

THE THIRD SCHEDULE

FORM "A"

**ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)**

( Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. Under Section 29 )

**BALANCE SHEET AS ON 31st MARCH 2020**

CAPITAL AND LIABILITIES		SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
			3/31/2020	31-03-2019
1	SHARE CAPITAL	1	60815550.00	47645250.00
2	RESERVE FUND AND OTHER RESERVES	2	787203588.38	622275002.88
3	DEPOSITS AND OTHER ACCOUNTS	3	8104402774.14	7500754915.69
4	BORROWINGS	4	928280710.00	672499500.00
5	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
6	BRANCH ADJUSTMENTS		0.00	1603075.85
7	OVERDUE INTEREST RESERVE		51316514.66	52189694.96
8	INTEREST PAYABLE		9607173.15	8519148.60
9	OTHER LIABILITIES	5	104080825.05	93296016.82
10	UNDISTRIBUTED PROFIT		0.00	50804772.13
11	PROFIT & LOSS FOR THE YEAR		17044247.25	51638484.47
	<b>TOTAL</b>		<b>10062751382.63</b>	<b>9101225861.40</b>
12	Contingent Liabilities	12	3270805.18	2109857.29

Date : 14.05.2020

  
 SUMAN MAINDOLA  
 S.O.(ACCTS)

  
 VANDANA LAKHERA  
 D.G.M.(ACCTS)

  
 MANOJ KUMAR  
 SECRETARY/G.M.

  
 RAVINDRA SINGH BISHT  
 DIRECTOR

  
 SADHNA TRIPATHI  
 DIRECTOR

  
 NARENDRA SINGH RAWAT  
 CHAIRMAN


THE THIRD SCHEDULE

FORM "A"

**ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)**

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. Under Section 29)

**BALANCE SHEET AS ON 31st MARCH 2020**

PROPERTY AND ASSETS		SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
			3/31/2020	31-03-2019
1	CASH	6	111336843.44	106501986.18
2	BALANCE WITH OTHER BANKS	7	4635510460.17	3948385804.22
3	MONEY AT CALL AND SHORT NOTICE			0.00
4	INVESTMENTS	8	1556375000.00	1597345000.00
5	ADVANCES	9	3296909039.26	2995047886.01
6	INTEREST RECEIVABLE			
	Intt. Receivable on Investment & Loans		276165370.45	262290366.19
7	BILLS RECEIVABLE FOR COLLECTION		0.00	-
8	BRANCH ADJUSTMENTS		1938541.33	-
9	FIXED ASSETS	10	15448668.30	15679580.98
10	OTHER ASSETS	11	169067459.68	175975237.82
11	DEFERRED AMORTISATION OF INVESTMENTS			-
	<b>TOTAL</b>		<b>10062751382.63</b>	<b>9101225861.40</b>
12	Contingent Liabilities	12	3270805.18	2109857.29

Date : 14.05.2020

  
SUMAN MAINDOLA  
S.O.(ACCTS)

  
VANDANA LAKHERA  
D.G.M.(ACCTS)

  
MANOJ KUMAR  
SECRETARY/G.M.

  
RAVINDRA SINGH BISHT  
DIRECTOR

  
SADHNA TRIPATHI  
DIRECTOR

  
NARENDRA SINGH RAWAT  
CHAIRMAN





## THE THIRD SCHEDULE

FORM "A"

**ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)**

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. Under Section 29)

**BALANCE SHEET AS ON 31st MARCH 2020**

CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		3/31/2020	31-03-2019
<b>SCHEDULE 1 -- CAPITAL</b>	<b>1</b>		
Authorised Capital			
.....Shares of Rs. ....each			
<b>of the above held by</b>			
(a) Individuals		2900.00	2900.00
(b) Co-Operative Institutions		60812650.00	47642350.00
<b>TOTAL</b>		<b>60815550.00</b>	<b>47645250.00</b>
<b>SCHEDULE 2 - RESERVE FUND &amp; OTHER RESERVES</b>	<b>2</b>		
(a) Statutory Reserve Fund		273151130.22	199150952.72
(b) Agricultural Credit Stabilization Fund		83485227.50	68118739.50
(c) Building Fund		45000000.00	39000000.00
(d) Dividend Equalization Fund		2003500.00	2003500.00
(e) Special Bad Debts Reserve		0.00	-
(f) Bad & Doubtful Debts Reserve		231859311.72	168359311.72
(g) Investment and Depreciation Reserve		35000.00	35000.00
(h) Other Fund and Reserves (For Diff. Balance)		-	-
(i) Staff Welfare Fund		2500000.00	2500000.00
(j) Other Assets Fund		64500000.00	64500000.00
(k) Charity Fund		-	-
(l) Vehicle Fund		1953012.44	1953012.44
(m) Risk Fund		-	-
(n) Branch Modification Fund		-	-
(o) Reserve Against Fraud		3160486.50	3160486.50
(p) Village Uplift Fund		-	-
(q) Nominal member Fund		41920.00	-
(r) Share Redemption Fund		20750000.00	20750000.00
(s) Computerisation Fund		25000000.00	22000000.00
(t) Employees Training Fund		3000000.00	3000000.00
(u) Pension Fund		19000000.00	16000000.00
(v) Provision For Standard Assets		11694000.00	11694000.00
(w) Reserch and Development Fund		70000.00	50000.00
<b>TOTAL</b>		<b>787203588.38</b>	<b>622275002.88</b>
<b>DEPOSITS AND OTHER ACCOUNTS :</b>	<b>3</b>		
<b>(i) Fixed deposits</b>			
(a) Individuals		2157414919.69	1947047988.01
(b) Other societies		1299474150.00	1212073361.00
<b>TOTAL</b>		<b>3456889069.69</b>	<b>3159121349.01</b>
<b>(ii) Savings Banks Deposits</b>			
(a) Individuals		4170646256.80	3893383430.55
(b) Other Societies		161442299.41	142806117.49
<b>TOTAL</b>		<b>4332088556.21</b>	<b>4036189548.04</b>
<b>(iii) Current Deposits</b>			
(a) Individuals		175699481.09	157818300.59
(b) Other Societies		1620859.19	1448513.09
(c) Call Deposit		2535474.00	2794574.00
<b>TOTAL</b>		<b>179855814.28</b>	<b>162061387.68</b>
<b>(iv) Recuring Deposit</b>		<b>134140605.00</b>	<b>142291699.00</b>





