

THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA

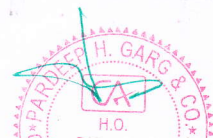
Audited Balance Sheet as on 31.03.2020

CAPITAL AND LIABILITIES

PREVIOUS YEAR	PARTICULARS	AMOUNT (Rs.)	TOTAL
31.03.2019		31.03.2020	
500000000.00	1. CAPITAL		
	i) Authorised Capital 10000000 shares of Rs. 100.00 each.	1000000000.00	
	ii) Subscribed Capital 3909037 shares of Rs. 100.00 each.		
	iii) Amount called upto 3909037 shares of Rs. 100.00 each.		
151451100.00	a) Individuals	157873700.00	
233030000.00	b) Co-operative Institutions	233030000.00	390903700.00
	c) State Government		
	2. RESERVE FUND & OTHER RESERVES		
164664204.39	i) Statutory Reserves	164744604.39	
54131842.00	ii) Agricultural Credit Stabilisation Fund	55767977.00	
4782322.18	iii) Building Fund	4782322.18	
48000.00	iv) Special Bad Debt. Reserves	48000.00	
323453.33	v) Bad & Doubtful Debt Reserves	323453.33	
139001.00	vi) Investment Depreciation Reserves	139001.00	
	vii) Other Funds and Reserves ----->		
1280160.00	a) Share Transfer Fund	1280160.00	
3967274.96	b) Common Good Fund	3967274.96	
235581.84	c) Primary Vikas Fund	235581.84	
0.00	d) Coop. Development Fund	0.00	
108100000.00	e) Provision for NPA	108100000.00	
258304769.00	f) Revaluation Reserves	258304769.00	
0.00	g) Coop. Education fund	0.00	
35000000.00	h) IPDI	35000000.00	
8900000.00	i) CBS Development Fund	8900000.00	
	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		641593143.70
	Per share capital of		
	i) Central Coop. Banks		
	ii) Primary Agri. Credit Societies		
	iii) Other Societies		
	4. DEPOSITS AND OTHER ACCOUNTS		
	i) <u>Fixed Deposits</u>		
4123861567.67	a) Individuals	4262151703.12	
	b) Central Cooperative Banks		
150321008.41	c) Other Societies	146743063.17	
	ii) <u>Saving Bank Deposits</u>		
1583847856.98	a) Individuals	1535447435.47	
	b) Central Cooperative Banks		
96884952.71	c) Other Societies	102158306.83	
6979273094.47	Total C/O	6046500508.59	1032496843.70



6979273094.47	Total B/F	6046500508.59	1032496843.70
189764146.61	iii) <u>Current Deposits</u>		
9397209.67	a) Individuals	306732667.36	
25761916.88	b) Central Cooperative Banks	6287441.46	
3439826.00	c) Other Socities	25971163.61	
	iv) Money at Call & Short Notice	2524339.00	
	5. BORROWINGS		6388016120.02
	i) <u>From RBI/State or Central Coop.banks</u>		
2472968748.00	A <u>Short Term Loans</u>		
	CC, overdraft of which secured against	3044654459.00	
	a) Govt. and other approved securities		
	b) Other tangible securities @		
280252240.00	B <u>Medium Term Loan</u>		
	of which secured against	155663851.00	
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	C <u>Long Term Loans</u>		
	of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	ii) <u>From State Bank of India (SBI)</u>		
	A <u>Short Term Loans</u>		
	CC overdraft of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	B <u>Medium Term Loan</u>		
	of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	C <u>Long Term Loans</u>		
	of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	iii) <u>From State Government</u>		
	A <u>Short Term Loans</u>		
	CC overdraft of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	B <u>Medium Term Loan</u>		
	of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
	C <u>Long Term Loans</u>		
	of which secured against		
	a) Govt. and other approved securities		
	b) Other tangible securities @		
0.00	iv) <u>Loans from other sources CDF</u>	0.00	
191492000.00	v) <u>LTD (Subordinated)</u>	191492000.00	
0.00	vi) <u>Loan Against Fixed deposit</u>	0.00	3391810310.00
205482.99	6. <u>BILLS FOR COLLECTION BEING Bills</u>	205482.99	205482.99
75807.20	Receivable as per contra		
	7. <u>BRANCH ADJUSTMENT</u>	7593.20	7593.20
10152630471.82	Total C/O		10812536349.91



