

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 2022

CAPITAL AND LIABILITIES		SCHEDULE	CURRENT YEAR 31-03-2022	PREVIOUS YEAR 31-03-2021
1	SHARE CAPITAL	1	88078600.00	74587250.00
2	RESERVE FUND AND OTHER RESERVES	2	913177009.28	837065231.38
3	DEPOSITS AND OTHER ACCOUNTS	3	9298034034.99	8751316759.35
4	BORROWINGS	4	1359898098.78	1229229400.00
5	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
6	BRANCH ADJUSTMENTS		9305.87	104303.87
7	OVERDUE INTEREST RESERVE		49885734.25	48948034.66
8	INTEREST PAYABLE		9400018.34	9840732.77
9	OTHER LIABILITIES	5	130688550.58	150625897.39
10	UNDISTRIBUTED PROFIT		18023480.00	21793251.25
11	PROFIT & LOSS FOR THE YEAR		42265700.09	21541366.65
	TOTAL		11909460532.18	11145052227.32
12	Contingent Liabilities	12	7946656.29	4940485.43

Date : 20.04.2022


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



WDIN-22511580ALEALC1699

THE THIRD SCHEDULE

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 2022


PROPERTY AND ASSETS		SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
			31-03-2022	31-03-2021
1	CASH	6	188749489.83	156204915.85
2	BALANCE WITH OTHER BANKS	7	5121608862.66	5011251291.79
3	MONEY AT CALL AND SHORT NOTICE			0.00
4	INVESTMENTS	8	2100205281.00	1817895708.00
5	ADVANCES	9	4035190685.25	3710898776.58
6	INTEREST RECEIVABLE			
	Intt. Receivable on Investment & Loans		262921110.91	266912081.53
7	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
8	BRANCH ADJUSTMENTS		0.00	0.00
9	FIXED ASSETS	10	15250774.25	14075292.63
10	OTHER ASSETS	11	185534328.28	167814160.94
11	DEFERRED AMORTISATION OF INVESTMENTS			0.00
	TOTAL		11909460532.18	11145052227.32
12	Contingent Assets	12	7946656.29	4940485.43

Date : 20.04.2022


 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


UDIN-22511580ALEALC1699

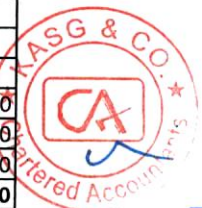
THE THIRD SCHEDULE

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 2022

CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		31-03-2022	31-03-2021
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		88075700.00	74584350.00
TOTAL		88078600.00	74587250.00
SCHEDULE 2 - RESERVE FUND & OTHER RESERVES	2		
(a) Statutory Reserve Fund		296683055.12	273151130.22
(b) Agricultural Credit Stabilization Fund		89985420.50	83485227.50
(c) Building Fund		48000000.00	45000000.00
(d) Dividend Equalization Fund		2003500.00	2003500.00
(e) Bad & Doubtful Debts Reserve		305159311.72	275159311.72
(f) Investment and Depreciation Reserve		35000.00	35000.00
(g) Staff Welfare Fund		2500000.00	2500000.00
(h) Other Assets Fund		75500000.00	69500000.00
(I) Vehicle Fund		1953012.44	1953012.44
(j) Reserve Against Fraud		3160486.50	3160486.50
(k) provision for theft		504763.00	504763.00
(l) Nominal member Fund		158460.00	98800.00
(m) Share Redemption Fund		20750000.00	20750000.00
(n) Computerisation Fund		28000000.00	25000000.00
(n) Employees Training Fund		3000000.00	3000000.00
(o) Pension Fund		22000000.00	19000000.00
(p) Provision For Standard Assets		13694000.00	12694000.00
(q) Reserch and Development Fund		90000.00	70000.00
TOTAL		913177009.28	837065231.38
DEPOSITS AND OTHER ACCOUNTS :	3		
(i) Fixed deposits			
(a) Individuals		2521745866.95	2402854147.86
(b) Other societies		1475209755.00	1412077148.00
TOTAL		3996955621.95	3814931295.86
(ii) Savings Banks Deposits			
(a) Individuals		4907165305.05	4561875100.85
(b) Other Societies		170749695.76	141737614.15
TOTAL		5077915000.81	4703612715.00
(iii) Current Deposits			
(a) Individuals		75156307.73	91638270.81
(b) Other Societies		2274777.54	1730372.72
(c) Call Deposit		4620669.00	3704524.00
TOTAL		82051754.27	97073167.53
(iv) Recuring Deposit		139620316.00	134242713.00
(v) Staff Security		1491341.96	1456867.96
TOTAL (i+ii+iii+iv+v)		141111657.96	135699580.96
TOTAL (i+ii+iii+iv+v)		9298034034.99	8751316759.35
CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		31-03-2022	31-03-2021
SCHEDULE 4-- BORROWING :	4		
(i) From State Co-operative Bank Ltd			
(a) Short Term Loans		45000000.00	40000000.00
(b) Medium Term Loans		1265008009	1057089500.00
(b) C C USCB		23000000	129500000.00
TOTAL		1333008009.00	1226589500.00
(ii) Short Term Loans From NABARD		0.00	0.00
(iii) From NCDC		3233171.78	2560000.00
(v) From Other Banks		23656918.00	79900.00



