

Laxmi Urban Co-Operative Bank Ltd.Latur

Balance Sheet As on :- 31/03/2022

Liabilities		Assets		
31-Mar-2021		31-Mar-2022	31-Mar-2021	31-Mar-2022
100000000.00	Authorised Share Capital	100000000.00		
	50000/- Share Of Rs.1000/- Each			
	Authorised Share Capital	55532300.00	Cash In Hand	12709962.00
52536300.00	PAID UP SHARE CAPITAL	55532300.00	38845691.00	CASH IN HAND
52536300.00	Sub-Total	55532300.00	38845691.00	Sub-Total
				12709962.00
	Reserve And other Funds	110198204.11	Bank Balance (C/A)	110063864.70
33525923.54	RESERVE FUND	35854403.54	2074214.12	S.B.H (M.O LATUR)
27764461.24	RESERVE FOR BAD AND DOUBTFUL DEBTS	32092746.24	5274673.84	M.S.C BANK LTD MUMBAI
2800000.00	CONTINGENT PROV.AGST STD.ASSETS	2900000.00	351417.70	L.D.C.C. BANK LTD. (TILAK NAGAR)
20839414.33	BUILDING FUND	25339414.33	13651336.98	ICICI BANK LTD., LATUR
541700.00	MEMBER WELFARE FUND	591700.00	1162857.60	STATE BANK OF INDIA, LATUR BR.
323100.00	STAFF WELFARE FUND	343100.00	1266214.89	BANK OF INDIA, LATUR BR.
201000.00	DIVIDEND EQUILISATION FUND	201000.00	424001.62	AXIS BANK LTD., LATUR BR.
4000.00	CHARITY FUND	4000.00	2160584.07	DENA BANK MURUD
999348.00	DOUBTFUL DEBTS OF DEMAND DRAFT A/C	999348.00	1263326.80	LATUR Dist. C.C BANK LTD. JALKOT
1118200.00	INVESTMENT FLUCTATION RESERVE FUND A/C.	8018200.00	19889.47	L.D.C.C. BANK LTD. BR. AHMADPUR
319372.00	PROV. OF PIGMY DIFF. A/C.	319372.00	3861154.60	STATE BANK OF HYDERABAD AHMADPUR
689820.00	DEVELOPMENT FUND	739820.00	1600753.92	SBH BANK OMERGA
1525000.00	ADDITION RESERVE FUND	1725000.00	21990.04	BANK OF INDIA OMERGA
150000.00	ELECTION FUND	200000.00	511337.89	STATE BANK OF HYDERABAD MAJALGAON
401000.00	TECHNOLOGY DEVELOPMENT FUND	451000.00	1740743.35	STATE BANK OF HYDERABAD NANDED
6500000.00	CONTINGENT PROV.AGST INVE.DEPR,RESE	419100.00	258067.40	ICICI BANK NANDED
97702339.11	Sub-Total	110198204.11	14989792.44	YES BANK
	Current Deposit	99205440.61	947726.00	CANARA BANK LATUR
95722904.11	CURRENT ACCOUNT	96693601.48	422670.00	BANK OF BARODA
571211.83	DORMANT CURRENT HEAD	542572.10	189942.00	ICICI BANK OMERGA
537275.29	Cr Bal in CASH CREDIT AGAIN S FDR	1960626.03	0	TJSB BANK
4307563.91	Cr Bal in CASH CREDIT AGAIN S WAREHOUSE	8641.00	0	IDBI NANDED
101138955.14	Sub-Total	99205440.61		
	Saving Deposit	157528145.76	52192694.73	Sub-Total
146812191.59	SAVING ACCOUNT	155724468.63		Investment
2265236.37	DORMANT SAVING ACCOUNT	1803677.13		
149077427.96	Sub-Total	157528145.76		
	6.Term Deposit	1099094505.00	1000.00	SHARE M.S.C BANK MUMBAI
7382258.00	RECCURING DEPOSIT	7522765.00	50.00	SHARE L.D.C.C. BANK LATUR
8071179.00	SECURITY DEPOSIT (PIGMY)	8897616.00	0.00	SHORT TERM DEPOSIT A/C
77515618.00	PIGMY DEPOSIT	93806257.00	0.00	INV. AGST. BUILDING FUND (L.D.C.C.)
169896075.00	MONTHLY INT DEPOSIT	208551588.00	472065485.00	INV.IN GOVT.SECURITY
513908506.00	FIXED DEPOSIT	538934013.00	34403600.00	GSEC INV.AGST RESERVE FUND
28155389.00	DAM DUPPAT DEPOSIT	23479632.00	21025350.00	GSEC INV.AGST BUILDING FUND
136340806.00	RE-INVESTMENT SCHEME	143445628.00	0.00	SHORT TERM DEPOSIT TJSB A/C
16923910.00	QUARTERLY INTEREST DEPOSIT	16559907.00	0.00	TERM DEPOSIT IN SBI BANK
490675.00	PIGMY SECURITY DEPOSIT	687472.00	19000000.00	TERM DEPOSIT IN ICICI BANK
53772105.00	DHAN SANCHY YOJAN	56883355.00	546495485.00	Sub-Total
2522.00	LAKSHMI LAKSHADHISH THEV YOJNA	2522.00		544761959.00
323750.00	LAKSHMI DAM DUPPAT THEV YOJNA	323750.00		
1012782793.00	Sub-Total	1099094505.00		
31402004.34	OVERDUE INTEREST RESERVE	39647579.06		
	I.Other Liabilities	8923998.39		
3691441.09	SUNDRY CREDITORS A/C.	2875842.57		
590330.00	AUDIT FEES	732430.00		
978409.29	BANKRS CHEQUE (PAY ORDER)	2005097.00		
			124078475.50	CASH CREDIT HYPOTHICATION
			122478238.28	CASH CREDIT CLEAN
			27888575.59	CASH CREDIT AGAIN S FDR
			53431.23	OVERDRAFT ON CURRENT A/C
			102313419.00	CASH CREDIT AGAIN S WAREHOUSE
			3576626.35	LOAN TO INDIVIDUALS (PERSONAL/
			31573722.00	LOAN AGST. WARE HOUSE RECEIPT
			23296695.00	LOAN AGST. F.D.R.
			1269155.00	LOAN AGST. PIGMY DEPOSIT

