


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 2023

CAPITAL AND LIABILITIES		SCHEDULE	CURRENT YEAR 2023-03-31	PREVIOUS YEAR 2022-03-31
1	SHARE CAPITAL	1	103245650.00	88078600.00
2	RESERVE FUND AND OTHER RESERVES	2	1039334610.27	913177009.28
3	DEPOSITS AND OTHER ACCOUNTS	3	9789538538.95	9298034034.99
4	BORROWINGS	4	1744885994.98	1359898098.78
5	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
6	BRANCH ADJUSTMENTS		323511.87	9305.87
7	OVERDUE INTEREST RESERVE		49885734.25	49885734.25
8	INTEREST PAYABLE		10943456.54	9400018.34
9	OTHER LIABILITIES	5	146923161.05	130688550.58
10	UNDISTRIBUTED PROFIT		19127628.10	18023480.00
11	PROFIT FOR THE YEAR		56467478.5	42265700.09
	TOTAL		12960675764.51	11909460532.18
12	Contingent Liabilities	12	17847963.14	7946656.29

Date : 07-06-2023


SUMAN MAINDOLA
S.O.(ACCTS)


PRAVEEN KUMAR
D.G.M.(ACCTS)


SURYA PRAKASH SINGH
SECRETARY/G.M.


RAVINDRA SINGH BISHT
DIRECTOR


SADHNA TRIPATHI
DIRECTOR


NARENDRA SINGH RAWAT
CHAIRMAN



UDIN - 23511580 BGNICE1156

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 2023

PROPERTY AND ASSETS		SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
			2023-03-31	2022-03-31
1	CASH	6	176776226.57	188749489.83
2	BALANCE WITH OTHER BANKS	7	5691826646.28	5121608862.66
3	MONEY AT CALL AND SHORT NOTICE		0.00	0.00
4	INVESTMENTS	8	2169099154.00	2100205281.00
5	ADVANCES	9	4388617793.15	4035190685.25
6	INTEREST RECEIVABLE			
	Intt. Receivable on Investment & Loans		310643006.74	262921110.91
7	BILLS RECEIVABLE FOR COLLECTION		0.00	0.00
8	BRANCH ADJUSTMENTS		0.00	0.00
9	FIXED ASSETS	10	16919602.84	15250774.25
10	OTHER ASSETS	11	206793334.93	185534328.28
11	DEFERRED AMORTISATION OF INVESTMENTS			
	TOTAL		12960675764.51	11909460532.18
12	Contingent Assets	12	17847963.14	7946656.29

Date : 07-06-2023


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CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		2023-03-31	2022-03-31
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		103242750.00	88075700.00
TOTAL		103245650.00	88078600.00
SCHEDULE 2 - RESERVE FUND & OTHER RES	2		
(a) Statutory Reserve Fund		331837859.11	296683055.12
(b) Agricultural Credit Stabilization Fund		99028797.50	89985420.50
(c) Building Fund		51000000.00	48000000.00
(d) Dividend Equalization Fund		2003500.00	2003500.00
(e) Bad & Doubtful Debts Reserve		333159311.72	305159311.72
(f) Investment and Depreciation Reserve		35000.00	35000.00
(g) Staff Welfare Fund		3500000.00	2500000.00
(h) Other Assets Fund		115868500.00	75500000.00
(i) Vehicle Fund		1953012.44	1953012.44
(j) Reserve Against Fraud		3160486.50	3160486.50
(k) provision for Other Assets		2004763.00	504763.00
(l) Nominal member Fund		239380.00	158460.00
(m) Share Redemption Fund		20750000.00	20750000.00
(n) Computerisation Fund		31000000.00	28000000.00
(n) Employees Training Fund		3000000.00	3000000.00
(o) Pension Fund		26000000.00	22000000.00
(p) Provision For Standard Assets		14694000.00	13694000.00
(q) Reserch and Development Fund		100000.00	90000.00
TOTAL		1039334610.27	913177009.28
DEPOSITS AND OTHER ACCOUNTS :	3		
(i) Fixed deposits			
(a) Individuals		2713339474.93	2521745866.95
(b) Other societies		1565025867.00	1475209755.00
TOTAL		4278365341.93	3996955621.95
(ii) Savings Banks Deposits			
(a) Individuals		5115026218.02	4907165305.05
(b) Other Societies		169056470.38	170749695.76
TOTAL		5284082688.40	5077915000.81
(iii) Current Deposits			
(a) Individuals		71482132.30	75156307.73
(b) Other Societies		1971368.36	2274777.54
(c) Call Deposit		4593269.00	4620669.00
TOTAL		78046769.66	82051754.27
(iv) Recuring Deposit		147501875.00	139620316.00
(v) Staff Security		1541863.96	1491341.96
		149043738.96	14111657.96
TOTAL (i+ii+iii+iv+v)		9789538538.95	9298034034.99
CAPITAL AND LIABILITIES	SCHEDULE	CURRENT YEAR	CURRENT YEAR
		2023-03-31	2022-03-31
SCHEDULE 4-- BORROWING :	4		
(i) From State Co-operative Bank Ltd			
(a) Short Term Loans		107500000.00	45000000.00
(b) Medium Term Loans		1616397427.00	1265008009.00
(b) C C USCB		0.00	23000000.00


