



## BALANCE SHEET AS ON 31st MARCH 2021-2022

Capital and Liabilities	Schedule	As on 31-03-2022	As on 31-03-2021
Capital	1	67,235,300.00	66,684,900.00
Reserves and Surplus	2	272,493,564.61	251,437,491.32
Deposits	3	2,282,647,462.02	2,896,604,328.00
Borrowings	4	-	-
Other liabilities and provisions	5	60,373,313.61	42,882,341.27
<b>Total</b>		<b>2,682,749,640.24</b>	<b>3,257,609,060.59</b>
<b>Assets</b>			
Cash and balances with Reserve Bank of India	6	131,838,894.59	79,330,209.89
Balance with banks and money at call and short notice	7	383,687,411.39	383,550,047.92
Investments	8	977,725,987.66	1,000,251,188.43
Advances	9	1,151,640,870.40	1,756,901,545.77
Fixed Assets	10	7,064,037.00	6,863,931.00
Other Assets	11	30,792,439.20	30,712,137.58
<b>Total</b>		<b>2,682,749,640.24</b>	<b>3,257,609,060.59</b>
Contingent liabilities	12	15,690,343.56	14,486,124.78

### PROFIT & LOSS ACCOUNT FOR YEAR 2021-2022

I. Income	Schedule	31/03/2022	31/03/2021
Interest earned	13	233,801,764.17	263,915,749.47
Other income	14	9,441,965.92	12,430,252.52
<b>Total</b>		<b>243,243,730.09</b>	<b>276,346,001.99</b>
II. Expenditure			
Interest expended	15	145,017,661.42	189,014,870.01
Operating expenses	16	39,559,622.38	55,023,068.33
Provisions and contingencies		33,980,874.00	14,980,316.00
<b>Total</b>		<b>218,558,157.80</b>	<b>259,018,254.34</b>
III. Profit/Loss		<b>24,685,572.29</b>	<b>17,327,747.65</b>
Net profit/loss(-) for the year			-
Profit/loss(-) brought forward			-
<b>Total</b>		<b>243,243,730.09</b>	<b>276,346,001.99</b>
IV. Appropriations			
Transfer to statutory reserves			4,350,000.00
Transfer to other reserves			1,852,747.65
Transfer to Government/ proposed dividend			4,925,000.00
Investment Fluctuation Reserve			6,200,000.00
Balance carried over to balance sheet		-	-
<b>Total</b>		-	<b>17,327,747.65</b>

राम जाजू  
मुख्य कार्यकारी अधिकारी

नरेश पाटनी  
उपाध्यक्ष

अनिल पारख  
अध्यक्ष

मे. गुप्ता सारड़ा अॅन्ड बागड़िया  
सनदी लेखापाल

#### Schedule 1 – Capital

	As on 31-03-2022	As on 31-03-2021
<b>I. "For Nationalised Banks</b> Capital (Fully owned by Central Government)"	-	-
<b>II. "For Banks incorporated outside India Capital</b> (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949."	-	-
<b>Total</b>	-	-
<b>III. For Other Banks Authorised Capital</b> (1,00,000 shares of Rs. 100 each)	100,000,000.00	100,000,000.00
<b>Issued Capital</b> (6,72,353 shares of Rs. 100 each) (6,66,849 shares of Rs. 100 each)	67,235,300.00	66,684,900.00
<b>Subscribed Capital</b> (_____ shares of Rs. _____ each)	-	-
<b>Called-up Capital</b> (_____ shares of Rs. _____ each)	-	-
Less: Calls unpaid		
Add: Forfeited shares		
<b>Total (I, II, III)</b>	<b>67,235,300.00</b>	<b>66,684,900.00</b>

