



Annexure I ⁴			
Form A			
Form Of Balance Sheet as on 31 March 2025			
Balance Sheet of The Malegaon Merchant's Co-Op. Bank Ltd., Malegaon (Nasik)			
	Schedule	As on 31-03-2025	As on 31-03-2024
		(Current Year)	(Previous Year)
Capital and Liabilites			
Capital	1	79794200.00	76805700.00
Reserves and Surplus	2	513413137.68	465288265.52
Deposits	3	2835712259.38	2910964766.47
Borrowings	4	0.00	0.00
Other liabilites and Provisions	5	1654026110.77	294459192.41
Total		5082945707.83	3747517924.40
Assets			
Cash and balances with Reserver Bank of India	6	38030570.04	46893473.27
Balance with Banks and money at call and short notice	7	195746628.03	127255012.65
Investments	8	1795226952.00	1828272698.00
Advances	9	1409446818.18	1415376615.60
Fixed Assets	10	32848179.39	33617531.64
Other Assets	11	1611646560.19	296102593.24
Total		5082945707.83	3747517924.40
Contingent Liabilites	12	7792952.03	21727270.75

THE MALEGAON MERCHANTS CO-OP BANK LTD



GENERAL MANAGER

CHAIRMAN

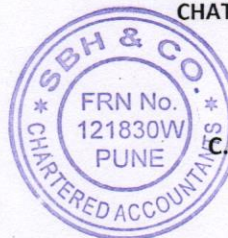
VICE CHAIRMAN

DIRECTOR

AS PER OUR AUDIT REPORT OF EVEN DATE

FOR S B H & CO.

CHATERED ACCOUNTANTS



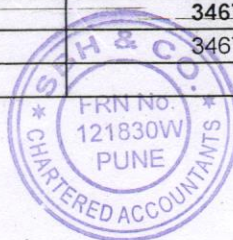
C.A. BHARAT SHAH

PARTNER

M.NO,106516

Schedule 2 - Reservers and Surplus

	As on 31-03-2025	As on 31-03-2024 (Previous Year)
I Statutory Reserves	122754238.00	118514822.00
Opening Balance	118514822.00	114241850.00
Additions during the year	4239416.00	4272953.00
Deductions during the year	0.00	0.00
II Bulding Fund	28900000.00	28900000.00
Opening Balance	28900000.00	26000000.00
Additions during the year	0.00	2900000.00
Deductions during the year	0.00	0.00
III Revaluation Resrve Account	3510725.00	3695500.00
Opening Balance	3695500.00	3890000.00
Additions during the year	0.00	0.00
Deductions during the year	184775.00	194500.00
IV Dividend Equilisation Fund Account	0.00	655389.84
Opening Balance	655389.84	613041.93
Additions during the year	0.00	42347.91
Deductions during the year	655389.84	0.00
V Investment Fluctuation Fund Account	32800000.00	28500000.00
Opening Balance	28500000.00	28500000.00
Additions during the year	4300000.00	0.00
Deductions during the year	0.00	0.00
vi Bad & Doutful Debts Resrve Account	226158479.22	224920172.56
Opening Balance	224920172.56	188267916.74
Additions during the year	35910210.46	36652255.82
Deductions during the year	34671903.8	0.00
vii CONTINGENT LIABILITIES RESERVE A/C	3000000.00	3000000.00
Opening Balance	3000000.00	3000000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
viii STANDARD ASSETS FUND A/C	6000000.00	5500000.00
Opening Balance	5500000.00	5000000.00
Additions during the year	500000.00	500000.00
Deductions during the year	0.00	0.00
ix CHARITY FUND A/C	500000.00	500000.00
Opening Balance	500000.00	500000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
x STAFF WELFARE FUND A/C	608420.00	608420.00
Opening Balance	608420.00	608420.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
xi INVESTMENT DEPRECIATION RESERVE A/C	13500000.00	13500000.00
Opening Balance	13500000.00	22500000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	9000000.00
xii NDCC BANK RESERVE A/C	23812792.00	20812792.00
Opening Balance	20812792.00	17312792.00
Additions during the year	3000000.00	3500000.00
Deductions during the year	0.00	0.00
xiii COMPUTER & TECHNOLOGY DEVELOP. FUND	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
xiv Bad & Doutful Debts Resrve Account - 2024	34671903.80	34671903.80
Opening Balance	34671903.80	34671903.80
Additions during the year	0.00	0.00



Schedule 4 - Borrowings

	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
I Borrowings in India		
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00

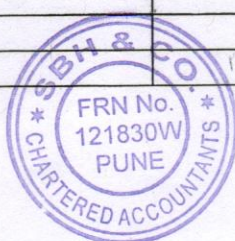
Secured borrowings included in I and II above -
Rs.