UDIN - 23511580 BAXICE 1156

	TOTAL		1723897427.00	1333008009.00
	(ii) Short Term Loans From NABARD		0.00	0.00
	(iii) From NCDC		1908667.98	3233171.78
	(v) From Other Banks		19079900.00	23656918.00
	TOTAL (ii) TO(V)		20988567.98	26890089.78
			1744885994.98	1359898098.78
	SCHEDULE 5-- OTHER LIABILITIES	5		
	(a) Bills Payable/Draft Payable/Pay Order		1594546.59	1634774.05
	(b) Sundry Liabilities		14111271.68	34587966.43
	(c) Unclaimed Dividends		464914	464914
	(d) Societies Carpus Fund		12055723.24	10840674.24
	(e) Sundry Creditors		2406304.92	6857879.26
	(f) IRDP/SHG Subsidy		21189824.00	15382871.00
	(G) ATM Trasaction		1864814.77	1733819.29
	(H) Advance Income Tax Provision		68004550.00	44800000.00
	(I)Other liabilities		6820290.85	4432866.31
	(I) Provision for Current Year		18410921	9952786
	TOTAL		146923161.05	130688550.58
	Interest Payable		10943456.54	9400018.34
	Overdue Interest Reserve		49885734.25	49885734.25
	Bills For Collection as Per Contra			
	Branch Adjustments (HO)		323511.87	9305.87
	UNDISTRIBUTED PROFIT		19127628.10	18023480.00
	PROFIT FOR THE YEAR		56467478.5	42265700.09
	GRAND TOTAL		12960675764.51	11909460532.18
	SCHEDULE 12-- CONTIGENT LIABILITIES	12	17847963.14	7946656.29


Date : 07-06-2023


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UDIN- 23511580BAXICE1156

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(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 2023

PROPERTY AND ASSETS	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		2023-03-31	2022-03-31
SCHEDULE 6-- CASH	6		
(a) Cash in Hand		176776226.57	188749489.83
TOTAL		176776226.57	188749489.83
SCHEDULE 7-- BALANCE WITH BANKERS	7		
CURRENT ACCOUNTS			
(a) Balance with State Co-operative Bank Ltd		91343720.84	48007442.70
(b) Balance with SBI		13890375.01	32003207.80
(c) Balance with Nationalised Banks		178395688.28	118237898.05
(d) Balance with Other Banks		96975368.05	115041528.26
TOTAL		380605152.18	313290076.81
OTHER DEPOSIT ACCOUNTS			
(a) Fixed Deposits with State Bank of India		0.00	0.00
(b) Fixed Deposits with State Co-operative Bank		3264336698	3554210139
(c) Fixed Deposits with Nationalized Banks		239000000	279309396
(d) Fixed Deposits with Other Banks		1222508805	880987172
(d) Fixed Deposits with small finance Bank		567500000	87000000
(d) special deposit Account		17875991.1	6812078.85
TOTAL		5311221494.10	4808318785.85
TOTAL BANK DEPOSIT		5691826646.28	5121608862.66
SCHEDULE 8-- INVESTMENTS	8		
(a) In Central & State Government Securities		2078369154	2029475281
Face Value ` Crore			
Market Value ` Crore			
(b) Shares in State Co-operative Bank Ltd		90700000	70700000
(c) Shares in Other Cooperative Institutions		30000.00	30000.00
TOTAL		2169099154.00	2100205281.00
SCHEDULE 9-- ADVANCES	9		
Short Term Advances			
(a) Short Term (SAO)		134387425.79	102643898.34
(b) CCL Business Traders		94105663.79	97177302.04
(c) CCL. To Staff		64256730.65	51917353.13
(d) CCL. To SSC Loan		6274223.72	4457336.67
(e) CCL to SHG		27022073.79	13726479.32
(f) CC Pledged to Sugar Mill		194048117.72	173242627.97
(g) CC Institutional		384987.59	13499595.09
(h) CCL Salary Earner Societies		58143971.92	46545967.87
(i) CCL to Consumer		331362.52	455447
(j) CCL to Fertilizer		144,951.10	86,526.34
(k) CCL to KRY		1474426252.98	1248511631.95
(l) Festival Loan to Staff			
(m) Loans Against F.D./R.D.		35427254.07	22995666.30
(n) Loans Against N.S.C		1816615.3	2656733.3
(o) Over Draft With CA		1737365.9	1753661.52
(P) PATANJALI CASH AND CARRY		941660.49	958702.09
TOTAL CC LOAN		2093448657.33	1780628928.93
Medium Term Advances			
(a) M T Loan to Societies		1302089255.49	1114609183.54
(b) Consumer Durable Loan		124844754.16	129159908.09
(c) Vehicle Loan		101799845.71	84804235.36
(d) MT Loan to Sugar Mills			102548565
(e) Swarojgar Credit Card		28763665.44	23184183.04
(f) Venture Capital Dairy Loan		186177186.91	154168909.87
(g) Dairy Enterprinure Development (DEDS)		1695683	4036796



