

MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

BALANCE SHEET OF MAHARASHTRA GRAMIN BANK

As on 31st March 2023

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2023	As on 31.03.2022
CAPITAL AND LIABILITIES			
Capital	1	3443838	3126278
Reserves & Surplus	2	3377280	3314190
Deposits	3	155787630	146777507
Borrowings	4	23118209	16466654
Other Liabilities & Provisions	5	3377830	3422494
TOTAL		189104787	173107123
ASSETS			
Cash & Balance with RBI	6	9299659	7926010
Balance with Bank & Money at Call & Short Notice	7	30802158	34776092
Investments	8	51603920	48332990
Advances	9	94108208	78276183
Fixed Assets	10	348202	316187
Other Assets	11	2942640	3479661
TOTAL		189104787	173107123
Contingent Liabilities	12	340351	323496
Bills for collection		2548	2538

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

For M/s J SINGH & ASSOCIATES
CHARTERED ACCOUNTANTS

Firm Regi.No.110266W


CA V. Viswanathan

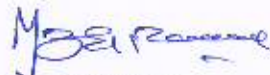
Partner

M.No. - 200369

Place:- Aurangabad

Date:- 21.04.2023




Gharad M B

Chairman

For, Maharashtra Gramin Bank,
For and on Behalf of Board,


Wagh S S

General Manager (C)



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

PROFIT AND LOSS ACCOUNT

For Year Ended on 31st March 2023

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2023	As on 31.03.2022
INCOME			
Interest Earned	13	10352683	8044138
Other Income	14	1866634	1688317
TOTAL		12219317	9732455
EXPENDITURE			
Interest Expended	15	6354437	5562385
Operating Expenses	16	3653429	3001721
Provisions and Contingencies	-	1946490	1115133
TOTAL		11954356	9679239
PROFIT / LOSS			
Profit before Tax	-	264961	53216
Short/(Excess) Provision for Earlier Years		(6344)	0
Provision for Taxes - Current Year		40595	0
Deferred Tax (Assets) / Liability		167621	2006
Net Profit for the period	-	63089	51210
APPROPRIATION			
Transfer to Statutory Reserves	-	15772	12803
Transfer to Other Reserves	-	55600	26839
Balance carried over to Balance Sheet	-	(8283)	11568
TOTAL		63089	51210

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 V. Viswanathan
Partner
M.No. - 200369
Place:- Aurangabad
Date:- 21.04.2023




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 31.03.2023	As on 31.03.2022
	Authorised Capital (2000000000 Shares of Rs. 10 each)	20000000	20000000
	Issued, Subscribed & Paid up Capital (312626160 shares of Rs 10/- each)		
	i. Government of India (156313080 shares of Rs. 10/- each)	1563131	1046731
	ii. Government of Maharashtra (46893924 shares of Rs. 10/- each)	468939	314019
	iii. Sp. Bank- Bank of Maharashtra (109419156 shares of Rs 10/- each)	1094192	732712
	TOTAL	3126262	2093462
	SHARE CAPITAL DEPOSITS		
	i. Government of India	16	516416
	ii. Government of Maharashtra	0	154920
	iii. Sp. Bank- Bank of Maharashtra	317560	361480
	TOTAL	317576	1032816
	GRAND TOTAL	3443838	3126278



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No. - 2 RESERVES AND SURPLUS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I	Statutory Reserves	993283	977511
	Opening Balance	977511	964708
	Additions during the year	15772	12803
	Deductions during the year	0	0
II.	Capital Reserves	268902	268302
	Opening Balance	268302	266724
	Additions during the year	600	1578
	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	1200501	1145501
	Opening Balance	1145501	1120239
	Additions during the year	55000	25262
	Deductions during the year	0	0
V.	Balance in Profit & Loss Account	914594	922877
	Opening Balance	922877	911308
	Additions during the year	0	11569
	Deductions during the period	8283	0
	Total (I,II,III,IV and V)	3377280	3314190



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 3 DEPOSITS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
A I	Demand Deposits		
	(i) From Banks	675511	1055721
	(ii) From Others	6397806	5972511
II.	Savings Bank Deposits	69772411	68622305
III.	Term Deposits		
	(i) From Bank	4097850	3047235
	(ii) From Others	74844052	68079735
	Total Term Deposits	78941902	71126970.2
	Total (I,II and III)	155787630	146777507
B	(i) Deposits of Branches in India	155787630	146777507
	(ii) Deposits of Branches outside India	0	0
	Total	155787630	146777507