ADIM-22511580ALEALC
1699

	TOTAL (ii) TO(V)		26890089.78	2639900.00
			1359898098.78	1229229400.00
	SCHEDULE 5-- OTHER LIABILITIES	5		
	(a) Bills Payable/Draft Payable/Pay Order		1634774.05	3031167.85
	(b) Sundry Liabilities		34587966.43	67101853.28
	(c) Unclaimed Dividends		464914	464914.00
	(d) Societies Carpus Fund		10840674.24	10275120.24
	(e) Sundry Creditors		6857879.26	7003732.46
	(f) IRDP/SHG Subsidy		15382871.00	14206919.00
	(G) ATM Trasaction		1733819.29	2894956.71
	(H) Advance Income Tax Provision		44800000.00	35011000.00
	(I)Other liabilities		4432866.31	10636233.85
	(I) Provision for Current Year		9952786	6151447
	TOTAL		130688550.58	150625897.39
	Interest Payable		9400018.34	9840732.77
	Overdue Interest Reserve		49885734.25	48948034.66
	Bills For Collection as Per Contra			-
	Branch Adjustments (HO)		9305.87	104303.87
	UNDISTRIBUTED PROFIT		18023480.00	21793251.25
	PROFIT FOR THE YEAR		42265700.09	21541366.65
	GRAND TOTAL		11909460532.18	11145052227.32
	SCHEDULE 12-- CONTIGENT LIABILITIES	12	7946656.29	4940485.43

Date : 20.04.2022


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



UDIN-22511580ALEALC1699

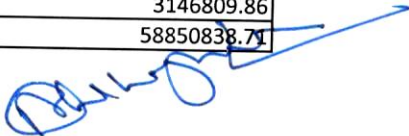
ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

(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 2022

PROPERTY AND ASSETS	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		31-03-2022	31-03-2021
SCHEDULE 6-- CASH	6		
(a) Cash in Hand		188749489.83	156204915.85
TOTAL		188749489.83	156204915.85
SCHEDULE 7-- BALANCE WITH BANKERS	7		
CURRENT ACCOUNTS			
(a) Balance with State Co-operative Bank Ltd		48007442.70	58905904.75
(b) Balance with SBI		32003207.80	29506501.13
(c) Balance with Nationalised Banks		118237898.05	80443782.57
(d) Balance with Other Banks		115041528.26	85551414.91
TOTAL		313290076.81	254407603.36
OTHER DEPOSIT ACCOUNTS			
(a) Fixed Deposits with State Bank of India		0.00	0.00
(b) Fixed Deposits with State Co-operative Bank		3554210139	3088890925.00
(c) Fixed Deposits with Nationalized Banks		279309396	464947991.00
(d) Fixed Deposits with Other Banks		880987172	1203004772.43
(d) Fixed Deposits with small finance Bank		87000000	0.00
(d) special deposit Account		6812078.85	0.00
TOTAL		4808318785.85	4756843688.43
TOTAL BANK DEPOSIT		5121608862.66	5011251291.79
SCHEDULE 8-- INVESTMENTS	8		
(a) In Central & State Government Securities		2029475281	1782190708.00
Face Value ` Crore			
Market Value ` Crore			
(b) Shares in State Co-operative Bank Ltd		70700000	35700000.00
(c) Shares in Other Cooperative Institutions		30000.00	5000.00
TOTAL		2100205281.00	1817895708.00
SCHEDULE 9-- ADVANCES	9		
Short Term Advances			
(a) Short Term (SAO)		102643898.34	83745052.85
(b) CCL Business Traders		97177302.04	110628300.3
(c) CCL. To Staff		51917353.13	22731607.04
(d) CCL. To SSC Loan		4457336.67	3904021.37
(e) CCL to SHG		13726479.32	6712285.53
(f) CC Pledged to Sugar Mill		173242627.97	269786526.00
(g) CC Institutional		13499595.09	16557309.09
(h) CCL Salary Earner Societies		46545967.87	34770807.80
(i) CCL to Consumer		455447	694324.58
(j) CCL to Fertilizer		86,526.34	292889.53
(k) CCL to KRY		1248511631.95	1047097308.68
(l) Festival Loan to Staff			0.00
(m) Loans Against F.D./R.D.		22995666.30	23659126.12
(n) Loans Against N.S.C		2656733.3	1730230.00
(o) Over Draft With CA		1753661.52	1772861.56
(P) PATANJALI CASH AND CARRY		958702.09	944842.48
TOTAL CC LOAN		1780628928.93	1625027492.89
Medium Term Advances			
(a) M T Loan to Societies		1114609183.54	958954949.11
(b) Consumer Durable Loan		129159908.09	119906394.41
(c) Vehicle Loan		84804235.36	84826207.41
(d) MT Loan to Sugar Mills		102548565	120815116.00
(e) Swarojgar Credit Card		23184183.04	20702512.56
(f) Venture Capital Dairy Loan		154168909.87	88002066.35
(g) Dairy Enterprinure Development (DEDS)		4036796	5667138.00
(h) MT Institutional Loan		507589.2	511809.00
(i) M T JLG Loan		70296112.74	78382963.26
(j) MT Loan to SHG		818355.8	1063709.80
(k) Term Loan Consortium (UKSCB)		52892883.98	3146809.86
(l) Loan Against Property		38260368.71	58850838.71




