

LAXMI URBAN CO-OPERATIVE BANK LTD. LATUR
BALANCE SHEET AS AT - 31/03/2023

Liabilities		Assets	
31-Mar-2022	31-Mar-2023	31-Mar-2022	31-Mar-2023
100000000.00	100000000.00		18428712.00
Authorised Share Capital		Cash In Hand	
50000/- Share Of Rs./1000/- Each		12709962.00	18428712.00
		CASH IN HAND	
55532300.00	60878800.00	12709962.00	18428712.00
PAID UP SHARE CAPITAL		Sub-Total	
55532300.00	60878800.00	Bank Balance (C/A)	98836119.22
Reserve And other Funds		12788784.81	30324493.32
35854403.54	38635680.54	S.B.I (M.O LATUR)	7814492.01
RESERVE FUND		13409912.53	7814492.01
32092746.24	35092746.24	M.S.C BANK LTD MUMBAI	1421576.72
RESERVE FOR BAD AND DOUBTFUL DEBTS		3834500.40	9488510.02
2900000.00	3400000.00	L.D.C.C. BANK LTD. (TILAK NAGAR)	3886264.14
CONTINGENT PROV.AGST STD.ASSETS		15943843.99	1065508.03
25339414.33	27390414.33	LATUR	243638.07
BUILDING FUND		3717620.78	211239.56
591700.00	641700.00	STATE BANK OF INDIA, LATUR BR.	1257181.60
MEMBER WELFARE FUND		11265890.37	1711869.05
343100.00	393100.00	BANK OF INDIA, LATUR BR.	1768849.65
STAFF WELFARE FUND		387964.96	21990.04
201000.00	201000.00	AXIS BANK LTD., LATUR BR.	502039.89
DIVIDEND EQUILISATION FUND		1095571.07	1008437.53
4000.00	4000.00	DENA BANK MURUD	456480.40
CHARITY FUND		1531634.38	15929163.45
999348.00	999348.00	LATUR Dist. C.C BANK LTD. JALKOT	522670.00
DOUBTFUL DEBTS OF DEMAND DRAFT A/C		2853100.53	305460.00
8018200.00	6524200.00	L.D.C.C. BANK LTD. BR. AHMADPUR	693394.00
INVESTMENT FLUCTATION RESERVE FUND A/C		1878922.65	8960938.62
8018200.00	319372.00	STATE BANK OF INDIA AHMADPUR	1182100.00
PROV. OF PIGMY DIFF. A.C.		537399.32	2550000.00
319372.00	789820.00	SBH BANK OMERGA	1100000.00
DEVELOPMENT FUND		21990.04	98836119.22
739820.00	250000.00	BANK OF INDIA OMERGA	555595840.00
ADDITION RESERVE FUND		2510688.89	
1725000.00	501000.00	STATE BANK OF INDIA MAJALGAON	
ELECTION FUND		900743.35	
200000.00	3893100.00	STATE BANK OF INDIA NANDED	
TECHNOLOGY DEVELOPMENT FUND		256810.40	
451000.00	269000.00	ICICI BANK NANDED	
CONTINGENT PROV.AGST INVE.DEPR.RESE		17411285.03	
419100.00	121226481.11	YES BANK	
0.00	116757721.42	4400143.20	
SILVER JUBILEE FUND		CANARA BANK LATUR	
110198204.11	456207.49	522670.00	
Sub-Total	1133058.08	BANK OF BARODA	