#### Schedule 2 – Reserves and Surplus

	As on 31-03-2022	As on 31-03-2021
<b>I. Statutory Reserves</b>	<b>89,453,266.35</b>	<b>83,807,765.35</b>
Opening Balance	83,807,765.35	74,707,109.35
Additions during the year	5,645,501.00	9,100,656.00
Deductions during the year	-	-
<b>II. Capital Reserves</b>	<b>126,827,978.97</b>	<b>125,060,231.32</b>
Opening Balance	125,060,231.32	112,701,560.83
Additions during the year	1,767,747.65	12,358,670.49
Deductions during the year	-	-
<b>III. Share Premium</b>	<b>0.00</b>	<b>0.00</b>
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
<b>IV. Revenue and Other Reserves</b>	<b>31,526,747.00</b>	<b>25,241,747.00</b>
Opening Balance	25,241,747.00	23,601,747.00
Additions during the year	6,285,000.00	1,640,000.00
Deductions during the year	-	-
<b>V. Balance in Profit and Loss Account</b>	<b>24,685,572.29</b>	<b>17,327,747.65</b>
<b>Total (I, II, III, IV and V)</b>	<b>272,493,564.61</b>	<b>251,437,491.32</b>

#### Schedule 3 – Deposits

	As on 31-03-2022	As on 31-03-2021
<b>A.I. Demand deposits</b>	<b>199,949,244.78</b>	<b>245,178,533.58</b>
(i) From banks	-	-
(ii) From others	199,949,244.78	245,178,533.58
<b>II. Savings Bank Deposits</b>	<b>283,611,493.24</b>	<b>207,422,934.22</b>
<b>III. Term Deposits</b>	<b>1,799,086,724.00</b>	<b>2,444,002,860.20</b>
(i) From banks	-	-
(ii) From others	1,799,086,724.00	2,444,002,860.20
<b>Total (I, II and III)</b>	<b>2,282,647,462.02</b>	<b>2,896,604,328.00</b>
<b>B. (i) Deposits of branches in India</b>	2,282,647,462.02	2,896,604,328.00
(ii) Deposits of branches outside India	-	-
<b>Total</b>	<b>2,282,647,462.02</b>	<b>2,896,604,328.00</b>

#### Schedule 4 – Borrowings

	As on 31-03-2022	As on 31-03-2021
<b>I. Borrowings in India</b>	-	-
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
<b>II. Borrowings outside India</b>	-	-
<b>Total (I and II)</b>	-	-
Secured borrowings included in I and II above - Rs.	-	-

#### Schedule 5 – Other Liabilities and Provisions

	As on 31-03-2022	As on 31-03-2021
<b>I. Bills payable</b>	-	-
<b>II. Inter-office adjustment (net)</b>	-	-
<b>III. Interest accrued</b>	1,635,463.00	1,599,005.00
<b>IV. Provisions against Standard Assets</b>	3,919,105.00	5,419,105.00
<b>V. Interest on NPA(Contra)</b>	8,888,336.00	6,021,216.51
<b>VI. Others (including provisions)</b>	45,930,409.61	29,843,014.76
<b>Total</b>	<b>60,373,313.61</b>	<b>42,882,341.27</b>

#### Schedule 6 – Cash and Balances with Reserve Bank of India

	As on 31-03-2022	As on 31-03-2021
<b>I. Cash in hand (including ATM Balance)</b>	<b>40,827,302.00</b>	<b>40,953,126.00</b>
<b>II. Balances with Reserve Bank of India</b>	<b>91,011,592.59</b>	<b>38,377,083.89</b>
(a) in Current Account	91,011,592.59	38,377,083.89
(b) in Other Accounts	-	-
<b>Total (I and II)</b>	<b>131,838,894.59</b>	<b>79,330,209.89</b>

Schedule 7 – Balances with Banks and Money at Call and Short Notice			
		As on 31-03-2022	As on 31-03-2021
I.	<b>In India</b>		
	<b>(i) Balances with banks</b>	<b>343,687,411.39</b>	<b>353,550,047.92</b>
	(a) in Current Accounts	128,739,411.39	158,502,047.92
	(b) in Other Deposit Accounts	214,948,000.00	195,048,000.00
	<b>(ii) Money at call and short notice</b>	<b>40,000,000.00</b>	<b>30,000,000.00</b>
	(a) with banks	40,000,000.00	30,000,000.00
	(b) with other institutions	-	-
	<b>Total (i and ii)</b>	<b>383,687,411.39</b>	<b>383,550,047.92</b>
II.	<b>Outside India</b>	-	-
	(i) in Current Accounts	-	-
	(ii) in Other Deposit Accounts	-	-
	(iii) Money at call and short notice	-	-
	<b>Total (i, ii and iii)</b>	-	-
	<b>Grand Total (I and II)</b>	<b>383,687,411.39</b>	<b>383,550,047.92</b>

