

MAHARANA PRATAP COOP. URBAN BANK LTD., AMBERPET, HYDERABAD-13

FORM - A

FORM OF BALANCE SHEET

As on 31.03.2021

<u>s.no</u>	<u>Capital and Liabilities</u>	<u>Amount</u>	<u>Amount</u>	<u>s.no</u>	<u>Property and Assets</u>	<u>Amount</u>
		<u>Rs.</u>	<u>Rs.</u>			<u>Rs.</u>
		<u>31.03.2021</u>	<u>31.03.2020</u>			<u>31.03.2021</u>
1	<u>CAPITAL :</u>			1	<u>CASH:</u>	1,512,900.00
[i]	Authorised Capital				in hand and with Reserve Bank	
	500000 shares of each Rs.100/-	5,00,00,000.00	5,00,00,000.00		of India, National Bank, State	
	0 shares of each Rs. 50/-	Nil	Nil		Bank of India, State Coop. Bank	
					State Coop. Bank and Central	
					Coop. Bank	
[ii]	Subscribed Capital			2	<u>BALANCES WITH OTHER BANKS:</u>	114,540,626.83
	234724 shares of each Rs.100/-	23,472,400.00	22,777,400.00			
	223 shares of each Rs. 500/-	111,500.00	31,500.00		(i) Current Deposits (*1)	59,454,993.83
	0 shares of each Rs.100/-	Nil	Nil		(ii) Savings bank Deposits	Nil
					(iii) Fixed Deposits (*2)	55,085,633.00
[iii]	Amount called up			3	<u>MONEY AT CALL AND SHORT</u>	
	234724 shares of each Rs.100/-	23,472,400.00	22,777,400.00		<u>NOTICES INVESTMENTS :</u>	86,326,828.32
	each less calls unpaid					
	223 shares of each Rs. 500/-	111,500.00	31,500.00			
	On 0 shares at Rs. 50/-	Nil	Nil		(i) In Central and State Government	
	each less calls unpaid				Securities (at book Value)	
	On 0 shares at Rs. 100/-	Nil	Nil		F.V	
	each less calls unpaid				M.V	65,776,828.32
	OF [iii] above, held by				(ii) Other Trustee Securities	-
	(a) Individuals	23,583,900.00	22,808,900.00		(iii) Shares in Co-operative	
					institutions other than	
	(b) Co-operative Institutions		Nil		item (5) below	
	(c) State Government		Nil		(iv) Other investments (*3)	20,550,000.00
2	<u>RESERVE FUND AND OTHER</u>			4	<u>INVESTMENT OUT OF THE</u>	
	<u>RESERVES :</u>	31,095,272.62	26,415,655.28		<u>PRINCIPAL/SUBSIDIARY</u>	
					<u>STATE PARTNERSHIP FUND:</u>	
[i]	Statutory Reserve	13,954,984.36	13,954,984.36			
[ii]	Agricultural [Credit stabilization fund]	Nil	Nil		In Shares of :	
[iii]	Building Fund	1,695,326.46	1,695,326.46		(I) Central Co-operative Banks	
[iv]	Dividend Equilization Fund	825,755.75	825,755.75		(ii) Primary Agricultural Credit	