(v) Staff Security		1428728.96	1090931.96
		135569333.96	143382630.96
<b>TOTAL (i+ii+iii+iv+v)</b>		<b>8104402774.14</b>	<b>7500754915.69</b>

CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	CURRENT YEAR
		43921.00	31-03-2019
<b>SCHEDULE 4-- BORROWING :</b>	<b>4</b>		
(i) From State Co-operative Bank Ltd			
(a) Short Term Loans		20000000.00	20000000.00
(b) Medium Term Loans			
<b>TOTAL</b>		<b>20000000.00</b>	<b>20000000.00</b>
(ii) Short Term Loans From NABARD		904300000.00	572300000.00
(iii) From NCDC		3839800.00	5119600.00
(iv) From ICDP			-
(v) From Other Banks		140910.00	75079900.00
<b>TOTAL (i) +(ii)</b>		<b>928280710.00</b>	<b>672499500.00</b>
<b>SCHEDULE 5-- OTHER LIABILITIES</b>	<b>5</b>		
(a) Bills Payable/Draft Payable/Pay Order		1749378.67	794668.05
(b) Sundry Liabilities			14537562.20
(c) Unclaimed Dividends		464914.00	464914.00
(d) Societies Carpus Fund		9155792.24	8230371.24
(e) Sundry Creditors		2136841.84	-
(f) IRDP/SHG Subsidy		18997171.00	22138541.19
(g) Provision For Standard Assets		-	-
(h) Reserch and Development Fund		-	-
(i) ATM Trasaction		1164301.64	8246197.64
(j) Advance Income Tax Provision		36700000.00	37400000.00
(k) Provision for Miscellaneous		33712425.66	1483762.50
<b>TOTAL</b>		<b>104080825.05</b>	<b>93296016.82</b>
Interest Payable		9607173.15	8519148.60
Overdue Interest Reserve		51316514.66	52189694.96
Bills For Collection as Per Contra		-	-
Branch Adjustments (HO)		0.00	1603075.85
<b>PROFIT FOR THE PREVIOUS YEAR</b>		<b>0.00</b>	<b>50804772.13</b>
<b>PROFIT FOR THE YEAR</b>		<b>17044247.25</b>	<b>51638484.47</b>
<b>GRAND TOTAL</b>		<b>10062751382.63</b>	<b>9101225861.40</b>
<b>SCHEDULE 12-- CONTIGENT LIABILITIES</b>	<b>12</b>	<b>3270805.18</b>	<b>2109857.29</b>

Date : 14.05.2020

  
SUMAN MAINDOLA  
S.O.(ACCTS)

  
VANDANA LAKHERA  
D.G.M.(ACCTS)

  
MANOJ KUMAR  
SECRETARY/G.M.

  
RAVINDRA SINGH BISHT  
DIRECTOR

  
SADHNA TRIPATHI  
DIRECTOR

  
NARENDRA SINGH RAWAT  
CHAIRMAN





**ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)**

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. Under Section 29)

