SMRITI NAGRIK SAHAKARI BANK MARYADIT,MANDSAUR
BALANCE SHEET AS ON 31-03-2026
LIABILITY 31-03-2026

After MOC

OPENING	S. NO.	LIABILITIES	CLOSING	31.03.2026	31.03.2026
	1	**SHARE CAPITAL**			
		AUTHORIZED SHARE CAPITAL (200000000/-)			
		SUBSCRIBED SHARE CAPITAL			
101668800.00		PAIDUP CAPITAL (@RS 100/- PER SAHRE)	113654900.00		
3950300.00		PAIDUP CAPITAL (PNCPS@RS 100/-PER SAHRE)	1110000.00	**114764900.00**	**114764900.00**
	2	**RESERVES AND SURPLUS**			
195006303.24		RESERVE FUND	209770499.50		
188031169.02		BUILDING FUND	215864700.69		
117803831.00		PROVISION FOR NPA	95814318.15		
19431000.00		PROVISION FOR STANDARD ASSETS	22031000.00		
9409526.00		GRATUITY FUND	10878882.56		
38701344.20		INVESETMENT FLUCTUATION RESERVE	27498791.98		
74065569.52		FURNITURE AND COMPUTER FUND	74065569.52		
7165826.73		VEHICLE FUND	7165826.73		
0.00		INVESTMENT DEPRECIATION RESERVE	53000000.00		
2960675.57		CHARATY FUND	3506088.39		
810176.00		STAFF WELFARE FUND	810176.00		
2118000.00		SPECIAL RESERVE FUND	2118000.00		
10536648.53		TRAINING AND EDUCATION FUND	11627474.18		
0.00		CYBER SECURITY FUND	1500000.00		
710374.00		PROVISION FOR LEAVE ENCASHMENT	1300000.00		
7019467.00		LEAVE INCASHMENT	8071779.00		
60250000.00		REVALUATION RESERVES	54225000.00	**799248106.70**	**799248106.70**
	3	**DEPOSITS**			
		CURRENT DEPOSIT			
421390329.70		CURRENT DEPOSIT (PUBLIC)	590438433.43		
27699500.82		CURRENT DEPOSIT (INSTITUTION)	31989851.3		
0		BHR CA	14764012.74		
1620.01		CASH CREDIT (DEPOSIT)	1629561.81		
385115.2		OVERDRAFT (DEPOSIT)	4234305.48		
2958325.1		OVERDRAFT ON BANK DEPOSIT	3494823.8		
19978.01		NSC / KVP (DEPOSIT)	0.00		
11305.14		SMRITI SMALL LOAN (DEPOSIT)	222.50		
17291.11		PERSONAL LOAN (DEPOSIT)	1335.48		
184973.29		LOAN AGAINST PROPERTY	206.90		
14299.00		VEHICLE LOAN (DEPOSIT)	0.00		
1137092.79		AGENT COLLECTION OVERDRAFT (DEPOSIT)	2394694.81		
4787.53		WARE HOUSE LIMIT (DEPOSIT)	39570.28		
23648.02		HOUSING LOAN (DEPOSIT)	0.00		
26124.64		SMRITI SMALL LOAN-NEW (DEPOSIT)	0.00		
2011.73		WARE HOUSE LOAN (DEPOSIT)	180493.43	**649167511.96**	**649167511.96**
		SAVING DEPOSIT			
1229754619.54		SAVING DEPOSIT (PUBLIC)	1365792211.69		
119686020.54		SAVING DEPOSIT (INSTITUTIONS)	117479894.71		
25598503.33		BC SAVING DEPOSIT	24600537.41		
160868.96		STUDENT SAVING DEPOSIT	649623.54		

