

ANNEX I FORM - A FORM OF BALANCE SHEET		
BALANCE SHEET OF THE RAIPUR URBAN MERCANTILE CO-OP. BANK LTD. RAIPUR (CG)		
BALANCE AS ON 31 st MARCH 2023		
(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
CAPITAL AND LIABILITIES		
CAPITAL	5,517,700.00	4,949,300.00
RESERVES AND SURPLUS	32,849,525.02	31,451,784.67
DEPOSITS	238,413,156.38	232,479,565.42
BORROWINGS	0.00	0.00
OTHER LIABILITIES AND PROVISIONS	3,548,382.02	7,064,264.40
TOTAL	280,328,763.42	275,944,914.49
ASSETS		
CASH AND BALANCES WITH RESERVE - BANK OF INDIA	7,784,399.00	8,234,440.00
BALANCE WITH BANKS AND MONEY - AT CALL AND SHORT NOTICE	53,263,864.50	57,248,119.13
INVESTMENTS	89,876,960.00	105,840,785.00
ADVANCES	117,359,094.86	99,050,359.56
FIXED ASSETS	1,723,927.85	1,932,823.80
OTHER ASSETS	10,320,517.21	3,638,765.00
TOTAL	280,328,763.42	275,944,914.49
CONTINGENT LIABILITIES		
BILLS FOR COLLECTION	2,427,584.06	2,004,657.65

ANNEX I FORM - B Form of Profit and Loss Account for the year ended on 31 st March 2023		
(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. Income		
Interest	17,498,437.00	17,783,338.00
Other Income	3,292,003.70	2,606,353.31
Total	20,790,440.70	20,389,691.31
II. Expenditure		
Interest expended	10,145,832.00	10,148,368.44
Operating expenses	9,266,918.35	9,269,432.47
Provisions and contingencies	307,576.00	348,000.00
Total	19,720,326.35	19,765,800.91
III. Profit/Loss		
Net profit/loss(-) for the year	1,070,114.35	623,890.40
Profit/loss(-) brought forward		
Total	1,070,114.35	623,890.40
IV. Appropriations		
Transfer to statutory reserves		
Transfer to other reserves		
Transfer to Government/proposed dividend		
Balance carried over to balance sheet		

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(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. For Nationalised Banks		
Capital (Fully owned by Central Government)		
II. For Banks incorporated outside India		
Capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949		
Total		
III. For Other Banks		
Authorised Capital : 100000 Shares of Rs.100/-Each	10,000,000.00	10,000,000.00
Issued Capital : 55177 Shares of Rs.100/-Each	5,517,700.00	4,949,300.00
Subscribed Capital : 55177 Shares of Rs.100/-Each	5,517,700.00	4,949,300.00
Called-up Capital :	0.00	0.00
less: Calls unpaid		
Add: Forfeited shares		
Total	5,517,700.00	4,949,300.00

ANNEX I FORM - B Form of Profit and Loss Account for the year ended on 31 st March 2023		
(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
Schedule 1 - Capital		
For Nationalised Banks		
Capital (Fully owned by Central Government)		
For Banks incorporated outside India		
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For Other Banks		
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less: Calls unpaid		
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ANNEX I FORM - B Form of Profit and Loss Account for the year ended on 31 st March 2023		
(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
Schedule 2 - Reserves and Surplus		
I. Statutory Reserves		
Opening Balance	24346139.25	24190167.25
Additions during the year	24190167.25	23717868.76
Deductions during the year	155972.00	472298.49
Deductions during the year	0.00	0.00
Total	4570006.40	4153487.00
II. Capital Reserves		
Opening Balance	4153487.00	3632815.00
Additions during the year	416519.40	520672.00
Deductions during the year	0.00	0.00
Total	4570006.40	4153487.00
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
Total	0.00	0.00
IV. Revenue and Other Reserves		
Opening Balance	2863265.02	2484240.02
Additions during the year	2484240.02	2306935.02
Deductions during the year	616048.00	636115.00
Deductions during the year	237023.00	458810.00
Total	1070114.35	623890.40
Total (I, II, III, IV and V)		
	32849525.02	31451784.67

ANNEX I FORM - B Form of Profit and Loss Account for the year ended on 31 st March 2023		
(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
Schedule 3 - Deposits		
A. I. Demand Deposits (Current)		
(i) From Banks	0.00	0.00
(ii) From Others	33,121,925.97	30,700,531.93
II. Savings Bank Deposits	65,007,982.41	66,718,219.49
III. Term Deposits		
(i) From Banks	0.00	0.00
(ii) From Others	140,283,248.00	135,060,814.00
Total (I, II and III)	238,413,156.38	232,479,565.42
B. (i) Deposits of Branches in India		
(ii) Deposits of Branches Outside India	0.00	0.00
Total (I&II)	0.00	0.00
Total (A and B)		
	238,413,156.38	232,479,565.42