**BALANCE SHEET AS ON 31st MARCH 2020**

PROPERTY AND ASSETS	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		3/31/2020	31-03-2019
<b>SCHEDULE 6-- CASH</b>	<b>6</b>		
(a) Cash in Hand		111336843.44	106501986.18
<b>TOTAL</b>		<b>111336843.44</b>	<b>106501986.18</b>
<b>SCHEDULE 7-- BALANCE WITH BANKERS</b>	<b>7</b>		
<b>CURRENT ACCOUNTS</b>			
(a) Balance with State Co-operative Bank Ltd		85086437.06	86862175.54
(b) Balance with SBI		18069552.79	35671504.46
(c) Balance with Nationalised Banks		72083750.93	89289727.64
(d) Balance with Other Banks		98720587.39	53991595.58
<b>TOTAL</b>		<b>273960328.17</b>	<b>265815003.22</b>
<b>OTHER DEPOSIT ACCOUNTS</b>			
(a) Fixed Deposits with State Bank of India		57149710.00	57149710.00
(b) Fixed Deposits with State Co-operative Bank Ltd		3134948452.00	2122857003.00
(c) Fixed Deposits with Nationalized Banks		194525925.00	185187198.00
(d) Fixed Deposits with Other Banks		974926045.00	1317376890.00
<b>TOTAL</b>		<b>4361550132.00</b>	<b>3682570801.00</b>
<b>TOTAL BANK DEPOSIT</b>		<b>4635510460.17</b>	<b>3948385804.22</b>
<b>SCHEDULE 8-- INVESTMENTS</b>	<b>8</b>		
(a) In Central & State Government Securities		1530670000.00	1581630000.00
Face Value ` 158.16 Crore			
Market Value ` 168.75 Crore			
(b) Shares in State Co-operative Bank Ltd		25700000.00	15700000.00
(c) Shares in Other Cooperative Institutions		5000.00	15000.00
<b>TOTAL</b>		<b>1556375000.00</b>	<b>1597345000.00</b>
<b>SCHEDULE 9-- ADVANCES</b>	<b>9</b>		
<b>Short Term Advances</b>			
(a) Short Term (SAO)		71254954.96	76227219.97
(b) CCL Business Traders		110131238.50	112533701.79
(c) CCL. To Staff		19438614.05	22093212.06
(d) CCL. To SSC Loan		1080997.89	189226.59
(e) CCL to SHG		2899404.30	1480187.92
(f) CC Pledged to Sugar Mill		264503386.00	257596865.00
(g) CC Institutional		15305518.09	16375695.94
(h) CCL Salary Earner Societies		35005471.80	35507594.80
(i) CCL to Consumer		862426.75	862426.75
(j) CCL to Fertilizer		365171.00	284798.19
(k) CCL to KRY		988757721.78	911680727.66
(l) Festival Loan to Staff		0.00	1078400.00
(m) Loans Against F.D./R.D.		20544819.08	26064662.71
(n) Loans Against N.S.C		1358699.50	1675177.00
(o) Over Draft With CA		1865555.56	1917358.11
(P) PATANJALI CASH AND CARRY		951879.80	0.00
<b>TOTAL CC LOAN</b>		<b>1534325859.06</b>	<b>1465567254.49</b>





	<b>Medium Term Advances</b>		
(a)	M T Loan to Societies	705429686.64	421955570.60
(b)	Consumer Durable Loan	106933953.51	119324716.07
(c)	Vehicle Loan	57773428.24	41611553.71
(d)	MT Loan to Sugar Mills	84890426.00	31988015.00
(e)	Swarojgar Credit Card	12525283.32	9588412.98
(f)	Venture Capital Dairy Loan	34996196.30	8891703.00
(g)	Dairy Enterprinure Development (DEDS)	7453015.00	5889140.20
(h)	MT Institutional Loan	511809.00	511809.00
(i)	M T JLG Loan	98103860.22	129267395.81
(j)	MT Loan to SHG	1119820.24	2108171.24
(k)	Term Loan Consortium (UKSCB)	3263817.86	3263817.86
(l)	Loan Against Property	77156624.21	100174081.35
(m)	MT PMRY Loan	13824203.00	15041264.19
(N)	MT-SHG DEEN DAYAL BANK	22053379.00	0.00
(O)	E-RIKSHA LOAN	560184.30	0.00
	<b>TOTAL</b>	<b>1226595686.84</b>	<b>889615651.01</b>
	<b>Long Term Advances</b>		
(a)	House Loan	463340995.87	551433785.62
(b)	House Loan Staff	16146148.00	18431475.00
(c)	Tractor Term Loan	1359184.50	340930.00
(d)	Education Loan	7820374.60	10073361.60
(e)	Veer Chandra Singh Garhwali	31955313.92	42867446.36
(f)	Krishak Awas (Sahbhagita)	0.00	-
(g)	Commercial Term Loan	3028384.30	5204486.30
(h)	Nirval Verg Awas (NVA)	4355292.80	6893780.16
(i)	Term Loan Industrial	2701537.07	2397137.27
(j)	PENSION LOAN	5280262.30	2222578.20
	<b>TOTAL LT LOAN</b>	<b>535987493.36</b>	<b>639864980.51</b>
	<b>TOTAL ADVANCES</b>	<b>3296909039.26</b>	<b>2995047886.01</b>
	<b>BRANCH ADJUSTMENTS</b>		
(a)	Branch Adjustments HO	1938541.33	0.00
	<b>TOTAL</b>	<b>1938541.33</b>	<b>0.00</b>
	<b>SCHEDULE 10-- FIXED ASSETS</b>	<b>10</b>	
(a)	Premises Less Depreciation	2529704.98	2787968.98
(b)	Dead Stock (Furniture,Fixures & Computers etc.)	12172736.43	12139242.72
(c)	Computer & Machinery	0.00	-
(d)	Trading Stock	746226.89	752369.28
	<b>TOTAL</b>	<b>15448668.30</b>	<b>15679580.98</b>
	<b>SCHEDULE 11--OTHER ASSETS</b>	<b>11</b>	
(a)	Metre Security	119044.00	117545.00
(b)	Sundry Debtors	365144.30	1233729.23
(c)	Stationary	336108.32	300126.48
(d)	Misc. Dues From Societies	3875829.73	5309371.99
(e)	Over Draft Pacs Cader Fund	115868363.73	109228112.73
(f)	Other Miscellaneous Assets	11802969.60	22386352.39
(g)	Advance Income Tax	36700000.00	37400000.00
	<b>TOTAL</b>	<b>169067459.68</b>	<b>175975237.82</b>
	Interest Receivable Loan	82225267.45	74319362.19
	Interest Receivable Investment	193940103.00	187971004.00
	Bills For Collection as Per Contra	-	-
	<b>GRAND TOTAL</b>	<b>10062751382.63</b>	<b>9101225861.40</b>
	<b>SCHEDULE 12-- CONTIGENT ASSETS (DEAF</b>	<b>12</b>	<b>3270805.18</b>
			<b>2109857.29</b>

Date : 14.05.2020

SUMAN MAINDOLA  
S.O.(ACCTS)

RAVINDRA SINGH BISHT  
DIRECTOR

VANDANA LAKHERA  
D.G.M.(ACCTS)

SADHNA TRIPATHI  
DIRECTOR

MANOJ KUMAR  
SECRETARY/G.M.

