

MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

BALANCE SHEET OF MAHARASHTRA GRAMIN BANK

As on 31st March 2022

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2022	As on 31.03.2021
CAPITAL AND LIABILITIES			
Capital	1	3126278	2093462
Reserves & Surplus	2	3314190	3262980
Deposits	3	146777507	135406446
Borrowings	4	16466654	12985669
Other Liabilities & Provisions	5	3422494	3832245
TOTAL		173107123	157580802
ASSETS			
Cash & Balance with RBI	6	7926010	7935400
Balance with Bank & Money at Call & Short Notice	7	34776092	15710599
Investments	8	48332990	63214179
Advances	9	78276183	67314039
Fixed Assets	10	316187	275363
Other Assets	11	3479661	3131222
TOTAL		173107123	157580802
Contingent Liabilities	12	323496	205869
Bills for collection		2538	2540

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

For M/s J SINGH & ASSOCIATES

For, Maharashtra Gramin Bank,

CHARTERED ACCOUNTANTS

For and on Behalf of Board,

Firm Regi.No.110266W


CA J. Singh

Partner


Gharad M B

Chairman


Wagh S S

General Manager(C)

M.No. - 042023

Place:- Aurangabad

Date:- 21/04/2022



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

Profit and Loss Account for the year ended on 31st March 2022

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2022	As on 31.03.2021
INCOME			
Interest Earned	13	8044138	9632088
Other Income	14	1713917	1322022
TOTAL		9758055	10954110
EXPENDITURE			
Interest Expended	15	5562385	5304057
Operating Expenses	16	3027321	2781133
Provisions and Contingencies	-	1115133	2136537
TOTAL		9704839	10221727
PROFIT / LOSS			
Profit before Tax	-	53216	732383
Short/(Excess) Provision for Earlier Years		0	16971
Provision for Taxes - Current Year		0	180981
Deferred Tax (Assets) / Liability		2006	(1947)
Net Profit for the period	-	51210	536377
APPROPRIATION			
Transfer to Statutory Reserves	-	12803	134094
Transfer to Other Reserves	-	26839	339145
Transfer to Government /proposed dividend		0	0
Balance carried over to Balance	-	11568	63138
TOTAL		51210	536377

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

For M/s J SINGH & ASSOCIATES

For, Maharashtra Gramin Bank,

CHARTERED ACCOUNTANTS

For and on Behalf of Board,

Firm Regi.No.110266W


CA J Singh


Partner


M.No. - 042023

Place:- Aurangabad

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Gharad M B
Chairman


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General Manager(C)



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No. - 1 CAPITAL

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
	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)	732712	732712
	TOTAL	2093462	2093462
	SHARE CAPITAL DEPOSITS		
	i. Government of India	516416	0
	ii. Government of Maharashtra	154920	0
	iii. Sp. Bank- Bank of Maharashtra	361480	0
	TOTAL	1032816	0
	GRAND TOTAL	3126278	2093462



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No. - 2 RESERVES AND SURPLUS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I	Statutory Reserves	977511	964708
	Opening Balance	964708	830614
	Additions during the year	12803	134094
	Deductions during the year	0	0
II.	Capital Reserves	268302	266724
	Opening Balance	266724	266093
	Additions during the year	1578	631
	Deductions during the year	0	0
III	Share Premium	0	0
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
IV.	Revenue and Other Reserves	1145501	1120239
	Opening Balance	1120239	781725
	Additions during the year	25262	338514
	Deductions during the year	0	0
V.	Balance in Profit & Loss Account	922877	911309
	Opening Balance	911308	848171
	Additions during the year	11569	63138
	Deductions during the period	0	0
	Total (I,II,III,IV and V)	3314190	3262980



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 3 DEPOSITS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
A I	Demand Deposits		
	(i) From Banks	1055721	78265
	(ii) From Others	5972511	5891609
II.	Savings Bank Deposits	68622305	71391223
III.	Term Deposits		
	ii. From Banks	3047235	2100858
	i. From Others	68079735	55944491
	Total (I,II and III)	146777507	135406446
B	(i) Deposits of Branches in India	146777507	135406446
	(ii) Deposits of Branches outside India	0	0
	Total	146777507	135406446



