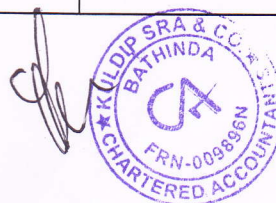


THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA			
Audited Balance Sheet as on 31.03.2022			
CAPITAL AND LIABILITIES			
PREVIOUS YEAR 31.03.2021	PARTICULARS	AMOUNT (Rs.) 31.03.2022	TOTAL
	1. CAPITAL		
1000000000.00	i) Authorised Capital 10000000 shares of Rs. 100.00 each.	1000000000.00	
	ii) Subscribed Capital 4043344 shares of Rs. 100.00 each.		
	iii) Amount called upto 4043344 shares of Rs. 100.00 each.		
	a) Individuals		
163929300.00	b) Co-operative Institutions	171304400.00	
233030000.00	c) State Government	233030000.00	404334400.00
	2. RESERVE FUND & OTHER RESERVES		
164812004.39	i) Statutory Reserves	182749151.51	
57453564.00	ii) Agricultural Credit Stabilisation Fund	59190097.00	
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	500000.00	
135000000.00	e) Provision for NPA	155800000.00	
258304769.00	f) Revaluation Reserves	312956969.00	
0.00	g) Coop. Education fund	0.00	
35000000.00	h) IPDI	35000000.00	
8900000.00	i) CBS Development Fund	0.00	
	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		
	Per share capital of		
	i) Central Coop. Banks		
	ii) Primary Agri. Credit Societies		
	iii) Other Societies		Nil
	4. DEPOSITS AND OTHER ACCOUNTS		
	i) <u>Fixed Deposits</u>		
4077237133.33	a) Individuals	4001852392.86	
	b) Central Cooperative Banks		
169978696.08	c) Other Societies	185990465.17	
	ii) <u>Saving Bank Deposits</u>		
1747634823.67	a) Individuals	1980202512.00	
	b) Central Cooperative Banks		
101561294.35	c) Other Societies	100396824.90	
7163617378.13	Total C/O	6268442194.93	1161306410.82



7163617378.13	Total B/F	6268442194.93	1161306410.82
481712755.11	iii) <u>Current Deposits</u>	585529208.20	
0.00	a) Individuals	0.00	
21760187.10	b) Central Cooperative Banks	33159757.06	
2312710.00	c) Other Societies	2111021.00	
	iv) Money at Call & Short Notice		6889242181.19
	5. <u>BORROWINGS</u>		
	i) From RBI/State or Central Coop.banks		
3101244355.00	A <u>Short Term Loans</u>	3443527811.58	
	CC, overdraft of which secured against		
	a) Govt. and other approved securities		
46427800.00	b) Other tangible securities @	18914400.00	
	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 @		
	ii) From State Bank of India (SBI)		
	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) From State Government		
	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) Loans from other sources CDF	0.00	
96972000.00	v) LTD (Subordinated)	80322000.00	
0.00	vi) Loan Against Fixed deposit	0.00	3542764211.58
205482.99	6. <u>BILLS FOR COLLECTION BEING Bills</u>	0.00	0.00
0.00	Receivable as per contra		
	7. <u>BRANCH ADJUSTMENT</u>	0.00	0.00
10914252668.33	Total C/O		11593312803.59



10914252668.33	Total B/F		
58239847.62	8. <u>OVERDUE INTEREST RESERVES</u>	56627212.21	11593312803.59
31552585.61	9. <u>INTEREST PAYABLE</u>	50620273.90	56627212.21
	10. <u>OTHER LIABILITIES</u>		50620273.90
9502895.14	i) Sundries		
400000.00	ii) Audit Fee Payable by Bank	22707000.28	
81132.61	iii) TDS Payable	395000.00	
0.00	iv) Provision for Gratuity/DA	922714.00	
27500000.00	v) Contingent Provision agn. Standard Assets	0.00	
2667862.98	vi) Draft Payable	27500000.00	
0.00	vii) Payorder Payable A/C	2590734.98	
2359275.00	viii) Subsidy Reserve A/c	0.00	
0.00	x) Provision on Leave encashment	2163775.00	
8556038.69	xi) Stale Cheque A/c	0.00	
159265000.00	xii) Provision on Rural Advances	0.00	
0.00	xiii) Provision for income Tax	159265000.00	
54587407.64	xiv) Provision against embezzlement	400000.00	
0.00	xv) Provision Intt Charged on NPA A/c	53887407.64	
		0.00	
	11. <u>PROFIT & LOSS</u>		269831631.90
0.00	Profit as per last Balance Sheet		
0.00	LESS Appropriation	0.00	
26601158.04	ADD Profit for the year brought from P&L A/c	0.00	
		41253536.45	41253536.45
11295565871.66	GRAND TOTALS		12011645458.05