7790185.23		BHR SAVING DEPOSIT	1931707.60		
10665777.30		AGENT SECURITY DEPOSIT	9076863.01	**1519530837.96**	**1519530837.96**
		TIME DEPOSIT			
1150367836.98		FIXED DEPOSIT	812956991.78		
108143162.00		MONTHLY INTEREST DEPOSIT	69213230.00		
8684642.00		MONTHLY RECURRING DEPOSIT	12592903.00		
329126170.31		DAILY DEPOSIT SCHEME	325309245.26		
81024870.62		SMRITI RECURRING DEPOSIT	86192142.00		
22839942.73		MONEY DOUBLE DEPOSIT	19812451.59		
2000.00		DAILY DEPOSIT 3%	1700.00		
22639828.00		DAILY DEPOSIT 6 MONTHS	40322035.00		
97613.00		DAILY DEPOSIT 84 MONTHS	953.00		
2905526.60		DAILY DEPOSIT RECOVERY	1513994.22		
4943.00		DAILY DEPOSIT 9%	4213.00		
158194359.00		FIXED DEPOSIT 600 DAYS MMD	109400551.00		
7565000.00		FIXED DEPOSIT 600 DAYS MID	4450000.00		
4144387.00		RECURRING DEPOSIT 5 YEAR	6636554.00		
1064104302.00		FIXED DEPOSIT 27 MONTHS MMD	920258656.00		
192933891.00		FIXED DEPOSIT 27 MONTHS MID	156394267.00		
483529113.00		FIXED DEPOSIT 27 MONTHS (NEW)	286994681.00		
277282773.00		SPECIAL SCHEME-MMD	950186499.00		
22857122.00		SPECIAL SCHEME-MID	83617642.00		
804830105.00		25-YEARS SPECIAL	733910352.00		
105712500.00		25-YEARS SPECIAL-MID	97923000.00		
0.00		36 MONTHS SCHEME	215936015.00		
0.00		DDS1	1489136.00		
0.00		21 MONTHS	41826833.00		
0.00		CHAK DE! 26 SPECIAL SCHEME	600565598.00		
0.00		6 MONTHS SECURITY FD	8797359.00	**5586307001.85**	**5586307001.85**
	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	11839325.00		
0.00		LONG TERM SUBORDINATED BONDS-LTSBs	100600000.00	**112439325.00**	**112439325.00**
	6	**CONTRA ITEM**			
27571206.48		UNRECOVERD INTEREST ON NPA ACCOUNT	30155621.51		
6611481.81		DIFFERENCE IN ATM / BANK A/C	6265142.81		
0.00		LOAN PENAL LIABILITY	1100003.18	**37520767.50**	**37520767.50**
	7	**OTHER LIABILITY AND PROVISIONS**			
800000.00		AUDIT FEES	800000.00		
0.00		BILL PAYABLE (INSURANCE)			
4521163.08		TDS PAYABLE (SEC 94A INTEREST ON DEPOSIT)	4367092.00		
887647.00		DIVIDEND PAYABLE	1202523.28		
8067.00		PROFESSIONAL TAX PAYABLE	9244.00		
2671248.00		PROVISION ON DAILY DEPOSIT	2924265.00		
514990.00		PROVISION ON FIXED DEPOSIT	49544.00		
28455730.97		PAY ORDER	7441146.02		
9376341.84		BILL PAYABLE	6285633.56		
4818662.44		SUNDRY PAYABLE	4848945.44		
436865.00		EXCESS CASH RECEIPT	461635.00		
20200.00		ATM EXCESS CASH	20200.00		
382494.37		CGST	521675.27		
382494.36		SGST	521675.27		