NARENDRA SINGH RAWAT  
CHAIRMAN





# GARHWAL PAURI DISTT.CO-OPERATIVE BANK LTD.

HEAD OFFICE : KOTDWARA ( PAURI GARHWAL )

REVENUE STATEMENT AS ON :- 31-03-2020

	RECEIPT	Rs. P. 31.03.2020	DISBURSMENTS	Rs. P. 31.03.2020
<b>1</b>	<b>SHARE</b>		<b>SHARE</b>	
	Share received	13187567.00	Share Repaid	17267.00
<b>2</b>	<b>BORROWING TAKEN FROM</b>		<b>BORROWING REPAID TO</b>	
	(a) Individuals	13004868711.86	(a) Individuals	12145439643.41
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
<b>3</b>	<b>LENDINGS RECEIVED FROM</b>	2909511926.02	<b>LENDINGS MADE TO</b>	3211373079.27
	(a) Individuals		(a) Individuals	
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
<b>4</b>	<b>INVESTMENT WITHDRAWN</b>	24996057893.26	<b>INVESTMENT MADE</b>	25642212549.21
<b>5</b>	<b>INCOME REALISED</b>		<b>EXPENSES PAID</b>	
	(a) Interest received	1030298163.25	(a) Interest Paid	775340648.46
	(b) Sale of Goods	4740669.18	(b) Dividend & Bonus to members	
	(c) Secretary Pay Fund received		(c) Stocks bought	4509756.50
	(d) Other items received	9059841.88	(d) Cost of management	157293531.20
			(e) Secretary Pay Fund disbursed	
<b>6</b>	<b>OTHER ITEMS RECEIVED</b>		<b>OTHER ITEMS DISBURSED</b>	
	(a) by forfeiture Rs Funds		(a) by Writing off Rs	2266557.93
	(b) Otherwise Rs	14132895249.74	(b) Otherwise Rs	0.00
			© Of Which disbursed by distribution of profit Rs....	14105693647.48
	<b>TOTAL INCOME REALISED</b>		<b>TOTAL EXPENSES PAID</b>	
<b>7</b>	<b>TOTAL RECEIPTS OF THE YEAR</b>		<b>TOTAL DISBURSEMENT OF THE YEAR</b>	51638484.47
	(a) Cash Opening Balances	106501986.18	(a) Cash Closing Balances	111336843.44
	<b>GRAND TOTAL</b>	56207122008.37	<b>GRAND TOTAL</b>	56207122008.37

DATE :- 14.05.2020

  
SUMAN MAINDOLA  
S.O.(ACCTS)

  
VANDANA LAKHERA  
D.G.M.(ACCTS)

  
MANOJ KUMAR  
SECRETARY/G.M.

  
RAVINDRA SINGH BISHT  
DIRECTOR

  
SADHNA TRIPATHI  
DIRECTOR

  
NARENDRA SINGH RAWAT  
CHAIRMAN





# ZILA SAHKARI BANK LTD, GARHWAL (KOTDWARA)

HEAD OFFICE :- KOTDWARA (PAURI)

## NOTES ON ACCOUNT

Sr. No.	Particulars	Rs.	P.	Rs.	P.
		31.03.2019		31.03.2020	
1	<b>Investments – (only SLR) – with break-up under permanent and current category – Under current category with the following break-up</b>				
	(a) Book value and face value of Investments	15816.30		15306.70	
	(b) Market value of Investments	16875.40		16302.45	
	[Further, as regards NON-SLR investment, instructions for disclosure already issued vide RBI circular RPCD. CO. RF. BC. No. 65 / 07.02.03 / 2003-04 dated February 23, 2004 should be strictly adhered to.]	157.15		257.15	
2	<b>Advances to directors, their relatives, companies / firms in which they are interested.</b>				
	(a) Fund-based		NIL		NIL
	(b) Non-fund based (Guarantees, L/C, etc.)		NIL		NIL
3	Cost of Deposits – Average cost of Deposits.		4.77		5.20
4	<b>NPAs.</b>				
	(a) Gross NPAs	4509.80		5351.09	
	(b) Net NPAs	2826.21		3032.5	
	(c) Percentage of Gross NPAs to Total Advances	15.06		16.23	
	(d) Percentage of Net NPAs to Net Advances	10.00		9.89	
5	<b>Movement of NPAs</b>	4573.80		4509.80	
	(a) Recovered During the Year	703.03		1196.95	
	(b) Add during the Year	639.03		2038.24	
	(c) NPA for the Year	4509.80		5351.09	
6	<b>CRAR</b>		15.46		13.22
7	<b>Profitability.</b>				
	(a) Interest income as a percentage of working funds.		7.61		7.53
	(b) Non-interest income as a percentage of working funds.		0.12		0.10
	(c) Operating Profit as a percentage of working funds.		1.06		0.57
	(d) Return on Assets (516.38/83776.89)		0.62		0.18
	(e) Business (Deposits + Advances) Per Employee	1234.80		950.11	
	(f) Profit Per Employee (82)	6.30		1.42	
8	<b>Provisions</b>				
	(a) Provisions on NPAs required to be made	1667.20		2330.63	
	(b) Provisions on NPAs actually made	1683.59		2318.59	
	(c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	292.72		461.86	
	(d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund and arrears in reconciliation of inter-branch account.	521.90		513.17	
	(e) Provisions required to be made on depreciation in Investments.	0.10		0.05	
	(f) Provisions actually made on depreciation in Investments.	0.35		0.35	
9	<b>Movement in Provisions</b>				
	(a) Towards NPAs	1683.59		2318.59	
	(b) Towards Depreciation on Investments.	0.35		0.35	
	(c) Towards Standard Assets.	116.94		116.94	
	(d) Towards all other items under 7 above	645.00		645.00	
10	Payment of insurance premium to the DICGC, including arrears, if any.		79.91		74.02
11	Penalty imposed by RBI for any violation.		NIL		NIL
12	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.		NIL		NIL
13	Opening Balance of Amounts transferred to DEAF		22.41		21.10
	Add: Amounts transferred to DEAF during the year		0.00		11.61
	Less: Amounts reimbursed by DEAF towards claims		1.31		0.00
	Closing balance of amounts transferred to DEAF		21.10		32.71