[v]	Special Bad Debts Reserve	Nil	Nil		Societies	
[vi]	Bad and doubtful debts Reserve	2,696,959.29	2,427,168.29		(iii) Other Societies	
[vii]	Investment Depreciation Reserve	25,135.00	25,135.00			
[viii]	<u>Other Funds and Reserves (*1)</u>	<u>11,897,111.76</u>	<u>7,487,285.42</u>			
3	PRINCIPAL/SUBSIDIARY STATE			5	ADVANCES:	242,153,599.21
	PARTNERSHIP FUND ACCOUNT:				<u>(I) Short-term loans, cash credits,</u>	
					<u>Overdrafts and bills discounted (*4)</u>	<u>85,204,216.21</u>
	For share capital of					
[i]	Central Co-operative Banks	Nil	Nil			
					Of which secured against :	
[ii]	Primary agricultural credit societies	Nil	Nil		(a) Government and other approved	
					Securities	
[iii]	Other societies	Nil	Nil		(b) Other tangible securities	
4	DEPOSITS AND OTHER				Of the advances, amount due from	
	ACCOUNTS :	383,089,022.45	351,243,018.73		individuals...	85,204,216.21
[i]	Fixed deposits				Of the advances, amount overdue	
	<u>[a] individuals (*2)</u>	<u>307,597,695.00</u>	<u>257,597,043.00</u>		considered bad and doubtful of	
	[b] central cooperative banks	Nil	Nil		recovery	
	[c] other societies	Nil	Nil			
[ii]	Savings Bank Deposits....					
	<u>[a] individuals (*3)</u>	<u>66,652,116.38</u>	<u>68,967,256.28</u>		(ii) Medium-term loans	
	[b] central cooperative banks	Nil	Nil		Of which secured against :	
	[c] other societies....	Nil	Nil			
					<u>[A] Government and other</u>	
					<u>approved securities (*5)</u>	<u>96,668.00</u>
[iii]	Current Deposits					
	<u>[a] individuals (*4)</u>	<u>8,839,211.07</u>	<u>24,678,719.45</u>		<u>[B] Other tangible securities (*6)</u>	<u>156,852,715.00</u>
	[b] central cooperative banks	Nil	Nil			
	[c] other societies	Nil	Nil			
[iv]	Money at call and Short Notices ...	Nil	Nil			
5	BORROWINGS ***				Of the advances, amount due from	
[i]	From the Reserve Bank of				individuals	156,949,383.00
	India /National Bank/ State/					
	Central Co-operative Banks :				Of the advances, amount overdue :	
	[a] Short-term loans, Cash				Considered bad and doubtful debt	
	credits and Overdrafts ..	Nil	Nil		of recovery....	
	of which					

	secured against :				(iii) Long-term loans	
	[A] Government and				Of which secured against :	
	other approved				(a) Government and other approved	
	securities[ICICI]	Nil	Nil		securities	
	[B] Other tangible				(b) other tangible securities @	
	Securities @	Nil	Nil			
	[b] Medium - term loans				Of the advances, amount due from	
	Of which secured	Nil	Nil		individuals	
	against:					
	[A] Government and				Of the advances, amount overdue :	
	other approved				Considered bad and doubtful debt	
	securities	Nil	Nil		of recovery....	
	[B] Other tangible					
	securities @	Nil	Nil			
	[c] Long - term Loans			6	<u>INTEREST RECEIVABLE: (*7)</u>	<u>2,415,892.76</u>
	Of which secured against: ..	Nil	Nil			
					Of which overdue	2,156,624.60
	[A] Government and					
	other approved securities	Nil	Nil			
	[B] Other tangible securities @	Nil	Nil			
[ii]	From the State Bank of				Considered bad and doubtful of	
	India				recovery.. ...	
	[a] Short-term loans					
	cash credits and overdrafts	Nil	Nil	7	<u>BILLS RECEIVABLE BEING BILLS</u>	
					<u>FOR COLLECTION as per contra</u>	
	Of which secured against:					
	[A] Government and Other approved			8	<u>BRANCH ADJUSTMENTS:</u>	
	securities	Nil	Nil			
	[B] Other tangible secu-					
	rities @	Nil	Nil	9	<u>PREMISES LESS DEPRECIATION:</u>	
	[b] Medium-term loans	Nil	Nil			
	Of which secured against:			10	<u>FURNITURE AND FIXTURES</u>	5,256,382.01
					<u>LESS DEPRECIATION</u>	
	[A] Government and	Nil	Nil		Written down value	
	other Securities					
	[B] Other tangible securities	Nil	Nil	11	<u>OTHER ASSETS (*8)</u>	<u>6,970,169.68</u>