(h) MT Institutional Loan		507589.2	507589.2
(i) M T JLG Loan		65090846	70296112.74
(j) MT Loan to SHG		619498.16	818355.8
(k) Term Loan Consortium (UKSCB)		56427827.98	52892883.98
(l) Loan Against Property		24227887.32	38260368.71
(m) MT PMRY Loan		6745986.8	8059436
(N) MT-SHG DEEN DAYAL BANK		32397396.11	35951688.38
(O) E-RIKSHA LOAN		83370.88	208744
(p) M PACS Computrization		13056985.61	9261548.26
(q) Moter cycle and nano udhyam		645116.62	684095.62
(r) Mukhyamanrti saur swarojgar yojna		1406080.4	1238272
TOTAL		1946578975.79	1830690875.59
Long Term Advances			
(a) House Loan		285660829.57	356728524.17
(b) House Loan Staff		16967810.26	14438597.26
(c) Tractor Term Loan		1469475.63	1941521.63
(d) Education Loan		7516540.9	7940891.5
(e) Veer Chandra Singh Garhwali		20229651.86	24162752.34
(f) Commercial Term Loan		1805035.3	2705170.3
(g) Nirval Verg Awas (NVA)		2982511.64	3260817.16
(h) Term Loan Industrial		83698.37	3330422.67
(i) PENSION LOAN		11874606.5	9362183.7
TOTAL LT LOAN		348590160.03	423870880.73
TOTAL ADVANCES		4388617793.15	4035190685.25
BRANCH ADJUSTMENTS			
(a) Branch Adjustments HO		0.00	0.00
TOTAL		0.00	0.00
SCHEDULE 10-- FIXED ASSETS	10		
(a) Premises Less Depreciation		5137189.98	2088073.98
(b) Dead Stock (FurnitureFixures & Computers etc.)		11782412.86	12555386.09
(c) Trading Stock		0.00	607314.18
TOTAL		16919602.84	15250774.25
SCHEDULE 11--OTHER ASSETS	11		
(a) Meter Security		121333.92	120188.92
(b) Sundry Debtors		234070.11	230159.00
(c) Stationary		1080444.80	188357.59
(d) Misc. Dues From Societies		49203.89	228973.89
(e) Over Draft Pacs Cader Fund		115868363.73	115868363.73
(f) Other Miscellaneous Assets		10356884.59	16178008.99
(g) Input Gst		11078483.89	7915966.16
(h) Advance Income Tax		68004550.00	44804310.00
TOTAL		206793334.93	185534328.28
Interest Receivable Investment		232378098.00	198684744.00
Interest Receivable Loan		78264908.74	64236366.91
Bills For Collection as Per Contra			
GRAND TOTAL		12960675764.51	11909460532.18
SCHEDULE 12-- CONTIGENT ASSETS	12	17847963.14	7946656.29