111028.98		IGST	60832.02		
193239.00		GST RECOVERED ON REVERSE CHARGES	0.00		
127391.05		GST PAYABLE ON DIGITAL SERVICES	191132.50		
170596.00		PROVIDEND FUND 12%	194025.00		
184812.00		PROVIDEND FUND 13.33%	210201.00		
53663.00		TDS PAYABLE (SEC 192 B SALARY)	88381.00		
72173.31		TDS PAYABLE (SEC 194 H COMMISSION)	0.00		
67038.00		TDS PAYABLE (SEC 194 I RENT)	84550.00		
677370.15		TDS PAYABLE (SEC 194 J PROFESSIONAL FEES)	264365.76		
17661.63		TDS PAYABLE (SEC 194 C CONTRACTOR FEES)	7946.00		
136219.00		TDS PAYABLE (SEC 194 N Cash Withdraw)	175340.00		
453996.00		INTEREST PROVISION ON LONG TERM DEPOSIT	985516.33		
39278.00		INTEREST PROVISION ON MONTHLY DEPOSIT	605768.00		
610487.15		UNRECOVERD INTEREST ON NPA ACCOUNT	0.00		
0.00		PROVISION FOR LOAN CHARGES RECEIVABLES NPA	18709.69		
5194641.16		PROVISION FOR DIFFERENCE IN ATM / BANK A/C	5493021.16		
0.00		BRANCH ADJUSTMENT		**37833367.30**	**37833367.30**
54541282.46	**8**	PROFIT & LOSS 31.03.2026	41133512.66	41133512.66	41133512.66
7798315559.28		**GRANT TOTAL**	**8897945330.93**	**8897945330.93**	**8897945330.93**

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

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

RAHUL NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

MOTI SINGH RAWAT
VICE-CHAIRMAN

CHITRA MANDLOI
DIRECTOR

SMRITI NAGRIK SAHAKARI BANK MARYADIT,MANDSAUR

BALANCE SHEET AS ON 31-03-2026

ASSETS 31-03-2026

After MOC

OPENING	S.NO.	ASSETS	CLOSING	31.03.2026	31.03.2026
	1	**CASH**			
161404123.00		CASH IN HAND	189917661.00		
16210600.00		CASH IN ATM	15999200.00	**205916861.00**	**205916861.00**
	2	**CURRENT ACCOUNT WITH OTHER BANKS**			
32935919.42		STATE BANK OF INDIA, MANDSAUR	33660460.83		
19555945.67		YES BANK (UPI TRANSACTION)	31459639.83		
137099060.00		IDBI BANK INDORE	126128868.00		
157678821.04		PANJAB NATIONAL BANK MANDSAUR	61293694.61		
1688103.29		ICICI BANK	1688103.29		
38854.16		STATE BANK OF (INDORE) INDIA PIPLIYA MANDI	2022334.16		
894355.46		CENTRAL BANK OF INDIA DALAUDA	894351.49		
3554907.89		JILA SAHAKARI BANK DALAUDA	554889.89		
44008.10		JILA SAHAKARI BANK PIPLIYA MANDI	43990.10		
199318.75		BANK OF INDIA DALAUDA	0.00		
2285203.44		IDBI BANK CURRENT ACCOUNT	2551203.44		
8213469.75		CENTRAL MP GRAMIN BANK MANDSAUR	7238429.30		
3264576.72		JILA SAHAKARI BANK CURRENT ACCOUNT MANDSAUR	350241.72		
923940.46		PANJAB NATIONAL BANK OVERDRAFT	923305.39		
289674.10		HDFC BANK CURRENT ACCOUNT (ATM)	0.00		
1614655.09		STATE BANK OF INDIA KRASHI UPAJ MANDI	1615655.09		
895264.26		YES BANK INDORE (INWARD)	0.00		
2356987.28		UCO BANK CURRENT ACCOUNT MANDSAUR	3407417.28		
50236859.30		HDFC CURRENT ACCOUNT MANDSAUR	116610485.22		
3509140.39		KOTAK MAHINDRA BANK PIPLIYAMANDI	0.00		
1616182.40		YES BANK LTD INDORE	1617182.40		
28518101.00		AU SMALL FINANCE BANK	17697177.00		
58360.98		ICICI BANK PIPLIYA MANDI	58360.98		
72276.33		HDFC BANK (CBOP)	0.00		
0.00		PUNJAB NATIONAL BANK MANDSAUR	0.00		
30924879.85		BANK OF MAHARASHTRA INDORE	20925879.38		
32770000.00		BANDHAN BANK	60860831.40		
9995568.76		HDFC BANK MANDSAUR CURRENT ACCOUNT	35291625.22		
53960.00		AU SMALL FINANCE BANK NEEMUCH	20553960.00		
979.30		CENTRAL MADHYA PRADESH GRAMIN OD -MAIN BRANCH	979.30		
979.30		CENTRAL MADHYA PRADESH GRAMIN OD -KALAKHET	979.30		
53.82		BANK OF MAHARAHSRA OD A/C	107.82		
0.00		IDBI BANK INDORE	50025000.00		
439533576.26		RESERVE BANK OF INDIA	482300863.93	**1079776016.37**	**1079776016.37**
	3	**SAVING ACCOUNT WITH OTHER BANKS**			
83250.00		JILA SAHAKARI KENDRIYA BANK		**0.00**	**0.00**
	4	**INVESTMENTS**			
1560314066.00		GOVERNMENT SECURITIES	1789232312.61		
500.00		SHARES OF CORPORATE SECURITIES	500.00		
0.00		NUCFDC SHARES	1500000.00	**1790732812.61**	**1790732812.61**
	5	**FIXED DEPOSITS IN OTHER BANKS**			
51114026.00		JILA SAHAKARI KENDRIYA BANK MARYADIT	51666137.00		

