



SMRITI NAGRIK SAHAKARI BANK MARYADIT,MANDSAUR

BALANCE SHEET AS ON 31-03-2025

LIABILITY 31-03-2025

OPENING	S. NO.	LIABILITIES	CLOSING	After MOC	
				31.03.2025	31.03.2025
	1	SHARE CAPITAL			
		AUTHORIZED SHARE CAPITAL (200000000/-)			
		SUBSCRIBED SHARE CAPITAL			
89887500.00		PAIDUP CAPITAL (@RS 100/- PER SAHRE)	101668800.00		
3950300.00		PAIDUP CAPITAL (PNCPS@RS 100/-PER SAHRE)	3950300.00	105619100.00	105619100.00
	2	RESERVES AND SURPLUS			
176611131.93		RESERVE FUND	195006303.24		
155235240.58		BUILDING FUND	188031169.02		
83438831.00		PROVISION FOR NPA	117803831.00		
19031000.00		PROVISION FOR STANDARD ASSETS	19431000.00		
8462855.00		GRATUITY FUND	9409526.00		
38201344.20		INVESETMENT FLUCTUATION RESERVE	38701344.20		
74065569.52		FURNITURE AND COMPUTER FUND	74065569.52		
7165826.73		VEHICLE FUND	7165826.73		
7566500.00		INVESTMENT DEPRECIATION RESERVE	0.00		
2316156.54		CHARATY FUND	2960675.57		
803676.00		STAFF WELFARE FUND	810176.00		
2118000.00		SPECIAL RESERVE FUND	2118000.00		
9247610.47		TRAINING AND EDUCATION FUND	10536648.53		
14151000.00		AMORTIZATION OF PREMIUM ON GOVERNMENT SECURITY	0.00		
1000000.00		PROVISION FOR LEAVE ENCASHMENT	710374.00		
5875768.00		LEAVE INCASHMENT	7019467.00		
27406673.00		REVALUATION RESERVES	60250000.00	734019910.81	734019910.81
	3	DEPOSITS			
		CURRENT DEPOSIT			
368303672.61		CURRENT DEPOSIT (PUBLIC)	421390329.70		
4792535.63		CURRENT DEPOSIT (INSTITUTION)	27699500.82		
25072.01		CASH CREDIT (DEPOSIT)	1620.01		
5820976.06		OVERDRAFT (DEPOSIT)	385115.2		
974194.47		OVERDRAFT ON BANK DEPOSIT	2958325.1		
301189.14		NSC / KVP (DEPOSIT)	19978.01		
19732.50		SMRITI SMALL LOAN (DEPOSIT)	11305.14		
17.00		LOAN AGAINST COMERCIAL PROPERTY	0.00		
503.74		PERSONAL LOAN (DEPOSIT)	17291.11		
448.00		SMRITI VEHICLE LOAN (DEPOSIT)	0.00		
5990.00		LOAN AGAINST PROPERTY	184973.29		
3234.00		SMRITI SMALL LOAN SECURED (DEPOSIT)	0.00		
5868.00		VEHICLE LOAN (DEPOSIT)	14299.00		
88509.84		AGENT COLLECTION OVERDRAFT (DEPOSIT)	1137092.79		
17077.50		WARE HOUSE LIMIT (DEPOSIT)	4787.53		
0.00		HOUSING LOAN (DEPOSIT)	23648.02		
0.00		SMRITI SMALL LOAN-NEW (DEPOSIT)	26124.64		
14465.20		WARE HOUSE LOAN (DEPOSIT)	2011.73	453876402.09	453876402.09
		SAVING DEPOSIT			
1157808179.34		SAVING DEPOSIT (PUBLIC)	1229754619.54		
105764059.60		SAVING DEPOSIT (INSTITUTIONS)	119686020.54		
27419821.22		BC SAVING DEPOSIT	25598503.33		
26528.57		STUDENT SAVING DEPOSIT	160868.96		
8019607.46		BHR SAVING DEPOSIT	7790185.23	1382990197.60	1382990197.60