	[c] Long-term loans	Nil	Nil			
				12	<u>NON-BANKING ASSETS ACQUIRED</u>	
	Of which secured against:				<u>IN SATISFACTION OF CLAIMS</u>	
	[A] Government and other				(stating mode of valuation)	
	approved securities	Nil	Nil			
	[B] Other tangible securities@	Nil	Nil	13	<u>PROFIT AND LOSS ACCOUNT:</u>	Nil
iii	From the State Government					
	[a] Short-term loans	Nil	Nil			
	Of which secured against					
	[A] Government and other					
	approved securities	Nil	Nil			
	[B] Other tangible securities @	Nil	Nil			
	[b] Medium-term loans	Nil	Nil			
	Of which secured against:					
	[A] Government and					
	other Securities	Nil	Nil			
	[B] Other tangible securities	Nil	Nil			
	[c] Long-term loans	Nil	Nil			
	Of which secured against:					
	[A] Government and other					
	approved securities	Nil	Nil			
	[B] Other tangible securities@	Nil	Nil			
[iv]	Loans from other sources					
	[source and security to be specified]					
	Deposit Loan	Nil	Nil			
6	<u>BILLS FOR COLLECTION BEING</u>					
	<u>BILLS RECEIVABLE as per contra</u>	Nil	Nil			
7	<u>BRANCH ADJUSTMENTS:</u>	Nil	Nil			
8	<u>OVERDUE INTEREST RESERVES:</u>	2,156,624.60	1,902,912.60			

9	INTEREST PAYABLE:(*6)	1,891,639.00	1,640,017.00		
10	OTHER LIABILITIES :	12,345,083.30	4,954,731.38		
	(i) Bills payable...	Nil	Nil		
	(ii)Unclaimed dividend.(*7)	927,027.00	1,568,355.00		
	(iii)Suspense...	Nil	Nil		
	(iv)Sundires...	Nil	Nil		
	(v)Others (*5)	11,418,056.30	3,386,376.38		
11	PROFIT AND LOSS :				
	Profit as per last Balance sheet	Nil	Nil		
	Less appropriations	Nil	Nil		
	Add Profit for the year brought				
	the Profit and Loss account	7,171,481.44	4,010,224.98		
	CONTINGENT LIABILITIES				
	(I) Outstanding Liabilities				
	for guarantees issued	Nil	Nil		
	(ii)Others ...	Nil	Nil		
	TOTAL	461,333,023.41	412,975,459.97	TOTAL	461,333,023.41
Sd/-		Sd/-	Sd/-	Sd/-	Sd/-
MD & CEO		DIRECTOR	DIRECTOR	CHAIRMAN	AUDITOR

UDIN :21233196AAA/

21-08-2021

[illegible]

[illegible]

Nil
Nil
Nil
Nil
Nil
<u>2,076,469.86</u>
1,902,912.60
Nil
Nil
Nil
Nil
5,510,599.24
<u>4,162,289.14</u>

[illegible]