Current Deposit	6327.00	52670.00	
96693601.48	116757721.42	ICICI BANK OMERGA	
CURRENT ACCOUNT		381944.00	
542572.10	172463046.82	ICICI BANK	
DORMANT CURRENT HEAD		951444.00	
1960626.03	171685701.34	TJSB BANK	
Cr Bal in CASH CREDIT AGAINS FDR		13461000.00	
8641.00	777345.48	IDBI NANDED	
Cr Bal in CASH CREDIT AGAINS WAREHOUSE REC.		0.00	
8641.00	1243350429.00	YES BANK IMPS	
Sub-Total	172463046.82	0.00	
99205440.61	1243350429.00	YES BANK ATM	
Sub-Total	1243350429.00	0.00	
155724468.63	1243350429.00	YES BANK UPI	
SAVING ACCOUNT		110063864.70	
1803677.13	1243350429.00	Sub-Total	
DORMANT SAVING ACCOUNT		Investment	
157528145.76	1243350429.00	110063864.70	
Sub-Total	1243350429.00	1000.00	
6 Term Deposit		SHARE M.S.C BANK MUMBAI	
7522765.00	10106374.00	50.00	
SECURING DEPOSIT		10234693.00	
8897616.00	207777683.00	TERM DEPOSIT IN SVC BANK	
SECURITY DEPOSIT (PIGMY)		0.00	
93806257.00	673592782.00	TERM DEPOSIT IN JANA BANK	
PIGMY DEPOSIT		572151.00	
208551588.00	142956850.00	INV. AGST. BUILDING FUND (L.D.C.C.)	
MONTHLY INT DEPOSIT		451735535.00	
538934013.00	20696832.00	INV. IN GOVT. SECURITY	
FIXED DEPOSIT		24690600.00	
23479632.00	11810049.00	GSEC INV.AGST RESERVE FUND	
DAM DUPPAT DEPOSIT		0.00	
143445628.00	512139.00	TERM DEPOSIT IN SIDBI	
RE-INVESTMENT SCHEME		27627630.00	
16559907.00	66487045.00	TERM DEPOSIT TJSB A/C	
QUARTERLY INTEREST DEPOSIT		10000000.00	
687472.00	1261.00	TERM DEPOSIT IN SBI BANK	
PIGMY SECURITY DEPOSIT		19900000.00	
56883355.00	0.00	TERM DEPOSIT IN ICICI BANK	
DHAN SANCHY YOJNA		544761959.00	
2522.00	48666896.06	Sub-Total	
LAKSHMI LAKSHADHISH THEV YOJNA		Short Term Loan	
323750.00	15527989.74	125521134.00	
LAKSHMI DAM DUPPAT THEV YOJNA		CASH CREDIT HYPOTHICATION	
323750.00	4848298.65	127602358.49	
Sub-Total	785780.00	CASH CREDIT CLEAN	
1099094505.00	3372624.00	34172087.08	
1099094505.00	402986.20	CASH CREDIT AGAINS FDR	
39647579.06	15527989.74	53431.23	
OVERDUE INTEREST RESERVE		72003227.92	
1099094505.00	1050102271.82	CASH CREDIT AGAINST WAREHOUSE RECEIPT	
Other Liabilities			
2875842.57	140480719.42		
SUNDRY CREDITORS A.C.			
732430.00	135773836.02		
AUDIT FEES PAYABLE			
2005097.00	44824587.86		
BANKRS CHEQUE (PAY ORDER)			
433986.00	53431.23		
TDS PAYABLE			
	97715809.42		



