



# TIRUPATI URBAN CO-OP. BANK LTD., NAGPUR

(Reg.No.NGP/CTY/BNK/O/308/95 dt.31-03-95)

Head Off.: 172, Shradhanandpeth, North Ambazari Road, Nagpur-10. Ph.: 0712-2231772, 2235600, 2221120, 2221120 Fax : 0712-2221686

BALANCE SHEET AS AT 31 <sup>ST</sup> MARCH 2023			
Capital and Liabilities	Schedule	(Amt in Rs.)	
		Current Year 31.03.2023	Previous Year 31.03.2022
Capital	1	166,263,400.00	163,819,300.00
Reserves and Surplus	2	940,661,210.21	998,453,398.10
Deposits	3	6,700,739,629.31	8,775,432,822.37
Borrowings	4	18,899,328.00	-
Other liabilities and provisions	5	101,573,795.15	109,026,127.41
Overdue Interest Reserves on Loans & Advances (As per Contra)		38,476,319.60	100,128,179.69
Overdue Interest Reserves Non Performing Investment (As per Contra)		5,143,117.00	12,500,582.00
<b>Total</b>		<b>7,971,756,799.27</b>	<b>10,159,360,409.57</b>
<b>Assets</b>			
Cash & Balances with Reserve Bank of India	6	262,974,106.56	265,950,356.18
Balance with banks and Money at Call and Short Notice	7	845,935,455.34	1,084,118,198.35
Investments	8	2,920,361,554.80	4,018,703,009.80
Advances	9	3,734,277,607.99	4,475,725,459.44
Fixed Assets	10	58,230,402.90	53,305,057.12
Other Assets	11	106,358,235.08	148,929,566.99
Overdue Interest Reserves on Loans & Advances (As per Contra)		38,476,319.60	100,128,179.69
Overdue Interest Reserves Non Performing Investment (As per Contra)		5,143,117.00	12,500,582.00
<b>Total</b>		<b>7,971,756,799.27</b>	<b>10,159,360,409.57</b>
Contingent Liabilities & Bills for Collection	12	14,772,438.36	45,106,400.25

**For Tirupati Urban Cooperative Bank Ltd.**

As Per Our Report Of Even Date  
For Kumar & Jayakrishnan  
Chartered Accountants  
FRN: 113708W

Sd/-  
**Prem Grover**  
Chairman

Sd/-  
**CA B. J. Bajaj**  
Director

Sd/-  
**Ram Diwakar**  
Chief Executive Officer

Sd/-  
CA G. Vishwamber Kumar  
Partner Mem.No.:100861  
UDIN: 23100861BGUZWZ1449

Place : Nagpur  
Date: 28-06-2023

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31 <sup>ST</sup> MARCH 2023			
Income & Expenditures	Schedule	(Amt in Rs.)	
		Current Year 31.03.2023	Previous Year 31.03.2022
<b>I. Income</b>			
Interest & Discount	13	652,463,291.32	734,128,160.59
Other Income	14	47,105,473.70	36,610,548.28
<b>Total</b>		<b>699,568,765.02</b>	<b>770,738,708.87</b>
<b>II. Expenditure</b>			
Interest on Deposits, Borrowings	15	353,570,113.23	448,977,601.42
Operating expenses	16	260,705,846.86	161,202,456.39
Provisions and Contingencies	17	22,461,005.00	114,974,810.64
<b>Total</b>		<b>636,736,965.09</b>	<b>725,154,868.45</b>
<b>III. Profit/Loss</b>			
<b>Net profit/loss(-) for the year Profit/loss(-)</b>			
Net Profit /Loss (-) for the year		62,831,799.93	45,583,840.42
Profit /Loss (-) brought forward		-	-
<b>Total</b>		<b>62,831,799.93</b>	<b>45,583,840.42</b>
<b>IV. Appropriations</b>			
Transfer to statutory & other reserves		-	-
Transferred to Investment Fluctuation Reserve (IFR)		-	1,767,719.00
Provision for Income Tax-Current Year		14,000,000.00	18,500,000.00
Income Tax paid for Earlier Years		4,463,928.00	15,462,358.00
Deferred Tax Assets / ( Deferred Tax Liability )		(10,260,540.00)	15,472,161.00
<b>Balance Carried Over to Balance Sheet</b>		<b>34,107,331.93</b>	<b>25,325,924.42</b>

**For Tirupati Urban Cooperative Bank Ltd.**

As Per Our Report Of Even Date  
For Kumar & Jayakrishnan Chartered Accountants  
FRN: 113708W

Sd/-  
**Prem Grover**  
Chairman

Sd/-  
**CA B. J. Bajaj**  
Director

Sd/-  
**Ram Diwakar**  
Chief Executive Officer

Sd/-  
CA G. Vishwamber Kumar  
Partner Mem.No.:100861  
UDIN: 23100861BGUZWZ1449

