

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)

01

BALANCE SHEET AS ON 31st MARCH 2021

ASSETS AND LIABILITIES		SCHEDULE	CURRENT YEAR 2021-03-31	PREVIOUS YEAR 2020-03-31
1	SHARE CAPITAL	1	74587250.00	60815550.00
2	RESERVE FUND AND OTHER RESERVES	2	837065231.38	787203588.38
3	DEPOSITS AND OTHER ACCOUNTS	3	8751316759.35	8104402774.14
4	BORROWINGS	4	1229229400.00	928280710.00
5	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
6	BRANCH ADJUSTMENTS		104303.87	0.00
7	OVERDUE INTEREST RESERVE		48948034.66	51316514.66
8	INTEREST PAYABLE		9840732.77	9607173.15
9	OTHER LIABILITIES	5	150625897.39	104080825.05
10	UNDISTRIBUTED PROFIT		21793251.25	0.00
11	PROFIT & LOSS FOR THE YEAR		21541366.65	17044247.25
	TOTAL		11145052227.32	10062751382.63
12	Contingent Liabilities	12	4940485.43	3270805.18

Date : 30.04.2021


SUMAN MAINDOLA
S.O.(ACCTS)


PRAVEEN KUMAR
D.G.M.(ACCTS)


MANOJ KUMAR
SECRETARY/G.M.


RAVINDRA SINGH BISHT
DIRECTOR


SADHNA TRIPATHI
DIRECTOR


NARENDRA SINGH RAWAT
CHAIRMAN



UPIID - 21073882 AAAA BH 4655



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 2021

FORM "A"

02

PROPERTY AND ASSETS		SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
			2021-03-31	2020-03-31
1	CASH	6	156204915.85	111336843.44
2	BALANCE WITH OTHER BANKS	7	5011251291.79	4635510460.17
3	MONEY AT CALL AND SHORT NOTICE		0.00	0.00
4	INVESTMENTS	8	1817895708.00	1556375000.00
5	ADVANCES	9	3710898776.58	3296909039.26
6	INTEREST RECEIVABLE			
	Intt. Receivable on Investment & Loans		266912081.53	276165370.45
7	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
8	BRANCH ADJUSTMENTS		0.00	1938541.33
9	FIXED ASSETS	10	14075292.63	15448668.30
10	OTHER ASSETS	11	167814160.94	169067459.68
11	DEFERRED AMORTISATION OF INVESTMENTS		0.00	0.00
	TOTAL		11145052227.32	10062751382.63
12	Contingent Liabilities	12	4940485.43	3270805.18

ate : 30.04.2021


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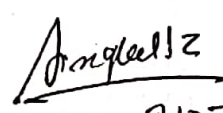

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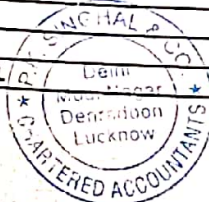
ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

03

(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 2021

CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		2021-03-31	2020-03-31
SCHEDULE 1 -- CAPITAL	1		
Authorised Capital			
.....Shares of Rs.each			
of the above held by			
(a) Individuals		2900.00	2900.00
(b) Co-Operative Institutions		74584350.00	60812650.00
TOTAL		74587250.00	60815550.00
SCHEDULE 2 - RESERVE FUND & OTHER RESERVES	2		
(a) Statutory Reserve Fund		273151130.22	273151130.22
(b) Agricultural Credit Stabilization Fund		83485227.50	83485227.50
(c) Building Fund		45000000.00	45000000.00
(d) Dividend Equalization Fund		2003500.00	2003500.00
(e) Special Bad Debts Reserve			0.00
(f) Bad & Doubtful Debts Reserve		275159311.72	231859311.72
(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		69500000.00	64500000
(k) Charity Fund			
(l) Vehicle Fund			
(m) Risk Fund		1953012.44	1953012.44
(n) Branch Modification Fund			
(o) Reserve Against Fraud			
(p) provision for theft		3160486.50	3160486.5
(q) Nominal member Fund		504763.00	
(r) Share Redemption Fund		98800.00	41,920.00
(s) Computerisation Fund		20750000.00	20750000
(t) Employees Training Fund		25000000.00	25000000
(u) Pension Fund		3000000.00	3000000
(v) Provision For Standard Assets		19000000.00	19000000
(w) Reserch and Development Fund		12694000.00	11694000
TOTAL		837065231.38	787203588.38
DEPOSITS AND OTHER ACCOUNTS :	3		
(i) Fixed deposits			
(a) Individuals		2402854147.86	2157414919.69
(b) Other societies		1412077148.00	1299474150.00
TOTAL		3814931295.86	3456889069.69
(ii) Savings Banks Deposits			
(a) Individuals		4561875100.85	4170646256.80
(b) Other Societies		141737614.15	161442299.41
TOTAL		4703612715.00	4332088556.21
(iii) Current Deposits			
(a) Individuals		91638270.81	175699481.09
(b) Other Societies		1730372.72	1620859.19
(c) Call Deposit		3704524.00	2535474.00
TOTAL		97073167.53	179855814.28
(iv) Recuring Deposit		134242713.00	134140605.00
(v) Staff Security		1456867.96	1428728.96
TOTAL (i+ii+iii+iv+v)		135699580.96	135569333.96
		8751316759.35	8104402774.14
CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
SCHEDULE 4-- BORROWING :		2021-03-31	2020-03-31
(i) From State Co-operative Bank Ltd	4		
(a) Short Term Loans			
(b) Medium Term Loans		40000000.00	20000000.00
TOTAL		40000000.00	20000000.00