Schedule 8 – Investments			
		As on 31-03-2022	As on 31-03-2021
I.	<b>Investments in India in</b>		
	(i) Government Securities	916,392,957.66	918,918,158.43
	(ii) Other approved securities	-	-
	(iii) Shares	-	-
	(iv) Debentures and Bonds	61,333,030.00	81,333,030.00
	(v) Subsidiaries and/or joint ventures	-	-
	(vi) Others (to be specified)	-	-
	<b>Total</b>	<b>977,725,987.66</b>	<b>1,000,251,188.43</b>
II.	<b>Investments outside India in</b>		
	(i) Government securities (including local authorities)	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others investments (to be specified)	-	-
	<b>Total</b>	-	-
	<b>Grand Total (I and II)</b>	<b>977,725,987.66</b>	<b>1,000,251,188.43</b>

Schedule 9 – Advances			
		As on 31-03-2022	As on 31-03-2021
A.	(i) Bills purchased and discounted	-	-
	(ii) Cash credits, overdrafts and loans repayable on demand	274,710,493.93	368,728,109.42
	(iii) Term loans	876,930,376.47	1,388,173,436.35
	<b>Total</b>	<b>1,151,640,870.40</b>	<b>1,756,901,545.77</b>
B.	(i) Secured by tangible assets	1,145,932,233.40	1,748,892,559.77
	(ii) Covered by Bank/Government Guarantees	-	-
	(iii) Unsecured	5,708,637.00	8,008,986.00
	<b>Total</b>	<b>1,151,640,870.40</b>	<b>1,756,901,545.77</b>
C.I.	<b>Advances in India</b>		
	(i) Priority Sectors	874,528,352.66	1,063,128,901.02
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	277,112,517.74	693,772,644.75
	<b>Total</b>	<b>1,151,640,870.40</b>	<b>1,756,901,545.77</b>
C.II.	<b>Advances outside India</b>		
	(i) Due from banks	-	-
	(ii) Due from others	-	-
	(a) Bills purchased and discounted	-	-
	(b) Syndicated loans	-	-
	(c) Others	-	-
	<b>Total</b>	-	-
	<b>Grand Total (C.I and II)</b>	<b>1,151,640,870.40</b>	<b>1,756,901,545.77</b>

Schedule 10 – Fixed Assets			
		As on 31-03-2022	As on 31-03-2021
I.	<b>Premises</b>	-	-
	<b>At cost as on 31st March of the preceding year</b>		
	Additions during the year	-	-
	Deductions during the year	-	-
	Depreciation to date	-	-
II.	<b>Other Fixed Assets (including furniture and fixtures)</b>	<b>6,863,931.00</b>	<b>8,069,818.00</b>
	<b>At cost as on 31st March of the preceding year</b>		
	Additions during the year	1,519,299.00	296,344.00
	Deductions during the year	20,289.00	-
	Depreciation to date	1,298,904.00	1,502,231.00
	<b>Closing As of 31 March of the Current Year</b>	<b>7,064,037.00</b>	<b>6,863,931.00</b>
	<b>Total (I and II)</b>	<b>7,064,037.00</b>	<b>6,863,931.00</b>

Schedule 11 – Other Assets			
		As on 31-03-2022	As on 31-03-2021
I.	Inter-office adjustments (net)	-	-
II.	Interest accrued	19,207,922.00	19,891,922.89
III.	Interest on NPA(Contra)	8,888,336.00	6,021,216.51
IV.	Tax paid in advance/tax deducted at source	-	-
V.	Stationery and stamps	616,528.00	484,825.00
VI.	"Non-banking assets acquired in satisfaction of claims"	-	-
VII.	Others	2,079,653.20	4,314,173.18
	<b>Total</b>	<b>30,792,439.20</b>	<b>30,712,137.58</b>

Schedule 12 – Contingent Liabilities			
		As on 31-03-2022	As on 31-03-2021
I.	Claims against the bank not acknowledged as debts	-	-
II.	Liability for partly paid investments	-	-
III.	Liability on account of outstanding forward exchange contracts	-	-
IV.	Guarantees given on behalf of constituents	-	-
	(a) In India	3,183,575.00	2,241,144.00
	(b) Outside India	-	-
V.	Acceptances, endorsements and other obligations	-	-
VI.	Other items for which the bank is contingently liable	12,506,768.56	12,244,980.78
	<b>Total</b>	<b>15,690,343.56</b>	<b>14,486,124.78</b>

