

# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

## BALANCE SHEET

As at 31 st March, 2018

(Amt. in thousand)

Particulars	Schedule	As on 31.03.2018	As on 31.03.2017
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	2093462	2093462
Reserves & Surplus	2	2056856	2098091
Deposits	3	84434418	71535989
Borrowings	4	10639529	11001294
Other Liabilities & Provisions	5	1618965	1534284
<b>TOTAL</b>		<b>100843230</b>	<b>88263119</b>
<b>ASSETS</b>			
Cash & Balance with RBI	6	4911663	4039682
Balance with Bank & Money at Call & Short Notice	7	21080180	13627750
Investments	8	37049681	29519796
Advances	9	35282971	37968589
Fixed Assets	10	227770	185222
Other Assets	11	2290964	2922081
<b>TOTAL</b>		<b>100843230</b>	<b>88263119</b>
Contingent Liabilities	12	239828	217200
Bills for collection		2617	1815
Principal Accounting Policies	17	-	-
Notes on Accounts	18	-	-

The schedules:- 1 to 12 & 17,18 form an integral part of the Accounts.

As per our Report of even date

For Maharashtra Gramin Bank

For Ambekar Shelar Karve & Ambardekar

Chartered Accountants

Firm Regi.No. 122063 W

Unnam R V

Wakade G G

Kadu C R

Chairman

General Manager( C)

General Manager

Place:- Aurangabad

Date:- 29<sup>th</sup> May 2018

CA. Sachin Ambekar

Partner

M No.:108911



**MAHARASHTRA GRAMIN BANK**  
HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

**PROFIT AND LOSS ACCOUNT**  
For the year ended on 31 st March 2018

(Amt. in thousand)

Particulars	Sched ule	As on 31.03.2018	As on 31.03.2017
<b>INCOME</b>			
Interest Earned	13	7147154	6520560
Other Income	14	924425	499110
<b>TOTAL</b>		<b>8071579</b>	<b>7019670</b>
<b>EXPENDITURE</b>			
Interest Expended	15	4307986	4129413
Operating Expenses	16	1827521	1700910
Provisions and Contingencies	-	1305285	767397
<b>TOTAL</b>		<b>7440792</b>	<b>6597721</b>
<b>PROFIT / LOSS</b>			
Net Profit for the Year	-	630787	421949
Income Tax Prov Current Year		168512	0
Deferred Tax (Dr)/(Cr)		67666	-34078
<b>Profit brought forward</b>	-	<b>394609</b>	<b>456028</b>
<b>APPROPRIATION</b>			
Transfer to Statutory Reserves	-	98652	114007
Transfer to Special Reserves	-	46000	44000
Transfer to Capital Reserves	-	33063	0
Transfer to Investment Fluctuation Reserve		166471	2678
Balance carried over to Balance Sheet	-	50423	295342
<b>TOTAL</b>		<b>394609</b>	<b>456028</b>

The Schedule referred to above form an integral part of the profit and loss account.

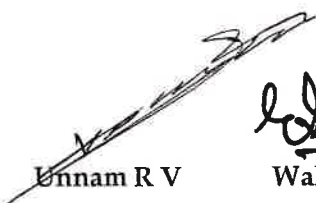
As per our Report of Even Date

For Maharashtra Gramin Bank

For Ambekar Shelar Karve & Ambardekar

Chartered Accountants

Firm Regi.No. 122063 W

  
Unnam R V

  
Wakade G G

  
Kadu C R

  
CA. Sachin Ambekar

Chairman

General Manager (C)

General Manager

Partner

Place:- Aurangabad

M No.:108911

Date:- 29<sup>th</sup> May 2018

FY: 2017-18



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE - 1 CAPITAL**

(Amt. in thousand)

Particulars	As on 31.03.2018	As on 31.03.2017
<b>Authorised Capital</b> (2000000000 Shares of Rs. 10 each )	20000000	20000000
<b>Issued, Subscribed &amp; Paid up Capital</b> (209346160 shares of Rs 10/- each)		
<b>i. Government of India</b> (104673080 shares of Rs. 10/- each)	1046731	1046731
<b>ii. Government of Maharashtra</b> (31401924 shares of Rs. 10/- each)	314019	314019
<b>iii. Sp. Bank- Bank of Maharashtra</b> (73271156 shares of Rs 10/- each)	732712	732712
Less : Called Unpaid	0	0
Add : Forfeited Shares	0	0
<b>TOTAL</b>	<b>2093462</b>	<b>2093462</b>