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 4 BORROWINGS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I.	Borrowings In India		
	a. Reserve Bank of India	0	0
	b. Other Banks	11088801	8501060
	c. Other Institutions and agencies	12029408	7965594
II.	Borrowings outside India	0	0
	Total (I +II)	23118209	16466654
	Secured Borrowings included in I and II above (I+II)	2607741	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 31.03.2023	As on 31.03.2022
i.	Bills payable	28082	77050
ii.	Inter office adjustments (Net)	145165	224365
iii.	Interest accrued	362773	320251
iv.	Others (Including provisions)	2841810	2800828
	Total (i+ii+iii+iv)	3377830	3422494



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 6 CASH AND BANK BALANCE WITH

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
1	Cash in Hand (including foreign currency notes)	1715022	1478971
2	Balance with Reserve Bank of India		
i	In current Account	7584637	6447039
ii	In other Accounts	0	0
	Total (I and II)	9299659	7926010



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 31.03.2023	As on 31.03.2022
I	In India		
	i. Balance with Banks		
	a) In Current Accounts	2155718	7939110
	b) In Other Deposit Accounts	28646440	26836982
	ii. Money at Call & Short Notice		
	a) With Banks	0	0
	b) With Other Institutions	0	0
	Total (i and ii)	30802158	34776092
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)	30802158	34776092



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 8 INVESTMENTS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I.	Investments in India in		
i.	Government securities	38861307	41977601
ii.	Other approved securities	0	0
iii.	Shares	0	0
iv.	Debentures and Bonds	683743	684675
v.	Subsidiaries and / or Joint ventures	0	0
vi.	Others (Units/CD/TMB/CP,etc.)	12103615	5688884
	Total	51648665	48351160
	Less : Depreciation / Provision	44745	0
	Less: Provision for NPI	0	18170
	Total(I)	51603920	48332990
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)	51603920	48332990



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

SCHEDULE No.- 9 ADVANCES

(Amt. in Thousand)

Sr. No.	Particulars		As on 31.03.2023	As on 31.03.2022
A	I	Bills purchased and discounted	746	744
	II	Cash Credits, Overdrafts & loans repayable on demand	58811861	48959078
	III	Term Loans	38194972	31329813
	IV	Debt Amt. Receivable from Govt.	0	0
		Gross Advances	97007579	80289635
		LESS : BAD & DOUBTFUL DEBTS PROVISIONS	2898626	2012707
		Less - Provision held for BP/Debit Bal in SB & CA	745	745
		Total Advances	94108208	78276183
B		Secured By Tangible Assets	92296803	76943131
		Covered by Bank/ Government Guarantees	75145	45613
		Unsecured	4635631	3300892
		Gross Advances	97007579	80289636
		Less : Bad & Doubtful Debts Provisions	2898626	2012707
		Less - Provision held for BP/Debit Bal in SB & CA	745	745
		Total Advances	94108208	78276184
		Advances in- (Gross)		
		Rural Branches	48593011	42701193
		Urban/Semi Urban Branches	48414568	37588443
		Total Advances	97007579	80289636
C.I		Advances in India		
	i	Priority Sector Advances	85137780	72533403
	ii	Public sector	0	0
	iii	Banks	115051	143819
	iv	Other	11754748	7612413
		Total Advances in India(I+II)	97007579	80289635
		Less : Bad & Doubtful Debts Provisions	2898626	2012707
		Less - Provision held for BP/Debit Bal in SB & CA	745	745
		GRAND TOTAL (D-E)	94108208	78276183
C II		Advances outside India	0	0
		GRAND TOTAL (C I and II)	94108208	78276183



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

SCHEDULE No. - 10 : FIXED ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I.	Premises:		
	At cost as on 31st March of the preceding year	81485	82069
	Addition during the year	25655	5251
	Transfer to Other Fixed Assets	0	0
	Deduction during the year	0	2277
	Depreciation to date	1416	3558
	Sub Total (I)	105724	81485
II.	Other Fixed Assets (including furniture and fixtures)		
	At cost as on 31st March of the preceding year	234702	193294
	Addition during the year	103552	117339
	Transfer From Premises	0	0
	Deduction during the year	872	1556
	Depreciation/Reimbursement Current period	94904	74374
	Sub Total (II)	242478	234702
	Grand Total (I and II)	348202	316187