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 4 BORROWINGS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I.	Borrowings In India		
	a. RESERVE BANK OF INDIA	0	0
	b. Other Banks	8501060	7601060
	c. Other Institutions and agencies	7965594	5384609
II.	Borrowings outside India		
	Total (I +II)	16466654	12985669
	Secured Borrowings included in I and II above (I+II)	0	0



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 5 OTHER LIABILITIES AND PROVISIONS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
i.	Bills payable	77050	34827
ii.	Inter office adjustments (Net)	224365	0
iii.	Interest accrued	320251	228615
iv.	Others (Including provisions)	2800828	3568803
	Total (i+ii+iii+iv)	3422494	3832245



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 6 CASH AND BANK BALANCE WITH
RESERVE BANK OF INDIA

(Amt. in Thousand)

Sr. No.	Particulars		As on 31.03.2021
1	Cash in Hand (including foreign currency notes)	1478971	1225496
2	Balance with Reserve Bank of India		
i	In current Account	6447039	6709904
ii	In other Accounts	0	0
	Total (I and II)	7926010	7935400



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I	In India		
	i. Balance with Banks		
	a) In Current Accounts	7939110	7153668
	b) In Other Deposit Accounts	26836982	8556931
	ii. Money at Call & Short Notice		
	a) With Banks	0	0
	b) With Other Institutions	0	0
	Total (i and ii)	34776092	15710599
II	Outside India		
	(i) In Current Account	0	0
	(ii) In Other Deposit Account	0	0
	(iii) Money at Call & Short Notice	0	0
	Total (i,ii and iii)	0	0
	Grand Total (I and II)	34776092	15710599



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

SCHEDULE No.- 8 INVESTMENTS

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I.	Investments in India in		
i.	Government securities	41977601	54088743
ii.	Other approved securities	0	0
iii.	Shares	0	0
iv.	Debentures and Bonds	684675	748347
v.	Subsidiaries and / or Joint ventures	0	0
vi.	Others (Units/CD/TMB/CP,etc.)	5688884	8458931
	Total	48351160	63296021
	Less : Depreciation / Provision	0	0
	Less: Provision for NPI	18170	81843
	Total(I)	48332990	63214179
II.	Investments outside India in		
i.	Government securities (including local authorities)	0	0
ii.	Subsidiaries and / or Joint ventures abroad	0	0
iii.	Other Investments (to be specified)	0	0
	Total(II)	0	0
	Grand Total(I and II)	48332990	63214179



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

SCHEDULE No.- 9 ADVANCES

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
A	I		
	Bills purchased and discounted	744	1221
	II		
	Cash Credits, Overdrafts & loans repayable on demand	48959078	40391300
	III		
	Term Loans	31329813	29441347
	IV		
	Debt Amt. Receivable from Govt.	0	289
	Gross Advances	80289635	69834157
	LESS : BAD & DOUBTFUL DEBTS PROVISIONS	2012707	2519373
	Less - Provision held for BP/Debit Bal in SB & CA	745	745
	Total Advances	78276183	67314039
B			
	Secured By Tangible Assets	76943131	67706109
	Covered by Bank/ Government Guarantees	45613	70472
	Unsecured	3300892	2057576
	Gross Advances	80289636	69834157
	Less : Bad & Doubtful Debts Provisions	2012707	2519373
	Less - Provision held for BP/Debit Bal in SB & CA	745	745
	Total Advances	78276184	67314039
C.I			
	Advances in India		
	i		
	Priority Sector Advances	72533403	66947100
	ii		
	Public sector	0	0
	iii		
	Banks	143819	0
	iv		
	Other	7612413	2887056
	Total Advances in India(I+II)	80289635	69834156
	Less : Bad & Doubtful Debts Provisions	2012707	2519373
	Less - Provision held for BP/Debit Bal in SB & CA	745	745
	GRAND TOTAL (D-E)	78276183	67314039
C II			
	Advances outside India	0	0
	i		
	Due from Bank	0	0
	ii		
	Due from others	0	0
	a Bills purchased and discounted	0	0
	b Syndicated loans	0	0
	c others	0	0
	GRAND TOTAL (C I and II)	78276183	67314039