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD

## SCHEDULE - 2 RESERVES AND SURPLUS

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>I</b>	<b>Statutory Reserves</b>	<b>663177</b>	<b>564525</b>
	Opening Balance	564525	450518
	Additions during the year	98652	114007
	Deductions during the year	0	0
<b>II.</b>	<b>Special Reserve</b>	<b>215000</b>	<b>169000</b>
	Opening Balance	169000	125000
	Add-Transfer from balance in Profit & Loss A/C	0	0
	Additions during the year	46000	44000
	Deduction during the year	0	0
<b>III</b>	<b>Capital Reserves</b>	<b>114145</b>	<b>62063</b>
	Opening Balance	62063	62063
	Additions during the year	52082	0
	Deductions during the year	0	0
<b>IV.</b>	<b>Investment Fluctuation Resevre</b>	<b>259177</b>	<b>92707</b>
	Opening Balance	92707	90028
	Additions during the year	166471	2678
	Deductions during the year	0	0
<b>V.</b>	<b>Revenue and Other Reserves</b>	<b>1098</b>	<b>1098</b>
	Opening Balance	1098	1098
	Additions during the year	0	0
	Deductions during the year	0	0
<b>V.</b>	<b>Balance in Profit &amp; Loss Account</b>	<b>804259</b>	<b>1208699</b>
	Opening Balance	1208699	913357
	Additions during the year	50423	295342
	Deductions during the year towards Income Tax & transfer to capital reserve for previous	454863	0
	<b>Grand Total</b>	<b>2056856</b>	<b>2098091</b>

FY: 2017-18



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE - 3 DEPOSITS**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>A</b>	<b>I. Demand Deposits</b>		
	i. From Others	2807891	3989840
	ii. From Banks	245013	188470
	<b>II. Savings Bank Deposits</b>	39200518	37984456
	<b>Total Demand Deposits (A)</b>	<b>42253421</b>	<b>42162766</b>
	<b>III. Term Deposits</b>		
	i. From Others	39317256	27286362
	ii. From Banks	2863741	2086861
	<b>Total Term Deposits (i+ii)(B)</b>	<b>42180997</b>	<b>29373223</b>
	<b>B</b>	<b>I. Deposits of Branches in India(A+B)</b>	<b>84434418</b>
<b>II. Deposits of Branches outside India</b>		<b>0</b>	<b>0</b>
<b>Total ( I+II)</b>		<b>84434418</b>	<b>71535989</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD**

**SCHEDULE - 4 BORROWINGS**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>I.</b>	<b>Borrowings In India</b>		
	i. RESERVE BANK OF INDIA	0	0
	ii BoM, NHB & MUDRA	7051380	5540845
	iii.. NABARD	3487089	5359389
	iv. PERPETUAL BONDS	101060	101060
<b>II.</b>	<b>Borrowings outside India</b>		
	<b>Total (I + II )</b>	<b>10639529</b>	<b>11001294</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 5 OTHER LIABILITIES AND PROVISIONS**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
i.	Bills payable	55454	67068
ii.	Inter office adjustments (Net)	19703	0
iii.	Interest accrued but not due	270035	260066
iv.	Others (Including provisions)	1273773	1207150
	<b>Total (i+ii+iii+iv)</b>	<b>1618965</b>	<b>1534284</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

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

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
1	Cash in Hand	1061414	848902
2	Balance with Reserve Bank of		
i	In current Account	3850249	3190780
ii	In other Accounts	0	0
	<b>Total (1 + 2 )</b>	<b>4911663</b>	<b>4039682</b>





# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

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

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
1)	<b>In India</b>		
	i. <b>Balance with Banks</b>		
	a) In current Accounts	1879280	1169750
	b) In other Deposit Accounts	19200900	12458000
	<b>Sub - Total</b>	<b>21080180</b>	<b>13627750</b>
	ii. <b>Money at Call &amp; Short Notice</b>		
	a) With Banks	0	0
	b) With Other Institutions	0	0
	<b>Sub - Total</b>	<b>0</b>	<b>0</b>
	<b>Total 1 ( i + ii )</b>	<b>21080180</b>	<b>13627750</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>21080180</b>	<b>13627750</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.**

