

THE ELURI CO-OPERATIVE URBAN BANK LIMITED

Door No.5-37-175, 4/11, Main Road, Brodipet, Guntur-522 002

THE THIRD SCHEDULE - SECTION -29-FORM-A

BALANCE SHEET AS ON 31-3-2024

2022-23	CAPITAL AND LIABILITIES	2023-24
	1 CAPITAL	
	Authorised share capital Rs.5,00,00,000 consist of 5,00,000 Shares of A Class of Rs. 100/- each 50,000 share of b Class of Rs.10 Each	
	Subscribed Capital	
	329059 3,29,059 Shares of Rs.100 Each "A" Class	
	5 Shares of Rs.10/-each "B" Class	
	Amount Called Up and Paid Up	
2,77,22,900.00	"A" Capital of 3,29,059 Shares for Rs.100/- each	3,29,05,900.00
50.00	"B" Class Shares 5 Shares for Rs.10/-each	50.00
5,00,000.00	Share application money	
	2 Reserve Fund and Other Reserve	
2,86,77,085.29	Statutory Reserve Fund	3,00,07,085.29
2,27,911.00	Building Fund	3,61,911.00
81,75,749.42	Bad and Doubtful Debts Reserve	81,75,749.42
	Other Funds and Reserve (to be Specified)	
31,879.11	a) Common Good Fund	1,18,047.11
19,066.44	b) Education Fund	12,099.15
20,35,454.00	c) Reserve for Standard Asset	25,53,454.00
5,65,266.64	d) Investment fluctuation Reserve	5,65,266.64
31,58,727.19	e) Deficit Cover Fund	34,24,727.19
0.00	f) Gratuity	0.00
	3 Principal / Subsidiary State Partnership Fund Account	
	For Share Capital of	
	Central Co-Op Banks	
	Primary Agricultural Credit Societies	
	Other Societies	
	4 Deposits and other Accounts	
	Term Deposits	
60,01,33,181.00	Individuals	82,20,75,199.70
	Central Co-Op. banks	
	Other Societies	
	other banks	
	Savings Bank Deposits	
10,50,16,301.99	Individuals	9,75,99,861.22
	Central Co-Op. banks	
	Other Societies	
	Current Deposits	
3,43,29,156.27	Individuals	2,05,96,511.86
	Central Co-Op. banks	
81,05,92,728.35	C/O	1,01,83,95,862.58



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2022-23	CAPITAL AND LIABILITIES		2023-24
81,05,92,728.35	B/F		1,01,83,95,862.58
	5	money At Call & Shart Notices	
	6	Bills for collection being bills receivable	
12,32,037.00	7	Interest Payable	12,57,335.00
5,53,800.00	8	Other Laiabilities(Charges outstanding)	5,98,564.00
49,83,759.53	9	Bills payable	30,87,039.33
		Undistributed Profit	
		Unclaimed dividend	
2,58,792.00		T.D.S. payable	4,67,414.00
5,32,782.00		Locker Advance	8,17,833.00
19,98,398.00		Provision for Income Tax	27,20,140.00
5,62,925.25		Partonage Rebate	9,28,863.25
2,750.00		Professional tax payable	3,350.00
58,522.00		PF Payable	55,338.00
5,24,500.00		DICGC payable	6,66,000.00
50,000.00		Sundry Deposit	50,000.00
7,00,000.00		Ex-gratia/Bonus payable to staff	8,30,007.00
1,00,404.18		Other Liabilities	50,200.18
		Provision for BDDR	6,12,000.00
15,14,726.00		Provision for NPA	25,09,322.08
	10	Profit and Loss	
		Profit as per last Balance Sheet	
		Appropriation : UDP	
		Profit for the year brought from the	
53,20,032.71		Net Profit	80,69,993.56
82,89,86,157.02	GRAND TOTAL		1,04,11,19,261.98
	CONTINGENT LIABILITIES/CONTRA ENTRIES		
8,65,000.00		Outstanding liabilities for guarantees issued	8,65,000.00
37,94,502.00		Gratuity Fund with State Bank of India / LIC OF INDIA	38,74,770.99
12,00,812.00		Overdue interest Receivable	25,74,359.00
30,30,489.97		Balance transferred to DEAF, RBI	36,26,491.89

For Eluri Co-op Urban Bank Ltd., Guntur For Eluri Co-op Urban Bank Ltd., Guntur

For Vangala & Associates
Chartered Accountants
Firm Regn. No: 013003S

Chairman

Chief Executive Officer

CA. Bhargavi Vangala
Partner
Membership No: 225831



For Eluri Co-operative Urban Bank Ltd.

For Eluri Co-operative Urban Bank Ltd.

DIRECTOR

DIRECTOR

THE ELURI CO-OPERATIVE URBAN BANK LIMITED

Door No.5-37-175, 4/11, Main Road, Brodipet, Guntur.

