

**FORM - A**  
**MAHARASHTRA GRAMIN BANK**

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

**BALANCE SHEET OF MAHARASHTRA GRAMIN BANK**

As on 31<sup>st</sup> MARCH 2025

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2025	As on 31.03.2024
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	4033574	4033574
Reserves & Surplus	2	4425304	3827886
Deposits	3	197489810	170369631
Borrowings	4	25098563	19138665
Other Liabilities & Provisions	5	5409428	3241815
<b>TOTAL</b>		<b>236456679</b>	<b>200611571</b>
<b>ASSETS</b>			
Cash & Balance with RBI	6	9301738	8914208
Balance with Bank & Money at Call & Short Notice	7	42047825	29333345
Investments	8	65760565	48968813
Advances	9	113511206	110149210
Fixed Assets	10	441969	380639
Other Assets	11	5393376	2865356
<b>TOTAL</b>		<b>236456679</b>	<b>200611571</b>
Contingent Liabilities	12	540249	395295
Bills for collection		2510	2510

The schedules:- 1 to 18 form an integral part of the Accounts.

For M/s R.Devendra Kumar & Associates  
CHARTERED ACCOUNTANTS

Firm Regi.No.114207W

CA Rajesh B Agrawal  
Partner

M.No.124244

Place:- Ch. Sambhajinagar

Date:-28/04/2025



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

Gharad M B  
Chairman

Kaveri D M  
General Manager



**FORM - B**  
**MAHARASHTRA GRAMIN BANK**

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

**PROFIT AND LOSS ACCOUNT**  
**FOR YEAR ENDED ON 31<sup>st</sup> MARCH 2025**

(Amt. in Thousand)

Particulars	Sch	As on 31.03.2025	As on 31.03.2024
<b>INCOME</b>			
Interest Earned	13	14227335	12907155
Other Income	14	2703678	1998406
<b>TOTAL</b>		<b>16931013</b>	<b>14905561</b>
<b>EXPENDITURE</b>			
Interest Expended	15	8903295	7909623
Operating Expenses	16	5563556	4866507
Provisions and Contingencies	-	1695129	1553888
<b>TOTAL</b>		<b>16161980</b>	<b>14330018</b>
<b>PROFIT / LOSS</b>			
Profit before Tax	-	769033	575543
Short/(Excess) Provision for Earlier Years	-	382	(3499)
Provision for Taxes - Current Year	-	169068	126912
Deferred Tax (Assets) / Liability	-	2164	1524
<b>Net Profit for the period</b>	-	<b>597419</b>	<b>450606</b>
<b>Profit/ Loss(-) brought forward</b>	-	<b>1153016</b>	<b>914594</b>
<b>Total</b>	-	<b>1750435</b>	<b>1365200</b>
<b>APPROPRIATION</b>			
Transfer to Statutory Reserves	-	149355	112652
Transfer to Other Reserves	-	71890	99532
Balance carried over to Balance Sheet	-	1529190	1153016
<b>TOTAL</b>		<b>1750435</b>	<b>1365200</b>

The Schedule referred to above form an integral part of the Profit and Loss Account.