DATED :- 14.05.2020

VANDANA LAKHERA  
D.G.M.(ACCTS)

MANOJ KUMAR  
SECRETARY/G.M.





**ZILA SHKARI BANK LTD, GARHWAL (KOTDWARA)**  
**HEAD OFFICE :- KOTDWARA**

**Provisions Made against Non-Performiin Assets As On - 31st March 2020**

Nature Of Assets	Rate Of Provision	Amount O/S	Provision Required	Sub Total	Provisin Made	Short/E xcess
Cash/Bank Balance	0%	47468.47	NIL		NIL	
investment	0%	15306.70	NIL		NIL	
<b>Total</b>		<b>62775.17</b>				
Loan/Advances						
Standard (Non Agri)	0.40%	20309.02	81.24			
Standard (Agri)	0.25%	7308.98	18.27		116.94	17.43
<b>Sub Total</b>		<b>27618.00</b>	<b>99.51</b>		<b>116.94</b>	<b>17.43</b>
Sub Standard	10%	2789.97	279.00			
Doubtful Assets						
D1	20%	393.84	78.77			
D2	30%	277.74	83.32			
D3	100%	273.71	273.71			
Doubtful Unsecured	100%	981.04	981.04			
Loss Assets	100%	634.79	634.79			
<b>Gross NPA</b>		<b>5351.09</b>	<b>2330.63</b>		<b>2318.59</b>	<b>-12.04</b>
Other Assets O/S Over Six Months As Per (Nabard)	100%					
<b>Total Loan/Advance</b>		<b>32969.09</b>	<b>2430.14</b>		<b>2435.53</b>	<b>5.39</b>
Over Due Intt.	100%	461.86	461.86		513.17	51.31
<b>Total</b>		<b>461.86</b>	<b>461.86</b>		<b>513.17</b>	<b>56.70</b>

DATE :- 14.05.2020

  
**SUMAN MAINDOLA**  
 SO (ACCOUNTS)

  
**VANDNA LAKHERA**  
 DY.G.M.(ACCTS)

  
**MANOJ KUMAR**  
 SECRETAY/G.M





# GARHWAL PAURI DISTT.CO-OPERATIVE BANK LTD.

HEAD OFFICE : KOTDWARA ( PAURI GARHWAL )

OTHER EXPENDITURE AS ON :- 31-03-2020

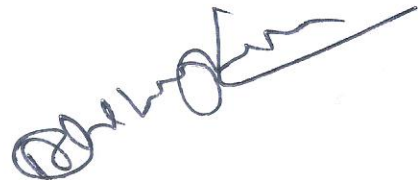
SR.NO.		31-03-2020	31-03-2020
1	BANK CONTR FOR GROUP INSU	50400.50	0.50
2	SERVICE TAX PAID	3638683.30	36.39
3	WIPRO CBS CHARGES	7004779.81	70.05
4	ADVANCE TAX	10000.00	0.10
5	FIRE EQUIPMENT REFILLING	87550.00	0.88
6	AGM EXPENSES	1112418.02	11.12
7	AMC CHARGES	602500.00	6.03
8	CBS EXPENCES	2284516.32	22.85
9	CADRE FUND	250000.00	2.50
10	CASH VAN	843104.00	8.43
11	CLEARING CONVEYANCE ALLW	90820.00	0.91
12	CLEARING HOUSE EXPENSES	161085.00	1.61
13	COMMISSION PAID	7099.80	0.07
14	COMPUTER CHARGES	12275.00	0.12
15	CONSUMABLE/REP-MAINT.	40000.00	0.40
16	CONVEYANCE	13056.00	0.13
19	ENTERTAINMENT	341438.24	3.41
20	MEDICAL REIMBURSEMENT TO	351850.00	3.52
21	MEETING BANK AND FIELD ST	1137309.22	11.37
23	SARVATRA ATM SWITCH CHARG	2505913.14	25.06
24	OTHER COST OF MANAGEMENT	3484826.55	34.85
25	BANK CONTRIBUTION SACHIV	4261000.00	42.61
26	TRAINING AND SEMINAR EXP	1030121.00	10.30
		<b>29320745.90</b>	293.21

