





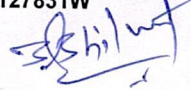


**LAXMI URBAN CO-OP BANK LTD; LATUR
BALANCE SHEET AS AT 31 MARCH 2023**

(Amount in Rs.)

PARTICULAR	Schedule No	As at 31-03-2023	As at 31-03-2022
CAPITAL AND LIABILITIES			
Capital	1	6,08,78,800.00	5,55,32,300.00
Reserve And Surplus	2	13,64,32,445.07	12,30,99,890.14
Deposits	3	1,53,25,71,197.24	1,35,58,28,091.37
Borrowings	4	-	-
Other Liabilities And Provisions	5	9,27,81,560.80	7,66,76,172.45
Total		1,82,26,64,003.11	1,61,11,36,453.96
ASSETS			
Cash And Balances With Reserve Bank Of India	6	1,84,28,712.00	1,27,09,962.00
Balance With Banks And Money At Call And Short Notice	7	21,75,25,274.22	17,83,98,338.70
Investments	8	43,69,06,685.00	47,64,27,485.00
Advance	9	1,05,01,02,271.82	85,55,37,107.59
Fixed Assets	10	3,17,67,889.95	3,25,94,088.17
Other Assets	11	6,79,33,170.12	5,54,69,472.50
Total		1,82,26,64,003.11	1,61,11,36,453.96
Contingent Liabilities	12	60,40,000.00	53,05,000.00
Bills For Collection		-	-
Significant Accounting Policies		-	-
Notes To Accounts		-	-

The Schedules referred to above form an integral part of the Balance Sheet.

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

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



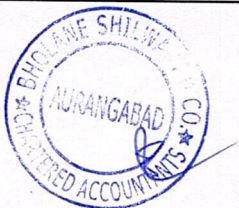
LAXMI URBAN CO-OP BANK LTD; LATUR
BALANCE SHEET SCHEDULES AS AT 31 MARCH 2023

Schedule 1- Capital

Particular	As At 31-03-2023	As At 31-03-2022
Authorised Capital:-	-	-
10,00,000 Shares of Rs.1000/- each	100000000.00	100000000.00
(Previous Year 10,00,000 Shares of Rs.1,000/- each)	0.00	0.00
	0.00	0.00
Issued Capital:-	0.00	0.00
Subscribed And Paid-Up Capital:-	60878800.00	55532300.00
60,878.80 Shares of Rs.1000/- each	0.00	0.00
(Previous Year 55,532.30 Shares of Rs.1000/- each)	0.00	0.00
Total	6,08,78,800.00	5,55,32,300.00

Schedule 2- Reserves And Surplus

Particular	As At 31-03-2023	As At 31-03-2022
I) Statutory Reserves		
Opening Balance	3,75,79,403.54	3,50,50,923.54
(+) Additions During The Year	29,78,277.00	25,28,480.00
(-) Deductions During The Year	0.00	0.00
	4,05,57,680.54	3,75,79,403.54
II) Capital Reserves		
Opening Balance	0.00	0.00
(+) Additions During The Year	0.00	0.00
(-) Deductions During The Year	0.00	0.00
	0.00	0.00
III) Share Premium		
Opening Balance	0.00	0.00
(+) Additions During The Year	0.00	0.00
(-) Deductions During The Year	0.00	0.00
	0.00	0.00
IV) Investment Fluctuation Reserves		
Opening Balance	80,18,200.00	11,18,200.00
(+) Additions During The Year	0.00	69,00,000.00
(-) Deductions During The Year	-41,25,100.00	0.00
	38,93,100.00	80,18,200.00
V) Foreign Currency Translation Reserves		
Opening Balance	0.00	0.00
(+) Additions During The Year	0.00	0.00
(-) Deductions During The Year	0.00	0.00
	0.00	0.00
VI) Revenue And Other Reserves		
Opening Balance	64600600.57	61533215.57
(+) Additions During The Year	12175100.00	3067385.00
(-) Deductions During The Year	0.00	0.00
	7,67,75,700.57	6,46,00,600.57
VII) Revaluation Reserve		
Opening Balance	0.00	0.00
(+) Additions During The Year	0.00	0.00
(-) Deductions During The Year	0.00	0.00
	0.00	0.00
VIII) Balance Of Profit And Loss Account	1,52,05,963.96	1,29,01,686.03
Total	13,64,32,445.07	12,30,99,890.14