Schedule 13 – Interest Earned			
		As on 31-03-2022	As on 31-03-2021
I.	Interest/discount on advances/bills	155,262,324.52	196,809,232.67
II.	Income on investments	57,595,549.79	42,465,202.80
III.	Interest on balances with Reserve Bank of India and other inter-bank funds	14,475,054.00	17,072,262.00
IV.	Others	6,468,835.86	7,569,052.00
	<b>Total</b>	<b>233,801,764.17</b>	<b>263,915,749.47</b>

Schedule 14 – Other Income			
		As on 31-03-2022	As on 31-03-2021
I.	Commission, exchange and brokerage	1,096,427.00	1,084,694.00
II.	Profit on sale of investments	292,500.00	8,615,000.00
	Less: Loss on sale of investments	-	(317,572.01)
III.	Profit on revaluation of investments	-	-
	Less: Loss on revaluation of investments	-	-
IV.	Profit on sale of land, buildings and other assets	46,365.00	-
	Less: Loss on sale of land, buildings and other assets	-	-
V.	Profit on exchange transactions	-	-
	Less: Loss on exchange transactions	-	-
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	-	-
VII.	Miscellaneous Income*	8,006,673.92	3,048,130.53
	<b>Total</b>	<b>9,441,965.92</b>	<b>12,430,252.52</b>

\*Loan Processing fees of Rs.2840560.00(PY-Rs.1693631.00) represents more than 1% of total income.

Schedule 15 – Interest Expended			
		As on 31-03-2022	As on 31-03-2021
I.	Interest on deposits	145,012,009.42	188,962,281.01
II.	Interest on Reserve Bank of India / Inter-bank borrowings	5,652.00	52,589.00
III.	Others	-	-
	<b>Total</b>	<b>145,017,661.42</b>	<b>189,014,870.01</b>

Schedule 16 - Operating Expenses			
		As on 31-03-2022	As on 31-03-2021
I.	Payments to and provisions for employees	20,948,167.00	20,410,699.00
II.	Rent, taxes and lighting	5,395,600.00	5,568,975.00
III.	Printing and stationery	364,054.70	373,988.02
IV.	Advertisement and publicity	1,006,070.50	141,093.00
V.	Depreciation on bank's property	1,298,904.00	1,502,231.00
VI.	Director's fees, allowances and expenses	-	-
VII.	Auditors' fees and expenses (including branch auditors)	450,000.00	505,000.00
VIII.	Law charges	19,926.00	42,621.00
IX.	Postages, Telegrams, Telephones, etc.	209,379.34	436,699.95
X.	Repairs and maintenance	1,135,318.36	854,566.20
XI.	Insurance	4,007,461.07	4,189,710.78
XII.	Other expenditure	4,724,741.41	20,997,484.38
	<b>Total</b>	<b>39,559,622.38</b>	<b>55,023,068.33</b>

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मे. गुप्ता सारड़ा अॅन्ड बागडिया  
सनदी लेखापाल

## बँकेचे कर्ज वाटप

	रक्कम "लाखात"	३१.०३.२०२१		३१.०३.२०२२	
		खाते	रक्कम	खाते	रक्कम
१	मुदती ठेवीच्या तारणावर	२५१	६८२४.६५	२३३	२३७१.५८
२	कॅश क्रेडिट, नजर गहाण	३४	१५०५.९४	२८	११२१.५३
३	हायपोथिकेशन इन्स्टॉलमेंट कर्ज	१७	७३३.५२	१४	२०८०.७१
४	सुरक्षित, वैयक्तिक-तारण कर्ज	१३५	८६.३३	७३	६६.३२
५	वाहन कर्ज	३८१	१८२.८२	२५७	११२.०७
६	सरकारी रोख्यांवर दिलेले कर्ज	२२	५१.१९	१९	४०.६८
७	कर्मच्यान्यांना दिलेले कर्ज	२७	२३.९५	२३	२३.३८
८	घरबांधणी कर्ज	३८	४२५.७२	३५	३५९.३६
९	घरदुरुस्ती कर्ज	१	४.१८	१	३.१६
१०	सुरक्षित तारणावर मुदती कर्ज	४४	१११२.२८	३९	५९८.६२
११	शैक्षणिक कर्ज	१	४.०३	०	०
१२	सुरक्षित तारणावर लिमिट	८६	६१२२.२१	६१	४६९१.१७
१३	रेंट डिस्काउंटींग	३	५२०.७६	२	३१२.१४
१४	वेअर हाऊस पावती कर्ज	२	२०४.४३	०	०
१५	सोने तारण कर्ज	४	५.५३	३	४.२२
	<b>एकुण :-</b>	<b>१०४६</b>	<b>१७८०७.५४</b>	<b>७८८</b>	<b>११७८४.९४</b>