For M/s R.Devendra Kumar & Associates

**CHARTERED ACCOUNTANTS**

Firm Regi.No.114207W

CA Rajesh B Agrawal  
Partner

M.No.124244

Place:- Ch. Sambhajinagar

Date:-28/04/2025

FY: 2024-25



For, Maharashtra Gramin Bank,

For and on Behalf of Board,

Gharad M B  
Chairman



Kaveri D M  
General Manager

# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No. - 1 CAPITAL

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
	<b>Authorised Capital</b> (2000000000 Shares of Rs. 10 each)	20000000	20000000
	<b>Issued, Subscribed &amp; Paid up Capital</b> ( 403357460 shares of Rs 10/- each)		
	<b>i. Government of India</b> (201678730 shares of Rs. 10/- each)	2016787	2016787
	<b>ii. Government of Maharashtra</b> (60503619 shares of Rs. 10/- each)	605036	605036
	<b>iii. Sp. Bank- Bank of Maharashtra</b> (141175111 shares of Rs 10/- each)	1411751	1411751
	<b>TOTAL</b>	<b>4033574</b>	<b>4033574</b>
	<b>SHARE CAPITAL DEPOSITS</b>		
	<b>i. Government of India</b>	0	0
	<b>ii. Government of Maharashtra</b>	0	0
	<b>iii. Sp. Bank- Bank of Maharashtra</b>	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>
	<b>GRAND TOTAL</b>	<b>4033574</b>	<b>4033574</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No. - 2 RESERVES AND SURPLUS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
<b>I</b>	<b>Statutory Reserves</b>	<b>1255289</b>	<b>1105934</b>
	Opening Balance	1105934	993283
	Additions during the year	149355	112651
	Deductions during the year	0	0
<b>II.</b>	<b>Capital Reserves</b>	<b>268902</b>	<b>268902</b>
	Opening Balance	268902	268902
	Additions during the year	0	0
	Deductions during the year	0	0
<b>III</b>	<b>Share Premium</b>	<b>0</b>	<b>0</b>
	Opening Balance	0	0
	Additions during the year	0	0
	Deductions during the year	0	0
<b>IV.</b>	<b>Revenue and Other Reserves</b>	<b>1371923</b>	<b>1300033</b>
	Opening Balance	1300033	1200501
	Additions during the year	71890	99532
	Deductions during the year	0	0
<b>V.</b>	<b>Balance in Profit &amp; Loss Account</b>	<b>1529190</b>	<b>1153016</b>
	<b>Total (I,II,III,IV and V)</b>	<b>4425304</b>	<b>3827886</b>



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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	As on 31.03.2025	As on 31.03.2024
A	Demand Deposits		
I	Current Deposits		
	(i) From Banks	103207	237575
	(ii) From Others	8131560	9547588
	Total Current Deposits	8234767	9785163
II.	Savings Bank Deposits	99534386	85463507
III.	Term Deposits		
	(i) From Bank	6470985	3164258
	(ii) From Others	83249672	71956703
	Total Term Deposits	89720657	75120961
	Total (I,II and III)	197489810	170369631
B	(i) Deposits of Branches in India	197489810	170369631
	(ii) Deposits of Branches outside India	0	0
	Total	197489810	170369631



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 4 BORROWINGS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I.	<b>Borrowings In India</b>		
	a. Reserve Bank of India	0	1900000
	b. Other Banks	9201060	10103054
	c. Other Institutions and agencies	15897503	7135611
II.	<b>Borrowings outside India</b>	0	0
	<b>Total (I +II)</b>	<b>25098563</b>	<b>19138665</b>
	<b>Secured Borrowings included in I and II above (I+II)</b>	<b>0</b>	<b>3501994</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 5 OTHER LIABILITIES AND PROVISIONS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
i.	Bills payable	5438	22279
ii.	Inter office adjustments (Net)	419533	0
iii.	Interest accrued	1005309	683590
iv.	Others (Including provisions)	3979148	2535946
	<b>Total (i+ii+iii+iv)</b>	<b>5409428</b>	<b>3241815</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 6 CASH AND BANK BALANCE WITH

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
1	Cash in Hand (including foreign currency notes)	1442277	1553612
2	Balance with Reserve Bank of India		
i	In current Account	7859461	7360596
ii	In other Accounts	0	0
	<b>Total (I and II)</b>	<b>9301738</b>	<b>8914208</b>