LIABILITIES					ASSETS				
OTHER FUNDS AND RESERVES (*1)					BALANCES WITH OTHER BANKS:				
	31.03.2021	31.03.2021	31.03.2020	31.03.2020		31.03.2021	31.03.2021	31.03.2020	31.03.2020
UNDISTRIBUTED PROFIT	3690126.43		3650.93		(i) Current Deposits (*1)				
ADMISSION FEE	0.00		0.00		C.A WITH IDBI BANK LTD	4586834.43		3969946.97	
COMMON GOOD FUND	392458.68		338500.68		C.A.WITH ICICI BANK LTD	11298699.96		6053529.00	
STANDARD ASSETS RESERVE	579940.91		502889.67		C.A.WITH AXIS BANK	13200000.00		500000.00	
EDUCATION FUND	543128.67		591305.07		DD PENDING WITH IDBI BANK	42830.00		217084.00	
RESERVE FUND	710458.00		69940.00		CA WITH SBI GOLNAKA	5650000.00		1000000.00	
N.P.A. PROVISION	5617647.07		5799323.07		C.A WITH IDBIBANK KACHIGUDA BR	4126629.44		5431148.72	
PROV FOR SLIPPAGE & RESIDUAL ACCOUNTS	363352.00		181676.00		C.A WITH TSCAPEX BANK	3000000.00		50000.00	
					C.A.WITH S.B.I	NIL		200000.00	
					C.A.WITH BANK OF BARODA	5000000		1000000	
					C.A.WITH JANA SMALL FINANCE BANK	15150000		NIL	
					C.A.WITH RBL BANK	100000		NIL	
TOTAL		11897111.76		7487285.42			59454993.83		27421708.69
DEPOSITS & OTHER ACCOUNTS					BALANCES WITH OTHER BANKS:				
(1) Fixed deposits					(iii) Fixed Deposits (*2)				
(a) Individuals (*2)					FDR WITH TSCAPEX BANK	15000000.00		14000000.00	
FIXED DEPOSIT	167890269.00		134752267.00		FDR WITH IDBI BANK	5073469.00		5166751.00	
CUMULATIVE FIXED DEPOSIT	108588805.00		94117209.00		FDR WITH FINCARE SMALL FINANCE BANK	10000000.00		10000000.00	
RECURRING DEPOSIT	3951219.00		5292564.00		FDR WITH RBL BANK LTD	15000000.00		NIL	
STAFF SECURITY DEPOSIT	80000.00		90000.00		FDR WITH BANK OF BARODA	10012164.00		NIL	
SHORT TERM DEPOSIT	15348453.00		11261102.00						
MILLENNIUM CASH CERTIFICATE	NIL		NIL						
MAHARANA PRATAP DHANA VARSHA	11738949.00		12083901.00						
MATURED DEPOSITS	NIL	307597695.00	NIL	257597043.00			55085633.00		29166751.00
(2) SAVINGS BANK DEPOSITS					MONEY AT CALL AND SHORT				
(a) Individuals (*3)					NOTICES INVESTMENTS:				
SAVING ACCOUNTS	66463019.38		68562761.52		(iv) Other investments (*3)				
JANATA SAVINGS BANK ACCOUNT	132661.00		126057.00		UTI MF [DEBT FUND]	NIL		NIL	
INOPERATIVE SAVINGS BANK A/CS	56436.00	66652116.38	278437.76	68967256.28	NTPCLTD-TAXFREEBONDS 2015-16	1250000.00		1250000.00	
					RECL-TAX FREE BONDS 2015-16	2290000.00		2290000.00	
(3) CURRENT DEPOSITS					IRFCLIMITED-TAX FREE BONDS 2015-16	7804000.00		7804000.00	
(a) Individuals (*4)					NHAI-TAX FREE BONDS-2015-16	4398000.00		4398000.00	
CURRENT ACCOUNT	8826321.47		24664144.29		IREDA-TAX FREE BONDS - 2015-16	3406000.00		3406000.00	
INOPERATIVE CURRENT A/CS	12889.60	8839211.07	14575.16	24678719.45	HUDCO TAX FREE BONDS - 2015-16	1402000.00		1402000.00	
					CALL MONEY	NIL		30000000.00	
					BANK OF BARODA	NIL	20550000.00	NIL	50550000.00
OTHER LIABILITIES:					ADVANCES:				
(v) Others (*5)					(i) Short-term loans, cash credits,				
CLEARING HOUSE	1274850.00		NIL		Overdrafts and bills discounted (*4)				
LEGAL, VALUATION & INSPECTION	54222.00		79068.08		CASH CREDITS	NIL		NIL	
UNPAID EXPENSES	115430.00		64100.00		CA/OD	NIL		NIL	