## संचालक मंडळ

२०२१-२२ ह्या आर्थिक वर्षात संचालक मंडळाच्या एकुण १२ सभा झाल्यात. तसेच कर्ज समिती व इतर समितीच्या आवश्यकतेनुसार सभा झाल्यात.

## INTEREST RATES ON DEPOSITS & SERVICES OFFERED (as on date)

PERIOD OF DEPOSITS	Rate of Interest (Regular)	Rate of Interest for Senior Citizens	SERVICES OFFERED	
			Core Banking Solution available. Operate your account from any of our Branches.	Attractive Rate of Interest on Deposits.
15 days to 90 days	4.00%	4.00%	Quick Loan facility at minimum rate of interest.	Locker Facility available in all 6 Branches.
91 days to 180 days	4.00%	4.00%	RTGS & NEFT Remittance facilities, CTS/ECS Clearing facility.	Fully trained, Experienced and Expert Banking Staff.
181 days to 1 year	5.00%	5.25%	Customer Care & Services to Full satisfaction.	Customer Guidance & Protocol.
Above 1 Years to 5 years	6.00%	6.25%	Quick attention to customer grievances.	Deposit insurance up to Rs. 5 lakh covered under DICGC.

## INDEPENDENT AUDITOR'S REPORT

As Required Under Section 31 of Banking Regulation Act 1949  
As Applicable to urban Co-operative Banks and U/s 81(5) (b) of  
Maharashtra state Co-operative Societies Act, 1960

Read with rule 69(9) of The Maharashtra Co-operative Societies Rules, 1961

To,  
The Members,  
Wardhaman Urban Cooperative Bank Ltd., Nagpur

### Report on the Financial Statements

1. We have audited the accompanying financial statements of **Wardhaman Urban Co-operative Bank Limited** (the Bank) as at 31 March 2022, which comprise the Balance Sheet as at 31 March 2022, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 6 branches audited by us are incorporated in these financial statements.

### Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon and our comments and observations contained in the Audit Memorandum, 'A', 'B', 'C' and Form No. 1 and Form No. 7, Long Form Audit Report (LFAR) give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Cooperative Societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2022;
- In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

### Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

8. We report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
- The transactions of the Bank which have come to our notice are within the powers of the Bank;
- The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.

10. We further report that for the year under audit, the Bank has been awarded "A" classification.

**For Gupta Sarda & Bagdia**  
Chartered Accountants  
Firm Regd. No. 103447W

(CA. Amit Lukka)

Partner

M.No. 126323

UDIN : 22126323ALVKCC2922

Place : Nagpur

Date : 28.06.2022

## BUDGET OF INCOME & EXPENDITURE FOR 2021-2022

(01-04-2022 TO 31-03-2023)

(Amt. in Lakh Rs.)