DATE :- 14.05.2020

  
SUMAN MAINDOLA  
SO (ACCOUNTS)

  
VANDNA LAKHERA  
DY. G.M. (ACCTS)

  
MANOJ KUMAR  
SECRETAY/G.M





**ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)**

**HEAD OFFICE : KOTDWAR (PAURI GARHWAL)**

**Summary of Fixed Assets as on 31-03-2020**

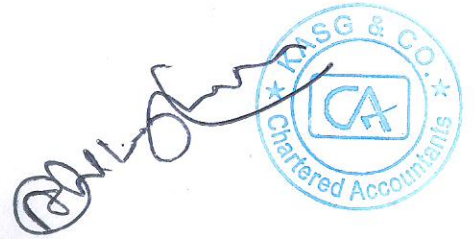
SL. NO.	Particulars	Rate per cent	Gross Block				Depreciation			Closing	
			Opening Balance as on 31.03.2019	Additions During the year up to 30-09-019	Additions During the year above 01-10-2019	Deletion During The Year	Balance as on 31.03.2020	Depreciation before 30-09-2019	Depreciation after 01-10-2020	Total Depreciation	Closing Balance as On 31.03.2020
1	Land & Buildings	0	152494.00	0.00	0.00	0.00	152494.00	0.00	0.00	0.00	152494.00
2	Furniture & Fixtures	10	2582640.00	1205204.55	1154480.64	0.00	3787844.55	378784.46	57724.03	436508.49	4505816.70
3	Computer & Printers	15	11466472.00	40082.00	95335.73	0.00	11506554.00	1725983.10	7150.18	1733133.28	9868756.45
4	Plant & Machinery	40	122171.00	90119.42	60000.00	0.00	212290.42	84916.17	12000.00	96916.17	175374.25
	<b>Total</b>		<b>14323777.00</b>	<b>1335405.97</b>	<b>1309816.37</b>	<b>0.00</b>	<b>15659182.97</b>	<b>2189683.72</b>	<b>76874.21</b>	<b>2266557.93</b>	<b>14702441.41</b>

DATE :- 14.05.2020

  
**SUMAN MAINDOLA**  
 S.O.(ACCTS)

  
**VANDANA LAKHERA**  
 DY.G.M.(ACCTS)

  
**(MANOJ KUMAR)**  
 SECRETARY/G.M.





(ANNEXURE-6)

**ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)**  
**HEAD OFFICE : KOTDWAR (PAURI GARHWAL)**

**Summary of Classifications of Assets as on 31-03-2020**

SL.NO.	Classifications	(Rs. In lacs)				
		Number of Accounts	Amount (Outstanding)	Number of Accounts	Amount of Overdue	Number of Accounts
1	Standard Assets	5712	2761799951.78	285	122967146.87	-
2	Sub-Standard Assets	714	281273907.67	714	113878126.64	281273907.67
3	Doubtful Assets	1516	190355355.46	1516	154436833.72	190355355.46
4	Loss Assets	498	63479824.35	498	59221086.12	63479824.35
	<b>TOTAL</b>	<b>8440</b>	<b>3296909039.26</b>	<b>3013</b>	<b>450503193.35</b>	<b>535109087.48</b>

We hereby certify that the above statement is correct and the figures tally with Balance Sheet/Book of Accounts

DATE :- 14-May-2020  
PLACE :- KOTDWAR

(SUMAN MAINDOLA)  
SO (ACCTS)

(VANDANA LAKHERA)  
DY.GM (ACCTS)

(MANOJ KUMAR)  
SECRETARY/GM



**ZILA SHKARI BANK LTD, GARHWAL (KOTDWARA)****HEAD OFFICE :- KOTDWARA****Report to highlight the performance on certain parameters**

Sl. No.	Parameter	3/31/2019	3/31/2020
1	No of Branches + HO (25+1)	26	26
2	Owned Fund	8245.53	9103.80
3	Share Capital	476.45	608.16
4	Reserves	6744.65	8325.20
5	Accumulated Profit	1024.43	170.44
6	Deposits	75007.55	81044.03
7	Borrowing	6724.99	9282.81
8	Investments	52845.23	59179.25
9	Total Loan Outstanding	29950.48	32969.09
10	Net Loan/Advance	28266.89	30650.50
11	Net Profit / Net Loss	516.38	170.44
12	Gross NPA Amount	4509.80	5351.09
13	Provision for Standard Assets	116.94	116.94
14	Provision Made Against NPA	1683.59	2318.59
15	Net NPA	2826.21	3032.50
16	Business per branch (Rs. lakh)	4036.85	4385.12
17	Business per staff (Rs. lakh)	1234.80	950.11
18	Number of loss making branches	2 out of 25	1 out of 25
19	Net worth**	5586.70	5424.41
20	Cost of Management (CoM)	1404.31	1595.60
21	Yield on Assets	7.61	7.54
22	Cost of Funds	4.77	4.69
23	Net Interest Margin (NIM)	2.84	2.85
24	Cost of Management (CoM)	1.68	1.70
25	Risk Cost	2.00	2.58
26	Operating Margin	1.06	0.57
27	Return on assets (RoA)	0.62	0.18
28	Return on Equity (RoE)	9.84	3.14
29	Leverage Ratio	5.76	5.33
30	CRAR	15.46	13.22
31	Credit Deposit (CD) Ratio	39.93	40.68
32	Investments Deposit (ID) Ratio	67.85	73.02
33	Gross NPA %	15.06	16.23
34	Net NPA %	10.00	9.89
35	Cash to Deposits	4.99	4.52
36	CASA Deposits to Total Deposits	55.97	54.41
37	Deposits to Working Fund	85.28	82.83
38	Borrowings to Loans	13.60	21.25
39	Provision Coverage Ratio (PCR)	37.33	43.33