10152630471.82	Total B/F		10812536349.91
68732774.41	8. <u>OVERDUE INTEREST RESERVES</u>	56386062.76	56386062.76
51216231.51	9. <u>INTEREST PAYABLE</u>	55010386.61	55010386.61
	10. <u>OTHER LIABILITIES</u>		
23277270.40	i) Sundries	12677850.24	
169540.00	ii) Audit Fee Payable by Bank	186463.00	
3710220.00	iii) Bonus/ Exgratia payable	3710220.00	
4432122.00	iv) Provision for Gratuity/DA	0.00	
27500000.00	v) Contingent Provision agn. Standard Assets	27500000.00	
3084984.14	vi) Draft Payable	3153779.98	
0.00	vii) Payorder Payable A/C	0.00	
2430967.30	viii) Subsidy Reserve A/c	2009275.00	
0.00	ix) Suspence A/C(Application fee)	0.00	
100000.00	x) Provision on Leave encashment	0.00	
9521919.69	xi) Stale Cheque A/c	8578122.69	
159265000.00	xii) Provision on Rural Advances	159265000.00	
0.00	xiii) Provision for income Tax	0.00	
54587407.64	xiv) Provision against embezzlement	54587407.64	
0.00	xv) Provision Intt Charged on NPA A/c	0.00	
	11. <u>PROFIT & LOSS</u>		271668118.55
0.00	Profit as per last Balance Sheet	0.00	
0.00	LESS Appropriation	0.00	
0.00	ADD Profit for the year brought from P&L A/c	11829862.44	11829862.44
10560658908.91	GRAND TOTALS		11207430780.27

CONTINGENT LIABILITIES

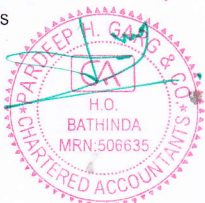
- | | |
|--|-----|
| 1. Outstanding liabilities for gurantee issued | NIL |
| 2. Others | NIL |
| 3. Total | NIL |

Asstt. Manager
Director

Sr. Manager
Managing Director

District Manager
Chairman

Pardeep H Garg & Co.
Chartered Accountants



THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA			
Audited Balance Sheet as on 31.03.2020			
PROPERTY AND ASSETS			
Previous Year	PARTICULARS	AMOUNT (Rs.)	TOTAL
31.03.2019	<u>CASH</u>	31.03.2020	
45947378.50	1. Cash in Hand & with RBI, SBI, State Coop. Bank and Central Coop. Banks	44365165.85	
			44365165.85
271401778.59	2. <u>Balance with Other Banks</u>		
	i) Current Deposits	225752385.15	
55000000.00	ii) Saving Bank Deposits	55000000.00	
	iii) Fixed Deposits		280752385.15
0.00	3. <u>MONEY AT CALL & SHORT NOTICE</u>	470000000.00	470000000.00
	4. <u>INVESTMENTS</u>		
	i) In Central & State Govt. securities (at Book value & face value)		
352458000.00	a) Central Govt. Securities (F.V. Rs.3650.00 Lakhs, B.V.Rs.3524.58 Lakhs)	352458000.00	
903955000.00	b) State Development Loan (F.V. Rs.9253.60 Lakhs,B.V.Rs.9254.26 Lakhs)	925425625.00	
89890350.00	ii) Other trustee securities		
	iii) Shares in Coop. institutions & Other than item (5) below	89890350.00	
	iv) Other investments ----->		
5000.00	a) in share of Warehousing corporation of India	5000.00	
17500.00	b) In shares of Pb.Alkalies & Chemicals Ltd.	17500.00	
8788838.03	c) Spl.bad & Doubtful debts with apex bank	9474789.03	
			1377271264.03
	5. Investment out of Principal Subsidiary State Partnership Account : In Shares of		
	i) Central Coop. Banks		
	ii) Primary Agri. Credit Societies		
	iii) Other Societies		
	6. <u>Advances :</u>		
6198965490.94	i) <u>Short Term Loans</u>	6747073115.41	
	CC, OD & bills discounted of which secured against		
	a) Govt. & other approved securities @ Rs. NIL		
	b) Other tangible securities @ Rs.14303.25 Lakhs due from individuals Rs.14326.81 lakhs of the advances amunt overdue Rs.16878.17 Lakhs considered Bad & Doubtful Debt Rs.3990.74 Lakhs as per NPA Norms		
1257830630.25	ii) <u>Medium Term Loans</u>	1064725389.60	
	CC, OD & bills discounted or which secured against		
	a) Govt. & other approved securities @ Rs. nil		
	b) Other tangible securities @ Rs.2935.51 lakhs due from individuals Rs.4172.72 lakhs of the advances amunt overdue Rs. 5272.58 Lakhs considered Bad & Doubtful Debt Rs.5979.18 Lakhs as per NPA Norms		
9184259966.31	Total C/O		2172388815.03