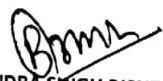
(ii) Short Term Loans From NABARD		1057089500.00	904300000.00
(iii) From NCDC		2560000.00	3839800.00
(iv) From C C USCB		129500000.00	
(v) From Other Banks		79900.00	140910.00
TOTAL (ii) TO(V)		1189229400.00	908280710.00
		1229229400.00	928280710.00
SCHEDULE 5-- OTHER LIABILITIES	5		
(a) Bills Payable/Draft Payable/Pay Order		3031167.85	1749378.67
(b) Sundry Liabilities			
(c) Unclaimed Dividends		464914.00	464914.00
(d) Societies Carpus Fund			9155792.24
(e) Sundry Creditors		7003732.46	2136841.84
(f) IRDP/SHG Subsidy		14206919.00	18997171.00
(g) Provision For Standard Assets		-	-
(h) Reserch and Development Fund		-	-
(i) ATM Trasaction		2894956.71	1164301.64
(j) Advance Income Tax Provision		35011000.00	36700000.00
(k) Provision for Miscellaneous		88013207.37	33712425.66
TOTAL		150625897.39	104080825.05
Interest Payable		9840732.77	9607173.15
Overdue Interest Reserve		48948034.66	51316514.66
Bills For Collection as Per Contra		-	-
Branch Adjustments (HO)		104303.87	0.00
PROFIT FOR THE PREVIOUS YEAR		21793251.25	0.00
PROFIT FOR THE YEAR		21541366.65	17044247.25
GRAND TOTAL		11145052227.32	10062751382.63
SCHEDULE 12-- CONTIGENT LIABILITIES	12	4940485.43	3270805.18

Date : 30.04.2021



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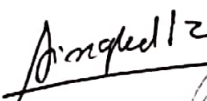

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UDIN - 21073882 AAAABH46SS



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BALANCE SHEET AS ON 31st MARCH 2021