LAXMI URBAN CO-OP BANK LTD; LATUR
BALANCE SHEET SCHEDULES AS AT 31 MARCH 2023

Schedule 3- Deposits

Particular	As At 31-03-2023	As At 31-03-2022
A. I. Demand Deposits		
(I) From Banks	0.00	0.00
(ii) From Others	11,67,57,721.42	9,92,05,440.61
II. Saving Bank Deposits	17,24,63,046.82	15,75,28,145.76
III. Term Deposits		
(I) From Banks	0.00	0.00
(ii) From Others	1,24,33,50,429.00	1,09,90,94,505.00
Total	1,53,25,71,197.24	1,35,58,28,091.37
B. I. Deposits Of Branches In India	1,53,25,71,197.24	1,35,58,28,091.37
II. Deposits Of Branches Outside India	0.00	0.00
Total	1,53,25,71,197.24	1,35,58,28,091.37

Schedule 4- Borrowing

Particular	As At 31-03-2023	As At 31-03-2022
I. Borrowing In India		
(I) Reserve Bank Of India	0.00	0.00
(ii) Other Banks	0.00	0.00
(iii) Other Institution And Agencies	0.00	0.00
(iv) Capital Instruments:	0.00	0.00
A. Innovative Perpetual Debt Instruments(IPDI)	0.00	0.00
B. Subordinated Debt & Bonds	0.00	0.00
Total	0.00	0.00
II. Borrowing Outside India		
(I) Borrowings And Refinance Outside India	0.00	0.00
(II) Capital Instruments:	0.00	0.00
Innovative Perpetual Debt Instruments (IPDI)	0.00	0.00
Total	0.00	0.00

Schedule 5- other liabilities and provisions

Particular	As At 31-03-2023	As At 31-03-2022
I. Bills Payable	33,72,624.00	20,05,097.00
ii. Inter-Office Adjustments(Net)	0.00	0.00
iii. Interest Accrued	7,72,53,571.06	6,77,52,174.06
Iv. Deferred Tax Liabilities (Net)	0.00	0.00
V. Other (Including Provisions)	1,21,55,365.74	69,18,901.39
Total	9,27,81,560.80	7,66,76,172.45

Schedule 6- Cash And Balances With Reserve Bank Of India

Particular	As At 31-03-2023	As At 31-03-2022
I. Cash In Hand(Including Foreign Currency Notes And Gold)	1,84,28,712.00	1,27,09,962.00
II. Balance With Reserve Bank Of India	0.00	0.00
(I) In Current Account	0.00	0.00
(II) In Other Accounts	0.00	0.00
Total	1,84,28,712.00	1,27,09,962.00



LAXMI URBAN CO-OP BANK LTD; LATUR
BALANCE SHEET SCHEDULES AS AT 31 MARCH 2023

Schedule 7-Balance With Banks And Money At Call And Short Notice

Particular	As At 31-03-2023	As At 31-03-2022
I. In India		
I. Balance With Banks	21,75,25,274.22	17,83,98,338.70
A. In Current Accounts	9,88,36,119.22	11,00,63,864.70
B. In Other Deposit Accounts	11,86,89,155.00	6,83,34,474.00
II. Money At Call And Short Notice	-	-
A. With Banks	-	-
B. With Other Institutions	-	-
Total	21,75,25,274.22	17,83,98,338.70
2. Outside India		
A. In Current Accounts	0.00	0.00
B. In Other Deposit Accounts	0.00	0.00
C. Money At Call And Short Notice	0.00	0.00
Total	0.00	0.00
Grand Total (1+2)	21,75,25,274.22	17,83,98,338.70

Schedule 8- Investments

Particular	As At 31-03-2023	As At 31-03-2022
I. Investments In India In		
i. Government Securities	43,69,05,635.00	47,64,26,435.00
ii. Other Approved Securities	-	-
iii. Shares	1,050.00	1,050.00
iv. Debenture And Bonds	-	-
v. Subsidiaries And/Or Joint Ventures (Including Associates)	-	-
vi. Other (Units Of Mutual Fund, Commercial Papers Etc.)	-	-
Total	43,69,06,685.00	47,64,27,485.00
II. Investment Outside India In		
i. Government Securities(Including Local Authorities)	0.00	0.00
ii. Subsidiaries And/Or Joint Ventures Abroad	0.00	0.00
iii. Other (Shares, Debentures Etc.)	0.00	0.00
Total	0.00	0.00
Grand Total (I+II)	43,69,06,685.00	47,64,27,485.00

