

**The Gandhi Co-operative Urban Bank Limited**

**Balance Sheet as on 31st March 2023**

Particulars	Schedule No.	As on 31-3-2023	As on 31-3-2022
		(Current year) Rs.	(Previous year) Rs.
<b>Capital and Liabilities</b>			
Capital	1	16,11,48,062.00	16,19,57,476.00
Reserves and Surplus	2	84,37,60,291.75	76,72,39,424.22
Deposits	3	6,74,19,82,378.63	6,94,60,08,111.87
Borrowings	4	-	-
Other liabilities and provisions	5	66,23,43,049.22	65,93,83,189.51
<b>Total</b>		<b>8,40,92,33,781.60</b>	<b>8,53,45,88,201.60</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	6,82,04,278.00	6,33,95,316.00
Balance with banks and money at call and short notice	7	1,24,58,00,693.29	1,31,44,93,447.63
Investments	8	2,51,62,93,970.57	2,67,71,28,399.57
Advances	9	4,23,43,71,391.99	4,15,19,19,497.33
Fixed Assets	10	3,73,14,283.71	3,48,49,404.46
Other Assets	11	30,72,49,164.04	29,28,02,136.61
<b>Total</b>		<b>8,40,92,33,781.60</b>	<b>8,53,45,88,201.60</b>
Contingent liabilities Bills for Collection	12	1,79,67,084.10	1,42,66,973.13

Sd/-  
**Chief Executive Officer**

Sd/-  
**Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

As per our Separate report of even date  
For **Ramasamy Koteswara Rao & Co LLP**  
**Chartered Accountants**  
Firm Reg. No : 010396S / S200084

Place: Vijayawada  
Date : 31/05/2023

Sd/-  
(C.V.Koteswara Rao)  
Partner  
Membership No : 028353  
UDIN: 23028353BGSTLE7229

**Profit and Loss Account for the year ended  
31st March 2023**

	Particulars	Schedule No.	As on 31-3-2023 (Current year) Rs.	As on 31-3-2022 (Previous year) Rs.
<b>I.</b>	<b>Income</b>			
	Interest earned	13	77,91,34,083.04	83,69,24,002.70
	Other income	14	64,49,991.26	87,18,719.30
	<b>Total</b>		<b>78,55,84,074.30</b>	<b>84,56,42,722.00</b>
<b>II.</b>	<b>Expenditure</b>			
	Interest expended	15	45,36,35,340.83	49,24,82,436.83
	Operating expenses	16	17,90,97,175.29	17,39,77,790.45
	Provisions and contingencies	17	3,37,83,510.15	6,27,72,565.00
	<b>Total</b>		<b>66,65,16,026.27</b>	<b>72,92,32,792.28</b>
<b>III.</b>	<b>Profit/Loss</b>			
	Net profit/loss(-) for the year		11,90,68,048.03	11,64,09,929.72
	Add: Transfer from IFR		44,45,734.73	-
	Profit/loss(-) brought forward		-	-
	<b>Total</b>		<b>12,35,13,782.76</b>	<b>11,64,09,929.72</b>
<b>IV.</b>	<b>Appropriations</b>			
	Transfer to statutory reserves		4,01,00,927.76	4,44,44,030.22
	Transfer to other reserves		5,89,88,634.00	4,76,58,729.50
	Transfer to Government/ proposed dividend		2,44,24,221.00	2,43,07,170.00
	Balance carried over to balance sheet		-	-

Sd/-  
**Chief Executive Officer**

Sd/-  
**Director**

Sd/-  
**Director**

Sd/-  
**Chairman**

As per our Separate report of even date  
For **Ramasamy Koteswara Rao & Co LLP**  
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