

31.03.2022		AMOUNT	TOTAL	31.03.2022	AMOUNT	TOTAL
<b>Capital &amp; Liabilities</b>						
<b>1. Capital</b>						
i) Authorised Capital						
2000000 shares of 500/- each						
ii) Subscribed & paid up capital shares of Rs. 500/- each						
iii) Of above (ii) held by						
a) Capital Convertible Deposit Account		63284970.00				
b) Cooperative Institutions		402925800.00				
c) State Government		156835030.00				
d) ICDP Share		4304214.00				
<b>2. Reserve fund &amp; other reserve</b>						
a) Statutory reserve fund		48974848.00				
b) Agri. Credit Stab. Fund		46558194.00				
c) Building Fund		17080195.00				
d) Dividend Equalisation fund		644051.00				
e) Special bad debt reserve		90504.00				
f) Bad & doubtful debts Reserve		15935082.00				
g) Investment Depreciation Reserve		396584.00				
h) Other funds & reserves						
i) Education fund		248356.00				
ii) Share transfer fund		487192.00				
iii) Common goods fund		339424.00				
iv) Risk Fund Contribution from Govt.		8779660.00				
v) Employees Welfare Fund		1481538.00				
vi) Provision for NPA		32600000.00				
vii) Fund loan to staff		14394944.00				
viii) Provision for std assets		55000000.00				
<b>3 Deposits &amp; Other Accounts</b>						
Fixed Deposit						
a) Individual		2518308063.00				
b) Other Societies		62599798.00				
ii) Saving bank deposits						
a) Individuals		1918118997.00				
b) Other Societies		75704213.00				
iii) Current a/c deposits						
a) Individuals		19510160.00				
b) Other Societies		21152937.00				
c) Money at call on short notice		0.00				
d) F.D. matured		3698772.00				
<b>4. Borrowings</b>						
i) FROM NABARA AND STATE COOP. BANK.						
a) Short term loans, cash credit & overdraft of which secured Nil		4300000000.00				
b) Medium term loan of which secured Nil		67401214.00				
c) Innovative Perpetual Dept Instrument		37350000.00				
<b>PROPERTY &amp; ASSETS</b>						
<b>1. Cash &amp; bank balance</b>						
i) Cash in hand		56873216.00				
ii) State Bank & other notified banks		117889688.00				
iii) State Coop. Bank		142390868.00				
iv) C/A with C.B. Bhawan		0.00				
<b>2. Investments</b>						
a) F.D. with State Coop. Bank		100000000.00				
b) Investment in NABARD TMB		0.00				
c) Investment in state govt securities		89856812.00				
d) Share in Coop. Institutions		118550100.00				
e) Call money deposit		0.00				
<b>3. Advances</b>						
i) Short term loans cash credits overdraft bills discounted		8468873290.00				
a) Of which secured against Govt. & other approved securities - Nil						
b) Other tangible securities Rs 1914.82 lac						
c) Of the advances amt. Due from Individuals Rs. 1838.30 lac						
d) Of the advance amt. Overdue Rs 49295.32 lac						
e) Considered bad & doubtful recoverable Rs. 3983.07 Lac						
ii) Medium term loan		169077915.00				
a) Of which secured against Govt. & other approved securities - Nil						
b) Other tangible securities Rs 309.30 lac						
c) Of the advances amt. Due from Individuals Rs. 930.29 lacs						
d) Of the advances amt. Overdue Rs. 310.21 lac						
e) Considered bad & doubtful of recoverable Rs. 298.19 lacs						
iii) Long term loans		15013544.00				
a) Govt. & other approved securities Nil						
b) Other tangible securities Rs 142.51 lac						
c) Of the advance amt overdue Rs 56.23 lac						
<b>4 Int. Recoverable From</b>						
i) ABC Societies		12874882.00				
ii) U/L Societies		912963.00				
iii) Individuals		61369198.00				
iv) From state Govt. under OTS 2019		13085942.00				
v) Bank staff						
a) Of which overdue. Rs 751.57 lac						
b) Considered Bad & Doubtful Rs 751.57 lac						
5. Bill for collection (As Per Contra)		0.00				
6. Branch Adjustment		0.00				
7. Land & Building		2736409.00				
8. Furniture & fixture. (I)		10722235.00				
<b>TOTAL</b>						
31.03.2022		326925855.00				



THE KAITHAL CENTRAL COOPERATIVE BANK LTD KAITHAL  
BALANCE SHEET AS ON 31.3.2023



THE KAITHAL CENTRAL COOPERATIVE BANK LTD; KAITHAL

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31.03.2023

FIGURES AS ON 31.03.2022	EXPENDITURE	AMOUNT AS ON 31.03.2023	FIGURES AS ON INCOME 31.03.2022	AMOUNT AS ON 31.03.2023
230873481.00	1. Interest paid on deposits	217297810.00	674898148.00	1. Interest & discount
257702303.00	2. Interest paid on borrowings	276260947.00	65592028.00	2. Intt recd on investment
100597040.00	3. Salaries, allowances & Provident Fund	114008979.00	2335824.00	3. Dividend received
148272.00	4. Directors and local committee member fee & allowances	269697.00	7/8108041.00	4. Commission exchange & brokerage
10184304.00	5. Rent Taxes insurance & lighting	27401454.00		
771500.00	6. Embezzlement Provision			
370800.00	7. Law Charges	455400.00		
275338.00	8. Postage, telegram, telephone Charges	207767.00		
0.00	9. Audit fee	0.00		
1074026.00	10. Depreciation	3714189.00		
10343590.00	11. Repair to properties	9738519.00		
829631.00	12. Stationery, printing & Advt.	544772.00		
35892648.00	13. Other expenditure	6066320.00		
10000000.00	14. P. Provision for Std. Assets	15000000.00		
65000000.00	15. Provision for NPA	171000000.00		
18763067.00	16. Balance of profit	25238880.00		
742826000.00	G. Total	867204734.00	742826000.00	G. Total
				867204734.00

SENIORESTIMATE ACCOUNTANT

Audited in terms of separate audit report on even date

R. Goel & Co. M.No. 092967  
Chartered Accountants

C.A. Rajesh Gupta, C.A. (Partner)  
Mno. 092967 FRNo. 015145N

GENERAL MANAGER

DIRECTOR

DIRECTOR

DIRECTOR