PROPERTY AND ASSETS	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		2021-03-31	2020-03-31
SCHEDULE 6-- CASH	6		
(a) Cash in Hand		156204915.85	111336843.44
TOTAL		156204915.85	111336843.44
SCHEDULE 7-- BALANCE WITH BANKERS	7		
CURRENT ACCOUNTS			
(a) Balance with State Co-operative Bank Ltd		58905904.75	85086437.06
(b) Balance with SBI		29506501.13	18069552.79
(c) Balance with Nationalised Banks		80443782.57	72083750.93
(d) Balance with Other Banks		85551414.91	98720587.39
TOTAL		254407603.36	273960328.17
OTHER DEPOSIT ACCOUNTS			
(a) Fixed Deposits with State Bank of India		0.00	57149710.00
(b) Fixed Deposits with State Co-operative Bank		3088890925.00	3134948452.00
(c) Fixed Deposits with Nationalized Banks		464947991.00	194525925.00
(d) Fixed Deposits with Other Banks		1203004772.43	974926045.00
TOTAL		4756843688.43	4361550132.00
TOTAL BANK DEPOSIT		5011251291.79	4635510460.17
SCHEDULE 8-- INVESTMENTS	8		
(a) In Central & State Government Securities		1782190708.00	1530670000.00
Face Value ` 158.16 Crore			
Market Value ` 168.75 Crore			
(b) Shares in State Co-operative Bank Ltd		35700000.00	25700000.00
(c) Shares in Other Cooperative Institutions		5000.00	5000.00
TOTAL		1817895708.00	1556375000.00
SCHEDULE 9-- ADVANCES	9		
Short Term Advances			
(a) Short Term (SAO)		83745052.85	71254954.96
(b) CCL Business Traders		110628300.3	110131238.50
(c) CCL. To Staff		22731607.04	19438614.05
(d) CCL. To SSC Loan		3904021.37	1080997.89
(e) CCL to SHG		6712285.53	2899404.30
(f) CC Pledged to Sugar Mill		269786526.00	264503386.00
(g) CC Institutional		16557309.09	15305518.09
(h) CCL Salary Earner Societies		34770807.80	35005471.80
(i) CCL to Consumer		694324.58	862426.75
(j) CCL to Fertilizer		292889.53	365171.00
(k) CCL to KRY		1047097308.68	988757721.78
(l) Festival Loan to Staff		0.00	0.00
(m) Loans Against F.D./R.D.		23659126.12	20544819.08
(n) Loans Against N.S.C		1730230.00	1358699.50
(o) Over Draft With CA		1772861.56	1865555.56
(P) PATANJALI CASH AND CARRY		944842.48	951879.80
TOTAL CC LOAN		1625027492.89	1534325859.06
Medium Term Advances			
(a) M T Loan to Societies		958954949.11	705429686.64
(b) Consumer Durable Loan		119906394.42	106933953.51
(c) Vehicle Loan		84826207.41	57773428.24
(d) MT Loan to Sugar Mills		120815116.00	84890426.00
(e) Swarojgar Credit Card		20702512.56	12525283.32
(f) Venture Capital Dairy Loan		88002066.35	34996196.30
(g) Dairy Enterprinure Development (DEDS)		5667138.00	7453015.00
(h) MT Institutional Loan		511809.00	511809.00
(i) M T JLG Loan		78382963.26	98103860.22
(j) MT Loan to SHG		1063709.80	1119820.24
(k) Term Loan Consortium (UKSCB)		3146809.86	3263817.86
(l) Loan Against Property		58850838.71	77156624.21
(m) MT PMRY Loan		12283460.00	13824203.00
(N) MT-SHG DEEN DAYAL BANK		40986908.38	22053375.00



(O) E-RIKSHA LOAN		583369.30	560184.30
(p) M PACS Computrization		14728000.00	
TOTAL		1609412252.16	1226595686.84
Long Term Advances			
(a) House Loan		408489862.78	463340995.87
(b) House Loan Staff		15338356.00	16146148.00
(c) Tractor Term Loan		1979033.50	1359184.50
(d) Education Loan		8782053.50	7820374.60
(e) Veer Chandra Singh Garhwali		24865603.98	31955313.92
(f) Krishak Awas (Sahbhagita)			0.00
(g) Commercial Term Loan		2875732.30	3028384.30
(h) Nirval Verg Awas (NVA)		3993416.80	4355292.80
(i) Term Loan Industrial		3040449.67	2701537.07
(j) PENSION LOAN		7094523.00	5280262.30
TOTAL LT LOAN		476459031.53	535987493.36
TOTAL ADVANCES		3710898776.58	3296909039.26
BRANCH ADJUSTMENTS			
(a) Branch Adjustments HO		0.00	1938541.33
TOTAL		0.00	1938541.33
SCHEDULE 10-- FIXED ASSETS	10		
(a) Premises Less Depreciation		2297267.98	2529704.98
(b) Dead Stock (Furniture,Fixures & Computers etc.)		11139018.17	12172736.43
(c) Computer & Machinery			0.00
(d) Trading Stock		639006.48	746226.89
TOTAL		14075292.63	15448668.30
SCHEDULE 11--OTHER ASSETS	11		
(a) Metre Security		119044.00	119044.00
(b) Sundry Debtors		271327.00	365144.30
(c) Stationary		181984.01	336108.32
(d) Misc. Dues From Societies		1042369.89	3875829.73
(e) Over Draft Pacs Cader Fund		115868363.73	115868363.73
(f) Other Miscellaneous Assets		10139617.21	8725971.98
(g) Input Gst		5180455.10	3076997.62
(h) Advance Income Tax		35011000.00	36700000.00
TOTAL		167814160.94	169067459.68
Interest Receivable Loan		195177681.00	82225267.45
Interest Receivable Investment		71734400.53	193940103.00
Bills For Collection as Per Contra			-
GRAND TOTAL		11145052227.32	10062751382.63
SCHEDULE 12-- CONTIGENT ASSETS (DEAF)	12	4940485.43	3270805.18