Year 2021-2022		Expenditure	Year 2022-2023	Year 2021-2022		Income	Year 2022-2023
Budgeted	Actual		Budgeted	Budgeted	Actual		Budgeted
1780.00	1450.12	Int. On Deposits	1390.00	1749.00	1552.62	Int. On Loans & Advances	1378.00
1.00	0.06	Int. On Borrowing	1.00	767.00	813.68	Int. & Div. on investments	800.00
220.00	209.48	Establishments Charges	220.00	80.00	69.86	Other Income	70.00
50.00	49.09	Rent & Taxes	60.00				
42.00	40.07	Insurance	40.00				
8.50	7.75	Electricity & Water Charges	8.50				
7.00	3.75	Postage, Telegram & Telephone Etc.	5.00				
20.00	12.93	Depreciation	20.00				
12.00	9.82	Audit Fees	10.00				
5.00	3.75	Printing & Stationary	5.00				
60.00	232.99	Other Expenses	60.00				
50.00	30.00	NPA & Other Provision	100.00				
<b>2255.50</b>	<b>2049.81</b>	<b>Total of Expenditure</b>	<b>1919.50</b>				
<b>340.50</b>	<b>386.35</b>	<b>Profit Before Taxation</b>	<b>328.50</b>				
88.00	139.50	Less Provision for Income Tax	82.50				
<b>252.50</b>	<b>246.85</b>	<b>Net Profit (After Taxation)</b>	<b>246.00</b>				
<b>2596.00</b>	<b>2436.16</b>	<b>Total</b>	<b>2248.00</b>	<b>2596.00</b>	<b>2436.16</b>	<b>Total</b>	<b>2248.00</b>

## BOOK-POST



**Wardhaman Urban Co.-Op. Bank Ltd., Sevasadan Chowk, Nagpur**  
**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2022**

Particulars	Amount (Rs. in Lacs)	Particulars	Amount (Rs. in Lacs)
<b>CASH FLOW FROM OPERATING ACTIVITIES :</b>			
Net Profit	246.85	Income Tax Paid	(102.30)
Add : Tax Provision	139.50		
	<b>386.35</b>	<b>A. Net Cash generated from Operating Activities After Tax</b>	<b>-468.63</b>
<b>Add : Adjustments for</b>		<b>CASH FLOW FROM INVESTING ACTIVITIES :</b>	
Depreciation on Assets	12.98	Net (Increase) /Decrease in Fixed Assets	(14.99)
Amortization of Investments	3.73	Interest Income	789.12
Investment Written off	-	Profit on sale of Gov Security	2.92
Provision for IDR	136.67	Profit on sale of Fixed Asset	0.46
Provision for B.D.D.R.	30.00	Net (Increase)/Decrease in Investments	44.17
Interest Paid on Borrowings	0.06	Net Increase)/Decrease in Interest Receivable on Investments	13.31
Loss / (Profit) on sale of Gov. Sec	(2.92)		
Interest Expense / (Income) on Investments	(789.12)	<b>B. Net Cash generated from Investing Activities</b>	<b>834.98</b>
Excess provision on standard asset	(15.00)		
Invest Written off reversed	(21.64)	<b>CASH FLOW FROM FINANCING ACTIVITIES :</b>	
Profit on sale of fixed assets	(0.46)	Net Increase / (Decrease) in Share Capital	5.50
	<b>-259.35</b>	Dividend paid	(44.34)
<b>Adjustments for :</b>		Interest Paid	(0.06)
Net (Increase) /Decrease in Loans and Advances	6,022.61		
Net (Increase) /Decrease in Interest Rec. on Staff House Loan	(6.45)	<b>C. Net Cash generated from Financing Activities</b>	<b>-38.90</b>
Net (Increase) /Decrease in Stationary Stock	(1.32)		
Net (Increase) /Decrease in Deposits with Gov/Others	9.21	<b>NET INCREASE IN CASH &amp; CASH EQUIVALENTS (A+B+C)</b>	<b>327.46</b>
Net (Increase) /Decrease in Other Assets	70.67		
Net Increase / (Decrease) in Deposits	(6,139.57)	Cash & Cash Equivalents at the beginning of the year	2,678.32
Net Increase / (Decrease) in Interest on Fixed Deposits	0.36	Cash & Cash Equivalents at the end of the year	3,005.78
Net Increase / (Decrease) in Other Liability	(5.09)		
Net Increase / (Decrease) in Provisions	(70.37)		
Net Increase / (Decrease) in Reserves	12.96		
	---		
<b>Net Cash generated from Operating Activities before Tax</b>	<b>-366.34</b>		

Ram Jajoo    Naresh B. Patni    Anil S. Parakh    M/s. Gupta Sarda & Bagdia  
C.E.O.    (Vice-Chairman)    (Chairman)    (Firm Reg. No. 103447W)

**— २०२१-२२ च्या नफ्याच्या विनियोगास मंजूरी बाबत —**

सन २०२१-२२ या वर्षात बँकेला रु. २,४६,८५,५७२.२९ निव्वळ नफा झाला असून संचालक मंडळाने त्याची विभागणी खालील प्रमाणे मंजूर केली आहे.