10000000.00		IDBI BANK MANDSAUR	10000000.00		
42425852.00		PANJAB NATIONAL BANK MANDSAUR	45164541.00		
8750000.00		HDFC BANK (FDR)	13750000.00		
2000000.00		ICICI BANK	2000000.00		
68162063.73		CENTRAL MP GRAMIN BANK MANDSAUR	40404069.52		
85000000.00		AU SMALL FINANCE BANK	189124027.00		
7422156.00		STATE BANK OF INDIA	7887880.00		
30000000.00		BANDHAN BANK MANDSAUR (FDR)	42491420.00		
10567541.00		BANK OF MAHARASHTRA	11227348.00		
0.00		ESAF SMALL FINANCE BANK FDR	100000000.00	**513715422.52**	**513715422.52**
	6	**LOAN AND ADVANCES**			
		SHORT TERM LOAN			
127908165.52		CASH CREDIT	123038411.09		
1183782296.11		OVERDRAFT	1317931451.48		
299667447.86		OVERDRAFT ON BANK DEPOSIT	470625831.32		
218408701.78		WARE HOUSE LOAN	318354303.57		
7806853.71		LOAN AGAINST NSC/KVP/LIC POLICY	8853058.07		
849847.00		LOAN AGAINST GOLD	681606.00		
35013335.24		SECURE PERSONAL OVERDRAFT	30404274.48	**2269888936.01**	**2269888936.01**
		MEDIAM TERM LOAN			
5029307.07		SMRITI MICRO FINANCE	9292129.72		
843078.66		HOUSING LOAN	703448.84		
100184475.91		PERSONAL LOAN	174488131.60		
5453030.00		LOAN AGAINST DAILY DEPOSIT	9807002.00		
46928.00		AGRICULTURE LOAN	46928.00		
149269478.16		VEHICLE LOAN	116622921.15		
38704.00		STAFF LOAN	37935.00		
4845.00		EDUCATION LOAN	4845.00		
1162563.60		LOAN AGAINST PROPERTY	699859.60		
34003992.31		SMRITI SMALL LOAN	17328014.65		
20436294.45		SMRITI SMALL LOAN SECURED	11613940.47		
47145039.58		SMRITI VEHICLE LOAN	35412540.60		
164896249.73		LOAN AGAINST PROPERTY COMMERCIAL PURCHASE	99842742.23		
3363346.00		PROFESSIONAL AND SELF EMPLOYEE LOAN	0.00		
133590421.92		LOAN AGAINST WARE HOUSE	42869190.46		
26920822.46		FLEXI PERSONAL LOAN	35041474.46		
86952025.75		SMRITI SMALL LOAN (SSL NEW)	98704734.93		
0.00		VEHICAL LOAN-TWO WHEELER	17754215.00		
0.00		VEHICAL LOAN-FOUR WHEELER	89188652.00		
0.00		SMRITI VEHICAL LOAN-TWO WHEELER	11370026.00		
0.00		SMRITI VEHICAL LOAN-FOUR WHEELER	36084011.00		
0.00		LOAN AGAINST MACHINERY	14611686.00	**821524428.71**	**821524428.71**
		LONG TERM LOAN			
148054394.44		HOUSING LOAN (HLL)	152526205.39		
1392078224.42		LOAN AGAINST PROPERTY	1453655602.28		
318465582.31		HOUSING LOAN INDIVIDUAL	336412110.73		
6658366.02		HOUSING TOP UP LOAN	13971702.76	**1956565621.16**	**1956565621.16**
	7	**INTEREST RECEIVABLE**			
12563093.00		INTEREST ACCURE ON TIME DEPOSIT	12307028.30		
31328869.83		INTEREST ACCURE ON GOVERNMENT SECURITY	38426281.66	**50733309.96**	**50733309.96**
	8	**LAND & BUILDING**			
99604906.60		LAND & BUILDING	91373415.94	**91373415.94**	**91373415.94**
	9	**FURNITURE AND DEAD STOCK**			

