

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

The Third Schedule (Section 29) of Banking Regulation Act, 1949

Balance Sheet As On 31-03-2024

Capital And Liabilities		As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
Capital and Liabilities			
Capital	1	16,62,86,197.00	16,11,48,062.00
Reserves and Surplus	2	90,46,24,847.56	84,37,60,291.75
Deposits	3	6,81,06,38,431.48	6,74,19,82,378.23
Borrowings	4	-	-
Other liabilities and provisions	5	71,61,09,036.78	66,23,43,049.22
TOTAL		8,59,76,58,512.82	8,40,92,33,781.20
Assets			
Cash and balances with Reserve Bank of India	6	6,96,56,244.00	6,82,04,278.00
Balance with banks and money at call and short notice	7	1,06,97,13,247.04	1,24,58,00,693.29
Investments	8	2,29,03,42,717.57	2,51,62,93,970.57
Advances	9	4,75,37,67,597.22	4,23,43,71,391.99
Fixed Assets	10	7,01,01,179.43	3,73,14,283.71
Other Assets	11	34,40,77,527.56	30,72,49,164.04
TOTAL		8,59,76,58,512.82	8,40,92,33,781.60
Contingent liabilities Bills for Collection	12	1,88,11,113.77	1,79,67,084.00

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
Date : 31-05-2024

Sd/-
(C.V. Koteswara Rao)
Partner
Membership No. 028353
UDIN: 24028353BKBM8191

As per our separate report of even date

For M/s. Ramasamy Koteswara Rao & Co. LLP
CHARTERED ACCOUNTANTS
Firm Reg. No. 010396G / S200084

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

Profit & Loss Account For The Year Ended 31-03-2024

Capital And Liabilities	Seh	As on 31-03-2024 Rs. Ps.	As on 31-03-2023 Rs. Ps.
I. Income			
Interest earned	13	76,33,67,626.16	77,91,34,083.04
Other income	14	70,19,401.89	64,49,991.26
Total		77,03,87,028.05	78,55,84,074.30
II. Expenditure			
Interest expended	15	48,00,91,419.10	45,36,35,340.83
Operating expenses	16	17,78,74,352.35	17,90,97,175.29
Provisions and contingencies	17	1,67,04,291.79	3,37,83,510.15
Total		67,46,70,063.24	66,65,16,026.27
III. Profit/Loss			
Net profit/loss(-) for the year		9,57,16,964.81	11,90,68,048.03
Add: Transfer from IFR		(76,91,359.21)	44,45,734.73
Profit/loss(-) brought forward			-
Total		8,81,25,605.60	12,35,13,782.76
IV. Appropriations			
Transfer to statutory reserves		2,20,31,401.00	2,97,67,012.00
Transfer to other reserves		5,28,75,363.60	6,93,22,549.76
Transfer to Government/			
Proposed dividend		1,32,18,841.00	2,44,24,221.00
Balance carried over to balance sheet		-	-

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
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