Schedule 5 - Other Liabilities and Provisions

	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
I Bills Payable	0.00	0.00
II Inter-office adjustment (net)	1303007697.23	2064290.30
III Overdue Interest Reserve	266710616.92	259730717.99
IV Others (including provisions)	84307796.62	32664184.12
i) Interest Payable	3738725.50	8976910.50
ii) GST Payable	0.00	0.00
iii) Unclaim Dividend	4420602.00	2898469.00
iv) Sundry Creditors	0.00	931847.00
v) Education Fund Account	30000.00	30000.00
vi) Election Fund Account	58022.00	58022.00
vii) Income Tax Payable Account	3300000.00	3300000.00
viii) Drill Site Payable A/C	0.00	303405.00
ix) Director & Staff Training Fund Account	20879.19	315854.19
x) NDCC Bank Interest Reversal Account	10782681.50	8651154.00
xi) Leave Encashment (RETIRED) Fund A/C	2633712.00	2695554.00
xii) Leave Encashment (S&P) Fund A/C	1355440.00	1752987.00
xiii) Recovery Fees A/C	92141.43	92141.43
xiv) Security Deposit Ag. Pigmy Machine A/C	367500.00	372500.00
xv) Audit Fee Payable A/C	1595831.00	1500000.00
xvi) Sundry Creditors, T.D.S. ON Term Dep.	1044488.04	608340.00
xvii) NPCI Fees Payable	177000.00	177000.00
xviii) Locker	1770.00	0.00
xix) Unclaimed Dividend A/c	0.00	0.00
xx) Matured Deposit Int Provision A/c	4696778.00	0.00
xxi) Income Tax A/c (Staff)	981.00	0.00
xxii) Inward Sett A/c for RTGS IDBI	40140021.44	0.00
xxiii) DD Claimed	840000.00	0.00
xxiv) Guarantee Issued (Contra Item)	7742481.00	0.00
xxv) Deaf A/c For Savings (Contra Item)	11701.00	0.00
xxvi) Deaf A/c For Current (Contra Item)	12978.03	0.00
xxvii) Deaf A/c For Term Dep (Contra Item)	25792.00	0.00
xxviii) Penal Charges (Contra Item)	1218271.49	
Total (I, II, III and IV)	1654026110.77	294459192.41

Schedule 6 - Cash and Balances with Reserve bank of India

	As on 31-03-2025 Current Year	As on 31-03-2024 (Previous Year)
I Cash in (including foreign currency notes)	38030570.04	46893473.27
II Balances with Reserve Bank of India		
(a) in Current Account		0
(b) in Other Accounts		0
Total (I and II)	38030570.04	46893473.27

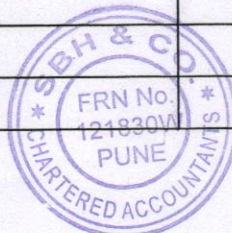


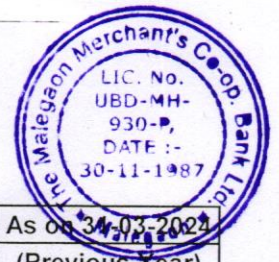
Schedule 7 - Balances with Banks and Money at Call and Short Notice

	As On 31-03-2025	As on 31-03-2024
	(Current Year)	(Previous Year)
I In India		
(i) Balances with banks		
(a) In Current Accounts	195746628.03	127255012.65
(b) In other Deposit Accounts	0.00	0.00
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (I and II)	195746628.03	127255012.65
II Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (I,II and III)	0.00	0.00
Grand Total (I and II)	195746628.03	127255012.65

Schedule 8 - Investments

	As On 31-03-2025	As on 31-03-2024
	(Current Year)	(Previous Year)
I Investments in India in		
(i) Government Securities	1264711700.00	1410792500.00
(ii) Other approved securities	0.00	0.00
(iii) Shares (MSC,NDCC)	1017050.00	1017050.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and / or joint ventures	0.00	0.00
(vi) Others (to be specified)		
a) Mutul Fund	270000000.00	270000000.00
b) Fix Deposit with DCC & SCC	72258427.00	60347499.00
c) Fix Deposit With Commercial Bank	87239775.00	76115649.00
d) Fix Deposit With Schedual Co-op.Bank	100000000.00	10000000.00
Total	1795226952.00	1828272698.00
II Investments outside India in		
(i) Government Securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and / or joint ventures	0.00	0.00
(iii) Others (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)	1795226952.00	1828272698.00





