Form A
Form of Balance Sheet

Balance Sheet of Manorama Co-operative Bank Ltd.,Solapur
Balance as on 31st March 2026

Capital and Liabilities	Schedule	As on 31-03-2025	As on 31-03-2026
Capital	1	158,078,775.00	171,457,700.00
Reserves and Surplus	2	148,849,045.12	84,471,892.12
Deposits	3	6,530,591,326.00	6,444,422,667.46
Borrowings	4	0.00	0.00
Interst Reserve		3,710,685.00	4,467,432.96
INTEREST PAYABLE ON FDR		68,001,617.56	84,945,476.56
Other liabilities and provisions	5	11,940,028.72	16,565,730.93
Previous year's profit		0.00	0.00
Profit		31,733,417.50	39,750,012.13
Total		6,952,904,894.90	

Assets	Schedule	As on 31-03-2025	As on 31-03-2026
Cash and balances with Banks	6	858,074,239.69	312,662,463.07
Balance with banks and			
money at call and short notice	7	0.00	0.00
Investments	8	1,891,956,225.00	2,071,964,009.00
Advances	9	4,060,834,574.83	4,322,328,333.51
Interest Receivable	10	103,737,974.73	88,239,815.69
Fixed Assets	11	33,564,755.11	44,002,761.99
Other Assets	12	4,737,125.54	6,883,523.90
Total		6,952,904,894.90	6,846,080,912.16

Contingent liabilities	13	**247,107.67**	**581,088.73**
Others (DEAF RBI FUND Tranfer)			
Bills for collection		0.00	0.00

Sou Shilpa Mahendra Kulkarni
Chief Executive Officer

Sou Asmita Suresh Gaikwad
Working President

Shri. Shrikant Sadashiv More
Chairman

M/s. Hiremath Patil Udgir & Associates,
Chartered Accountants
FRN - 129856W

CA Daresh C. Patil
Partner
Membership No. - 131524

Manorama Co-op. Bank Ltd. Head Office Solapur

M/s. Hiremath Patil Udgir and Asso. FRN NO. 129856W SOLAPUR Chartered Accountants

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

Schedule 1 – Capital

	As on 31-03-2025	As on 31-03-2026
Authorized Share Capital	200,000,000.00	200,000,000.00
Shares of Rs.100/- Each		
Share Capital		
Individual	158,078,775.00	171,457,700.00
Others	0.00	0.00
Total	**158,078,775.00**	**171,457,700.00**

Schedule 2 - Reserves and Surplus

	As on 31-03-2025	As on 31-03-2026
a) Reserve Fund	76,132,892.15	86,568,246.15
b) Building Fund	11,328,986.83	17,651,511.83
c) R.B.D.D.	40,026,363.04	55,525,580.04
d) Charity Fund	785,534.94	1,785,534.94
e) Dividend Equilisation Fund	203,500.00	203,500.00
f) Members Welfare Fund	1,972,237.90	2,062,088.90
g) Staff Gratuity Fund	1,485,873.26	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	6,250.00	47,750.00
Nominal Membership Fee	47,000.00	283,400.00
j) Standard Assets	16,202,020.00	18,202,020.00
k) Election Fund	600,000.00	600,000.00
Total	148,849,045.12	184,471,892.12

Schedule 3 – Deposits

	As on 31-03-2025	As on 31-03-2026
Demand deposits		
i. CURRENT DEPOSIT	**124,286,616.27**	**66,217,583.17**
1. Individual	117,862,696.27	62,992,596.27
2. Co-Operative Society	6,423,920.00	3,224,986.90
ii. SAVING DEPOSIT	**540,353,338.73**	**302,188,406.49**
1. Individual	443,031,119.73	262,066,187.53
2. Co-Operative Society	97,322,219.00	40,122,218.96
iii. TERM DEPOSIT	**5,865,951,371.00**	**5,976,016,677.80**
1. Individual	5,583,671,853.00	5,904,672,859.60
2. Co-Operative Society	282,279,518.00	71,343,818.20
Total	**6,530,591,326.00**	**6,344,422,667.46**

Schedule 4 – Borrowings

	As on 31-03-2025	As on 31-03-2026
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**

FRN NO. 129856W SOLAPUR

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

Schedule 5 - Other Liabilities and Provisions

	As on 31-03-2025	As on 31-03-2026
a) Dividend Payable	7,475,801.50	10,358,051.50
b) T.D.S. Payable	1,195,318.11	1,033,121.92
c) Pay Order Payable	3,015,731.11	4,901,612.51
d) Telephone Charges Payable	14,564.00	19,273.00
e) Electricity Charges Payable	23,000.00	43,458.00
f) Staff P.F.	215,614.00	212,214.00
g) Suspense Payable	0.00	0.00
Total	11,940,028.72	16,565,730.93