Place : Nagpur  
Date: 28-06-2023

Particulars	(Amt in Rs.)	
	Current Year 31.03.2023	Previous Year 31.03.2022
<b>Schedule 1 - Capital</b>		
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.	-	-
<b>Total</b>	-	-
III. For Other Banks Authorised Capital		
( 30,00,000 Shares of Rs.100.00 each)	300,000,000.00	300,000,000.00
Issued Capital		
( 16,62,634 shares of Rs. 100.00 each)	166,263,400.00	163,819,300.00
Subscribed Capital		
( 16,62,634 shares of Rs. 100.00 each)	166,263,400.00	163,819,300.00
Called-up Capital		
( 16,62,634 shares of Rs. 100.00 each)	166,263,400.00	163,819,300.00
Add: Forfeited shares	-	-
<b>Total</b>	<b>166,263,400.00</b>	<b>163,819,300.00</b>
<b>Schedule 2 - Reserves and Surplus</b>		
I. Statutory Reserves		
Opening Balance	233,824,941.78	227,577,784.78
Additions during the year	7,516,796.00	6,247,157.00
Deductions during the year	-	-
<b>Total of (I)...</b>	<b>241,341,737.78</b>	<b>233,824,941.78</b>
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
<b>Total of (II)...</b>	<b>0</b>	<b>0</b>
III. Share Premium		
Opening Balance-	-	-
Additions during the year-	-	-
Deductions during the year-	-	-
<b>Total of (III)...</b>	<b>0</b>	<b>0</b>
IV. Revenue & Other Reserves-		
Opening Balance	739,302,531.90	676,022,754.32
Additions during the year	75,847,904.42	117,882,085.86
Deductions during the year	149,938,295.82	54,602,308.28
<b>Total of (IV)...</b>	<b>665,212,140.50</b>	<b>739,302,531.90</b>
V. Balance in Profit and Loss Account	34,107,331.93	25,325,924.42
<b>Total (I, II, III, IV and V)...</b>	<b>940,661,210.21</b>	<b>998,453,398.10</b>
<b>Schedule 3 - Deposits</b>		
A. Deposit - Tenure-wise		
I. Demand deposits		
(i) From banks	-	-
(ii) From others	713,997,333.70	938,677,418.33
<b>Total...</b>	<b>713,997,333.70</b>	<b>938,677,418.33</b>
II. Savings Bank Deposits		
(i) From banks	-	-
(ii) From others	1,521,856,839.15	1,402,414,072.08
<b>Total...</b>	<b>1,521,856,839.15</b>	<b>1,402,414,072.08</b>
III. Term Deposits		
(i) From banks	-	-
(ii) From others	4,464,885,456.46	6,434,341,331.96
<b>Total...</b>	<b>4,464,885,456.46</b>	<b>6,434,341,331.96</b>
<b>Total (I, II and III)</b>	<b>6,700,739,629.31</b>	<b>8,775,432,822.37</b>
B. Classification of Deposits		
(i) Deposits of branches in India	6,700,739,629.31	8,775,432,822.37
(ii) Deposits of branches outside India	-	-
<b>Total...</b>	<b>6,700,739,629.31</b>	<b>8,775,432,822.37</b>
<b>Schedule 4 - Borrowings</b>		
I. Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other banks, against Own Fixed Deposits	18,899,328.00	-
(c) Other institutions and agencies	-	-
<b>Total...</b>	<b>18,899,328.00</b>	<b>-</b>
II. Borrowings outside India	-	-
<b>Total (I and II)</b>	<b>18,899,328.00</b>	<b>0.00</b>
<b>Schedule 5 - Other Liabilities and Provisions</b>		
Bills Payable	-	-
Inter-office adjustment (net)	-	-
Interest Accrued	3,710,384.00	3,577,728.00
Other ( including provision )	97,863,411.15	105,448,399.41
<b>Total...</b>	<b>101,573,795.15</b>	<b>109,026,127.41</b>
<b>Schedule 6 - Cash and Balances with Reserve Bank of India</b>		
I. Cash in hand (including foreign currency notes)	41,049,896.00	62,175,980.00
II. Balances with Reserve Bank of India		
(a) in Current Account.	221,924,210.56	203,774,376.18
(b) in Other Accounts	-	-
<b>Total (I and II)</b>	<b>262,974,106.56</b>	<b>265,950,356.18</b>
<b>Schedule 7 - Balances with Banks and Money at Call and Short Notice</b>		
<b>I. In India</b>		
(i) Balances with banks		
(a) in Current Accounts	99,926,388.13	215,591,857.14
(b) in Other Deposit Accounts	746,009,067.21	868,526,341.21
(ii) Money at call and short notice		
(a) with banks	-	-
(b) with other institutions	-	-
<b>Total (i and ii)</b>	<b>845,935,455.34</b>	<b>1,084,118,198.35</b>
II. Outside India		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-