Date : 30.04.2021


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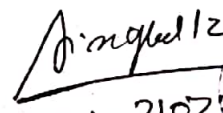

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ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

07

Profit and Loss Account for the year ended 31st March 2021

EXPENDITURE	SCHEDULE	CURRENT YEAR	CURRENT YEAR
		2021-03-31	2020-03-31
SCHEDULE -12- INTEREST PAID	12		
1. Interest on Deposit		397058138.41	405046241.12
2. Interest on Borrowings		50141578.31	52716353.12
SCHEDULE -13- OPERATIVE EXPENCES	13		
3. Salaries, allowances and P F Contribution		112212401.88	105652917.65
4. Directors and Committee member allowances		252349.00	445024.00
5. Rent, Insurance and Lighting etc		20360695.34	18978137.48
6. Law charges.		485990.00	480575.00
7. Postage and Telephone Charges		387291.35	450796.96
8. Auditor's Fees.		1479766.50	947600.00
9. Depreciation on Fixed Assets		2164728.89	2266557.93
10. Stationary, Printing and Advertisement		1439991.00	1017734.21
11. Other Expenditure		42355441.04	29320745.90
12. Provisions:			
(a) For NPA Provision		35000000.00	63500000.00
(b) For MOROTORIAM		8300000.00	
(c) For Standard Assets		1000000.00	
(d) For Miscellaneous		5504763.00	
13. Net Profit before Income tax		56552366.65	53744247.25
TOTAL		734695501.37	734566930.62

Profit and Loss Appropriation Account for the year ended 31st March 2021

Net Profit before Income Tax	56552366.65	53744247.25
Provision For Income tax	35011000.00	36700000.00
Net Profit After Tax	21541366.65	17044247.25

Profit and Loss Account for the year ended 31st March 2021

INCOME	SCHEDULE		
SCHEDULE -10- INTEREST INCOME	10		
1. Interest from Loan		294130637.89	305634946.74
2. Interest from Investment		430567236.77	418768642.00
3. Income from Dividend		0.00	1103500.00
SCHEDULE -11- OTHER CHARGES	11		
4. Commission & Exchange		7925263.07	7530307.00
5. Exgratia Payment		1877103.64	1529534.88
6. Intt on income tax Refund		195260.00	
7. Loss if any.		0.00	0
TOTAL		734695501.37	734,566,931.00

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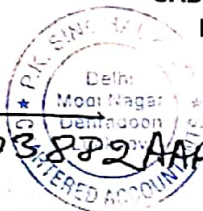
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ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

HEAD OFFICE : KOTDWARA (PAURI GARHWAL)

REVENUE STATEMENT AS ON :- 31-03-2021

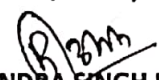
	RECEIPT	Rs. P. 31.03.2021	DISBURSMENTS	Rs. P. 31.03.2021
1	SHARE		SHARE	
	Share received	83308200	Share Repaid	69536500
2	BORROWING TAKEN FROM		BORROWING REPAID TO	
	(a) Individuals	2101684572	(a) Individuals	1800735882
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
3	LENDINGS RECEIVED FROM	2822054494	LENDINGS MADE TO	3236044231
	(a) Individuals		(a) Individuals	
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
4	INVESTMENT WITHDRAWN	7156681372	INVESTMENT MADE	7806961150
5	INCOME REALISED		EXPENSES PAID	
	(a) Interest received	736023527.2	(a) Interest Paid	446966157.1
	(b) Sale of Goods	3397363.83	(b) Dividend & Bonus to members	
	(c) Secretary Pay Fund received		(c) Stocks bought	2023988.16
	(d) Other items received	7925263.07	(d) Cost of management	179478689.1
			(e) Secretary Pay Fund disbursed	
6	OTHER ITEMS RECEIVED		OTHER ITEMS DISBURSED	
	(a) by forfeiture Rs Funds		(a) by Writing off Rs	2164728.89
	(b) Otherwise Rs	48052325332.93	(b) Otherwise Rs	47357576478.81
			© Of Which disbursed by distribution of profit Rs....	
	TOTAL INCOME REALISED		TOTAL EXPENSES PAID	
7	TOTAL RECEIPTS OF THE YEAR		TOTAL DISBURSEMENT OF THE YEAR	17044247.25
	(a) Cash Opening Balances	111336843.4	(a) Cash Closing Balances	156204915.9
	GRAND TOTAL	61074736968.11	GRAND TOTAL	61074736968.11