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

SCHEDULE No.- 11 OTHER ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I	Inter-Office adjustment (net)	0	0
II	Interest accrued	1230722	1203616
III	Tax paid in advance / Tax deducted at source	144307	493305
III	Tax Refund Due	145498	146710
IV	Deferred Tax	22314	189935
V	Prepaid Expenses	3638	3268
VI	Security Deposit	7267	7075
VII	Stationery and Stamps	3681	4133
VIII	Non banking assets acquired in satisfaction of claims	0	0
IX	Other	1385213	1431619
	Total	2942640	3479661



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 12 CONTINGENT LIABILITIES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
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	254955	239497
	b) Outside India	0	0
V	Acceptances, endorsements and other obligations	0	0
VI	Other items for which the bank is contingently liable.	85396	83999
	Total	340351	323496

SCHEDULE - BILLS FOR COLLECTION

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
1	OBC	2548	2538
2	IBC	0	0
3	LBC	0	0
4	Inland Remittance	0	0
	Total	2548	2538



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 13 INTEREST EARNED

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I	Interest / discount on advances / bills	6295296	4341300
II	Income on Investments		
1	Int. & Divd. on Investment	4378587	4026586
2	Less : Amortisation	(336510)	(328256)
	Total Income on Investment	4042077	3698330
III	Interest on balance with Reserve Bank of India & other bank funds	0	0
IV	Others	15310	4508
	Total Interest Income	10352683	8044138



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 14 OTHER INCOME

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I	Commission, Exchange & Brokerage	1658376	1019057
II	Profit on sale of investments	63082	466132
	Less : Loss on sale of investments	0	158
III	Profit on revaluation of investments	0	0
	Less: Loss on revaluation of investment	135782	25600
IV	Profit on sale of land, buildings and other Assets	1359	846
	Less: Loss on sale of land, buildings and other assets.	549	827
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	280147	228866
	TOTAL	1866634	1688317



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 15 INTEREST EXPENDED

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I.	Interest on Deposits	5750540	5203795
II	Interest on RBI/ Inter Bank borrowings	268165	98908
III.	Others		
	a) NABARD and Other	335732	259682
	Total	6354437	5562385



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, AURANGABAD

SCHEDULE No.- 16 OPERATING EXPENSES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
I	Payments to and provisions for employees	2083500	1706481
II	Rent, taxes and lighting	130009	116420
III	Printing and Stationery	17259	15552
III	Advertisement and Publicity	9606	4770
IV	Depreciation on Bank's property	96320	77933
V	Directors fees, allowances, and	42	48
VI	Auditors fees and Expenses (including branch auditors)	15535	12661
VII	Law Charges	17493	6714
VIII	Postage, Telegrams, Telephones etc.	4776	4337
IX	Repairs and maintenance	28239	22735
X	Insurance	171382	164870
XI	Other expenditure	1079268	869200
	Total	3653429	3001721



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

SCHEDULE No.- P/L - PROVISIONS & CONTINGENCIES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2023	As on 31.03.2022
Provision for			
1	Bad & Doubtful Debt	931123	0
2	Towards Debit Bal SB/CA	0	0
3	Towards NPI	0	0
4	Towards COVID 19	0	0
5	Deprecation in Investment (M to M valuation)	0	0
6	Gratuity & Leave Encashment Provision	0	0
7	Provision for Pension Liability	1030000	1180000
8	Provision for COVID-19 Distress Relief	0	6000
9	Provision for Pay Revision	34350	0
10	Provision for Fraud in Phuambri branch	0	908
11	Provision for PMEGP loan Fraud	0	44724
12	Provision for Amadade Branch Fraud	0	2193
13	Provision towards Standard Assets	0	0
14	Provision towards Restructured Advances	0	199326
15	Provision for Shirur Anantpal Branch Theft	5894	0
16	Provision for Tuljapur Branch Fraud	2005	0
Total		2003372	1433151
Less : Write back provision investment		18170	466
Less : Write back provision of Pay Revision		0	216516
Less : Write back provision for NPS		0	57522
Less : Write back provision for NPA		0	0
Less : Write back standard asset provision		34712	43514
Less: Write back Provision for COVID -19 Distress		4000	0
Total Net Provisions		1946490	1115133



MAHARASHTRA GRAMIN BANK, HEAD OFFICE, AURANGABAD.