ANNEX I FORM - B Form of Profit and Loss Account for the year ended on 31 st March 2023		
(Amount in Rs.)		
Schedule	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
Schedule 4 - Borrowings		
I. Borrowings in India		
(a) Reserve Bank of India	0.00	0.00
(b) Other Banks		
(c) Other Institutions and Agencies		
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		
I. Bills Payable (Pay Order Payable)		
	1,684,760.69	4,840,374.00
II. Inter-Office adjustment (net)		
	0.00	0.00
III. Interest accrued		
	0.00	0.00
IV. Others (including provisions)		
	1,863,621.33	2,223,890.40
Total	3,548,382.02	7,064,264.40

Schedule 6 - Cash and Balances with Reserve Bank of India		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. Cash in Hand (Including foreign currency notes)		
(i) Cash in Hand - In Safe	7784399.00	8234440.00
(ii) Cash in ATM	7349799.00	7384040.00
	434600.00	850400.00
II. Balances with Reserve Bank of India	0.00	0.00
(i) In Current Accounts	0.00	0.00
(ii) In Other Accounts	0.00	0.00
Total (I and II)	7784399.00	8234440.00

Schedule 7 - Balances with Bank and Money at Call and Short Notice		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. In India		
(i) Balances with banks	53263864.50	57248119.13
(ii) In Current Accounts	31253061.50	26088897.13
(iii) In Other Deposit Accounts (Fixed)	22010803.00	31159222.00
(iv) Money at call and short notice (a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (I and II)	53263864.50	57248119.13
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)		
	53263864.50	57248119.13

Schedule 8 - Investment		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. Investment in India in		
(i) Government Securities	68876960.00	83840785.00
(ii) Other approved securities	0.00	0.00
(iii) Shares	0.00	0.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (Mutual Funds)	21000000.00	22000000.00
Total	89876960.00	105840785.00
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) Others investment (to be specified)	0.00	0.00
Total	0.00	0.00
Grand Total (I and II)		
	89876960.00	105840785.00

Schedule 9 - Advances		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
A. (i) Bills purchased and discounted		
(ii) Cash Credit, Overdrafts and loans repayable on demand	27111591.76	31423596.73
(iii) Term Loans	90,247,503.10	67,626,762.83
Total	117359094.86	99050359.56
B. (i) Secured by tangible assets		
(ii) Covered by Bank/Government Guarantees		
(i) Unsecured	6064592.60	4658699.00
Total	117359094.86	99050359.56
C. I. Advances in India		
(i) Priority Sectors	59569280.77	47645624.56
(ii) Public Sectors		
(iii) Banks	0.00	0.00
(iv) Others	57789814.09	51404735.00
Total	117359094.86	99050359.56
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 (C. I and II)	117359094.86	99050359.56

Schedule 10 - Fixed Assets		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
Premises		
At cost as on 31 st March of the Preceding year	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation during the year	0.00	0.00
Depreciation to date	0.00	0.00
Total I	0.00	0.00
Other Fixed Assets (including furniture and fixtures)		
At cost as on 31 st March of the Preceding year	1932823.80	2119527.59
Additions during the year	0.00	49152.52
Deductions during the year	0.00	2168680.11
Deductions during the year	0.00	0.00
Depreciation during the year	1932823.80	2168680.11
Depreciation to date	1932823.80	2168680.11
Total II	1723927.85	1932823.80
Total (I and II)	1723927.85	1932823.80

Schedule 11 - Other Assets		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. Inter-office adjustment (net)		
	0.00	0.00
II. Interest accrued		
	3438409.00	2700202.00
III. Tax paid in advance/tax deducted at source		
	0.00	0.00
IV. Stationery and stamps		
	350476.45	363883.30
V. Non-banking assets acquired in satisfaction of claims		
	0.00	0.00
VI. Others		
	6531631.76	574679.7
Total	10320517.21	3638765.00

Schedule 12 - Contingent Liabilities		
(Amount in Rs.)		
	AS ON 31-3-2023 (CURRENT YEAR)	AS ON 31-3-2022 (PREVIOUS YEAR)
I. Claims against the bank not acknowledged as debts</		