LOCKER DEPOSIT	250000.00		268000.00		SECURED OVERDRAFT	23598829.20		23412138.78	
STALE DRAFT A/C	654683.50		757905.50		OVERDRAFT AGNST FIXED DEPOSITS	9704619.01		5354274.97	
SUNDRY DEPOSIT	303550.00		NIL		DEPOSIT LOANS	9737157.00		10191694.00	
GST - REFUND RECEIVABLE	NIL		NIL		GOLD LOANS	14068458.00		14175529.00	
PROVISION FOR TAX /REFUND	1540120.00		1040120.00		BILL DISCOUNT	NIL		NIL	
DEMAND DRAFTS PAYABLE A/C	42830.00		217084.00		M.P VYAPAR SARAL YOJNA	1822629.00		3599023.00	
PROV FOR PAYMENT OF STALE BCS	163842.80		163842.80		FESTIVAL ADVANCES	77500.00		65100.00	
PROV FOR PAYMENT OF STALE DDS	280559.00		280559.00		PERSONAL LOANS	1023479.00		931237.00	
NOTE SORTING MACHNE-RBI INCENTIVE	160000.00		160000.00		TERM LOAN AGAINST GOLD	NIL		NIL	
GST PAYABLE	NIL		13344.00		OVERDRAFT AGAINST GOLD	25171545.00	85204216.21	10040527.00	67769523.75
SALES OFFICER A/C MAHARANA PRATAP	6071000.00								
PROVISION FOR LEAVE ENCASHMENT	102584.00		NIL						
PROVISION FOR BONUS TO STAFF	404385.00		342353.00						
		11418056.30		3386376.38					
INTEREST PAYABLE: (*6)					(ii) Medium-term loans				
INT PROV ON FIXED DEPOSITS	1225974.00		677949.00		Of which secured against :				
INT PROV ON RECCURING DEPOSITS	409442.00		792621.00		[A] Government and other				
INT PROV ON SHORT TERM DEPOSIT	256223.00		169447.00		approved securities (*5)				
INT PROV ON MATURED DEPOSITS	NIL		NIL		EDUCATION LOAN	NIL		NIL	
					MISCELLANEOUS[SECURED] LOANS	96668.00	96668.00	92513.00	92513.00
		1891639.00		1640017.00					
					[B] Other tangible securities (*6)				
UNCLAIMED DEVIDEND (*7)					WCTL	19856613.00		12688399.00	
DIVIDEND A/C	NIL		638568.00		HOUSING LOANS	38681226.00		42878536.00	
DIVIDEND 2016-2017	333088.00		333988.00		VEHICLE LOANS	47605.00		185021.00	
DIVIDEND 2017-2018	326838.00		327798.00		TERM LOANS	NIL		NIL	
DIVIDEND 2018-2019	267101.00	927027.00	268001.00	1568355.00	RECALLED ACCOUNTS	NIL		NIL	
					MORTGAGE LOANS	98267271.00	156852715.00	78092919.00	133844875.00
					INTEREST RECEIVABLE: (*7)				
					INCOME RECEIVABLE ON INVESTMENTS			7365.27	
					INT RECEIVABLE ON INTER BANK DEPOSITS	430410.96		224969.88	
					INT RECEIVABLE ON TAX FREE BONDS	670996.90		671017.60	
					INT RECEIVABLE ON GSEC/T.BILL	1314484.90		1173117.11	
							2415892.76		2076469.86
					OTHER ASSETS (*8)				
					BUILDING ALTERATIONS AND DEVELOPMENTS	190000.00		390000.00	
					STOCK OF STATIONERY	104257.50		125989.00	
					TEL/ELE/WATER DEP	45290.00		45290.00	
					POSTAGE ADVANCE	NIL		200.00	
					PETTY CASH ADVANCE	NIL		500.00	
					PREPAID EXPENSES	267128.93		234462.89	
					ADVANCE TAX	1200000.00		800000.00	
					TDS A/C	18682.00		18682.00	
					RESERVE BANK OF INDIA DEAF	88501.25		88501.25	
					PREMISES ADVANCES-SECURITY DEPOSIT	920000.00		920000.00	
					ELECTION EXPENSES	154998.00		206664.00	
					ADVANCE	10000.00		10000.00	

					IT - REFUND RECEIVABLE	1322000.00		1322000.00	
					LOANS EXGRATIA	84462.00		NIL	
					FUNDS IN TRANSIT	1290000.00		NIL	
					CLEARING PENDING A/C	1274850.00	6970169.68	NIL	4162289.14