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

SCHEDULE No. - 10 : FIXED ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I.	Premises:		
	At cost as on 31st March of the preceding year	82069	61998
	Addition during the year	5251	63124
	Transfer to Other Fixed Assets	0	13
	Deduction during the year	2277	39591
	Depreciation to date	3558	3449
	Sub Total (I)	81485	82069
II.	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March of the preceding year	193294	200147
	Addition during the year	117339	59058
	Transfer From Premises	0	13
	Deduction during the year	1556	1922
	Depreciation/Reimbursement Current period	74374	64002
	Sub Total (II)	234702	193294
	Grand Total (I and II)	316187	275363



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

SCHEDULE No.- 11 OTHER ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I	Inter-Office adjustment (net)	0	191429
II	Interest accrued	1203616	770415
III	Tax paid in advance / Tax deducted at source	493305	514172
IV	Tax Refund Due	146710	21745
V	Deferred Tax	189935	191941
VI	Prepaid Expenses	3268	2856
VII	Security Deposit	7075	4931
VIII	Stationery and Stamps	4133	4510
IX	Non banking assets acquired in satisfaction of claims	0	0
X	Other	1431619	1429223
	Total	3479661	3131222



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 12 CONTINGENT LIABILITIES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
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		
	a) India	239497	129512
	b) Outside India	0	0
V	Acceptances, endorsements and other obligations	0	0
VI	Other items for which the bank is contingently liable	83999	76357
	Total	323496	205869

SCHEDULE - BILLS FOR COLLECTION

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
1	OBC	2538	2540
2	IBC	0	0
3	LBC	0	0
4	Inland Remittance	0	0
	Total	2538	2540



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 13 INTEREST EARNED

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I	Interest / discount on advances / bills	4341300	5763279
II	Income on Investments		
	1 Int. & Divd. on Investment	4026586	4042367
	2 Less : Amortisation	(328256)	(173559)
	Total Income on Investment	3698330	3868808
III	Interest on balance with Reserve Bank of India & other bank funds	0	0
IV	Others	4508	0
	Total Interest Income	8044138	9632088



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAILANAGAR IV, AURANGABAD

SCHEDULE No.- 14 OTHER INCOME

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I	Commission, Exchange & Brokerage	100104	89274
II	Profit on sale of investments	466132	59073
	Less : Loss on sale of investments	158	39
III	Profit on revaluation of investments	0	0
	Less: Loss on revaluation of investment	0	0
IV	Profit on sale of land, buildings and other Assets	846	658
	Less: Loss on sale of land, buildings and other	827	617
V	Profit on exchange transactions	0	0
	Less: Loss on exchange transaction	0	0
VI	Income earned by way of dividend etc. from subsidiaries / companies and / or joint ventures abroad / in India.	0	0
VII	Miscellaneous Income	1147819	1173672
	TOTAL	1713917	1322022



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 15 INTEREST EXPENDED

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I.	Interest on Deposits	5203795	4919542
II	Interest on RBI/ Inter Bank borrowings	98908	124794
III.	Others		
	a) NABARD	259682	246865
	b) Other - NHB/Mudra/NSKFDC, etc	0	12855
	Total	5562385	5304057



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 16 OPERATING EXPENSES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
I	Payments to and provisions for employees	1706481	1649878
II	Rent, taxes and lighting	116420	113334
III	Printing and Stationery	15552	14153
III	Advertisement and Publicity	4770	2683
IV	Depreciation on Bank's property	77933	67451
V	Depreciation on Investment	25600	18876
VI	Directors fees, allowances, and	48	13
VII	Auditors fees and Expenses (including branch auditors)	12661	10374
VIII	Law Charges	6714	4324
IX	Postage, Telegrams, Telephones etc.	4337	4365
X	Repairs and maintenance	22735	16403
XI	Insurance	164870	141439
XIII	Other expenditure	869200	737841
	Total	3027321	2781133