Schedule 6 - Cash and Balances with Reserve Bank of India

	As on 31-03-2025	As on 31-03-2026
A) Cash on Hand	61,135,940.00	67,356,641.00
B) BALANCE AT BANK	796,938,299.69	245,305,822.07
i) M.S.C. Current Accounts	295,144.03	14,875,034.15
ii) D.C.C. Current Accounts	244,603,216.99	58,540,088.74
iii) Nationalized Banks Current Acco	360,159,849.51	118,360,898.61
iv) Other Banks Current Accounts	191,880,089.16	53,529,800.57
Total	858,074,239.69	312,662,463.07

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

	As on 31-03-2024	As on 31-03-2026
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 31-03-2025	As on 31-03-2026
I. Investments in India in		
(i) Government Securities	698,726,130.00	688,986,130.00
(ii) Other approved securities		
(iii) Shares	1,000.00	1,000.00
(iv) Debentures and Bonds		
(v) Other Investments	1,193,229,095.00	1,382,976,879.00
i) M.S.C.Investments	0.00	0.00
ii) D.C.C. Investments	291,485,103.00	343,981,027.00
iii) Nationalized Banks Investme	24,344,123.00	25,091,671.00
iv) Other Banks Investments	877,399,869.00	1,013,904,181.00
II. Investments outside India in	0.00	0.00
Grand Total (I and II)	1,891,956,225.00	2,071,964,009.00

Schedule 9 – Advances

	As on 31-03-2025	As on 31-03-2026
A) Short Term Loans, C. C. Overdrafts & Bills	3,563,194,020.54	3,744,487,891.42
a) Govt. & Other Approved Securities	0.00	0.00
b) Other Tangible Securities	3,563,194,020.54	3,744,487,891.42
c) Unsecured Loans	0.00	0.00
B) Medium Term Loans	447,410,432.98	86,050,189.09
a) Govt. & Other Approved Securities	0.00	0.00
b) Other Tangible Securities	378,116,820.98	67,077,358.00
c) Unsecured Loans	69,293,612.00	18,972,831.09
C) Long Term Loans	50,230,121.31	491,790,258.00
a) Govt. & Other Approved Securities	0.00	0.00
b) Other Tangible Securities	50,230,121.31	491,790,258.00
c) Unsecured Loans	0.00	0.00
Grand Total (A + B + C)	4,060,834,574.83	4,322,328,338.51

Schedule 10 - Interest Recceivable

	As on 31-03-2025	As on 31-03-2026
a) INTEREST RECEIVABLE GOVT SECURI	10,015,067.00	10,001,400.00
b) INTEREST RECEIVABLE ON INVESTME	28,486,143.78	11,112,333.78
c) INTEREST RECEIVABLE ON STAFF HL	61,526,078.95	62,658,648.95
d) INTEREST RECEIVABLE ON LOAN	3,710,685.00	4,467,432.96
Total	103,737,974.73	88,239,815.69

M/S. HIREMATH PATIL UDGIRI AND ASSO. CHARTERED ACCOUNTANTS FRN NO. 129856W SOLAPUR

Manorama Co-op. Bank Ltd. Head Office Solapur

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

Schedule 11 - Fixed Assets

	As on 31-03-2025	As on 31-03-2026
I. Premises		
At cost as on 31st March of the preceding year	**1,822,832.47**	**1,731,690.85**
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation for the year	95,938.55	91,141.62
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	**31,741,922.64**	**42,271,071.14**
Additions during the year	4,380,941.60	15,127,858.27
Deductions during the year	0.00	0.00
Depreciation for the year	3,685,492.66	0.00
Total (I + II)	33,564,755.11	44,002,761.99

Schedule 13 - Contingent Liabilities

	As on 31-03-2025	As on 31-03-2026
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/ Bid 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	581,088.73
Total	**247,107.67**	**581,088.73**

Schedule 12 - Other Assets

	As on 31-03-2025	As on 31-03-2026
a) Security Deposit	2,540,000.00	3,398,000.00
b) Govt. Securities Premium	841,327.00	787,356.00
c) Staff Festival Advance	8,750.00	23,000.00
d) CGST & SGST Input Account	1,347,048.54	2,685,167.90
e) Staff Advance	0.00	0.00
Total	4,737,125.54	6,883,523.90

Manorama Co-op. Bank Head Office Solapur

M/s. Hiremath Patil Udgiri and Asso. FRN NO. 129856W SOLAPUR Chartered Accountants