DATE :- 30.04.2021


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Part A - Capital Funds and Risk Assets Ratio		
	Capital Funds	
	Tier I Capital elements	
A	Paid up capital	745.87
1	Less:	
1.1	Accumulated losses/ Intangible Assets	0.00
1.2	Shortfall in provisions	0.00
2	Net paid-up Capital	745.87
	Innovative Perpetual Debt Instruments (IPDI)	0.00
	Reserves and Surplus	5193.46
1	Statutory reserves	2731.51
2	Capital reserves (Note 2)	0.00
3	Other reserves* (Specify)	2028.61
4	Surplus in Profit and Loss Account (Note 3)	433.34
	Total Tier I Capital	5939.33
	Tier II Capital elements	0.00
	Revaluation reserves (Note 4)	0.00
	General provisions and loss reserves (Note 5)	0.00
	Investment fluctuation reserves/ funds	0.00
	Innovative Perpetual Debt Instruments (IPDI)	0.00
	Long Term (Subordinated) Deposits (LTDs)	0.00
	Less:	
1	Investments in LTDs of DCCBs	51.26
	HEAD ROOM DEDUCTION	0.00
	Net Tier II Capital	0.00
	Total Capital (Tier I + Tier II)	5990.59
	Risk Assets	45596.47
	Adjusted value of funded risk assets i.e. on Balance Sheet items	49.40
	Adjusted value of non-funded and off-Balance Sheet items	45645.87
	Total Risk Weighted Assets	45645.87
	Percentage of Capital Funds to Risk Weighted Assets (I/II * 100)	13.12

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UDIN-21073882 AAAA B114655


Part B - Risk Weight Assets and Exposures

	Book Value	Margins and Provisions	Book Value (net)	Risk Weight (%)	Risk Adjusted Value
Asset Items					
I Cash and Bank Balances	4,171.47	0.00	4,171.47	20.00	521.88
1 Cash, balances with RBI	1,562.05	0	1,562.05	0.00	0.00
2 Balances in current account with other Banks	2,609.42	0	2,609.42	20.00	521.88
II Investments	65682.05	0.35	65681.7		11499.36
1 Investments in Govt. Securities	17,821.91	0	17,821.91	2.50	445.55
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.	47,503.09	0	47503.09	22.50	10688.20
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	357.05	0.35	356.7	102.50	365.62
III Loans and Advances including bills purchased and discounted	37108.98	2878.53	34230.45		32099.93
1 Loans guaranteed by GOI		0	0	0.00	0.00
2 Loans guaranteed by State Govt.	1,854.55	0	1854.55	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		0.00
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		0.00
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	4,084.89	0	4084.89	100.00	4084.89
7 Consumer credit including Personal Loan	1,193.21	0	1193.21	125.00	1491.51
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	29,321.96	2,878.53	26443.43	100.00	26443.43
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.	253.89	0	253.89	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	400.48	0	400.48	20.00	80.10
IV Other Assets	4488.02	1189.53	3298.49		1475.30
1 Premises, furniture and fixtures	142.57	0	142.57	100.00	142.57
2 Interest due on GOI securities	193.8	0	193.8	0.00	0.00
3 Interest subvention receivable from GoI		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	50.32	0	50.32	20.00	10.06
6 Interest receivable from banks	2,475.90	489.48	1986.42	20.00	397.28
7 All other Assets	1,625.43	700.05	925.38	100.00	925.38
V Total	111,450.52	4,068.41	107,382.11		45596.47

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Date: 30.04.2021

SUMAN MAINDOLA
S.O.(ACCTS)

PRAVEEN KUMAR
D.G.M.(ACCTS)

MANOJ KUMAR
SECRETARY/G.M.



