

Form A
Form of Balance Sheet

Balance Sheet of Manorama Co-operative Bank Ltd., Solapur
Balance as on 31st March 2025

Capital and Liabilities	Schedule	As on 31-03-2024	As on 31-03-2025
Capital	1	142,102,125.00	158,078,775.00
Reserves and Surplus	2	129,797,163.28	148,849,045.12
Deposits	3	5,958,560,425.13	6,530,591,326.00
Borrowings	4	0.00	0.00
Interest Reserve		3,637,673.00	3,710,685.00
INTEREST PAYABLE ON FDR		51,290,750.56	68,001,617.56
Other liabilities and provisions	5	13,460,597.67	11,940,028.72
Previous year's profit		0.00	0.00
Profit		29,906,164.84	31,733,417.50
Total		6,328,754,899.48	6,952,904,894.90

Assets	Schedule	As on 31-03-2024	As on 31-03-2025
Cash and balances with Banks	6	298,435,663.95	858,074,239.69
Balance with banks and money at call and short notice	7	0.00	0.00
Investments	8	1,796,949,010.00	1,891,956,225.00
Advances	9	4,072,532,685.88	4,060,834,574.83
Interest Receivable	10	123,464,118.73	103,737,974.73
Fixed Assets	11	32,965,244.70	33,564,755.11
Other Assets	12	4,408,176.22	4,737,125.54
Total		6,328,754,899.48	6,952,904,894.90

Contingent liabilities	13	247,107.67	247,107.67
Others (DEAF RBI FUND Tranfer)			
Bills for collection		0.00	0.00



M/s. Vijay Panchappa & Co
Chartered Accountants
FRN – 004693S

[Signature]
CA Prabhakar V. Gunjale
Partner
Membership No. - 144817

[Signature]
Sou Shilpa Mahendra Kulkarni
Chief Executive Officer

[Signature]
Sou Asmita Suresh Gaikwad
Working President

[Signature]
Shri. Santosh Nagesh Survase
Vice Chairman

[Signature]
Shri. Shrikant Sadashiv More
Chairman



Balance Sheet Schedule of Manorama Co-operative Bank Ltd., Solapur

Schedule 1 – Capital

	As on 31-03-2024	As on 31-03-2025
Authorized Share Capital	200,000,000.00	200,000,000.00
Shares of Rs.100/- Each		
Share Capital		
Individual	142,102,125.00	158,078,775.00
Others	0.00	0.00
Total	142,102,125.00	158,078,775.00

Schedule 2 - Reserves and Surplus

	As on 31-03-2024	As on 31-03-2025
a) Reserve Fund	68,649,050.94	76,132,892.15
b) Building Fund	5,814,196.20	11,328,986.83
c) R.B.D.D.	36,026,383.04	40,026,363.04
d) Charity Fund	585,534.94	785,534.94
e) Dividend Equillisation Fund	203,500.00	203,500.00
f) Members Welfare Fund	1,172,237.90	1,972,237.90
g) Staff Gratuity Fund	485,873.26	1,485,873.26
h) 25th Year Program Fund	48,387.00	48,387.00
i) Investment Fluctuation Fund	10,000.00	10,000.00
j) Entrance Fee	0.00	6,250.00
Nominal Membership Fee	0.00	47,000.00
j) Standard Assets	16,202,000.00	16,202,020.00
k) Election Fund	600,000.00	600,000.00
Total	129,797,163.28	148,849,045.12

Schedule 3 – Deposits

	As on 31-03-2024	As on 31-03-2025
Demand deposits		
i. CURRENT DEPOSIT	64,011,811.22	124,286,616.27
1. Individual	55,190,290.22	117,862,696.27
2. Co-Operative Society	8,821,521.00	6,423,920.00
ii. SAVING DEPOSIT	200,319,589.91	540,353,338.73
1. Individual	193,598,068.91	443,031,119.73
2. Co-Operative Society	6,721,521.00	97,322,219.00
iii. TERM DEPOSIT	5,694,229,024.00	5,865,951,371.00
1. Individual	5,292,977,782.75	5,583,671,853.00
2. Co-Operative Society	401,251,241.25	282,279,518.00
Total	5,958,560,425.13	6,530,591,326.00

Schedule 4 – Borrowings

	As on 31-03-2024	As on 31-03-2025
I. Borrowings in India		
1. District Central Bank Loans	0.00	0.00
2. Other Bank Loans		
II. Borrowings outside India	0.00	0.00
Total	0.00	0.00



Balance Sheet Schedule of Manorama Co-operative Bank Ltd., Solapur

Schedule 5 - Other Liabilities and Provisions

	As on 31-03-2024	As on 31-03-2025
a) Dividend Payable	6,950,413.50	7,475,801.50
b) T.D.S. Payable	1,434,216.06	1,195,318.11
c) Pay Order Payable	4,864,421.11	3,015,731.11
d) Telephone Charges Payable	9,495.00	14,564.00
e) Electricity Charges Payable	11,600.00	23,000.00
f) Staff P.F.	190,452.00	215,614.00
g) Suspense Payable	0.00	0.00
Total	13,460,597.67	11,940,028.72