CONTINGENT LIABILITIES

Rupees in Lakhs

1. Outstanding liabilities for gurantee issued	38.90
2. Others	0.00
3. Total	38.90

Manager

Sr. Manager

District Manager

Director

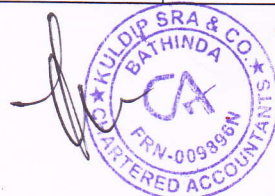
Managing Director

Chairman

Kuldip Sra & Co.
Chartered Accountants



THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA			
Audited Balance Sheet as on 31.03.2022			
PROPERTY AND ASSETS			
Previous Year	PARTICULARS	AMOUNT (Rs.)	TOTAL
31.03.2021	CASH	31.03.2022	
55137584.53	1. Cash in Hand & with RBI, SBI, State Coop. Bank and Central Coop. Banks	62956913.81	62956913.81
	2. Balance with Other Banks		
241081105.07	i) Current Deposits	306099049.56	
55000000.00	ii) Saving Bank Deposits		
	iii) Fixed Deposits	60000000.00	366099049.56
730000000.00	3. MONEY AT CALL & SHORT NOTICE	1235000000.00	1235000000.00
	4. INVESTMENTS		
	i) In Central & State Govt. securities (at Book value & face value)		
229728000.00	a) Central Govt. Securities (F.V. Rs.3400.00 Lakhs, B.V.Rs.3281.13 Lakhs)	328113000.00	
1016798125.00	b) State Development Loan (F.V. Rs.9630.80 Lakhs, B.V. Rs.9630.31 Lakhs)	963030625.00	
89890350.00	ii) Other trustee securities		
	iii) Shares in Coop. institutions & Other than item (5) below	91084550.00	
	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	
10060633.03	c) Spl. bad & Doubtful debts with apex bank	10612911.03	
			1392863586.03
	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. Advances :		
6607306647.19	i) Short Term Loans	6730393052.66	
	CC, OD & bills discounted of which secured against		
	a) Govt. & other approved securities @ Rs. NIL		
	b) Other tangible securities @ Rs.12767.72 Lakhs due from individuals Rs.12390.39 lakhs of the advances amount overdue Rs.18435.93 Lakhs considered Bad & Doubtful Debt Rs.3751.06 Lakhs as per NPA Norms		
937059657.46	ii) Medium Term Loans	911791581.54	
	CC, OD & bills discounted of which secured against		
	a) Govt. & other approved securities @ Rs. nil		
	b) Other tangible securities @ Rs.2393.68 lakhs due from individuals Rs.3374.27 lakhs of the advances amount overdue Rs. 6074.83 Lakhs considered Bad & Doubtful Debt Rs.6721.97 Lakhs as per NPA Norms		
9972084602.28	Total C/O		3056919549.40



9972084602.28	Balance B/F		3056919549.40
483278192.06	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.4275.76 Lakhs due from individuals Rs.4275.76 lakhs of the advances amount overdue Rs.1145.18 Lakhs considered Bad & Doubtful Debt Rs.1450.53 Lakhs as per NPA Norms	427576343.34	
			8069760977.54
58239847.62	7. <u>INTEREST RECOVERABLE</u>		
35447553.00	a) Interest Suspence	56627212.21	
321168495.75	b) Interest recoverable on investments,	57214301.00	
	c) Interest Accured on loan, deposits, employees loans & from NABARD	319301931.22	
205482.99	8. <u>Bills receivable being bills for collection</u> (as per contra)	0.00	433143444.43 0.00
81.80	9. <u>Branch Adjustment</u>	297653.80	
			297653.80 0.00
12443753.60	10. <u>Premises Less Depreciation</u>		
258304769.00	a) Land & Building	11394873.60	
	b) Revaluated Reserve(Land&Building)	312956969.00	
17444918.87	11. <u>Furniture & Fixture Less Depreciation</u>	17008655.70	324351842.60 17008655.70
	12. <u>Other Assets</u>		
18211.68	a) Library	18211.68	
281836.30	b) Stationery in Hand	253944.54	
2026589.30	c) Sundry recoverale	2061589.30	
1954332.00	d) Income Tax recoverable from Govt.	1954332.00	
220197.00	e) Telephone, Post Office, Meter securities	219412.00	
0.00	f) NABARD Reimbursement	885211.00	
677320.47	g) Prepaid insurance premium	519219.42	
54587407.64	h) Embezzlement Account	53887407.64	
3144192.00	i) Leave Encashment Investment with LIC	1347686.00	
3397642.27	j) Amt. of Dacoity recoverable from Insurance	3397642.27	
91830.65	k) Other Assets	139827.65	
772445.00	l) Debt Waiver expenses recoverable from PSCB	470000.00	
4466881.71	m) GST Recoverable	5900720.45	
648876.08	n) Ex-Gratia Recovrable from GOI	648876.08	
0.00	o) Advance Income Tax 2021-22	400000.00	
64660412.59	14. <u>Previous year's losses</u>	38059254.55	72104080.03
0.00	Losses for the year	0.00	38059254.55
11295565871.66	GRAND TOTALS		12011645458.05