9184259966.31	Balance B/F		2172388815.03
595802718.99	iii) <u>Long Term Loans</u> CC, OD & bills discounted of which secured against a) Govt. & other approved securities @ Rs. NIL b) Other tangible securities @ Rs.5267.54 Lakhs due from individuals Rs.5267.54 lakhs of the advances amount overdue Rs.611.74 Lakhs considered Bad & Doubtful Debt Rs.1596.61 Lakhs as per NPA Norms	526753654.36	
			8338552159.37
	7. <u>INTEREST RECOVERABLE</u>		
68732774.41	a) Interest Suspence	56386062.76	
24750263.00	b) Interest recoverable on investments,	29216355.00	
247672448.80	c) Interest Accured on loan, deposits, employees loans & from NABARD	175575139.35	261177557.11
205482.99	8. <u>Bills receivable being bills for collection</u> (as per contra)	205482.99	205482.99
0.00	9. <u>Branch Adjustment</u>	0.00	
			0.00
	10. <u>Premises Less Depreciation</u>		0.00
15296755.60	a) Land & Building	13795175.60	
258304769.00	b) Revaluated Reserve(Land&Building)	258304769.00	
			272099944.60
16904679.22	11. <u>Furniture & Fixture Less Depreciation</u>	14921029.47	14921029.47
	12. <u>Other Assets</u>		
480968.00	a) Cars	408823.00	
18211.68	b) Library	18211.68	
612306.29	c) Stationery in Hand	525238.14	
2051911.30	d) Sundry recoverale	2051215.30	
68850.00	e) Income Tax recoverable from Govt.	1954332.00	
218927.00	f) Telephone, Post Office, Meter securities	223407.00	
0.00	g) NABARD Reimbursement	448149.00	
712528.24	h) Prepaid insurance premium	695074.45	
54650607.64	i) Embezzlement Account	54587407.64	
6678424.00	j) Leave Encashment Investment with LIC	3498927.00	
3397642.27	k) Amt. of Dacoity recoverable from Insurance	3397642.27	
800000.00	l) Advance Income Tax	0.00	
470000.00	m) Debt Waiver expenses recoverable from PSCB	772445.00	
1938571.49	n) GST Recoverable	2874816.54	
			71455689.02
139827.65	13. <u>Non Banking Assets acquired in</u> <u>satisfaction'of Claims</u>	139827.65	139827.65
27089772.99	14. <u>Previous year's losses</u>	76490275.03	
49400502.04	Losses for the year	0.00	76490275.03
10560658908.91	GRAND TOTALS		11207430780.27

Asstt. Manager

Director

Sr. Manager

Managing Director

District Manager

Chairman

Pardeep H Garg & Co.
Chartered Accountants



THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA
Audited PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2020