Schedule 9 - Advances

		As on 31-03-2025	As on 31-03-2024
		(Current Year)	(Previous Year)
A	(i) Bills purchased and discounted		
	(ii) Cash credits, overdrafts and loans repayable on demand	843495179.63	1026210169.21
	(iii) Term loans	565951638.55	389166446.39
	Total	1409446818.18	1415376615.60
B	(i) Secured by tangible assets	1397202532.11	1406901985.43
	(ii) Covered by Bank / Government Guarantees		
	(iii) Unsecured	12244286.07	8474630.17
	Total	1409446818.18	1415376615.60
C	I Advances in India		
	(i) Priority Sectors	121123100.00	922400940.39
	(ii) Public Sectors		
	(iii) Banks		
	(iv) Others	1288323718.18	492975675.21
	Total	1409446818.18	1415376615.60
C	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 (I and II)	1409446818.18	1415376615.60

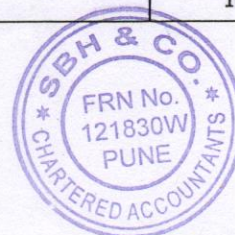


Schedule 10 - Fixed Assets

	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Previous Year)
I Premises	27078512.48	2708969.48
At costs as on 31st March of the preceding year	27708969.48	21009914.28
Additions during the year	0.00	7358589.20
Deductions during the year(Revaluation Reserve)	630457	194500.00
Depreciation to date		465034.00
II Other Fixed Assets (including furniture, fixtures , Computer software Licences , Vehical & Liabrary)	5769666.91	5908562.16
At costs as on 31st March of the preceding year	5908562.16	5636552.45
Additions during the year	4112568.66	3964457.98
Deductions during the year	4251463.91	0
Depreciation to date		3692448.27
Total (I and II)	32848179.39	33617531.64

Schedule 11 - Other Assets

	As on 31-03-2025 (Current Year)	As on 31-03-2024 (Current Year)
I Branch Adjustment	1303007697.23	0.00
Inter-office adjustments (net)	1303007697.23	0.00
II Interest accrued	292601367.41	286699078.99
1) Overdue Interest Reserve	266710616.92	259730717.99
III 2) Interest Receivable (Investment)	24672479.00	25746450.00
IV 2) Interest Receivable (Staff Housing))	0.00	1221911.00
V Penal Charges	1218271.49	0.00
VI Tax paid in advance/tax deducted at source		
VII Stationery and stamps		
VIII Non-banking assets acquired in satisfaction of claims		
Others*	16037495.55	9403514.25
1) Petty Cash	41800.00	39800.00
2) Printing Stationary & Stock Account	338510.36	608678.63
3) Deposit For MSEB Miter Connection	50900.00	50900.00
4) Deposit For Telephone Connection	7090.00	7090.00
5) Deposit to Landlord	550000.00	550000.00
6) Advance Expenses Account	728676.00	460000.00
7) TDS Receivable Account	289333.00	145031.00
8) DEAF Scheme Account	83355.00	83355.00
9) Deposit to LPG Gas Connection	1850.00	1850.00
10) Computer Software Advances	200000.00	200000.00
11) Insurance Premium (Pigmy Agent)	170230.00	30758.00
12) Sundry Debtors Account	0.00	0.00
13) Primium on Central & State Govt. Security	5770731.16	7226051.62
14) Library	12068.00	0.00
15) GUARANTEE OUTSTANDIG A/C AND DEAF A/C SONTINGENCY	7792952.03	
Total	1611646560.19	296102593.24



Schedule 12 - Contingent Liabilities

		As on 31-03-2025	As on 31-03-2024
		(Current Year)	(Previous Year)
I	Claims against the bank not acknowledged as debts		
II	Liability for party paid investments		
III	Liability on account of outstanding forward exchange contracts		
IV	Guarantees given on behalf of Constituents		
	(a) In India (Bank Gurranty)	7742481.00	7979481.00
	(b) Outside India		
V	Acceptances, endorsemetets and other obligations		
VI	Other items for which the banks is contingently liable (DEAF)	50471.03	13747789.75
	Total	7792952.03	21727270.75

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

