

FORM - A
MAHARASHTRA GRAMIN BANK

(Amalgamation of erstwhile Maharashtra Gramin Bank (eMGB) and erstwhile Vidarbha Konkan Gramin Bank (eVKGB)
as per GOI Notification no CG-DL-E-07042025-262329 dated 7th April 2025)

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMBHAJINAGAR

AMALGAMATED BALANCE SHEET (OPENING)
As on 01st MAY 2025

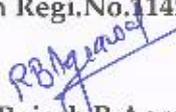
(Amt. in Thousand)

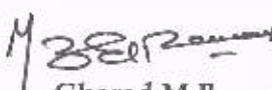
Particulars	SCH	01.05.2025 Opening
CAPITAL AND LIABILITIES		
Capital	1	16903909
Reserves & Surplus	2	5611216
Deposits	3	259448448
Borrowings	4	28681821
Other Liabilities & Provisions	5	5246478
TOTAL		315891872
ASSETS		
Cash & Balance with RBI	6	16112407
Balance with Bank & Money at Call & Short Notice	7	57641197
Investments	8	69847683
Advances	9	153178779
Fixed Assets	10	648568
Other Assets	11	18463238
TOTAL		315891872
Contingent Liabilities		1381156
Bills for collection	12	2510

The schedules:- 1 to 12 form an integral part of the Accounts.

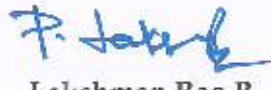
For M/s R.Devendra Kumar & Associates
CHARTERED ACCOUNTANTS
Firm Regi.No.114207W

For Maharashtra Gramin Bank,
For and on Behalf of Board,


CA Rajesh B Agrawal
Partner


Gharad M B
Chairman


Bhamare C A
General Manager


Lakshman Rao P
HOD Accounts

M.No.124244

Place:- Ch. Sambhajinagar

Date:-06.06.2025

FOR IDENTIFICATION
IN TERMS OF OUR SEPARATE REPORT



MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMBHAJINAGAR

SCHEDULE No. - 1 CAPITAL

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
	Authorised Capital (2000000000 Shares of Rs. 10 each)	20000000
	Issued, Subscribed & Paid up Capital (1690390924 shares of Rs 10/- each)	
	i. Government of India (845193462 shares of Rs. 10/- each)	8451935
	ii. Government of Maharashtra (253562039 shares of Rs. 10/- each)	2535620
	iii. Sp. Bank- Bank of Maharashtra (591635423 shares of Rs 10/- each)	5916354
	TOTAL	16903909
	GRAND TOTAL	16903909

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MAHARASHTRA GRAMIN BANK

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SCHEDULE No. - 2 RESERVES AND SURPLUS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
I	Statutory Reserves	1712065
	Opening Balance	1630506
	Additions during the year	81558
	Deductions during the year	0
II.	Capital Reserves	508254
	Opening Balance	508254
	Additions during the year	0
	Deductions during the year	0
III	Share Premium	0
	Opening Balance	0
	Additions during the year	0
	Deductions during the year	0
IV.	Revenue and Other Reserves	1617033
	Opening Balance	1617033
	Additions during the year	0
	Deductions during the year	0
V.	Balance in Profit & Loss Account	1773864
	Total (I,II,III,IV and V)	5611216

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MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMBHAJINAGAR

SCHEDULE No.- 3 DEPOSITS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
A	Demand Deposits	
I	Current Deposits	
	(i) From Banks	134605
	(ii) From Others	8182124
	Total Current Deposits	8316729
II.	Savings Bank Deposits	132277853
	Total Demand Deposits (A)	
III.	Term Deposits	
	(i) From Bank	5044928
	(ii) From Others	113808938
	Total Term Deposits	118853866
	Total (I,II and III)	259448448
B	(i) Deposits of Branches in India	259448448
	(ii) Deposits of Branches outside India	0
	Total	259448448

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SCHEDULE No.- 4 BORROWINGS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
I.	Borrowings In India	
	a. Reserve Bank of India	0
	b. Other Banks	1701060
	c. Other Institutions and agencies	26980761
II.	Borrowings outside India	0
	Total (I +II)	28681821
	Secured Borrowings included in I and II above (I+II)	0

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SCHEDULE No.- 5 OTHER LIABILITIES AND PROVISIONS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
i.	Bills payable	2374
ii.	Inter office adjustments (Net)	36230
iii.	Interest accrued	1538628
iv.	Others (Including provisions)	3669246
	Total (i+ii+iii+iv)	5246478

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MAHARASHTRA GRAMIN BANK

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SCHEDULE No.- 6 CASH AND BANK BALANCE WITH

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025
		Opening
1	Cash in Hand (including foreign currency notes)	1643080
2	Balance with Reserve Bank of India	
i	In current Account	9859327
ii	In other Accounts	4610000
	Total (I and II)	16112407