Schedule 6 - Cash and Balances with Reserve Bank of India

	As on 31-03-2024	As on 31-03-2025
A) Cash on Hand	32,044,973.00	61,135,940.00
B) BALANCE AT BANK	266,390,690.95	796,938,299.69
i) M.S.C. Current Accounts	895,335.35	295,144.03
ii) D.C.C. Current Accounts	61,635,940.64	244,603,216.99
iii) Nationalized Banks Current Acco	140,894,092.54	360,159,849.51
iv) Other Banks Current Accounts	62,965,322.42	191,880,089.16
Total	298,435,663.95	858,074,239.69

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

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

Schedule 8 - Investments

	As on 31-03-2024	As on 31-03-2025
I. Investments in India in		
(i) Government Securities	698,726,130.00	698,726,130.00
(ii) Other approved securities		
(iii) Shares	1,000.00	1,000.00
(iv) Debentures and Bonds		
(v) Other Investments	1,098,221,880.00	1,193,229,095.00
i) M.S.C. Investments	0.00	0.00
ii) D.C.C. Investments	125,004,076.00	291,485,103.00
iii) Nationalized Banks Investme	45,562,267.00	24,344,123.00
iv) Other Banks Investments	927,655,537.00	877,399,869.00
II. Investments outside India in	0.00	0.00
Grand Total (I and II)	1,796,949,010.00	1,891,956,225.00

Schedule 9 - Advances

	As on 31-03-2024	As on 31-03-2025
A) Short Term Loans, C. C. Overdrafts & Bills	3,574,135,154.54	3,563,194,020.54
a) Govt. & Other Approved Securities	0.00	0.00
b) Other Tangible Securities	3,574,135,154.54	3,563,194,020.54
c) Unsecured Loans	0.00	0.00
B) Medium Term Loans	448,238,409.98	447,410,432.98
a) Govt. & Other Approved Securities	0.00	0.00
b) Other Tangible Securities	378,398,820.98	378,116,820.98
c) Unsecured Loans	69,839,589.00	69,293,612.00
C) Long Term Loans	50,159,121.36	50,230,121.31
a) Govt. & Other Approved Securities	0.00	0.00
b) Other Tangible Securities	50,159,121.36	50,230,121.31
c) Unsecured Loans	0.00	0.00
Grand Total (A + B + C)	4,072,532,685.88	4,060,834,574.83

Schedule 10 - Interest Receivable

	As on 31-03-2024	As on 31-03-2025
a) INTEREST RECEIVABLE GOVT SECUR	10,015,067.00	10,015,067.00
b) INTEREST RECEIVABLE ON INVESTME	50,878,252.78	28,486,143.78
c) INTEREST RECEIVABLE ON STAFF HL	58,933,125.95	61,526,078.95
d) INTEREST RECEIVABLE ON LOAN	3,637,673.00	3,710,685.00
Total	123,464,118.73	103,737,974.73



Balance Sheet Schedule of Manorama Co-operative Bank Ltd.,Solapur

Schedule 11 - Fixed Assets

	As on 31-03-2024	As on 31-03-2025
I. Premises		
At cost as on 31st March of the preceding year	1,918,771.02	1,822,832.47
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation for the year	100,987.95	95,938.55
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	31,046,473.68	31,741,922.63
Additions during the year	12,489,117.30	4,380,941.60
Deductions during the year	0.00	0.00
Depreciation for the year	3,380,349.68	3,685,492.66
Total (I + II)	32,965,244.70	33,564,755.11

Schedule 12 - Other Assets

	As on 31-03-2024	As on 31-03-2025
a) Security Deposit	2,540,000.00	2,540,000.00
b) Govt. Securities Premium	923,612.00	841,327.00
c) Staff Advance	91,500.00	8,750.00
d) CGST & SGST Input Account	810,564.22	1,347,048.54
e) Staff Advance	42,500.00	0.00
Total	4,408,176.22	4,737,125.54

Schedule 13 - Contingent Liabilities

	As on 31-03-2024	As on 31-03-2025
i. Claims against the bank not acknowledged as debt		
ii. Liabilities for partly paid investments		
iii. Letter of Credit Documentary		
iv. Guarantees - Financial		
v. Guarantees- Others (Indemnity/ Tender/ Bld Bonds)		
vi. Sale and Repurchase Agreement /Asset sales with		
vii. Liability on account of outstanding forward exchange		
viii. Acceptances, endorsements and other obligations		
ix. Others (DEAF RBI FUND Tranfer)	247,107.67	247,107.67
Total	247,107.67	247,107.67