[Signature]
Manager

[Signature]
Sr.Manager

[Signature]
District Manager

[Signature]
Director

[Signature]
Managing Director

[Signature]
Chairman

Kuldip Sra & Co.
Chartered Accountants



THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA		
Audited PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2022		
EXPENDITURE		
PREVIOUS YEAR	PARTICULARS	AMOUNT (Rs.)
31.03.2021		31.03.2022
483623179.81	1. Interest on deposits, borrowings etc.	475130465.84
129084177.32	2. Salary, allowance & Provident Fund	137878324.04
0.00	3. Directors & Local Committee members fee and allowances	0.00
15619122.36	4. Rent, taxes, insurances & lighting charges	15670189.36
300067.00	5. Law Charges	395550.00
592508.14	6. Postage, telephone & telegramme charges	418189.53
577074.00	7. Audit Fee	379110.00
3863866.27	8. Depreciation on & repair to property	3862193.51
790667.51	9. Stationery, printing & Advertisement etc.	967661.93
0.00	10. Loss from sale of or dealing with Non Banking Assets	0.00
27597809.66	11. Other Expenditure	31639499.88
26900000.00	12. Provision for standard assets & NPA	20800000.00
26601158.04	13. Net Profit	41253536.45
715549630.11	TOTALS	728394720.54
INCOME		
Previous Year	PARTICULARS	AMOUNT (Rs.)
707641631.62	1. Interest & Discount	717493586.33
3672684.15	2. Commission Exchange & Brokerage	2710281.55
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
4235314.34	5. Others Receipts	5083449.66
0.00	6. Dividend received	3107403.00
0.00	7. Net Loss Current Year	0.00
715549630.11	TOTALS	728394720.54

Manager

Sr. Manager

District Manager

Director

Managing Director

Chairman

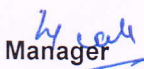
Kuldip Sra & Co.
Chartered Accountants

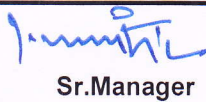


THE BHATINDA CENTRAL COOPERATIVE BANK LTD; BHATINDA

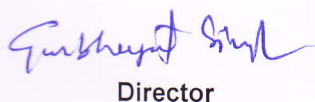
ANNEXURE TO BALANCE SHEET

Disclouser of additional information as on 31.03.2022		(RS.IN LACS)
Sr. No.	Particulars	31.03.2022
1	Investments only SLR Purpose	
a	Book Value	12911.44
b	Face Value	13030.80
c	Market Value	12911.44
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	4.91%
4	N P As	
a	Gross NPAs	11923.56
b	Net NPAs	8769.20
c	Percentage of gross NPAs to total advances	14.78%
d	Percentage of net NPAs to net advances	11.31%
5	Movement of NPAs as on 31.3.21 =12181.97, 31.3.22 =11923.56	-258.41
6	Profitability	
a)	Interest income as a percentage of working funds	6.61%
b)	Non-interest income as a percentage of working funds	0.10%
c)	Operating profit as a percentage of working funds	0.38%
d)	Return on Assets	0.03%
d)	Business per employee	1053.45
f)	Profit per employee	0.22
7	Provisions	
a	Provisions on NPAs required to made	2990.34
b	Provisions on NPAs actually made	2990.34
c	Provision required to be made on depreciation in investment	2.18
d	Provision actually made on depriication in investment	2.18
8	Movement in Provisions	
a	Towards NPAs	208.00
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	79.19
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	9.46%
13	Depositer Education Awareness Fund(DEAF) Contingent Liabilities	67.31


Manager


Sr.Manager


Distt.Manager


Director


Managing Director


Chairman

Kuldip Sra & Co.
Chartered Accountants