<b>APPROPRIATION OF PROFIT FOR YEAR 2021-2022</b>		
Description (विवरण)	Percentage आकडेवारी	Amount रक्कम
Statutory Reserve Fund (राखीव निधी)	25%	61,75,000.00
Special Reserve Fund (विशेष राखीव निधी आकस्मिक नुकसानासाठी)	10%	24,70,000.00
Dividend (लामांष) @ 12%		79,50,000.00
Building Fund (इमारत निधी)		30,75,000.00
Investment Fluctuation Reserve (गुंतवणूक चढउतार निधी)		50,00,000.00
General Reserve Fund (सामान्य राखीव निधी)		15,572.29
<b>Total (एकूण नफा)</b>		<b>2,46,85,572.29</b>

**संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती**  
दिनांक ३१/३/२०२२

विवरण	एकूण खाते	दिनांक ३१.३.२०२२ ची येणे रक्कम (लाखात)	थकित बाकी	रु. लाखात	
				सुरक्षित	असुरक्षित
संचालक व नातेवाईक	१	०.५४	निरंक	०.५४	निरंक

## वर्धमान अर्बन को-ऑप. बँक मर्यादित, नागपूर.

मुख्य कार्यालय व शाखा:-७३-सी, सेवासदन चौक, सेंट्रल एव्हेन्यु, नागपूर - ४४० ०१८.

फोन : ०७१२ - २७७८३४७, २७२५५३५, २७२५५२२, २७३५२७०

सक्करदरा शाखा  
गजानन चौक, सक्करदरा,  
नागपूर - ४४० ००९.  
फोन : ०७१२ - २७४७५११,  
२७४७५२२  
मो. ८३७८९६२३९२

कलमना शाखा  
गोडाऊन नं. ७, बिल्डिंग नं. २,  
कृषि उत्पन्न बाजार समिती,  
जवाहरलाल नेहरू मार्केट यार्ड,  
नागपूर - ४४० ०३५.  
मो. ८३७८९६२३९३

सदर शाखा  
गांधी चौक, सदर,  
नागपूर - ४४० ००९.  
फोन : ०७१२ - २५४४००४,  
२५४४०१२  
मो. ८३७८९६२३९४

धरमपेट शाखा  
वेस्ट हायकोर्ट रोड,  
बटुकभाई ज्वेलर्स के सामने,  
नागपूर - ४४००१०  
फोन : ०७१२ - २५२०५४५,  
२५२०५४६  
मो. ८३७८९६२३९५

हिंगनघाट शाखा  
श्रध्दा बिजीप्लेक्स,  
जगन्नाथ वार्ड,  
हिंगनघाट  
फोन : ०७१५३ - २४५८४३,  
२४५८४४  
मो. ८३७८९६२३९६

### हजेरी संबंधी प्रमाणपत्र

प्रमाणित करण्यात येत आहे की आज दि. २०.०८.२०२२, शनिवार ला रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे सकाळी ९.३० वाजता होणाऱ्या वर्धमान अर्बन को-ऑप बँक लि., सेवासदन चौक, नागपूरच्या २३ व्या वार्षिक सर्वसाधारण सभेस सभासद क्र. \_\_\_\_\_ श्री/श्रीमती \_\_\_\_\_

रा. \_\_\_\_\_ उपस्थित होते.

नागपूर  
दिनांक : २०/०८/२०२२

अधिकृत अधिकारी

मी, वर्धमान अर्बन को-ऑप बँक, सेवासदन चौक, नागपूर चा सभासद असून आज शनिवार दिनांक २०.०८.२०२२ ला सकाळी ९.३० वाजता रजवाडा पॅलेस, गांधीसागर, महाल, नागपूर येथे होणाऱ्या २३ व्या सर्वसाधारण सभेकरीता माझ्या उपस्थितीची नोंद करित आहे.