Other Funds and Reserves (*1)	
	<u>31.03.2017</u>
Undisbursed profit	Nil
Reserve Fund [Admission Fee]	62,390.00
Common good fund	199,227.60
Depreciation	Nil
Reserve on Standard Assets	498359.50
Education Fund	347,085.14
General Reserve	Nil
NPA Provision	3575519.07
Prov for loss on UTI MF	Nil
Note Sorting Machine Incentive	160000.00
TOTAL	4,842,581.31
<u>short term loans</u>	
Cash credits	Nil
CA/OD	Nil
Overdrafts	9346200
Overdraft agn fixed Deposit	1196363
Deposits Loans	5985819
Gold Loans	41529317
Bill Discount	Nil
M.P.Vyapar Saral Yojana	3129909
Total	61187608
Government and other approved	
securities [OD AGN LIC/KVP/NSC]	
balance as on 31.03.2016	
OD A/cs	
Festival Advances	32,200.00
Personal Loans	262,197.00
TOTAL SHORT TERM LOANS	61,482,005.00
<u>Medium Term Loans</u>	<u>31.03.2016</u>
<u>Other tangible securities</u>	

WCTL	13332495
Housing loans	50640055
Vehicle Loans	505,760.00
Term Loans	3139920
Recalled Accounts	3,845,634.00
Mortgage Loan	76639969
Total	148103833
<u>CASH</u>	
in hand	3926000
apcob	50,000.00
SBH	812,700.00
sbi	4,265,370.00
Total	9054070
Bank Balances	
C/A with HDFC Bank Ltd	Nil
C/A with IDBI Bank Ltd.,	8056180
C/A with Axis Bank Ltd.,	3,866,983.00
C/A with ICICI Bank Ltd.,	2393781
	14316944

31.03.2017			31.03.2016	31.03.2016
Nil		*others		
62,390.00		Staff Provident Fund	Nil	Nil
199,227.60		Clearing House	Nil	Nil
Nil		Prov for Payment of Stale Bc	163843	163843
498359.50		Prov for Payment of Stale DDs	280559	280559
347,085.14		Unpaid Expenses	93,150.00	93,150.00
Nil		clearing Diff. Payable	Nil	Nil
3575519.07		Locker Deposit	264,000.00	264,000.00
Nil		TDS Suspense	Nil	Nil
160000.00				
4,842,581.31		total		
		Stale draft	432,882.00	432,882.00
		Sundry Deposit	15000.00	15000.00
		Provision for Taxation	2,150,000.00	2,150,000.00
		Stale Bankers Cheque	Nil	Nil
		Prov for Anniversary Exp	Nil	Nil
Nil		Service Tax Payable	Nil	Nil
Nil		DD Payable	589,253.00	589,253.00
9346200		Overdraft with IDBI	1.00	1.00
1196363			3,988,688.00	3,988,688.00
5985819				
41529317				
Nil		advances considered bad &	31.03.2016	31.03.2016
3129909		doubtful debts I.e.		
61187608				
		[1] Personal Loans	Nil	Nil
		[2] Gold Loans		
		Medium-term loans		
		Secured against govt. and other		
		approved securities I.e.		
		Education Loans	279220	279220
32,200.00		Miscellaneous[secured] loans	610714	610714
262,197.00		of which overdue		
		Personal loans [as per NPA statement]	Nil	Nil
61,482,005.00		Jewel loans	287,890.00	287,890.00
		WCTL Loans	Nil	Nil
31.03.2016		Term Loans against Gold	220,756.00	220,756.00
		Mortgage Loans	602,979.00	602,979.00

13332495		M P Vyapar Saral Yojana	38,168.00	38,168.00
50640055		Overdraft against Gold	1,129,289.00	1,129,289.00
505,760.00		Recalled Loan Accounts	3,845,634.00	3,845,634.00
		Total	6,124,716.00	6,124,716.00
3139920				
3,845,634.00				
76639969				
148103833				
3926000				
50,000.00				
812,700.00				
4,265,370.00				
9054070				
Nil				
8056180				
3,866,983.00				
2393781				
14316944				