644</b>  |
|          |             | <b>Total Advances in India(I+II)</b>                 | <b>69834157</b>     | <b>50579233</b> |
| <b>D</b> |             | <b>Advances outside India</b>                        |                     | <b>0</b>        |
| <b>E</b> |             | Less : Bad & Doubtful Debts Provisions               | 2519373             | 2025898         |
|          |             | Less - Provision held for BP/Debit Bal in SB & CA    | 745                 | 745             |
|          |             | <b>GRAND TOTAL (C+D-E)</b>                           | <b>67314039</b>     | <b>48552590</b> |
| <b>F</b> |             | <b>Advances in- (Gross)</b>                          |                     |                 |
|          |             | Rural Branches                                       | 38138332            | 28529319        |
|          |             | Urban/Semi Urban Branches                            | 31695825            | 22049913        |
|          |             | <b>Total Advances</b>                                | <b>69834157</b>     | <b>50579233</b> |



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

**SCHEDULE - 10 : FIXED ASSETS**

(Amt. in Thousand)

| Sr. No.    | Particulars   | As on<br>31.03.2021 | As on<br>31.03.2020 |
|------------|---|---------------------|---------------------|
| <b>I.</b>  | <b>Premises:</b>  |                     |                     |
|            | 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                 |
|            | <b>Sub Total (I)</b>  | <b>82069</b>        | <b>61998</b>        |
| <b>II.</b> | <b>Other Fixed Assets</b>   |                     |                     |
|            | At cost as on 31st March of the preceding period<br>(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                   |
|            | <b>Sub Total (II)</b>   | <b>193294</b>       | <b>200147</b>       |
|            | <b>Grand Total</b>  | <b>275363</b>       | <b>262145</b>       |



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

**SCHEDULE - 11 OTHER ASSETS**

(Amt. in Thousand)

| Sr.<br>No. | Particulars  | As on<br>31.03.2021 | As on<br>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              |
|            | <b>Total</b>   | <b>3131222</b>      | <b>2418879</b>      |



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

## SCHEDULE - 12 CONTINGENT LIABILITIES

(Amt. in Thousand)

| Sr. No. | Particulars  | As on<br>31.03.2021 | As on<br>31.03.2020 |
|---------|--|---------------------|---------------------|
| i.      | Claims against the bank not acknowledged as debts.             | 0                   | 0                   |
| ii.     | Liability for partly paid investments                          | 0                   | 0                   |
| iii.    | Liability on account of outstanding forward exchange contracts | 0                   | 0                   |
| iv.     | Guarantees given on behalf of constituents                     | 0                   | 0                   |
|         | a) India   | 129512              | 222120              |
|         | b) Outside India   | 0                   | 0                   |
| v.      | Acceptances, endorsements and other obligations                | 0                   | 0                   |
| vi.     | Other items for which the bank is contingently liable.         | 76357               | 49487               |
|         | <b>Total</b>   | <b>205869</b>       | <b>271607</b>       |

## SCHEDULE - BILLS FOR COLLECTION

(Amt. in Thousand)

| Sr. No. | Particulars       | 31-03-2021  | As on<br>31.03.2020 |
|---------|-------------------|-------------|---------------------|
| 1       | OBC               | 2540        | 2540                |
| 2       | IBC               | 0           | 0                   |
| 3       | LBC               | 0           | 0                   |
| 4       | Inland Remittance | 0           | 0                   |
|         | <b>Total</b>      | <b>2540</b> | <b>2540</b>         |



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

## SCHEDULE - 13 INTEREST EARNED

(Amt in Thousand)

| Sr.NO | Particulars                                  | As on<br>31.03.2021 | As on<br>31.03.2020 |
|-------|--|---------------------|---------------------|
| i     | Interest /discount on advances/bills         | 5763279             | 4901636             |
| ii    | Income on investment                         |                     |                     |
|       | 1 Int. & Dividend on Investment              | 4042368             | 4244060             |
|       | 2 Less:- Amortization                        | (173559)            | (57112)             |
|       | <b>Total Income on Investment</b>            | <b>3868809</b>      | <b>4186948</b>      |
| iii   | Interest on balance with reserve bank of Ind | 0.00                | 0.00                |
| iv    | Others                                       | 0.00                | 0.00                |
|       |  | <b>9632088</b>      | <b>9088584</b>      |