DATE :- 14.05.2020

SUMAN MAINDOLA  
SO (ACCOUNTS)VANDANA LAKHERA  
D.G.M.(ACCTS)MANOJ KUMAR  
SECRETARY/G.M.



# ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

## Profit and Loss Account for the year ended 31st March 2020

EXPENDITURE	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		3/31/2020	31-03-2019
<b>SCHEDULE -12- INTEREST PAID</b>			
1. Interest on Deposit		405046241.12	375169256.23
2. Interest on Borrowings		52716353.12	25085280.52
<b>SCHEDULE -13- OPERATIVE EXPENCES</b>			
3. Salaries, allowances and P F Contribution		105652917.65	97682608.85
4. Directors and Committee member allowances		445024.00	133371.00
5. Rent, Insurance and Lighting etc		18978137.48	16403408.00
6. Law charges.		480575.00	475050.00
7. Postage and Telephone Charges		450796.96	443356.16
8. Auditor's Fees.		947600.00	592400.00
9. Depreciation on Fixed Assets		2266557.93	2391901.53
10. Stationary, Printing and Advertisement		1017734.21	810704.23
11. Other Expenditure		<u>29320745.90</u>	<b>21498436.19</b>
<b>12. Provisions:</b>			
(a) For NPA Provision		63500000.00	18100000.00
(b) For Miscellaneous			-
<b>13. Net Profit before Income tax</b>		<b>53744247.25</b>	<b>89038484.47</b>
<b>TOTAL</b>		<b>734566930.62</b>	<b>647824257.18</b>
<b>Profit and Loss Appropriation Account for the year ended 31st March 2020</b>			
<b>Net Profit before Income Tax</b>		<b>53744247.25</b>	<b>89038484.47</b>
<b>Provision For Income tax</b>		<b>36700000.00</b>	<b>37400000.00</b>
<b>Net Profit After Tax</b>		<b>17044247.25</b>	<b>51638484.47</b>

## Profit and Loss Account for the year ended 31st March 2020

INCOME	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		3/31/2020	31-03-2019
<b>SCHEDULE -10- INTEREST INCOME</b>			
1. Interest from Loan		305634946.74	273599630.91
2. Interest from Investment		418768642.00	363197748.00
3. Income from Dividend		1103500.00	1067200.00
<b>SCHEDULE -11- OTHER CHARGES</b>		0.00	
4. Commission & Exchange		7530307.00	7714959.32
5. Other Receipts		1529534.88	2244718.95
6. Loss if any.		0.00	
<b>TOTAL</b>		<b>734566930.62</b>	<b>647824257.18</b>

DATE :- 14.05.2020

  
SUMAN MAINDOLA  
S.O.(ACCTS)

  
VANDANA LAKHERA  
D.G.M.(ACCTS)

4-6  
  
MANOJ KUMAR  
SECRETARY/G.M.