Date : 07-06-2023


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DIRECTOR


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CHAIRMAN



UDIN- 23511580 BA XICE 1156

ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

Profit and Loss Account for the year ended 31st March 2023

EXPENDITURE	SCHEDULE	CURRENT YEAR	PREVIOUS YEAR
		2023-03-31	2022-03-31
SCHEDULE -12- INTEREST PAID	14		
1. Interest on Deposit		380169337.19	362392541.17
2. Interest on Borrowings		73760765.61	56151304.33
SCHEDULE -13- OPERATIVE EXPENCES	15		
3. Salaries, allowances and P F Contribution		134414799.31	135417860.54
4. Directors and Committee member allowances		817457.25	319547.70
5. Rent, Insurance and Lighting etc		22904981.86	22001266.94
6. Law charges.		375750.00	778080.00
7. Postage and Telephone Charges		441872.21	383381.74
8. Auditor's Fees.		524384.00	491534.00
9. Depreciation on Fixed Assets		2578937.72	2241128.38
10. Stationary, Printing and Advertisement		1202193.23	1587046.82
11. Other Expenditure		33483320.09	34029496.58
12. Provisions:			
(a) For NPA Provision		28000000.00	30000000.00
(b) For MOROTORIAM		0.00	0.00
(c) For Standard Assets		1000000.00	1000000.00
(d) For Other Assets		41868500.00	6000000.00
(e) PROV FOR OVERDUE INTT		0.00	6000000.00
(e) PROV FOR CURRENT YEAR		18410921.00	9847307.00
13. Net Profit before Income tax		124472028.50	87065700.09
TOTAL		864425247.97	755706195.29

Profit and Loss Appropriation Account for the year ended 31st March 2023

Net Profit before Income Tax		124472028.50		87065700.09
Provision For Income tax		68004550.00		44800000.00
Net Profit After Tax		56467478.50		42265700.09

Profit and Loss Account for the year ended 31st March 2023

INCOME	SCHEDULE		
SCHEDULE -10- INTEREST INCOME	12		
1. Interest from Loan		371654726.35	326826247.86
2. Interest from Investment		477187162.11	416068270.23
3. Income from Dividend		2500000.00	1701774.00
SCHEDULE -11- OTHER CHARGES	13		
4. Commission & Exchange		11627808.51	10582063.20
5. Exgratia Payment		0.00	0.00
6. Intt on income tax Refund		1455551.00	527840.00
7. Loss if any.		0.00	0.00
TOTAL		864425247.97	755706195.29

Date : 07.06.2023


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 CHAIRMAN



UDIN - 23511580BA XICE1156

ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

HEAD OFFICE :- KOTDWARA (PAURI)

NOTES ON ACCOUNT

Sr. No.	Particulars	Rs. P.		Rs. P.	
		31.03.2022		31.03.2023	
	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	20294.75		20783.69	
	(b) Market value of investments	21664.55		21570.15	
	[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.]	707.30		907.30	
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.	3.93		3.99	
4	NPAs.				
	(a) Gross NPAs	3898.28		3601.25	
	(b) Net NPAs	697.27		270.26	
	(c) Percentage of Gross NPAs to Total Advances	9.66		8.21	
	(d) Percentage of Net NPAs to Net Advances	2.27		0.67	
5	Movement of NPAs	4463.76		3898.28	
	(a) Recovered During the Year	1073.67		947.05	
	(b) Add during the Year	508.19		650.02	
	(c) NPA for the Year	3898.28		3601.25	
6	CRAR	14.50		14.92	
7	Profitability.				
	(a) Interest income as a percentage of working funds.	6.55		6.80	
	(b) Non-interest income as a percentage of working funds.	0.09		0.11	
	(c) Operating Profit as a percentage of working funds.	0.77		0.99	
	(d) Return on Assets	0.37		0.47	
	(e) Business (Deposits + Advances) Per Employee	813.00		1508.31	
	(f) Profit Per Employee	2.58		6.31	
8	Provisions				
	(a) Provisions on NPAs required to be made	1822.20		1772.06	
	(b) Provisions on NPAs actually made	3051.59		3331.59	
	(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.	476.79		404.74	
	(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.	498.86		498.86	
	(e) Provisions required to be made on depreciation in Investments.	0.05		0.00	
	(f) Provisions actually made on depreciation in Investments.	0.35		0.35	
9	Movement in Provisions				
	(a) Towards NPAs	3051.59		3331.59	
	(b) Towards Depreciation on Investments.	0.35		0.35	
	(c) Towards Standard Assets.	136.94		146.94	
	(d) Towards all other items under 7 above	755.00		1173.68	
10	Payment of insurance premium to the DICGC, including arrears, if any.	103.24		109.91	
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	49.40		79.47	
	Add: Amounts transferred to DEAF during the year	30.68		3.00	
	Less: Amounts reimbursed by DEAF towards claims	0.61		2.03	
	Closing balance of amounts transferred to DEAF	79.47		80.44	
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;	0.00		0.00	
	(iii) Provisions made during the Q4FY2020 and Q1FY2021 in terms of paragraph 5;	0.00		0.00	
	(iv) Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6.	0.00		0.00	

DATED :- 07.06.2023

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