# MAHARASHTRA GRAMIN BANK

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

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

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I	<b>In India</b>		
	<b>i. Balance with Banks</b>		
	a) In Current Accounts	6159591	4486143
	b) In Other Deposit Accounts	35888234	24847202
	<b>ii. Money at Call &amp; Short Notice</b>		
	a) With Banks	0	0
	b) With Other Institutions	0	0
	<b>Total ( i and ii )</b>	<b>42047825</b>	<b>29333345</b>
II	<b>Outside India</b>		
	(i) In Current Account	0	0
	(ii) In Other Deposit Account	0	0
	(iii) Money at Call & Short Notice	0	0
	<b>Total ( i,ii and iii)</b>	<b>0</b>	<b>0</b>
	<b>Grand Total (I and II)</b>	<b>42047825</b>	<b>29333345</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 8 INVESTMENTS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
<b>I.</b>	<b>Investments in India in</b>		
i.	Government securities	43365997	38117227
ii.	Other approved securities	0	0
iii.	Shares	0	0
iv.	Debentures and Bonds	955332	682772
v.	Subsidiaries and / or Joint ventures	0	0
vi.	Others (Units/CD/TMB/CP,etc.)	21439236	10172308
	<b>Total</b>	<b>65760565</b>	<b>48972307</b>
	Less : Depreciation / Provision	0	3494
	Less: Provision for NPI	0	0
	<b>Total(I)</b>	<b>65760565</b>	<b>48968813</b>
<b>II.</b>	<b>Investments outside India in</b>		
i.	Government securities (including local authorities)	0	0
ii.	Subsidiaries and / or Joint ventures abroad	0	0
iii.	Other Investments (to be specified)	0	0
	<b>Total(II)</b>	<b>0</b>	<b>0</b>
	<b>Grand Total( I and II )</b>	<b>65760565</b>	<b>48968813</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 9 ADVANCES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
<b>A</b>	Bills purchased and discounted	0	745
	Cash Credits, Overdrafts & loans repayable on demand	66586458	69086149
	Term Loans	52077348	45048116
	<b>Gross Advances</b>	<b>118663806</b>	<b>114135010</b>
	LESS : BAD & DOUBTFUL DEBTS PROVISIONS	5152600	3985055
	Less - Provision held for BP/Debit Bal in SB & CA	0	745
	<b>Total Advances</b>	<b>113511206</b>	<b>110149210</b>
<b>B</b>	Secured By Tangible Assets	114004969	109356012
	Covered by Bank/ Government Guarantees	80702	11433
	Unsecured	4578135	4767565
	<b>Gross Advances</b>	<b>118663806</b>	<b>114135010</b>
	Less : Bad & Doubtful Debts Provisions	5152600	3985055
	Less - Provision held for BP/Debit Bal in SB & CA	0	745
	<b>Total Advances</b>	<b>113511206</b>	<b>110149210</b>
	Rural Branches	56416835	57536675
	Urban/Semi Urban Branches	62246971	56598335
	<b>Total Advances</b>	<b>118663806</b>	<b>114135010</b>
<b>C.I</b>	<b>Advances in India</b>		
	Priority Sector Advances	106629820	99599527
	Less-Advances sold under IBPCs	6000000	0
	Priority Sector Advances	100629820	99599527
	Public sector	0	0
	Banks	147852	216588
	Other	17886134	14318895
	<b>Total Advances in India(I+II)</b>	<b>118663806</b>	<b>114135010</b>
	Less : Bad & Doubtful Debts Provisions	5152600	3985055
	Less - Provision held for BP/Debit Bal in SB & CA	0	745
	<b>GRAND TOTAL (D-E)</b>	<b>113511206</b>	<b>110149210</b>
<b>C II</b>	<b>Advances outside India</b>	<b>0</b>	<b>0</b>
	<b>GRAND TOTAL (C I and II)</b>	<b>113511206</b>	<b>110149210</b>



**MAHARASHTRA GRAMIN BANK**  
**HEAD OFFICE: GOLWADI, WALUJ MAHANAGAR IV, CH. SAMBHAJINAGAR**

**SCHEDULE No. - 10 : FIXED ASSETS**

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
<b>I.</b>	<b>Premises:</b>		
	At cost as on 31st March of the preceding year	105079	105724
	Addition during the year	180	26773
	Transfer to Other Fixed Assets	0	0
	Deduction during the year	0	25655
	Depreciation to date	1889	1763
	<b>Sub Total (I)</b>	<b>103370</b>	<b>105079</b>
<b>II.</b>	<b>Other Fixed Assets (including furniture and fixtures)</b>		
	At cost as on 31st March of the preceding year	275560	242478
	Addition during the year	153670	104131
	Transfer From Premises	0	0
	Deduction during the year	53	923
	Depreciation/Reimbursement Current period	90578	70126
	<b>Sub Total (II)</b>	<b>338599</b>	<b>275560</b>
	<b>Grand Total ( I and II)</b>	<b>441969</b>	<b>380639</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 11 OTHER ASSETS