**SCHEDULE - 8 INVESTMENTS**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>I.</b>	<b>Investments in India in</b>		
i.	Government securities & Treasury bills	28020734	21374587
ii.	Other approved securities	0	0
iii.	Shares	12285	12285
iv.	Debentures and Bonds	2664262	1244636
v.	Subsidiaries and / or Joint ventures	0	0
vi.	Others (Units)	6447532	6892153
	<b>Grant Total (i+ii+iii+iv+v+vi)</b>	<b>37144813</b>	<b>29523662</b>
	Less : Depreciation / Provision	95132	3866
	<b>Total</b>	<b>37049681</b>	<b>29519796</b>
<b>II.</b>	<b>Investments outside India in</b>		
i.	Government securities (Including local	0	0
ii.	Subsidiaries and / or Joint ventures	0	0
iii.	Other Investments ( to be specified)	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>
	<b>Grand Total( I + II )</b>	<b>37049681</b>	<b>29519796</b>



**MAHARASHTRA GRAMIN BANK**  
HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

**SCHEDULE - 9 ADVANCES**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>A</b>	<b>I</b>		
	Bills purchased and discounted	914494	3909
	<b>II</b>		
	Cash Credits, Overdrafts & loans repayable on demand	15203958	9803229
	<b>III</b>		
	Term Loans	21595820	30141835
	<b>Sub Total</b>	<b>37714272</b>	<b>39948973</b>
	LESS : BAD & DOUBTFUL DEBTS PROVISIONS	2431301	1980384
	<b>GRAND TOTAL</b>	<b>35282971</b>	<b>37968589</b>
<b>B</b>	<b>I</b>		
	Standard	34130381	35752138
	<b>II</b>		
	Sub Standard	725003	2233473
	<b>III</b>		
	Doubtful	1352251	769996
	<b>IV</b>		
	Loss of Assets	1506638	1193367
	<b>SUB TOTAL</b>	<b>37714272</b>	<b>39948973</b>
	Less : Bad & Doubtful debts Provisions	2431301	1980384
	<b>GRAND TOTAL</b>	<b>35282971</b>	<b>37968589</b>
<b>C</b>	<b>Advances in India</b>		
	<b>I</b>		
	Priority Sector Advances	42142804	43241722
	Less-Advances sold under IBPCs	8750000	9500000
	<b>Total Priority Sector Advances</b>	<b>33392804</b>	<b>33741722</b>
	<b>II</b>		
	Non Priority Sector Advances	3421468	4207251
	Add-Advances Purchased under IBPCs	900000	2000000
	<b>Total Non Priority Sector Advances</b>	<b>4321468</b>	<b>6207251</b>
	<b>III</b>		
	<b>Total Advances</b>	<b>37714272</b>	<b>39948973</b>
<b>D</b>	<b>Advances outside India</b>		
<b>E</b>	Less : Bad & Doubtful Debts Provisions	2431301	1980384
	<b>GRAND TOTAL (C+D-E)</b>	<b>35282971</b>	<b>37968589</b>
<b>F</b>	<b>Advances in- (Gross)</b>		
	Rural Branches	18293504	21044232
	Urban/Semi Urban Branches	19420768	18904741
	<b>Total Advances</b>	<b>37714272</b>	<b>39948973</b>



**MAHARASHTRA GRAMIN BANK**  
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**SCHEDULE - 10 : FIXED ASSETS**

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
<b>I.</b>	<b>Premises:</b>		
	At cost as on 31 <sup>st</sup> March of the preceding year	23605	503
	Addition during the year	33	23127
	Deduction during the year	17	0
	Depreciation to date	25	25
	<b>Sub Total (I)</b>	23210	23605
<b>II.</b>	<b>Other Fixed Assets</b>		
	At cost as on 31 <sup>st</sup> March of the preceding year (Including furniture and fixtures )	161617	159086
	Addition during the year	117067	59397
	Deduction during the year	410	825
	Depreciation Current Year	73713	46624
	Depreciation Prior Period	0	9417
	<b>Sub Total (II)</b>	204560	161617
	<b>Grand Total</b>	<b>227770</b>	<b>185222</b>



# MAHARASHTRA GRAMIN BANK

HEAD OFFICE: TOWN CENTRE, CIDCO, AURANGABAD.

## SCHEDULE - 11 OTHER ASSETS

(Amt. in thousand)

Sr. No.	Particulars	As on 31.03.2018	As on 31.03.2017
i.	Inter-Office adjustment (net)	0	659500
ii.	Interest accrued on Investment	720122	543746
iii.	Interest accrued on NPA Advances	93778	0
iv.	Tax paid in advance / Tax deducted at source	372471	532509
v.	Stationery and stamps	4341	9885
vi.	Non banking assets acquired in satisfaction of claims	0	0
vii.	Other (includes Sundry Debtors, Inland remittance, Other Receivables )	1033398	1041920
viii	Deferred Tax	66854	134520
	<b>Total</b>	<b>2290964</b>	<b>2922081</b>