PREVIOUS YEAR	EXPENDITURE	AMOUNT (Rs.)
31.03.2019	PARTICULARS	31.03.2020
592510358.94	1. Interest on deposits, borrowings etc.	577960657.66 ✓
127943914.08	2. Salary, allowance & Provident Fund	139817271.33 ✓
0.00	3. Directors & Local Committee members fee and allowances	0.00
12982211.86	4. Rent, taxes, insurances & lighting charges	13639614.71 ✓
464723.78	5. Law Charges	407799.00 ✓
794984.96	6. Postage, telephone & telegramme charges	582063.05 ✓
165962.00	7. Audit Fee	203800.00 ✓
4502119.00	8. Depreciation on & repair to property	4002926.15 ✓
709760.92	9. Stationery, printing & Advertisement etc.	983309.46 ✓
0.00	10. Loss from sale of or dealing with Non Banking Assets	0.00
24682115.20	11. Other Expenditure	25299251.15
32500000.00	12. Provision for standard assets & NPA	0.00
0.00	13. Net Profit	11829862.44
797256150.74	TOTALS	774726554.95

Previous Year	INCOME	AMOUNT (Rs.)
	PARTICULARS	
738856909.36	1. Interest & Discount	766804706.29
2737719.04	2. Commission Exchange & Brokerage	2524762.89
0.00	3. Subsidies & Donations	0.00
0.00	4. Income from Non Banking Assets & profit from sale of or dealing with such assets	0.00
4525520.30	5. Others Receipts	5397085.77
1735500.00	6. Dividend received	0.00
49400502.04	7. Net Loss Current Year	0.00
797256150.74	TOTALS	774726554.95

Asstt. Manager
 Director

Sr. Manager
 Managing Director

District Manager
 Chairman

Pardeep H Garg & Co.
 Chartered Accountants



THE BHATINDA CENTRAL COOPERATIVE BANK LTD; BHATINDA

ANNEXURE TO BALANCE SHEET

Discloser of additional information as on 31.03.2020

Sl. No.	Particulars	(RS. IN LACS)
		31.03.2020
1	Investments only SLR Purpose	
a	Book Value	
b	Face Value	12778.84
c	Market Value	12903.60
		12903.60
2	Advances to directors, their relatives, companies/firms in which they are intrested.	
a	Fund based	Nil
b	Non fund based	Nil
3	Cost of Deposit- Average cost of deposits	6.56%
4	N P As	
a	Gross NPAs	
b	Net NPAs	11566.53
c	Percentage of gross NPAs to total advances	8889.17
d	Percentage of net NPAs to net advances	13.87%
		12.38%
5	Movement of NPAs as on 31.3.19 =14035.02, 31.3.20 =11566.53	-2468.49
6	Profitability	
a)	Interest income as a percentage of working funds	7.23%
b)	Non-interest income as a percentage of working funds	0.07%
c)	Operating profit as a percentage of working funds	0.11%
d)	Return on Assets	0.00%
d)	Business per employee	1008.67
f)	Profit per employee	0.00
7	Provisions	
a	Provisions on NPAs required to made	2667.17
b	Provisions on NPAs actually made	2952.36
c	Provision required to be made on depreciation in investment	2.18
d	Provision actually made on depreciation in investment	2.18
8	Movement in Provisions	
a	Towards NPAs	0.00
b	Towards depreciation in investments	0.00
c	Towards standard assets	0.00
d	Towards Gratuity	0.00
9	Payments of insurance premium to the DICGC including arrears if any	74.08
10	Penalty imposed by RBI for any violation	NIL
11	Information on extent of arrears in reconciliation of inter bank and inter branches accounts.	0.00
12	CRAR	9.18%
13	Depositer Education Awareness Fund(DEAF), Contingent Liabilities	67.31

Ucal
Asstt. Manager

[Signature]
Sr. Manager

[Signature]
Distt. Manager

[Signature]
Director

[Signature]
Managing Director

[Signature]
Chairman

Pardeep H Garg & Co.
Chartered Accountants