 UAIN - 22511580ALFALC1699

(m) MT PMRY Loan		8059436	12283460.00
(N) MT-SHG DEEN DAYAL BANK		35951688.38	40986908.38
(O) E-RIKSHA LOAN		208744	583369.30
(p) M PACS Computrization		9261548.26	14728000.00
(q) Moter cycle and nano udhyam		684095.62	0.00
(r) Mukhyamanrti saur swarojgar yojna		1238272	0.00
TOTAL		1830690875.59	1609412252.16
Long Term Advances			
(a) House Loan		356728524.17	408489862.78
(b) House Loan Staff		14438597.26	15338356.00
(c) Tractor Term Loan		1941521.63	1979033.50
(d) Education Loan		7940891.5	8782053.50
(e) Veer Chandra Singh Garhwali		24162752.34	24865603.98
(f) Commercial Term Loan		2705170.3	2875732.30
(g) Nirval Verg Awas (NVA)		3260817.16	3993416.80
(h) Term Loan Industrial		3330422.67	3040449.67
(i) PENSION LOAN		9362183.7	7094523.00
TOTAL LT LOAN		423870880.73	476459031.53
TOTAL ADVANCES		4035190685.25	3710898776.58
BRANCH ADJUSTMENTS			
(a) Branch Adjustments HO		0.00	0.00
TOTAL		0.00	0.00
SCHEDULE 10-- FIXED ASSETS	10		
(a) Premises Less Depreciation		2088073.98	2297267.98
(b) Dead Stock (Furniture,Fixures & Computers etc.)		12555386.09	11139018.17
(c) Trading Stock		607314.18	639006.48
TOTAL		15250774.25	14075292.63
SCHEDULE 11--OTHER ASSETS	11		
(a) Meter Security		120188.92	119044.00
(b) Sundry Debtors		230159.00	271327.00
(c) Stationary		188357.59	181984.01
(d) Misc. Dues From Societies		228973.89	1042369.89
(e) Over Draft Pacs Cader Fund		115868363.73	115868363.73
(f) Other Miscellaneous Assets		16178008.99	10139617.21
(g) Input Gst		7915966.16	5180455.10
(h) Advance Income Tax		44804310.00	35011000.00
TOTAL		185534328.28	167814160.94
Interest Receivable Investment		198684744.00	195177681.00
Interest Receivable Loan		64236366.91	71734400.53
Bills For Collection as Per Contra			
GRAND TOTAL		11909460532.18	11145052227.32
SCHEDULE 12-- CONTIGENT ASSETS (DEAF)	12	7946656.29	4940485.43


Date : 20.04.2022


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



UDIN-22511580ALEALC1699

ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

Profit and Loss Account for the year ended 31st March 2022

EXPENDITURE	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		31-03-2022	31-03-2021
SCHEDULE -12- INTEREST PAID	14		
1. Interest on Deposit		362392541.17	397058138.41
2. Interest on Borrowings		56151304.33	50141578.31
SCHEDULE -13- OPERATIVE EXPENCES	15		
3. Salaries, allowances and P F Contribution		135417860.54	112212401.88
4. Directors and Committee member allowances		319547.70	252349.00
5. Rent, Insurance and Lighting etc		22001266.94	20360695.34
6. Law charges.		778080.00	485990.00
7. Postage and Telephone Charges		383381.74	387291.35
8. Auditor's Fees.		491534.00	1479766.50
9. Depreciation on Fixed Assets		2241128.38	2164728.89
10. Stationary, Printing and Advertisement		1587046.82	1439991.00
11. Other Expenditure		34029496.58	42355441.04
12. Provisions:			
(a) For NPA Provision		30000000.00	35000000.00
(b) For MOROTORIAM		0.00	8300000.00
(c) For Standard Assets		1000000.00	1000000.00
(d) For Other Assets		6000000.00	5504763.00
(e) PROV FOR OVERDUE INTT		6000000.00	0.00
(e) PROV FOR GRATUITY AND LEAVE ENCASH		7040187.00	0.00
(f) PROV FOR CURRENT YEAR		2807120.00	0.00
13. Net Profit before Income tax		87065700.09	56552366.65
TOTAL		755706195.29	734695501.37
Profit and Loss Appropriation Account for the year ended 31st March 2022			
Net Profit before Income Tax		87065700.09	56552366.65
Provision For Income tax		44800000.00	35011000.00
Net Profit After Tax		42265700.09	21541366.65