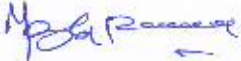
CASH FLOW STATEMENT 2022-23


S.no	Particular	₹'000	₹'000
A	CASH FLOW FROM OPERATING ACTIVITIES		
	REVENUE	12219317	
	LESS:- OPERATING EXPENSES EXCLUDING DEPRECIATION	11858036	361281
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES		
	INCREASE IN DEPOSITS	9010123	
	INCREASE IN LIABILITIES	0	
	INCREASE IN BORROWINGS	6651555	
	DECREASE IN ADVANCES	0	
	DECREASE IN OTHER ASSETS	537021	
	DECREASE IN INVESTMENT	0	
	Sub Total		16198699
	LESS:-		
	INCREASE IN ADVANCES	15832025	
	INCREASE IN INVESTMENT	3270930	
	INCREASE IN OTHER ASSETS	0	
	DECREASE IN BORROWINGS	0	
	DECREASE IN LIABILITIES	44664	
	Sub Total		19147619
	CASH GENERATED FROM OPERATING ACTIVITIES		(2948920)
	LESS: PROVISION FOR TAX		40595
	LESS : PROVISION FOR INCOME TAX 2014-15 TO 2016-17		(6344)
	Deferred Tax (Assets) / Liability		167621
	NET CASH FROM OPERATING ACTIVITIES		(2789510)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	SALE OF FIXED ASSETS	872	
	PURCHASE OF FIXED ASSETS	129207	
	NET CASH AVIALABLE FROM INVESTING ACTIVITY		(128335)
C	CASH FLOW FROM FINANCING ACTIVITY		
	CAPITAL INFUSION FROM GOI	0	
	CAPITAL INFUSION FROM GOM	0	
	CAPITAL INFUSION FROM BOM	317560	
	NET CASH AVIALABLE FROM FINANCING ACTIVITY		317560
D	NET INCREASE / (DECREASE) IN CASH & CASH EQUIVALENTS (A+B+C)		(2600285)



E	CASH AND CASH EQUIVALENT AT BEGINNING OF PERIOD		42702102
F	TOTAL CASH AND CASH EQUIVALENT AT END OF PERIOD(D+E)		40101817

For Maharashtra Gramin Bank
For and on Behalf of Board,


GHARAD M B
Chairman


WAGH S S
General Manager (C)



Place:- Aurangabad

Date:- 21.04.2023

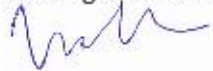
Capital Funds and Risk Asset Ratio as on 31.03.2023

No	Capital Funds	Amt in lakh
A	Tier I capital elements	
	(a) Paid-up Capital	34438.37
	Less: Intangible Assets & Losses (DTA)	(223.14)
	Total	34215.23
	(b) Reserve & Surplus	
	1. Statutory Reserves	9932.83
	2. Special Reserve	4410.00
	3. Capital Reserve	2689.02
	4. Revenue Reserve	10.98
	5. Surplus in Profit & Loss Account	9145.95
	6. Perpetual Debt Instrument- Additional Tier-I	9000.00
	Total	35188.78
	Tier I Capital Total (a+b)	69404.01
B	Tier II Capital elements	
	(i) Perpetual Bonds	1010.60
	(ii) Revaluation Reserves	0.00
	(iii) General Provisions-Stand Asset Prov	4428.83
	(iv) Investment Fluctuation Reserves	7584.03
	Tier II Capital Total (B)	13023.46
	Total (A+B)	82427.47
II	Risk Assets	
	(a) Adjusted value of funded risk asset as on date	
	Balance Sheet items	809154.20
	(b) Adjusted value on non-funded & Off Balance Sheet items	617.65
	(c) Total risk weighted assets (a+b)	809771.85
III	CRAR	10.18
	CRAR- Tier I Capital (%)	8.57
	CRAR- Tier II Capital (%)	1.61

For M/s J SINGH & ASSOCIATES

CHARTERED ACCOUNTANTS

Firm Regl.No.110266W



CA V. Viswanathan

Partner

M.No. - 200369

Place:- Aurangabad

Date:- 21.04.2023



For, Maharashtra Gramin Bank,

For and on Behalf of Board,



Charad M B

Chairman



Wagh S S

General Manager (C)