		TIME DEPOSIT			
1653281415.26		FIXED DEPOSIT	1150367836.98		
183324062.00		MONTHLY INTEREST DEPOSIT	108143162.00		
7961560.00		MONTHLY RECURRING DEPOSIT	8684642.00		
307429546.18		DAILY DEPOSIT SCHEME	329126170.31		
76465600.00		SMRITI RECURRING DEPOSIT	81024870.62		
27572565.10		MONEY DOUBLE DEPOSIT	22839942.73		
9581836.87		AGENT SECURITY DEPOSIT	10665777.30		
2000.00		DAILY DEPOSIT 3%	2000.00		
12508046.00		DAILY DEPOSIT 6 MONTHS	22639828.00		
70053.00		DAILY DEPOSIT 84 MONTHS	97613.00		
2876618.23		DAILY DEPOSIT RECOVERY	2905526.60		
44944.00		DAILY DEPOSIT 9%	4943.00		
412505357.00		FIXED DEPOSIT 600 DAYS MMD	158194359.00		
26866391.00		FIXED DEPOSIT 600 DAYS MID	7565000.00		
2214480.00		RECURRING DEPOSIT 5 YEAR	4144387.00		
744600991.00		FIXED DEPOSIT 27 MONTHS MMD	1064104302.00		
132806995.00		FIXED DEPOSIT 27 MONTHS MID	192933891.00		
377823931.00		FIXED DEPOSIT 27 MONTHS (NEW)	483529113.00		
		SPECIAL SCHEME-MMD	277282773.00		
		SPECIAL SCHEME-MID	22857122.00		
		25-YEARS SPECIAL	804830105.00		
		25-YEARS SPECIAL-MID	105712500.00		
1003.00		DAILY DEPOSIT FOUR WHEELAR	0.00	4857655864.54	4857655864.54
	4	LOAN WITH OTHER BANKS			
0.00		PANJAB NATIONAL BANK (OVERDRAFT)	0.00	0.00	0.00
	5	LONG TERM DEPOSIT SCHEME			
114044615.00		LONG TERM DEPOSIT SCHEME	114044615.00	114044615.00	114044615.00
	6	CONTRA ITEM			
18771042.66		UNRECOVERD INTEREST ON NPA ACCOUNT	27571206.48	27571206.48	27571206.48
6571386.08		DIFFERENCE IN ATM / BANK A/C	6611481.81	6611481.81	6611481.81
	7	OTHER LIABILITY AND PROVISIONS			
600000.00		AUDIT FEES	800000.00		
11053.00		BILL PAYABLE (INSURANCE)	0.00		
4601457.46		TDS PAYABLE (SEC 94A INTEREST ON DEPOSIT)	4521163.08		
679481.00		DIVIDEND PAYABLE	887647.00		
6475.00		PROFESSIONAL TAX PAYABLE	8067.00		
2219315.00		PROVISION ON DAILY DEPOSIT	2671248.00		
863237.00		PROVISION ON FIXED DEPOSIT	514990.00		
2641211.13		PAY ORDER	28455730.97		
4691951.00		BILL PAYABLE	9376341.84		
4172397.89		SUNDRY PAYABLE	4818662.44		
386645.00		EXCESS CASH RECEIPT	436865.00		
20200.00		ATM EXCESS CASH	20200.00		
609869.41		CGST	382494.37		
472159.04		SGST	382494.36		
104124		IGST	111028.98		
0.00		GST RECOVERED ON REVERSE CHARGES	193239.00		
111856.41		GST PAYABLE ON DIGITAL SERVICES	127391.05		
143744.00		PROVIDEND FUND 12%	170596.00		
155723.00		PROVIDEND FUND 13.33%	184812.00		
56028.80		TDS PAYABLE (SEC 192 B SALAR)	53663.00		
183300.05		TDS PAYABLE (SEC 194 H COMMISSION)	72173.31		
70718		TDS PAYABLE (SEC 194 I RENT)	67038.00		
60017.74		TDS PAYABLE (SEC 194 J PROFESSIONAL FEES)	677370.15		
6635.49		TDS PAYABLE (SEC 194 C CONTRACTOR FEES)	17661.63		
80860.00		TDS PAYABLE (SEC 194 N Cash Withdraw)	136219.00		
337539.00		INTEREST PROVISION ON LONG TERM DEPOSIT	453996.00		

43296.00		INTEREST PROVISION ON MONTHLY DEPOSIT	39278.00		
1865000.00		UNRECOVERD INTEREST ON NPA ACCOUNT	610487.15		
3556832.4		INCOME TAX PAYABLE AY 2024-25	0.00		
628631.97		PROVISION FOR DIFFERENCE IN ATM / BANK A/C	5194641.16		
30459.04		BRANCH ADJUSTMENT	0.00	61385498.49	61385498.49
64451903.46	8	PROFIT & LOSS 31.03.2025	54541282.46	54541282.46	54541282.46
6617133224.51		TOTAL	7798315559.28	7798315559.28	7798315559.28