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

**SCHEDULE No.- 14 OTHER INCOME**

(Amt. in Thousand)

| Sr. No. | Particulars                               | As on<br>31.03.2021 | As on<br>31.03.2020 |
|---------|---|---------------------|---------------------|
| i.      | Commission, Exchange & Brokerage          | 89274               | 81912               |
| ii.     | Profit on sale of investments             | 59073               | 429186              |
|         | Less : Loss on sale of investments        | 39                  | 7029                |
| iii.    | Profit on revaluation of investments      | 0                   | 0                   |
|         | Less: Loss on revaluation of investment   | 0                   | 0                   |
| iv.     | Profit on sale of land, buildings and     | 658                 | 668                 |
|         | Less: Loss on sale of land, buildings and | 617                 | 0                   |
| v.      | Profit on exchange transactions           | 0                   | 0                   |
|         | Less: Loss on exchange transaction        | 0                   | 0                   |
| vii.    | Miscellaneous Income                      | 1173672             | 509102              |
|         | <b>TOTAL</b>                              | <b>1322022</b>      | <b>1013840</b>      |





# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

## SCHEDULE - 15 INTEREST EXPENDED

(Amt. in Thousand)

| Sr. No. | Particulars  | As on<br>31.03.2021 | As on<br>31.03.2020 |
|---------|--|---------------------|---------------------|
| I.      | Interest on Deposits(I)                            | 4919542             | 4948256             |
| II.     | Interest on RBI/ Inter Bank borrowings             |                     |                     |
|         | Interest on RBI Borrowings                         | 0                   | 0                   |
|         | Interest on Maha Bank Borrowings                   | 17046               | 10644               |
|         | Interest on Other Bank Borrowings-                 | 6570                | 233                 |
|         | Interest on IBPC                                   | 101178              | 0                   |
|         | <b>Total Interest on Inter Bank Borrowing (II)</b> | <b>124794</b>       | <b>10877</b>        |
| III.    | <b>Others Interest on Refinance :</b>              |                     |                     |
|         | a) NABARD  | 246865              | 213392              |
|         | b) Other - NHB/Mudra/NSKFDC, etc                   | 12855               | 88549               |
|         | <b>Total Interest on Other Borrowings ( III )</b>  | <b>259720</b>       | <b>301941</b>       |
|         | <b>Total interest Expenditure (I+II+III)</b>       | <b>5304057</b>      | <b>5261074</b>      |



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

## SCHEDULE - 16 OPERATING EXPENSES

(Amt in Thousand)

| Sr. No. | Particulars                                    | As on<br>31.03.2021 | As on<br>31.03.2020 |
|---------|--|---------------------|---------------------|
| i.      | Payments to and provisions for employees       | 1649878             | 2298258             |
| ii.     | Rent, taxes and lighting                       | 113334              | 120389              |
| iii.    | Printing and Stationery                        | 14153               | 16338               |
| iv.     | Depreciation on Bank's property                | 67451               | 86634               |
| v.      | Depreciation on Investment                     | 18876               | 102466              |
| vi.     | Advertisement and Publicity                    | 2683                | 4320                |
| vii.    | Directors fees, allowances, Board Meeting Exp. | 13                  | 130                 |
| viii.   | Auditors fees and Expenses                     | 10374               | 9732                |
| ix.     | Professional & Legal Charges                   | 4324                | 9221                |
| x.      | Postage, Telegrams, Telephones etc.            | 4365                | 5628                |
| xi.     | Insurance on deposits to DICGC                 | 141439              | 99974               |
| xii.    | Repairs and maintenance                        | 16403               | 11554               |
| xiii.   | Other expenditure                              | 737841              | 660180              |
|         | <b>Total</b>                                   | <b>2781133</b>      | <b>3424824</b>      |



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

**SCHEDULE No.- P/ L - PROVISIONS & CONTINGENCIES**

(Amt. in Thousand)