37394335.34		FURNITURE	36042382.01	**36042382.01**	**36042382.01**
	10	**CONTRA ITEM**			
27571206.48		INTEREST RECOVERABLE	30202074.51		
6611481.81		DIFFERENCE IN ATM / BANK A/C	6265142.81		
0.00		LOAN PENAL ASSET	1100003.18	**37567220.50**	**37567220.50**
	11	**OTHER ASSETS**			
300295.50		STATIONERY	299999.98		
701409.50		INDIAN STAMPS	1793209.50		
1906727.40		VEHICLE AND MOTORS FIXED ASSETS	2166619.27		
262500.00		ADVANCE RENT FOR BANK PERMISES	262500.00		
17293.00		TELEPHONE ADVANCE	17293.00		
400000.00		MISCELLANEOUS ADVANCE	0.00		
256032.00		DEPOSIT ON MPSEB	275832.00		
9549873.75		TDS RECOVERABLE	0.00		
256001.42		GST RECEIVABLE	250516.21		
4670.00		BRANCH ADJUSTMENT	7800.02		
9409526.00		GRATUAITY FUND	10878882.56		
6100.00		ADVANCE DEPOSIT TO MUNCIPLE CORPORATION FOR WATER CONNECTION	6100.00		
9882.55		DEAF SCHEME 1132	0.00		
55670.45		ADVANCE TO BBPS WITH SARVATRA	445733.34		
321770.86		CGST RECEIVABLE	243583.76		
291286.37		SGST RECEIVABLE	243583.76		
785863.88		IGST RECEIVABLE	380381.53		
0.00		CGST REVERSAL	4490.18		
0.00		SGST REVERSAL	4490.15		
0.00		GST OTHER RECEIVABLES	125174.74		
7019467.00		LEAVE INCASHMENT WITH LIC	8071779.00		
1000000.00		DEFAULT FUND CCIL	1000000.00		
5200000.00		SECURITY FUND CCIL	10200000.00		
322610.00		STAFF FESTIVAL ADVANCES	418500.00		
147362.00		SBI COMMISSION RECEIVABLE	242139.00		
53948.23		LOAN CHARGES RECEIVABLE - NPA	18709.69		
2651399.00		PREPAID EXPENSES	2884059.00		
0.00		ADVANCE INCOME TAX AY 25-26	3867527.45	**44108904.14**	**44108904.14**
7798315559.28		**GRANT TOTAL**	**8897945330.93**	**8897945330.93**	**8897945330.93**

1 During the year, Rs. 1,36,50,164.50 have been deposited in Deaf Scheme as on 31.03.2026.
2 During the year, Rs. 1,00,000.00 have been deposited in Bank Guarantee as on 31.03.2026.

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

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

RAHUL NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

MOTI SINGH RAWAT
VICE-CHAIRMAN

CHITRA MANDLOI
DIRECTOR