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I	Inter-Office adjustment (net)	0	22485
II	Interest accrued	1573608	1218639
III	Tax paid in advance / Tax deducted at source	343993	149049
III	Tax Refund Due	10825	10825
IV	Deferred Tax	18626	20790
V	Prepaid Expenses	6018	6308
VI	Security Deposit	6981	6626
VII	Stationery and Stamps	4590	4473
VIII	Non banking assets acquired in satisfaction of claims	0	0
IX	Other	3428735	1426161
	<b>Total</b>	<b>5393376</b>	<b>2865356</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 12 CONTINGENT LIABILITIES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I	Claims against the bank not acknowledged as debts.	0	0
II	Liability for partly paid investments	0	0
III	Liability on account of outstanding forward exchange contracts	0	0
IV	Guarantees given on behalf of constituents		
	a) India	389150	308461
	b) Outside India	0	0
V	Acceptances, endorsements and other obligations	0	0
VI	Other items for which the bank is contingently liable.	151099	86834
	<b>Total</b>	<b>540249</b>	<b>395295</b>

## SCHEDULE - BILLS FOR COLLECTION

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
1	OBC	2510	2510
2	IBC	0	0
3	LBC	0	0
4	Inland Remittance	0	0
	<b>Total</b>	<b>2510</b>	<b>2510</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 13 INTEREST EARNED

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I	Interest / discount on advances / bills	9206617	8369702
II	Income on Investments		
1	Int. & Divd. on Investment	3291413	2824270
2	Less : Amortisation	(272775)	(313265)
	<b>Total Income on Investment</b>	<b>3018638</b>	<b>2511005</b>
III	Interest on balance with Reserve Bank of India & other bank funds	2002080	2006985
IV	Others	0	19463
	<b>Total Interest Income</b>	<b>14227335</b>	<b>12907155</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 14 OTHER INCOME

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I	Commission, Exchange & Brokerage	1943238	1420182
II	Profit on sale of investments	86774	14115
	Less : Loss on sale of investments	0	0
III	Profit on revaluation of investments	0	0
	Less: Loss on revaluation of investment	0	45586
IV	Profit on sale of land, buildings and other Assets	2889	2816
	Less: Loss on sale of land, buildings and other assets.	4	687
V	Profit on exchange transactions	0	0
	Less: Loss on exchange transaction	0	0
VI	Income earned by way of dividend etc. from subsidiaries / companies and / or joint ventures abroad / in India.	0	0
VII	Miscellaneous Income	670781	607566
	<b>TOTAL</b>	<b>2703678</b>	<b>1998406</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 15 INTEREST EXPENDED

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I.	Interest on Deposits	7910350	7141941
II	Interest on RBI/ Inter Bank borrowings	296616	361403
III.	Others		
	a) NABARD and Other	696329	406279
	<b>Total</b>	<b>8903295</b>	<b>7909623</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- 16 OPERATING EXPENSES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
I	Payments to and provisions for employees	3592620	3136863
II	Rent, taxes and lighting	143018	135090
III	Printing and Stationery	21006	22928
III	Advertisement and Publicity	17400	11918
IV	Depreciation on Bank's property	92467	71889
V	Directors fees, allowances, and expences	45	59
VI	Auditors fees and Expenses (including branch auditors)	18479	16346
VII	Professional Charges	19840	15201
VIII	Postage, Telegrams, Telephones etc.	5067	8285
IX	Repairs and maintenance	28750	30240
X	Insurance	206062	186599
XI	Other expenditure	1418802	1231089
	<b>Total</b>	<b>5563556</b>	<b>4866507</b>



# MAHARASHTRA GRAMIN BANK

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

## SCHEDULE No.- P/ L - PROVISIONS & CONTINGENCIES

(Amt. in Thousand)

Sr. No.	Particulars	As on 31.03.2025	As on 31.03.2024
<b>Provision for</b>			
1	Bad & Doubtful Debt	1705092	1584391
2	Gratuity & Leave Encashment Provision	4947	0
3	Provision towards Standard Assets	4583	45681
4	Provision for Tuljapur Branch Fraud	177	0
5	Provision for Sirsala Branch Fraud	0	959
6	Provision for Limbaganesh Branch Theft	0	2262
<b>Total</b>		<b>1714799</b>	<b>1633293</b>
Less : Write back provision investment		1890	34532
Less : Write back provision for Fraud/Theft		4140	0
Less : Write back provision for NPS		0	0
Less : Write back provision for NPA		0	0
less :Write back standard asset provision		12895	44873
Less: Write back Provision for BP /DR Bal in SB&CA		745	0
<b>Total Net Provisions</b>		<b>1695129</b>	<b>1553888</b>