0.00	DEAF PAYABLE		2206492.13
308877.00	DIVIDEND PAYABLE 2017-2018		560757.00
560857.00	DIVIDEND PAYABLE 2018-2019		503223.00
	0 DIVIDEND PAYABLE 2021-22		2778705.76
2006858.82	GST PAYABLE (INPUT)		69123.00
50.00	RTGS SUSPENCE		
8923998.39	Sub-Total		15527989.74
	Ilint Payable On Deposits		28586675.00
28104595.00	FIXED DEPOSIT		28586675.00
28104595.00	Sub-Total		28586675.00
	Profit And Loss A/C		
152.12	PREVIOUS YEAR PROFIT		186.03
12901533.91	CURRENT YEAR PROFIT		15205777.93
12901686.03	Sub-Total		15205963.96

1611136453.96	Total Liabilities:	1822664003.11
CONTINGENT LIABILITIES AS ON 31.03.2022 Rs.4655000/-		

2402328.35	LOAN TO INDIVIDUALS (PERSONAL)	1722977.35
34429092.00	LOAN AGST. WARE HOUSE RECEIPT	62852072.00
40584155.00	LOAN AGST. F.D.R.	46147536.00
1742688.00	LOAN AGST. PIGMY DEPOSIT	1898797.00
69242.00	LOAN AGST. GOLD AND SILVER	110778.00
2607636.00	LOAN AGST. RECURRING DEPO	3385932.00
1099108.00	LOAN AGST. DAM DUPPAT	724761.00
3983551.00	LOAN AGST. RE-INVESTMENT	14190461.00
25369964.00	LOAN TO SALARIED BORROWERS	25592805.00
	Medium Term Loan	
331687677.52	LOAN TO SMALL BUSINESS ENTERPRISES	396184977.52
20615983.00	LOAN AGST. BUILDING/HOUSING	14214222.00
11319002.00	VEHICLE LOAN	16051633.00
234511.00	AGRICULTURE LOAN	134108.00
19040404.00	LOAN AGAINST PROPERTY	43369098.00
	Long Term Loan	
999127.00	LAXMI VASTUSANKALP PURTI KARI YOJNA	4673730.00
855537107.59	Sub-Total [Loans And Advances]	1050102271.82
	Fixed Assets	
20276200.00	LAND AND BUILDING	20470550.00
4918082.17	FURNITURE AND FIXTURE AND FITTINGS	4426275.17
4486137.75	DEAD STOCK	4547315.18
2913668.25	COMPUTER HARDWARE AND SOFTWARE	2323749.60
32594088.17	Sub-Total	31767899.95
	Other Assets	
15836.00	LIBRARY BOOKS	0.00
19960.00	PRE-OPERATIONAL EXPENSES	0.00
2039997.13	SUNDRY DEBTORS	2161449.13
32479.00	TELEPHONE DEPOSIT	32479.00
515050.45	PRINTED STOCK	541240.38
800622.00	INTERST RECEIVABLE ON INV.	1000528.00
6784130.16	INT RECEIVABLE ON GOVT. SECURITIES	6028206.80
1115.00	DEAF ACCOUNT	1115.00
38647.00	DEPOSIT WITH M.S.E.B	51147.00
348389.75	AMORTISED PREMIUM ON INVESTMENT	300679.07
1584888.26	GST RECEIVABLE (INPUT)	2082764.58
540778.69	Bal in GST PAYBLE	560172.97
0.00	DEAF RECEIVABLE	2206492.13
12721893.44	Sub-Total	14966274.06
	Income Tax Account	
3100000.00	ADVANCE INCOME TAX	4300000.00
3100000.00	Sub-Total	4300000.00
39647579.06	Loan Interest Receivable	48666896.06
1611136453.96	Total Assets:	1822664003.11
CONTINGENT LIABILITIES AS ON 31.03.2023 Rs.6040000/-		

Place :- Latur
Date :- 27-06-2023

SHRI. A.B. ALANDKAR SHRI. A.H. Alandkar SHRI.L.M.SOMANI SHRI.K.B.BHARADIYA SHRI.S.T.BHOSALE SHRI.A.S.AGRAWAL
I. CHIEF EXECUTIVE OFFICER DIRECTOR DIRECTOR EXPERT DIRECTOR V-CHAIRMAN CHAIRMAN

As per our report of even date.
BHOLANE SHILWANT & CO
Chartered Accountants
FRN 127831W
CA GANESH SHILWANT
(PARTNER)
MEMBERSHIP NO. 129837
FLAT NO A-5, MANIK APARTMENT
BEHIND KEYS HOTEL PADAMPURA
AURANGABAD - 431005

