

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

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

Balance Sheet As On 31-03-2025

Capital And Liabilities	Schedule No.	As on 31-03-2025 Rs. Ps.	As on 31-03-2024 Rs. Ps.
Capital and Liabilities			
Capital	1	16,70,98,822.00	16,62,86,197.00
Reserves and Surplus	2	94,87,53,197.95	90,46,24,847.56
Deposits	3	6,61,20,68,167.07	6,81,06,38,431.48
Borrowings	4	-	-
Other liabilities and provisions	5	77,66,93,482.24	71,61,09,036.78
TOTAL		8,50,46,13,669.26	8,59,76,58,512.82
Assets			
Cash and balances with Reserve bank Of India	6	8,05,17,763.00	6,96,56,244.00
Balance with banks and money at call and short notice	7	98,07,82,657.18	1,06,97,13,247.04
Investments	8	1,92,12,22,410.57	2,29,03,42,717.57
Advances	9	5,07,11,02,851.14	4,75,37,67,597.22
Fixed Assets	10	7,48,28,878.34	7,01,01,179.43
Other Assets	11	37,61,59,109.03	34,40,77,527.56
TOTAL		8,50,46,13,669.26	8,59,76,58,512.82
Contingent liabilities Bills for Collection	12	1,99,00,168.78	1,88,11,113.77

Sd/-
Chief Executive Officer

Sd/-
Director

Sd/-
Director

Sd/-
Chairman

Place : Vijayawada
Date : 31-05-2025

Sd/-
(Raghava Gupta Garre)
Partner
Membership No. 021707
UDIN : 25021707BMHYNP2070

for Garre & Co
CHARTERED ACCOUNTANTS
Firm Reg. No. 002400S

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

Profit & Loss Account For The Year Ended 31-03-2025

Capital And Liabilities	Schedule No.	As on 31-03-2025 Rs. Ps.	As on 31-03-2024 Rs. Ps.
I. Income			
Interest Earned	13	76,08,80,663.87	76,33,67,626.16
Other Income	14	80,09,339.45	70,19,401.89
TOTAL		76,88,90,003.32	77,03,87,028.05
II. Expenditure			
Interest Expended	15	51,34,93,082.56	48,00,91,419.10
Operating Expenses	16	16,68,43,545.94	17,78,74,352.35
Provisions and Contingencies	17	1,13,32,033.43	1,67,04,291.79
TOTAL		69,16,68,661.93	67,46,70,063.24
III. Profit/Loss			
Gross profit/Loss(-) for the year		7,72,21,341.39	9,57,16,964.81
Add/Less: Transfer to IFR		(17,78,089.57)	(75,91,359.21)
Profit/Loss(-) brought Forward			
TOTAL		7,54,43,251.82	8,81,25,605.60
IV. Appropriations			
Transfer to Statutory reserves		1,88,60,813.00	2,20,31,401.00
Transfer to other reserves		3,98,47,137.82	5,28,75,363.60
Transfer to Government / Proposed dividend		1,67,35,301.00	1,32,18,841.00
Balance carried over to balance sheet		-	-

Sd/-
Chief Executive Officer

Sd/-
Director

Sd/-
Director

Sd/-
Chairman

Place : Vijayawada
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