Schedule 9- Advances

Particular	As At 31-03-2023	As At 31-03-2022
A. I. Bill Purchases And Discounted	-	-
ii. Cash Credits, Overdrafts And Loan Repayable On Demand	41,88,48,383.95	35,93,52,238.72
iii. Term Loan	63,12,53,887.87	49,61,84,868.87
Total	1,05,01,02,271.82	85,55,37,107.59
B. I. Secured By Tangible Assets (Includes Adv. Against Book Debts)	-	-
II. Covered By Bank/Government Guarantees	-	-
III. Unsecured	-	-
Total	-	-
C. I Advances In India		
I. Priority Sector	56,98,01,089.68	55,55,37,716.84
ii. Public Sector	48,03,01,182.14	29,99,99,390.75
iii. Banks	-	-
iv. Others	-	-
Total	1,05,01,02,271.82	85,55,37,107.59



LAXMI URBAN CO-OP BANK LTD; LATUR
BALANCE SHEET SCHEDULES AS AT 31 MARCH 2023

II. Advances Outside India		
I. Due From Banks	0.00	0.00
ii. Due From Others	0.00	0.00
A. Bills Purchased And Discounted	0.00	0.00
B. Syndicated Loans	0.00	0.00
C. Others	0.00	0.00
Total	0.00	0.00
Grand Total (C(I) AND C(II))	1,05,01,02,271.82	85,55,37,107.59

Schedule 10- Fixed Assets

Particular	As At 31-03-2023	As At 31-03-2022
I. Premises (Including Revalued Premises)		
At Cost/Revalued As At 31 st March Of The Preceding Year	2,02,76,200.00	-
Additions During The Year	1,94,350.00	2,02,76,200.00
Deduction During The Year	-	-
Depreciation During The Year	-	-
Total	2,04,70,550.00	2,02,76,200.00
II. Other Fixed Assets (Including Furniture And Fixtures)		
At Cost/Revalued As At 31 st March Of The Preceding Year	1,23,17,888.17	1,30,51,350.00
Additions During The Year	10,05,381.78	16,98,157.17
Deduction During The Year	-	-
Depreciation During The Year	20,25,930.00	24,31,619.00
Total	1,12,97,339.95	1,23,17,888.17
III. Assets Under Construction (Including Premises)		-
Total (I+II+III)	3,17,67,889.95	3,25,94,088.17

Schedule 11- Other Assets

Particular	As At 31-03-2023	As At 31-03-2022
i. Inter-Office Adjustments(Net)	-	-
ii. Interest Accrued	5,56,95,630.86	4,72,32,331.22
iii. Tax Paid In Advance/Tax Deducted At Source	43,00,000.00	31,00,000.00
iv. Deferred Tax Assets(Net)	-	-
v. Stationery And Stamp	5,41,240.38	5,15,050.45
vi. Non-Banking Assets Acquired In Satisfaction Of Claims	-	-
vii. Others	73,96,298.88	46,22,090.83
Total	6,79,33,170.12	5,54,69,472.50

Schedule 12- Contingent Liabilities

Particular	As At 31-03-2023	As At 31-03-2022
i. Claims Against The Bank Not Acknowledged As Debts	0.00	0.00
ii. Liability For Partly Paid Investments/Venture Funds	0.00	0.00
iii. Liability On Account Of Outstanding Forward Exchange Contracts	0.00	0.00
iv. Guarantees Given On Behalf Of Constituents	0.00	0.00
a. In India	6040000.00	5305000.00
b. Outside India	0.00	0.00
v. Acceptances, Endorsements And Other Obligations	0.00	0.00
vi. Other Items For Which The Bank Is Contingently Liable*	-	-
Total	60,40,000.00	53,05,000.00

Note*: RBI DEAF Scheme 2014- Rs.1948263.09 (Previous Year Rs.1267082.00)