Signature
UDIN - 21073882 AAAABH 4655

ZILA SHKARI BANK LTD, GARHWAL (KOTDWARA)

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HEAD OFFICE :- KOTDWARA

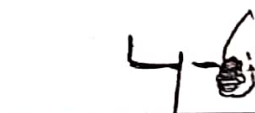
Provisions Made against Non-Performiin Assets As On - 31st March 2021

Nature Of Assets	Rate Of Provision	Amount O/S	Provision Required	Sub Total	Provisin Made	Short/E xcess
Cash/Bank Balance	0%	51674.56	NIL		NIL	
Investment	0%	18178.95	0.05		0.35	0.30
Total		69853.51				
Loan/Advances						
Standard (Non Agri)	0.40%	22434.31	89.74			
Standard (Agri)	0.25%	10210.92	25.53		126.94	11.67
Sub Total		32645.23	115.27		126.94	11.67
Sub Standard	10%	2023.59	202.36			
Doubtful Assets						
D1	20%	632.25	126.45			
D2	30%	216.74	65.02			
D3	100%	349.07	349.07			
Doubtful Unsecured	100%	783.83	783.83			
Loss Assets	100%	458.28	458.28			
Gross NPA		4463.76	1985.01		2751.59	766.58
Other Assets O/S Over Six Months As Per (Nabard)	100%					
Total Loan/Advance		37108.99	2100.28		2878.53	778.25
Over Due Intt.	100%	438.22	438.22		489.48	51.26
Total		438.22	438.22		489.48	829.51

DATED :- 30.04.2021


SUMAN MAINDOLA
SO (ACCOUNTS)


PRAVEEN KUMAR
DY.G.M.(ACCTS)


MANOJ KUMAR
SECRETAY/G.M


UDIN - 21072882 AAAABH4655


ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)
HEAD OFFICE : KOTDWAR (PAURI GARHWAL)
Summary of Classifications of Assets as on 31-03-2021

SL.NO.	Classifications	Number of Accounts	Amount (Outstanding)	Number of Accounts	Amount of Overdue	Number of Accounts	Amount of N.P.A
1	Standard Assets	6974	3264522785.00	710	33612037.25	-	-
2	Sub-Standard Assets	519	202359219.30	519	155174829.38	519	202359219.30
3	Doubtful Assets	1553	198188680.83	1553	184655299.57	1553	198188680.83
4	Loss Assets	372	45828091.45	372	42494165.30	372	45828091.45
	TOTAL	9418	3710898776.58	3154	415936331.50	2444	446375991.58

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



(SUMAN MAINDOLA)
SO (ACCTS)



(PRAVEEN KUMAR)
DY.GM (ACCTS)



(MANOJ KUMAR)
SECRETARY/GM

DATED :- 30.04.2021
PLACE :- KOTDWAR



UDIN - 21073882-AAAAA1B4 4655

ZILA SAHKARI BANK LTD, GARHWAL (KOTDWARA)

HEAD OFFICE :- KOTDWARA (PAURI)

NOTES ON ACCOUNT

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Sr. No.	Particulars	Rs.	P.	Rs.	P.
		31.03.2020	31.03.2021	31.03.2020	31.03.2021
	Investments – (only SLR) – with break-up under permanent and current category – Under current category with the following break-up				
1	(a) Book value and face value of Investments	15306.70		17821.91	
	(b) Market value of Investments	16302.45		18087.78	
	[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.]	257.15		357.05	
2	Advances to directors, their relatives, companies / firms in which they are interested.				
	(a) Fund-based		NIL		NIL
	(b) Non-fund based (Guarantees, L/C, etc.)		NIL		NIL
3	Cost of Deposits – Average cost of Deposits.		5.20		4.63
4	NPAs.				
	(a) Gross NPAs	5351.09		4463.76	
	(b) Net NPAs	3032.5		1712.17	
	(c) Percentage of Gross NPAs to Total Advances	16.23		12.03	
	(d) Percentage of Net NPAs to Net Advances	9.89		4.98	
5	Movement of NPAs	4509.80		5351.09	
	(a) Recoved During the Year	1196.95		1271.51	
	(b) Add during the Year	2038.24		384.18	
	(c) NPA for the Year	5351.09		4463.76	
6	CRAR		13.22		13.12
7	Profitability.				
	(a) Interest income as a percentage of working funds.	7.53		6.84	
	(b) Non-interest income as a percentage of working funds.	0.10		0.07	
	(c) Operating Profit as a percentage of working funds.	0.57		0.53	
	(d) Return on Assets (516.38/83776.89)	0.18		0.20	
	(e) Business (Deposits + Advances) Per Employee	950.11		774.05	
	(f) Profit Per Employee (82)	1.42		1.34	
8	Provisions				
	(a) Provisions on NPAs required to be made	2330.63		2002.86	
	(b) Provisions on NPAs actually made	2318.59		2751.59	
	(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.	461.86		438.22	
	(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.	513.17		489.48	
	(e) Provisions required to be made on depreciation in Investments.	0.05		0.05	
	(f) Provisions actually made on depreciation in Investments.	0.35		0.35	
9	Movement in Provisions				
	(a) Towards NPAs	2318.59		2751.59	
	(b) Towards Depreciation on Investments.	0.35		0.35	
	(c) Towards Standard Assets.	116.94		126.94	
	(d) Towards all other items under 7 above	645.00		695.00	
10	Payment of insurance premium to the DICGC, including arrears, if any.	74.02		98.02	
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	21.10		32.71	
	Add: Amounts transferred to DEAF during the year	11.61		16.86	
	Less: Amounts reimbursed by DEAF towards claims	0.00		0.17	
	Closing balance of amounts transferred to DEAF	32.71		49.40	
14	(i) Respective amounts in SMA/overdue categories, where the moratorium /deferment was extended, in terms of paragraph 2 and 3;	0.00			
	(ii) Respective amount where asset classification benefits is extended;	0.00		825.11	
	(iii) Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5;	0.00		83.00	
	(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6.	0.00		83.00	