  
RAVINDRA SINGH BISHT  
DIRECTOR

  
SADHNA TRIPATHI  
DIRECTOR

  
NARENDRA SINGH RAWAT  
CHAIRMAN





Part B - Risk Weight Assets and Exposures						
		Book Value	Margins and Provisions	Book Value (net)	Risk Weight (%)	Risk Adjusted Value
	<b>Asset Items</b>					
I	<b>Cash and Bank Balances</b>	3,852.97	0.00	3,852.97	20.00	547.92
1	Cash, balances with RBI	1,113.37	0	1,113.37	0.00	0.00
2	Balances in current account with other Banks	2,739.60	0	2,739.60	20.00	547.92
II	<b>Investments</b>	59179.25	0.35	59178.9	385	10459.27
1	Investments in Govt. Securities	15,306.70	0	15,306.70	2.50	382.67
2	Investments in other approved securities guaranteed by central/ state govt.	0	0	0	2.50	0.00
3	Investments in other securities where payment of interest and repayment of principal are guaranteed by central govt. (It will include Indira/ Kisan Vikas Patra and investment in bonds and debentures where payment of interest and principal is guaranteed by Central Government/ State Governments)	0	0	0	2.50	0.00
4	Investments in other securities where payment of interest and repayment of principal are guaranteed by state govt. (If, the same has become NPA, it will attract 102.5% risk weight and therefore include under all other investments at x below.)	0	0	0	2.50	0.00
5	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by central/state govts.	0	0	0	22.50	0.00
6	Investments in govt. guaranteed securities of govt. undertakings which do not form part of the approved market borrowing programme.	0	0	0	22.50	0.00
7	Claims on commercial banks, DCCBs and STCBs such as FDs, CDs, money at call and short notices etc.	43,615.50	0	43615.5	22.50	9813.49
8	Investments in bonds issued by All India Public Financial Institutions	0	0	0	102.50	0.00
9	Investments in bonds issued by Public Financial Institutions for their Tier II Capital	0	0	0	102.50	0.00
10	All other investments	257.05	0.35	256.7	102.50	263.12
III	<b>Loans and Advances including bills purchased and discounted</b>	32969.09	2435.53	30533.56	1120	28382.57
1	Loans guaranteed by GOI	0	0	0	0.00	0.00
2	Loans guaranteed by State Govt.	1,899.42	0	1899.42	0.00	0.00
3	State Government guaranteed advance which has become a non performing asset	0	0	0	100.00	0.00
4	Loans granted to PSUs of GOI	0	0	0	100.00	0.00
5	Loans granted to PSUs of State Govt.	0	0	0	100.00	0.00
6	Housing Loans	0	0	0	0.00	0.00
6.1	Loans to individuals (fully secured by mortgage of residential properties) up to Rs. 30 lakh [LTV ratio should be computed as a percentage of total outstanding in the account (viz. principal + accrued interest + other charges pertaining to the loan without any netting) in the numerator and the realizable value of the residential property mortgaged to the bank in the denominator]	0	0	0	0.00	0.00
a	LTV ratio is equal to or less than 75 per cent	0	0	0	50.00	0.00
b	LTV ratio is more than 75 per cent	0	0	0	100.00	0.00
6.2	Housing-others	4,676.96	0	4676.96	100.00	4676.96
7	Consumer credit including Personal Loan	1,065.28	0	1065.28	125.00	1331.60
8	lakh, the entire loan amount has to be assigned the risk weight applicable for the purpose for which the loan has been sanctioned)	0	0	0	50.00	0.00
9	All other loans and advances including Education loan	24,734.83	2,435.53	22299.3	100.00	22299.30
10	Loans extended against primary / collateral security of shares/ debentures	0	0	0	125.00	0.00
11	Leased Assets	0	0	0	100.00	0.00
12	Advance guaranteed by DICGC/ ECGC (The risk weight of 50% should be limited to the amount guaranteed and not the entire outstanding balance in the accounts. In other words, the outstanding in excess of the amount guaranteed, will carry 100% risk weight.)	0	0	0	50.00	0.00
13	Advance against term deposits, life policies, NSC, IVPs, and KVPs where adequate margin is available.	219.04	0	219.04	0.00	0.00
14	Loans and advances granted by State/Central cooperative banks to their own staff, which are fully covered by superannuation benefits and mortgage of flat/house	373.56	0	373.56	20.00	74.71
IV	<b>Other Assets</b>	4626.2	1189.77	3436.43		1599.74
1	Premises, furniture and fixtures	154.49	0	154.49	100.00	154.49
2	Interest due on GOI securities	189.55	0	189.55	0.00	0.00
3	Interest subvention receivable from Govt		0	0	0.00	0.00
4	Government transactions (net of claims of government / RBI on banks on account of such transactions)		0	0	0.00	0.00
5	Interest receivable on staff loans	60.9	0	60.9	20.00	12.18
6	Interest receivable from banks	2,511.20	513.17	1998.03	20.00	399.61
7	All other Assets	1,710.06	676.6	1033.46	100.00	1033.46
V	<b>Total</b>	100,627.51	3,625.65	97,001.86		40989.50

Date : 14.05.2020

SUMAN MAINDOLA  
S.O.(ACCTS)

VANDANA LAKHERA  
D.G.M.(ACCTS)

MANOJ KUMAR  
SECRETARY/G.M.






**Part A - Capital Funds and Risk Assets Ratio**

I	Capital Funds	
A	Tier I Capital elements	
1	Paid up capital	
	Less:	608.16
1.1	Accumulated losses/ Intangible Assets	
1.2	Shortfall in provisions	0
2	Net paid-up Capital	0
3	Innovative Perpetual Debt Instruments (IPDI)	608.16
4	Reserves and Surplus	0
4.1	Statutory reserves	4759.55
4.2	Capital reserves (Note 2)	2,731.51
4.3	Other reserves* (Specify)	0
4.4	Surplus in Profit and Loss Account (Note 3)	2,028.04
5	Total Tier I Capital	0.00
B	Tier II Capital elements	5367.71
1	Revaluation reserves (Note 4)	0
2	General provisions and loss reserves (Note 5)	0
3	Investment fluctuation reserves/ funds	0
4	Innovative Perpetual Debt Instruments (IPDI)	0
5	Long Term (Subordinated) Deposits (LTDs)	0
	Less:	0
5.1	Investments in LTDs of DCCBs	56.70
6	HEAD ROOM DEDUCTION	0
7	Net Tier II Capital	0.00
C	Total Capital (Tier I + Tier II)	0
II	Risk Assets	5,424.41
1	Adjusted value of funded risk assets i.e. on Balance Sheet items	
2	Adjusted value of non-funded and off-Balance Sheet items	40989.50
3	Total Risk Weighted Assets	31.04
III	Percentage of Capital Funds to Risk Weighted Assets (I/II * 100)	41020.54
		13.22

Date : 14.05.2020

  
**SUMAN MAINDOLA**  
 S.O.(ACCTS)

  
**VANDANA LAKHERA**  
 D.G.M.(ACCTS)

  
**MANOJ KUMAR**  
 SECRETARY/G.M.