Profit and Loss Account for the year ended 31st March 2022

INCOME	SCHEDULE		
SCHEDULE -10- INTEREST INCOME	12		
1. Interest from Loan		326826247.86	294130637.89
2. Interest from Investment		416068270.23	430567236.77
3. Income from Dividend		1701774.00	0.00
SCHEDULE -11- OTHER CHARGES	13		
4. Commission & Exchange		10582063.20	7925263.07
5. Exgratia Payment		0.00	1877103.64
6. Intt on income tax Refund		527840.00	195260.00
7. Loss if any.		0.00	0.00
TOTAL		755706195.29	734695501.37

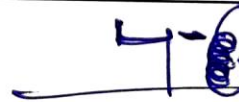

Date : 20.04.2022


SUMAN MAINDOLA
S.O.(ACCTS)


RAVINDRA SINGH BISHT
DIRECTOR


PRAVEEN KUMAR
D.G.M.(ACCTS)

SADHNA TRIPATHI
DIRECTOR


MANOJ KUMAR
SECRETARY/G.M.

NARENDRA SINGH RAWAT
CHAIRMAN



UDIN-22511580ALEALC1699


ZILA SAHKARI BANK LTD, GARHWAL (KOTDWARA)

HEAD OFFICE :- KOTDWARA (PAURI)


NOTES ON ACCOUNT

Sr. No.	Particulars	Rs.	P.	Rs.	P.
		31.03.2021	31.03.2022	31.03.2021	31.03.2022
	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	17821.91		20294.75	
	(b) Market value of Investments	18087.78		21664.55	
	[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.]	357.05		707.30	
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.	4.63		3.93	
	NPAs.				
4	(a) Gross NPAs	4463.76		3898.28	
	(b) Net NPAs	1712.17		846.69	
	(c) Percentage of Gross NPAs to Total Advances	12.03		9.66	
	(d) Percentage of Net NPAs to Net Advances	4.98		2.27	
5	Movement of NPAs	5351.09		4463.76	
	(a) Recoved During the Year	1271.51		1073.67	
	(b) Add during the Year	384.18		508.19	
	(c) NPA for the Year	4463.76		3898.28	
6	CRAR	13.12		14.50	
	Profitability.				
7	(a) Interest income as a percentage of working funds.	6.84		6.55	
	(b) Non-interest income as a percentage of working funds.	0.07		0.09	
	(c) Operating Profit as a percentage of working funds.	0.53		0.77	
	(d) Return on Assets	0.20		0.37	
	(e) Business (Deposits + Advances) Per Employee	774.05		813.00	
	(f) Profit Per Employee	1.34		2.58	
	Provisions				
8	(a) Provisions on NPAs required to be made	2002.86		1804.41	
	(b) Provisions on NPAs actually made	2751.59		3051.59	
	(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.	438.22		489.48	
	(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.	489.48		498.86	
	(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	
	Movement in Provisions				
9	(a) Towards NPAs	2751.59		3051.59	
	(b) Towards Depreciation on Investments.	0.35		0.35	
	(c) Towards Standard Assets.	126.94		136.94	
	(d) Towards all other items under 7 above	695.00		755.00	
10	Payment of insurance premium to the DICGC, including arrears, if any.	98.02		103.24	
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	32.71		49.40	
	Add: Amounts transferred to DEAF during the year	16.86		30.68	
	Less: Amounts reimbursed by DEAF towards claims	0.17		0.61	
	Closing balance of amounts transferred to DEAF	49.40		79.47	
14	(i) Respective amounts in SMA/overdue categories, where the moratorium /deferment was extended, in terms of paragraph 2 and 3;	0.00		0.00	
	(ii) Respective amount where asset classification benefits is extended;	825.11		0.00	
	(iii) Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5;	83.00		0.00	
	(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6.	83.00		0.00	

DATED :- 20.04.2022


SUMAN MAINDOLA
SO (ACCTS)


PRAVEEN KUMAR
DY.G.M.(ACCTS)


MANOJ KUMAR
SECRETARY/G.M.



UDIN-22511580ALEALC1699