MAHARASHTRA GRAMIN BANK

CALCULATION OF RISK WEIGHTED ASSETS as on 31.03.2023

Sr no	Particulars	Gross/Book Value	Amount/Value of			Net Asset value	Risk Weight %	Adj. Value
			NPA Provisions	SRF/VCF	Coll/Free Deposits			
I	Cash & Bank Balance							
	Cash in Hand	17150.22	0	0	0	17150.22	0.00	0.00
	Balance with RBI	75846.37	0	0	0	75846.37	0.00	0.00
	Claims on Banks-Balance with Banks	308021.58	0	0	0	308021.58	20.00	61604.32
		401018.17	0.00	0.00	0.00	401018.17		61604.32
II	Advances							
	Housing over Rs. 75.00 lakh	3548.52	0.00	0.00	21.25	3527.27	75.00	2645.45
	Housing over Rs. 75.00 lakh	511.55	0.00	0.00	0.30	511.25	100.00	511.25
	Housing bet. Rs. 20.00 lacs to Rs. 75.00 lakh	57382.06	453.83	0.00	801.70	56125.53	50.00	28063.27
	Housing bet. Rs. 20.00 lacs to Rs. 75.00 lakh	5654.85	0.00	0.00	69.87	5584.98	100.00	5584.98
	Housing Loans upto Rs 20.00 lakh	122577.93	1197.89	0.00	5678.25	115701.79	50.00	57850.90
	Housing Loans upto Rs 20.00 lakh	1009.13	0.00	0.00	7.24	1001.89	100.00	1001.89
	Consumer Credit including Personal Loans	9420.24	137.79	0.00	593.23	8689.22	100.00	8689.22
	Advances against Deposit	10486.16	6.40	0.00	1274.70	9205.06	0.00	0.00
	Loans to Staff	24156.21	6.96	0.00	1098.87	23050.38	20.00	4610.08
	Loan against Gold (A/cs Rs. 1.00 lakh)	10626.80	112.66	0.00	5393.40	5120.74	50.00	2560.37
	Education Loans	19995.54	131.68	0.00	157.02	19706.84	100.00	19706.84
	Loans Guranteed by State Govt	751.45	0.00	0.00	709.79	41.66	0.00	0.00
	Bill Purchased- Govt Cheques/Accounts	7.45	7.45	0.00	0.00	0.00	0.00	0.00
	Other advances	703947.90	26939.05	0.00	117313.17	559695.68	100.00	559695.68
		941082.08	28993.71	0.00	133118.79	807963.29		690919.92
III	Investment							
	Government Securities	388613.07	447.45	0.00	0.00	388165.61	2.50	9704.14
	Other PSU	6509.06	0.00	0.00	0.00	6509.06	22.50	1464.54
	Claims on Banks	120446.77	0.00	0.00	0.00	120446.77	22.50	27100.52
	Other Investment	328.37	0.00	0.00	0.00	328.37	127.50	418.67
	PFI/Other Investment	589.37	0.00	0.00	0.00	589	102.50	604.10
		516486.64	447.45	0.00	0.00	516039.18		39291.98
IV	Other Assets							
	Furniture & Deadstock	3482.02	0.00	0.00	0.00	3482.02	100.00	3482.02
	Int recble on G Sec	6185.80	0.00	0.00	0.00	6185.80	0.00	0.00
	Int recble on Non SLR investment	1872.90	0.00	0.00	0.00	1872.90	100.00	1872.90
	Int on Bank Deposit/CD	4248.52	0.00	0.00	0.00	4248.52	100.00	4248.52
	Tax Paid In advance/Deferred Tax	1666.21	0.00	0.00	0.00	1666.21	0.00	0.00
	Subventions GoI	7718.43	0.00	0.00	0.00	7718.43	0.00	0.00
	Subventions GoM	4566.06	0.00	0.00	0.00	4566.06	100.00	4566.06
	Sundry Debtors/Other Asset	3131.67	0.00	0.00	0.00	3131.67	100.00	3131.67
	Stationery	36.81	0.00	0.00	0.00	36.81	100.00	36.81
		32908.42	0.00	0.00	0.00	32908.42		17337.98
	Total	1920489.02	29441.16	0.00	118798.20	1757929.06		809154.20
v	Contingent Liabilities							
	Financial Bank Guarantees	1418.35	0.00	0.00	1139.97	278.38	100.00	278.38
	Performance Bank Guarantees	1131.20	0.00	0.00	854.25	266.95	50.00	133.48
	Other (Contingent Liabilities)	205.80	0.00	0.00	0.00	205.80	100.00	205.80
	DEAF Amount	648.17	0.00	0.00	0.00	648.17	0.00	0.00
		3403.51	0.00	0.00	2004.22	1399.29		617.65
	GRAND TOTAL							809771.85

For M/s J SINGH & ASSOCIATES

CHARTERED ACCOUNTANTS

Firm Regi.No.110266W

(Signature)
CA V. Viswanathan

Partner
M.No. - 200369
Place:- Aurangabad
Date:- 21.04.2023



For Maharashtra Gramin Bank
For and on Behalf of Board,

(Signature)
Gharad M B
Chairman

(Signature)
Wagh S S
General Manager (C)