Particulars	(Amt in Rs.)	
	Current Year 31.03.2023	Previous Year 31.03.2022
(iii) Money at call and short notice	-	-
<b>Total (i, ii and iii)</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I and II)</b>	<b>845,935,455.34</b>	<b>1,084,118,198.35</b>
<b>Schedule 8 - Investments</b>		
<b>I. Investments in India in</b>		
(i) Government Securities	2,573,148,560.00	3,681,203,315.00
(ii) Other approved securities	-	-
(iii) Shares	56,000.00	56,000.00
(iv) Debentures and Bonds	255,781,994.80	337,443,694.80
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others - Security Receipt of ARC	91,375,000.00	-
<b>Total (I)...</b>	<b>2,920,361,554.80</b>	<b>4,018,703,009.80</b>
<b>II. Investments outside India in</b>		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others investments (to be specified)	-	-
<b>Total (II)...</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I and II)...</b>	<b>2,920,361,554.80</b>	<b>4,018,703,009.80</b>
<b>Schedule 9 - Advances</b>		
<b>A. Details of Advance - Tenure wise</b>		
(i) Bills purchased and discounted	-	-
(ii) Cash credits, overdrafts and loans repayable on demand	1,158,180,524.85	1,951,740,751.27
(iii) Term loans	2,576,097,083.14	2,523,984,708.17
<b>Total (A)...</b>	<b>3,734,277,607.99</b>	<b>4,475,725,459.44</b>
<b>B. Details of Advance - Security wise</b>		
(i) Secured by tangible assets (REST ALL)	3,604,964,067.21	4,394,787,716.59
(ii) Covered by Bank/Government Guarantees (NIL)	-	-
(iii) Unsecured (PERSONAL LOAN)	129,313,540.78	80,937,742.85
<b>Total (B)...</b>	<b>3,734,277,607.99</b>	<b>4,475,725,459.44</b>
<b>C. Details of Advance - Sector wise</b>		
C.I. Advances in India		
(i) Priority Sectors	2,874,491,607.43	2,415,980,841.81
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	859,786,000.56	2,059,744,617.63
<b>Total (C.I)...</b>	<b>3,734,277,607.99</b>	<b>4,475,725,459.44</b>
<b>C.II. Advances outside India</b>		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
<b>Total (C.II)...</b>	<b>-</b>	<b>-</b>
<b>Grand Total (C.I and II)...</b>	<b>3,734,277,607.99</b>	<b>4,475,725,459.44</b>
<b>Schedule No. 10 : Fixed Assets</b>		
<b>I. Premises</b>		
WDV as on 31st March of the preceding year	28,170,768.00	30,530,008.00
Add: Additions during the year	-	-
Less: Deductions during the year	-	-
Less: Depreciation for the year	2,123,316.00	2,359,240.00
<b>Total...</b>	<b>26,047,452.00</b>	<b>28,170,768.00</b>
<b>II. Other Fixed Assets (including Furniture &amp; Fixtures, Plant &amp; Machinery, Vehicles, Library Books, Computer Hardware &amp; Software)</b>		
WDV as on 31st March of the preceding year	25,134,289.12	32,328,588.40
Add: Additions during the year	15,368,560.44	4,711,743.27
Less: Deductions during the year	2,935,189.83	6,498,008.00
Less: Depreciation for the year	5,384,708.83	5,408,034.55
<b>Total...</b>	<b>32,182,950.90</b>	<b>25,134,289.12</b>
<b>III. Grand Total (I+II)...</b>	<b>58,230,402.90</b>	<b>53,305,057.12</b>
<b>Schedule 11 - Other Assets</b>		
I. Inter-office adjustments (net)	1,030,027.83	1,331,765.01
II. Interest accrued	44,932,203.00	63,292,373.77
III. Tax paid in advance/tax deducted at source	16,389,475.95	19,149,403.62
IV. Stationery and stamps	618,196.00	482,946.35
V. Non-banking assets acquired in satisfaction of claims	-	23,825,500.00
VI. Others Assets	43,388,332.30	40,847,578.24
<b>Total ...</b>	<b>106,358,235.08</b>	<b>148,929,566.99</b>
<b>Schedule 12 - Contingent Liabilities &amp; Bills for collection</b>		
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents		
(a) In India	-	-
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable		
(a) Customer liability for Bank Guarantee issued	150,000.00	50,000.00
(b) Unclaimed Deposits ( DEAF Accounts )	14,622,438.36	13,900,985.25
(c) Demand by virtue of Order in Appeal by DC (ST), against which appeal is filed by Bank vide No. ST/88091/2017-DB with CESTAT, Mumbai.	-	31,155,415.00
<b>Total ...</b>	<b>14,772,438.36</b>	<b>45,106,400.25</b>
<b>Schedule 13 - Interest &amp; Discount Earned</b>		
I. Interest/discount on advances/bills	343,896,828.92	439,178,323.20
II. Income on investments	260,698,677.40	254,068,196.88
III. Interest on balances with Reserve Bank of India and other inter-bank funds	47,867,785.00	40,881,640.51
IV. Others	-	-
<b>V. Total</b>	<b>652,463,291.32</b>	<b>734,128,160.59</b>
<b>Schedule 14 - Other Income</b>		
I. Commission, exchange and brokerage	31,332,429.70	28,641,251.71
II. Profit on sale of investments Less: Loss on sale of investments	-	4,989,968.57
III. Profit on revaluation of investments Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other assets	4,938,674.00	5,065.00
V. Profit on exchange transactions Less: Loss on exchange transactions	-	-