नांव : \_\_\_\_\_

सभासद क्र. \_\_\_\_\_ मोबाईल नं. \_\_\_\_\_

सही

# Wardhaman Urban Co.-Op. Bank Ltd., Sevasadan Chowk, Nagpur

**Additional DISCLOSURE As Per RBI Circular No. UBD. Co. BPD. (PCB) Cir No. 52/12.05.001/2013-14 Dt. 25-03-2014**

Amt. in Lakh

Sr.	Particulars	31.03.2021	31.03.2022
i)	Capital to Risk Asset Ratio (CRAR)	25.48%	30.99%
ii)	Movement of CRAR during Two Financial Years	4.96%	5.51%
iii)	<b>Investment :</b> <b>Govt. of India Securities</b> a. Book value Face value b. Market value c. Details of Issuer Composition of Non-SLR investments and Non Performing Non-SLR Investments (* detailed below)	9189.18 9225.00 9091.50 813.33	9163.93 9225.00 8924.10 613.33
iv)	<b>Advance Against :</b> <b>Real Estate, Construction, Business &amp; Housing</b>	293.14	125.66
v)	<b>Advance Against Shares &amp; Debentures</b>	Nil	Nil
vi)	<b>Advance to Directors, their relatives, Companies/ Firms in which they are interested</b> a) Fund Based b) Non-Fund Based	376.18 Nil	0.54 Nil
vii)	<b>Average Cost of Deposit</b>	6.80%	5.72%
viii)	<b>Non performing Assets (NPAs) Amount</b> a) Gross NPAs b) Net NPAs	-- 295.26 76.73	275.17 41.64
ix)	<b>Non performing Assets (NPAs) %</b> a) Gross NPAs b) Net NPAs	1.66% 0.44%	2.33% 0.36%
x)	<b>Profitability</b> a) Interest income as percentage of Working Funds b) Non-interest Income as percentage of Working Funds c) Operating profits as a percentage of Working Funds d) Return on Assets e) Business (Advances+Deposits) Per Employee f) Profit per Employee	8.29% 0.40% 0.79% 0.54% 899.49 3.33	7.99% 0.32% 1.32% 0.94% 678.65 4.84
xi)	<b>Provision made</b> a) Towards NPAs b) Towards depreciations in Investments : IDR c) Towards Standard Assets	-- 218.53 103.16 54.19	233.53 239.83 39.19
xii)	<b>Movement in Provisions</b> a) Towards NPAs b) Towards depreciations in investments : IDR c) Towards Standard Assets	100.00 44.90 0.00	15.00 136.67 -15.00
xiii)	<b>Foreign Currency Assets &amp; Liabilities</b>	NIL	NIL
xiv)	<b>A. Premium Paid Towards DICGC</b>	38.46	35.92
	<b>B. Premium Paid Towards DICGC upto date</b>	Yes	Yes
xv)	<b>Penalty paid for any Violation of R.B.I. Directives</b>	NIL	NIL
xvi)	<b>Restructured Accounts</b>	297.50	297.50
xvii)	<b>Fixed Assets - Valuation / Revaluation</b>	NIL	NIL
xviii)	<b>"Contingent Liabilities" - Amount transferred to DEAF</b>	38.23	40.85

**\*Details of Issuer Composition of Non-SLR investments and Non-Performing Non - SLR Investments :**

**- Issuer Composition of Non SLR investments - March, 2022.**

No.	Issuer	Amount	Extent of "below investment grade securities"	Extent of "unrated securities"	Extent of "unlisted securities"
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	--	--	--	--
2	FIs	--	--	--	--
3	Public Sector Banks	--	--	--	--
4	Mutual Funds	--	--	--	--
5	Others	613.33	--	--	--
6	Provision held towards depreciation	--	--	--	--
	<b>Total</b>	<b>613.33</b>			

**- Non-performing Non SLR Investment - March, 2022.**

Particulars	Amount (Rs.In Crore)
Opening Balance	NIL
Additions during the year	NIL
Reduction during the above period	NIL
Closing Balance	NIL
Total Provisions held	NIL

**Ram Jajoo**  
C.E.O.

**Naresh B. Patni**  
(Vice-Chairman)

**Anil S. Parakh**  
(Chairman)

**M/s. Gupta Sarda & Bagdia**  
(Chartered Accountants)  
(Firm Reg. No. 103447W)

**(Amit Lukka)**  
Partner  
(M. No. 126323)  
UDIN: 22126323ALVKCC2922