DATED :- 30.04.2021


PRAVEEN KUMAR
 DY.G.M.(ACCTS)


MANOJ KUMAR
 SECRETARY/G.M.



ZILA SHKARI BANK LTD, GARHWAL (KOTDWARA)

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HEAD OFFICE :- KOTDWARA

Report to highlight the performance on certain parameters

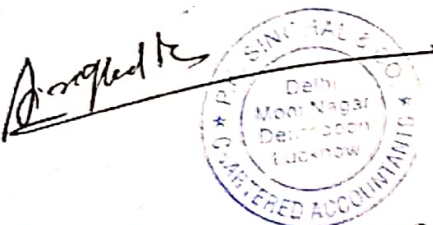
Sl. No.	Parameter	31.03,2020	31.03,2021
1	No of Branches + HO (25+1)	26	26
2	Owned Fund	9163.80	10039.34
3	Share Capital	608.16	745.87
4	Reserves	8385.20	8860.13
5	Accumulated Profit	170.44	433.34
6	Deposits	81044.03	87513.17
7	Borrowing	9282.81	12292.29
8	Investments	59179.25	65682.05
9	Total Loan Outstanding	32969.09	37108.99
10	Net Loan/Advance	30650.50	34357.40
11	Net Profit / Net Loss	170.44	215.41
12	Gross NPA Amount	5351.09	4463.76
13	Provision for Standard Assets	116.94	126.94
14	Provision Made Against NPA	2318.59	2751.59
15	Net NPA	3032.50	1712.17
16	Business per branch (Rs. lakh)	4385.12	4984.89
17	Business per staff (Rs. lakh)	950.11	774.05
18	Number of loss making branches	1 out of 25	3 out of 25
19	Net worth**	5708.59	5939.33
20	Cost of Management (CoM)	1595.60	1816.43
21	Yield on Assets	7.54	6.84
22	Cost of Funds	4.69	4.21
23	Net Interest Margin (NIM)	2.85	2.63
24	Cost of Management (CoM)	1.70	1.71
25	Risk Cost	2.56	0.46
26	Operating Margin	0.57	0.53
27	Return on assets (RoA)	0.18	0.20
28	Return on Equity (RoE)	2.99	3.63
29	Leverage Ratio	5.67	5.59
30	CRAR	13.64	13.12
31	Credit Deposit (CD) Ratio	40.68	42.40
32	Investments Deposit (ID) Ratio	73.02	75.05
33	Gross NPA %	16.23	12.03
34	Net NPA %	9.89	4.98
35	Cash to Deposits	4.52	3.81
36	CASA Deposits to Total Deposits	54.41	54.87
37	Deposits to Working Fund	82.83	80.69
38	Borrowings to Loans	21.25	33.12
39	Provision Coverage Ratio (PCR)	43.33	61.64

DATED :- 30.04.2021

SUMAN MAINDOLA
SO (ACCOUNTS)

PRAVEEN KUMAR
DY.G.M.(ACCTS)

MANOJ KUMAR
SECRETARY/G.M.



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