THE THIRD SCHEDULE - SECTION -29-FORM-A

BALANCE SHEET AS ON 31-3-2024

2022-23		PROPERTY AND ASSETS	2023-24
2,31,26,213.00	1	Cash on Hand	1,06,80,814.00
	2	Balance with Other Banks	
2,84,28,255.87	i)	Current Deposits	4,94,34,374.26
6,26,36,204.00	iii)	Term Deposits	9,63,26,521.00
	3	Money At Call and Short Notices	
	4	Investments	
14,37,38,085.00	i)	In Central And State Govt., Securities	17,64,82,840.00
	ii)	Other Trust Securities UTI G-SEC FUND	
	iii)	Shares in Co-Op. Institutions	
4,60,00,000.00	iv)	Other Investments (Liquid Funds)	5,20,00,000.00
	v)	Premium of Govt., Securities	
30,43,369.00	vi)	Int on Govt., Securities	40,22,404.39
0.00	vii)	Sundry debtors	
	viii)	Securities	
	5	Investment out the Principal/Subsidy State Partnership Fund	
	6	Advances	
	i)	Short Term Loan and Cash Credits, Overdrafts and Bills Discounted----- of which	
	(a)	Government and Other Approved Securites	
40,51,77,058.70	(b)	Other Tangable Securities including amount due from individuals of the advances amount overdue considered Bad and Doubtful of recovery	46,01,57,324.24
	ii)	Medium Term Loans of which secured against	
	(a)	Government and Other Approved Securites	
10,44,02,228.00	(b)	Other Tangable Securities of the advances amount due from individuals including amount overdue considered Bad and Doubtful of recovery	17,76,71,527.00
		Bills Purchased	
	iii)	Long Term Loans of which Secured against	
	(a)	Government and Other Approved Securites	
	(b)	Other Tangable Securities of the advances amount due from individuals of the advances amount overdue considered Bad&Doubtful	
81,65,51,413.57		C/O	1,02,67,75,804.89



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BALANCE SHEET AS ON 31-3-2024

2022-23		PROPERTY AND ASSETS	2023-24
81,65,51,413.57		B/F	1,02,67,75,804.89
	7	Bills Receivable being Bills for Collection	
	8	Fixed Assets less Depreciation	
80,99,208.29	9	Furniture and Fixers Less Depreciation (-)	73,94,688.95
	10	Other Assets	
1,84,375.00		APSEB Transco Deposits	1,84,375.00
22,744.00		Telecom Deposits	22,744.00
10,67,000.00		Rent advance	13,37,000.00
25,200.00		Adhesive stamps	20,200.00
1,60,389.00		Stationery and stock	1,95,647.00
1,34,320.00		Festival Advance	4,41,270.00
2,00,000.00		Margin for Government Securities	5,00,000.00
4,20,248.00		Suspense A/c	7,32,467.20
18,00,000.00		Advance Income tax	22,00,000.00
3,21,259.16		Other Assets	11,61,744.94
0.00		Premium paid on Government securities	1,53,320.00
	11	Non Banking Assets acquired in satisfaction of claims bank guarantee	
	12	Bank Guarantee	
82,89,86,157.02		Total	1,04,11,19,261.98

For Eluri Co-op Urban Bank Ltd., Guntur

Chairman

For Vangala & Associates
Chartered Accountants
Firm Regn. No: 0130038CA. Bhargava Vangala
Partner
Membership No: 225831

For Eluri Co-op Urban Bank Ltd, Guntur

Chief Executive Officer

For Eluri Co-operative Urban Bank Ltd For Eluri Co-operative Urban Bank Ltd.

DIRECTOR

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THE THIRD SCHEDULE - SECTION - FORM -B

PROFIT AND LOSS ACCOUNT FOR THE YEAR WITH 31-3-2024

2022-23	EXPENDITURE		2023-24
3,67,05,188.04	1	Interest on Deposits and on borrowing etc.,	5,95,49,146.00
1,12,17,944.36	2	Salaries and Allowances and Provident Fund	1,17,81,967.30
7,35,000.00	3	Directors and Local Committee Members fee&allowance	10,80,000.00
37,73,629.10	4	Rent, Taxes, Insurances, Lighting.,	33,73,046.40
1,34,349.72	5	Postage, Telegram, Telephone Charges	1,42,435.42
2,07,000.00	6	Audit Fee	3,05,500.00
3,61,098.69	7	Repairs to property	1,64,530.82
3,16,556.73	8	Stationary, Printing, and Advertisement	4,22,755.40
36,24,382.63	9	Other Expenditure	24,06,848.13
8,61,921.00	10	DI&CGC fee	11,80,628.29
6,48,000.00	11	ASP charges	7,48,000.00
8,92,000.00	12	Provision made on Standard Asset	5,18,000.00
19,98,398.00	13	Provision for Income Tax	27,20,140.00
4,45,722.00	14	income tax paid	
7,60,448.00	15	Depreciation on Fixed Assets	11,11,558.00
0.00	16	Provision for NPA	9,94,596.08
	17	Ex-gratia- bonus to staff	8,30,007.00
4,40,000.00	18	Bad and Doughtful Reserve	6,12,000.00
53,20,032.71	19	Balance of Profit	80,69,993.56
6,84,41,670.98		TOTAL	9,60,11,152.40
2022-23	INCOME		2023-24
6,60,46,410.50	1	Interest and Discount	9,33,88,581.61
45,876.00	2	Commssion & Exchange	40,210.00
23,49,384.48	3	Other Receipts	25,82,360.79
6,84,41,670.98		TOTAL	9,60,11,152.40

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