370693.86	TDS PAYABLE	433986.00		1090499.00	LOAN AGST. GOLD AND SILVER	69242.00	
659280.00	DIVIDEND PAYABLE 2016-2017	0.00		901093.00	LOAN AGST. RECURRING DEPO	2607836.00	
310987.00	DIVIDEND PAYABLE 2017-2018	308877.00		997813.00	LOAN AGST. DAM DUPPAT	1099108.00	
605317.00	DIVIDEND PAYABLE 2018-2019	560857.00		2907579.00	LOAN AGST. RE-INVESTMENT	3983551.00	
1148557.16	GST PAYABLE (INPUT)	2006858.82		27841252.00	LOAN TO SALARIED BORROWERS	25369964.00	
50.00	RTGS SUSPENCE	50.00			Medium Term Loan		
8355065.40	Sub-Total	8923998.39		293266200.81	LOAN TO SMALL BUSINESS ENTERPRISES	331687877.52	
	II.Int Payable On Deposits		28104595.00	18935457.00	LOAN AGST. BUILDING/HOUSING	20615983.00	
32649161.00	FIXED DEPOSIT	28104595.00		13794901.00	VEHICLE LOAN	11319002.00	
32649161.00	Sub-Total	28104595.00		287448.00	AGRICULTURE LOAN	234511.00	
	Profit And Loss A/C			0.00	LOAN AGAINST PROPERTY	19040404.00	
889.71	PREVIOUS YEAR PROFIT	152.12	12901686.03		Long Term Loan		
10600262.41	PREVIOUS YEAR PROFIT B/O	12901533.91		0.00	LAXMI VASTUSANKALP PURTI KARJ YOJNA	999127.00	
10601152.12	Sub-Total	12901686.03		796550580.76	Sub-Total [Loans And Advances]	855537107.59	
					Fix Assets		32594088.17
				0.00	LAND AND BUILDING	20276200.00	
				5464537.17	FURNITURE AND FIXTURE AND FITTINGS	4918082.17	
				4643510.24	DEAD STOCK	4486137.75	
				2943302.59	COMPUTER HARDWARE AND SOFTWARE	2913668.25	
				13051350.00	Sub-Total	32594088.17	
					Other Assets		12721893.44
				26702.00	LIBRARY BOOKS	15836.00	
				19960.00	PRE-OPERATIONAL EXPENSES	19960.00	
				18750.00	PIGMY SUSPENCE	0.00	
				2005910.05	SUNDRY DEBTORS	2039997.13	
				32479.00	TELEPHONE DEPOSIT	32479.00	
				442617.57	PRINTED STOCK	515050.45	
				835218.00	INT EXGRATIA RECEIVABLE	0.00	
				737108.00	INTERST RECEIVABLE ON INV.	800622.00	
				7390081.88	INT.RECEIVABLE ON GOVT.SECURITIES	6784130.16	
				1115.00	DEAF ACCOUNT	1115.00	
				38647.00	DEPOSIT WITH M.S.E.B	38647.00	
				555632.81	AMORTISED PREMIUM ON INVESTMENT	348389.75	
				1080301.34	GST RECEIVABLE (INPUT)	1584888.26	
				522869.59	Bal in GST PAYBLE	540778.69	
				13707392.24	Sub-Total	12721893.44	
					Income Tax Account		3100000.00
				4000000.00	ADVANCE INCOME TAX	3100000.00	
				4000000.00	Sub-Total	3100000.00	
				31402004.34	Loan Interest Receivable	39647579.06	39647579.06
1496245198.07	Total Liabilities:		1611136453.96	1496245198.07	Total Assets:		1611136453.96
CONTINGENT LIABILITIES AS ON 31.03.2020 Rs.4655000/-				CONTINGENT LIABILITIES AS ON 31.03.2022 Rs. 5305000/-			

Place :- Latur
Date :- 29-06-2022

As per our report of even date
B A & Company
Chartered Accountants

CA SANJAY AGRAWAL
FRN:- 124039W
MEMBERSHIP NO.048012
Opp. Natraj Talkies,Subhash
Chowk Latur
LATUR :-413512

SHRI. A.B. ALANDKAR
I.CHIEF EXECUTIVE OFFICER

SHRI. A.H.Alandkar
DIRECTOR

SHRI.L.M.SOMAN
DIRECTOR

SHRI.K.B.BHARADIYA
EXPERT DIRECTOR

SHRI A.S.AGRAWAL
CHAIRMAN