For M/s S R A M & Co.
CHARTERED ACCOUNTANT

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

SURENDRA NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

SMT. CHITRA MANDLOI
VICE-CHAIRMEN

NANDKISHORE AGRAWAL
VICE-CHAIRMAN



SMRITI NAGRIK SAHAKARI BANK MARYADIT,MANDSAUR

BALANCE SHEET AS ON 31-03-2025

ASSETS 31-03-2025

After MOC

OPENING	S.NO.	ASSETS	CLOSING	31.03.2025	31.03.2025
	1	CASH			
116570931.00		CASH IN HAND	161404123.00		
15429400.00		CASH IN ATM	16210600.00	177614723.00	177614723.00
	2	CURRENT ACCOUNT WITH OTHER BANKS			
1857870.30		STATE BANK OF INDIA, MANDSAUR	32935919.42		
24383657.25		YES BANK (UPI TRANSACTION)	19555945.67		
100027270.00		IDBI BANK INDORE	137099060.00		
81805197.57		PANJAB NATIONAL BANK MANDSAUR	157678821.04		
1538103.29		ICICI BANK	1688103.29		
38503.16		STATE BANK OF (INDORE) INDIA PIPLIYA MANDI	38854.16		
154874.48		CENTRAL BANK OF INDIA DALAUDA	894355.46		
554925.89		JILA SAHAKARI BANK DALAUDA	3554907.89		
43026.10		JILA SAHAKARI BANK PIPLIYA MANDI	44008.10		
99481.01		BANK OF INDIA DALAUDA	199318.75		
6077789.44		IDBI BANK CURRENT ACCOUNT	2285203.44		
2958798.81		CENTRAL MP GRAMIN BANK MANDSAUR	8213469.75		
1814754.72		JILA SAHAKARI BANK CURRENT ACCOUNT MANDSAUR	3264576.72		
934838.59		PANJAB NATIONAL BANK OVERDRAFT	923940.46		
89574.10		HDFC BANK CURRENT ACCOUNT (ATM)	289674.10		
1615204.09		STATE BANK OF INDIA KRASHI UPAJ MANDI	1614655.09		
3457203.62		YES BANK INDORE (INWARD)	895264.26		
1165948.28		UCO BANK CURRENT ACCOUNT MANDSAUR	2356987.28		
47090640.08		HDFC CURRENT ACCOUNT MANDSAUR	50236859.30		
900107.74		KOTAK MAHINDRA BANK PIPLIYAMANDI	3509140.39		
2536745.32		YES BANK LTD INDORE	1616182.40		
12059991.00		AU SMALL FINANCE BANK	28518101.00		
58382.22		ICICI BANK PIPLIYA MANDI	58360.98		
72176.33		HDFC BANK (CBOP)	72276.33		
170205.97		PUNJAB NATIONAL BANK MANDSAUR	0.00		
924880.44		BANK OF MAHARASHTRA INDORE	30924879.85		
10500000.00		BANDHAN BANK	32770000.00		
11896621.58		HDFC BANK MANDSAUR CURRENT ACCOUNT	9995568.76		
53960.00		AU SMALL FINANCE BANK NEEMUCH	53960.00		
		CENTRAL MADHYA PRADESH GRAMIN OD -MAIN BRANCH	979.30		
		CENTRAL MADHYA PRADESH GRAMIN OD -KALAKHET	979.30		
		BANK OF MAHARAHSRA OD A/C	53.82		
255987370.89		RESERVE BANK OF INDIA	439533576.26	970823982.57	970823982.57
	3	SAVING ACCOUNT WITH OTHER BANKS			
78411.00		JILA SAHAKARI KENDRIYA BANK	83250.00	83250.00	83250.00
	4	INVESTMENTS			
1271776161.11		GOVERNMENT SECURITIES	1560314066.00		
500.00		SHARES OF CORPORATE SECURITIES	500.00	1560314566.00	1560314566.00
	5	FIXED DEPOSITS IN OTHER BANKS			
59747017.00		JILA SAHAKARI KENDRIYA BANK MARYADIT	51114026.00		
10485823.00		IDBI BANK MANDSAUR	10000000.00		
39861796.00		PANJAB NATIONAL BANK MANDSAUR	42425852.00		
40561353.00		HDFC BANK (FDR)	8750000.00		
2000000.00		ICICI BANK	2000000.00		