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MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMBAJINAGAR

SCHEDULE No.- 7 BALANCE WITH BANKS & MONEY AT CALL & SHORT NOTICE

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
I	In India	
	i. Balance with Banks	
	a) In Current Accounts	1093612
	b) In Other Deposit Accounts	56547585
	Sub - Total(i)	
	ii. Money at Call & Short Notice	
	a) With Banks	0
	b) With Other Institutions	0
	Sub - Total(ii)	0
	Total (i and ii)	57641197
II	Outside India	
	(i) In Current Account	0
	(ii) In Other Deposit Account	0
	(iii) Money at Call & Short Notice	0
	Total (i,ii and iii)	0
	Grand Total (I and II)	57641197

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MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMHAJINAGAR

SCHEDULE No.- 8 INVESTMENTS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
I.	Investments in India in	
i.	Government securities	53656283
ii.	Other approved securities	0
iii.	Shares	0
iv.	Debentures and Bonds	955332
v.	Subsidiaries and / or Joint ventures	0
vi.	Others (Units/CD/TMB/CP,etc.)	15236068
	Total	69847683
	Less : Depreciation / Provision	0
	Less: Provision for NPI	0
	Total(I)	69847683
II.	Investments outside India in	
i.	Government securities (including local	0
ii.	Subsidiaries and / or Joint ventures abroad	0
iii.	Other Investments (to be specified)	0
	Total(II)	0
	Grand Total(I and II)	69847683

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MAHARASHTRA GRAMIN BANK

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SCHEDULE No.- 9 ADVANCES

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
A	Bills purchased and discounted	0
	Cash Credits, Overdrafts & loans repayable on demand	93646470
	Term Loans	66456833
	Debt Amt. Receivable from Govt.	0
	Gross Advances	160103303
	LESS : BAD & DOUBTFUL DEBTS PROVISIONS	6924524
	Total Advances	153178779
B	Secured By Tangible Assets	148751786
	Covered by Bank/ Government Guarantees	78231
	Unsecured	11273286
	Gross Advances	160103303
	Less : Bad & Doubtful Debts Provisions	6924524
	Total Advances	153178779
	Rural Branches	78123469
	Urban/Semi Urban Branches	81979834
	Total Advances	160103303
C.I	Advances in India	
	Priority Sector Advances	143724801
	Less-Advances sold under IBPCs	6000000
	Priority Sector Advances	137724801
	Public sector	0
	Banks	116019
	Other	22262483
	Total Advances in India(I+II)	160103303
D	Advances outside India	
	Less : Bad & Doubtful Debts Provisions	6924524
	GRAND TOTAL (D-E)	153178779
C II	Advances outside India	0
	GRAND TOTAL (C I and II)	153178779



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MAHARASHTRA GRAMIN BANK

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SCHEDULE No. - 10 : FIXED ASSETS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025
		Opening
I.	Premises:	
	At cost as on 31st March of the preceding year	103371
	Addition during the year	0
	Transfer to Other Fixed Assets	0
	Deduction during the year	0
	Depreciation to date	155
	Sub Total (I)	103216
II.	Other Fixed Assets (including furniture and fixtures)	
	At cost as on 31st March of the preceding year	550193
	Addition during the year	2488
	Transfer From Premises	0
	Deduction during the year	0
	Depreciation/Reimbursement Current period	7329
	Sub Total (II)	545352
	Grand Total (I and II)	648568

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MAHARASHTRA GRAMIN BANK

HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMBHAJINAGAR

SCHEDULE No.- 11 OTHER ASSETS

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
I	Inter-Office adjustment (net)	23
II	Interest accrued	2152272
III	Tax paid in advance / Tax deducted at source	335610
III	Tax Refund Due	197012
IV	Deferred Tax	18843
V	Prepaid Expenses	70262
VI	Security Deposit	9074
VII	Stationery and Stamps	5804
VIII	Non banking assets acquired in satisfaction of claims	0
IX	Other	5526286
X	Accumulated Losses*	10148052
	Total	18463238

* Represents the Unadjusted Accumulated Loss of erstwhile Vidarbha Konkan Gramin Bank

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MAHARASHTRA GRAMIN BANK

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SCHEDULE No.- 12 CONTINGENT LIABILITIES

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
I	Claims against the bank not acknowledged as debts.	41466
II	Liability for partly paid investments	0
III	Liability on account of outstanding forward exchange contracts	0
IV	Guarantees given on behalf of constituents	
	a) India	392402
	b) Outside India	0
V	Acceptances, endorsements and other obligations	0
VI	Other items for which the bank is contingently liable.	947288
	Total	1381156

SCHEDULE - BILLS FOR COLLECTION

(Amt. in Thousand)

Sr. No	Particulars	01.05.2025 Opening
1	OBC	2510
2	IBC	0
3	LBC	0
4	Inland Remittance	0
	Total	2510

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