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

SCHEDULE No.- P/ L - PROVISIONS & CONTINGENCIES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2022	As on 31.03.2021
Provision for			
1	Bad & Doubtful Debt	0	735730
2	Towards Debit Bal SB/CA	0	0
3	Towards NPI	0	0
4	Towards COVID 19	0	30087
5	Deprecation in Investment (M to M valuation)	0	0
6	Gratuity & Leave Encashment Provision	0	0
7	Provision for Pension Liability	1180000	1120000
8	Provision for COVID-19 Distress Relief	6000	0
9	Provision for Pay Revision	0	288600
10	Provision for Fraud in Phuambri branch	908	0
11	Provision for PMEGP loan Fraud	44724	
12	Provision for Amadade Branch Fraud	2193	
13	Provision towards Standard Assets	0	41120
14	Provision towards Restructured Advances	199326	0
Total		1433151	2215537
Less : Write back provision investment		466	916
Less : Write back provision of Pay Revision		216516	0
Less : Write back provision for NPS		57522	0
Less : Write back provision for NPA		0	
less :Write back standard asset provision		43514	78084
Less : Write back provision Gallebargaon financing		0	0
Total Net Provisions		1115133	2136537



MAHARASHTRA GRAMIN BANK, HEAD OFFICE, AURANGABAD.			
CASH FLOW STATEMENT 2021-22			
S.no	Particular	₹'000	₹'000
A	CASH FLOW FROM OPERATING ACTIVITIES		
	REVENUE	9758055	
	LESS:- OPERATING EXPENSES EXCLUDING DEPRECIATION	9626905	131150
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES		
	INCREASE IN DEPOSITS	11371061	
	INCREASE IN LIABILITIES	0	
	INCREASE IN BORROWINGS	3480985	
	DECREASE IN ADVANCES	0	
	DECREASE IN OTHER ASSETS	0	
	DECREASE IN INVESTMENT	14881190	
	Sub Total		29733236
	LESS:-		
	INCREASE IN ADVANCES	10962145	
	INCREASE IN INVESTMENT	0	
	INCREASE IN OTHER ASSETS	348439	
	DECREASE IN BORROWINGS	0	
	DECREASE IN LIABILITIES	409751	
	Sub Total		11720335
	CASH GENERATED FROM OPERATING ACTIVITIES		18144051
	LESS: PROVISION FOR TAX		0
	LESS : PROVISION FOR INCOME TAX 2014-15 TO 2016-17		0
	Deferred Tax (Assets) / Liability		2006
	NET CASH FROM OPERATING ACTIVITIES		18142045
B	CASH FLOW FROM INVESTING ACTIVITIES		
	SALE OF FIXED ASSETS	3833	
	PURCHASE OF FIXED ASSETS	122590	
	NET CASH AVIALABLE FROM INVESTING ACTIVITY		(118757)
C	CASH FLOW FROM FINANCING ACTIVITY		
	CAPITAL INFUSION FROM GOI	516416	
	CAPITAL INFUSION FROM GOM	154920	
	CAPITAL INFUSION FROM BOM	361480	
	NET CASH AVIALABLE FROM FINANCING ACTIVITY		1032816
D	NET INCREASE / (DECREASE) IN CASH & CASH EQUIVALENTS (A+B+C)		19056104
E	CASH AND CASH EQUIVALENT AT BEGINNING OF PERIOD		23645999
F	TOTAL CASH AND CASH EQUIVALENT AT END OF PERIOD(D+E)		42702103

For Maharashtra Gramin Bank
For and on Behalf of Board,

GHARAD M B WAGH S S
Chairman General Manager (C)

Place:- Aurangabad
Date:- 21/04/2022