| Sr. No.   | Particulars                                   | As on<br>30.03.2021 | As on<br>31.03.2020 |
|---|---|---------------------|---------------------|
| <b>Provision for</b>                                  |   |                     |                     |
| 1   | Bad & Doubtful Debt                           | 735730              | 269485              |
| 2   | Towards Debit Bal SB/CA                       | 0                   | 0                   |
| 3   | Towards NPI                                   | 0                   | 81843               |
| 4   | Towards COVID 19                              | 30087               | 47997               |
| 5   | Deprecation in Investment (M to M valuation)  | 0                   | 0                   |
| 6   | Gratuity & Leave Encashment Provision         | 0                   | 0                   |
| 7   | Provision for Pension Liability               | 1120000             | 540000              |
| 8   | Provision- long outstanding POB/IR/PIT/CHR/DD | 0                   | 0                   |
| 9   | Provision for Pay Revision                    | 288600              | 114200              |
| 10  | Provision towards EPF                         | 0                   | 0                   |
| 11  | Provision towards Standard Assets             | 41120               | 18880               |
| 12  | Provision for NPS                             | 0                   | 0                   |
| <b>Total (1 + 8)</b>                                  |   | <b>2215537</b>      | <b>1072405</b>      |
| Less : Write back provision investment                |   | 916                 | 76076               |
| Less : Write back provision Waluj & Shirsala          |   | 0                   | 0                   |
| Less : Write back provision Bills Payable             |   | 0                   | 0                   |
| Less : Write back standard asset provision (COVID-19) |   | 78084               | 7294                |
| Less : Write back provision Gallebargaon financing    |   | 0                   | 0                   |
| <b>Total Net Provisions</b>                           |   | <b>2136537</b>      | <b>989035</b>       |



**MAHARASHTRA GRAMIN BANK, HEAD OFFICE, AURANGABAD.**

**CASH FLOW STATEMENT 2020-21**

| S.no     | Particular  | (Amt. in Thousand) |                   |
|----------|---|--------------------|-------------------|
| <b>A</b> | <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                      |                    |                   |
|          | REVENUE   | 10954109           |                   |
|          | LESS:- OPERATING EXPENSES EXCLUDING DEPRECIATION                | 10154275           | 799834            |
|          | <b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>          |                    |                   |
|          | INCREASE IN DEPOSITS  | 1626528            |                   |
|          | INCREASE IN LIABILITIES   | 9266620            |                   |
|          | INCREASE IN BORROWINGS  | 0                  |                   |
|          | DECREASE IN ADVANCES  | 0                  |                   |
|          | DECREASE IN OTHER ASSETS  | 0                  |                   |
|          | <b>Sub Total</b>  | <b>32041784</b>    |                   |
|          | LESS:-  | 0                  |                   |
|          | INCREASE IN ADVANCES  | 18761449           |                   |
|          | INCREASE IN INVESTMENT  | 26159259           |                   |
|          | INCREASE IN OTHER ASSETS  | 710396             |                   |
|          | DECREASE IN BORROWINGS  | 0                  |                   |
|          | DECREASE IN LIABILITIES   | 0                  |                   |
|          | <b>Sub Total</b>  | <b>45631103</b>    | <b>(13589319)</b> |
|          | <b>CASH GENERATED FROM OPERATING ACTIVITIES</b>                 |                    | <b>(12789486)</b> |
|          | LESS: PROVISION FOR TAX   |                    | 180981            |
|          | LESS : PROVISION FOR INCOME TAX 2014-15 TO 2016-17              |                    | 16971             |
|          | <b>NET CASH FROM OPERATING ACTIVITIES</b>                       |                    | <b>(12987438)</b> |
| <b>B</b> | <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                      |                    |                   |
|          | SALE OF FIXED ASSETS  | 41513              |                   |
|          | PURCHASE OF FIXED ASSETS  | 122181             |                   |
|          | <b>NET CASH AVIALABLE FROM INVESTING ACTIVITY</b>               |                    | <b>(80668)</b>    |
| <b>C</b> | <b>CASH FLOW FROM FINANCING ACTIVITY</b>                        |                    | <b>0</b>          |
| <b>D</b> | <b>NET INCREASE / (DECREASE) IN CASH &amp; CASH EQUIVALENTS</b> |                    | <b>(13068106)</b> |
|          | <b>(A+B+C)</b>  |                    |                   |
| <b>E</b> | <b>CASH AND CASH EQUIVALENT AT BEGINNING OF PERIOD</b>          | <b>0</b>           | <b>36714105</b>   |
|          |   |                    | <b>0</b>          |
| <b>F</b> | <b>TOTAL CASH AND CASH EQUIVALENT AT END OF PERIOD(D+E)</b>     | <b>0</b>           | <b>23645999</b>   |

For Maharashtra Gramin Bank

Kabra M A  
Chairman

Wagh S S  
General Manager ( C)

Place:- Aurangabad

Date:- 03/06/2021



For M/s Khandelwal Jain & Co.

Chartered Accountants

Firm Regi.No. 105049 W

CA. Rupali Abhijeet Bothara

Partner

M No.:126438