35100000.00		CENTRAL MP GRAMIN BANK MANDSAUR	68162063.73		
55651996.00		AU SMALL FINANCE BANK	85000000.00		
6983933.00		STATE BANK OF INDIA	7422156.00		
0.00		BANDHAN BANK MANDSAUR (FDR)	30000000.00		
9970332.00		BANK OF MAHARASHTRA	10567541.00	315441638.73	315441638.73
	6	LOAN AND ADVANCES			
		SHORT TERM LOAN			
139798007.69		CASH CREDIT	127908165.52		
1060961009.91		OVERDRAFT	1183782296.11		
266530344.31		OVERDRAFT ON BANK DEPOSIT	299667447.86		
235249071.08		WARE HOUSE LOAN	218408701.78		
6284791.25		LOAN AGAINST NSC/KVP/LIC POLICY	7806853.71		
2146799.00		LOAN AGAINST GOLD	849847.00		
15962218.66		SECURE PERSONAL OVERDRAFT	35013335.24	1873436647.22	1873436647.22
		MEDIAM TERM LOAN			
5166322.52		SMRITI MICRO FINANCE	5029307.07		
1353102.00		HOUSING LOAN	843078.66		
62341973.15		PERSONAL LOAN	100184475.91		
4864565.00		LOAN AGAINST DAILY DEPOSIT	5453030.00		
46941.00		AGRICULTURE LOAN	46928.00		
92491602.40		VEHICLE LOAN	149269478.16		
269953.00		STAFF LOAN	38704.00		
4845.00		EDUCATION LOAN	4845.00		
2886691.50		LOAN AGAINST PROPERTY	1162563.60		
62614440.04		SMRITI SMALL LOAN	34003992.31		
36010971.59		SMRITI SMALL LOAN SECURED	20436294.45		
25928232.00		SMRITI VEHICLE LOAN	47145039.58		
211987475.01		LOAN AGAINST PROPERTY COMMERCIAL PURCHASE	164896249.73		
6367426.00		PROFESSIONAL AND SELF EMPLOYEE LOAN	3363346.00		
112749545.45		LOAN AGAINST WARE HOUSE	133590421.92		
14197323.00		FLEXI PERSONAL LOAN	26920822.46		
59511213.91		SMRITI SMALL LOAN (SSL NEW)	86952025.75	779340602.60	779340602.60
		LONG TERM LOAN			
160577266.55		HOUSING LOAN (HLL)	148054394.44		
1263846929.73		LOAN AGAINST PROPERTY	1392078224.42		
320688107.49		HOUSING LOAN INDIVIDUAL	318465582.31		
7082943.00		HOUSING TOP UP LOAN	6658366.02	1865256567.19	1865256567.19
	7	INTEREST RECEIVABLE			
18603313.00		INTEREST ACCURE ON TIME DEPOSIT	12563093.00		
16931570.56		INTEREST ACCURE ON GOVERNMENT SECURITY	31328869.83	43891962.83	43891962.83
	8	LAND & BUILDING			
71134347.00		LAND & BUILDING	99604906.60	99604906.60	99604906.60
	9	FURNITURE AND DEAD STOCK			
36358978.83		FURNITURE	37394335.34	37394335.34	37394335.34
	10	CONTRA ITEM			
18771042.66		INTEREST RECOVERABLE	27571206.48	27571206.48	27571206.48
6571386.08		DIFFERENCE IN ATM / BANK A/C	6611481.81	6611481.81	6611481.81
	11	OTHER ASSETS			
625568.00		STATIONERY	300295.50		
1131409.50		INDIAN STAMPS	701409.50		
2468385.00		VEHICLE AND MOTORS FIXED ASSETS	1906727.40		
322500.00		ADVANCE RENT FOR BANK PERMISES	262500.00		
17293.00		TELEPHONE ADVANCE	17293.00		
105000.00		MISCELLANEOUS ADVANCE	400000.00		
256032.00		DEPOSIT ON MPSEB	256032.00		
3161019.26		TDS RECOVERABLE	9549873.75		
0.00		GST RECEIVABLE	256001.42		
0.00		BRANCH ADJUSTMENT	4670.00		

8462855.00		GRATUITY FUND	9409526.00		
6100.00		ADVANCE DEPOSIT TO MUNCIPLE CORPORATION FOR WATER CONNECTION	6100.00		
376612.70		DEAF SCHEME 1132	9882.55		
437864.96		ADVANCE TO BBPS WITH SARVATRA	55670.45		
74855.19		CGST RECEIVABLE	321770.86		
74855.19		SGST RECEIVABLE	291286.37		
299655.70		IGST RECEIVABLE	785863.88		
5875768.00		LEAVE INCASHMENT WITH LIC	7019467.00		
1000000.00		DEFAULT FUND CCIL	1000000.00		
5200000.00		SECURITY FUND CCIL	5200000.00		
5465380.30		AGENT COLLECTION OVERDRAFT	0.00		
198450.00		STAFF FESTIVAL ADVANCES	322610.00		
165603.00		SBI COMMISSION RECEIVABLE	147362.00		
31512.96		LOAN CHARGES RECEIVABLE - NPA	53948.23		
0.00		PREPAID EXPENSES	2651399.00	40929688.91	40929688.91
6617133224.51		GRANT TOTAL	7798315559.28	7798315559.28	7798315559.28

- 1 During the year, Rs. 1,17,84,701.79 have been deposited in Deaf Scheme as on 31.03.2025.
- 2 During the year, Rs. 3,06,000.00 have been deposited in Bank Guarantee as on 31.03.2025.

For M/s S R A M & Co.
CHARTERED ACCOUNTANT

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

SURENDRA NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

SMT. CHITRA MANDLOI
VICE-CHAIRMEN

NANDKISHORE AGRAWAL
VICE-CHAIRMAN