

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

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act, 1949 Under Section-29)

**BALANCE SHEET AS ON 31st MARCH 2024**

Rs.	P.	CAPITAL AND LIABILITIES	Rs.	P.	Rs.	P.
31.03.2023			31.03.2024		31.03.2024	
103245650.00		<b>1. CAPITAL</b>				<b>115441550.00</b>
		(i) Authorised Capital				
		.....Share of Rs.....each.....				
		.....Share of Rs.....each.....				
		(ii) Subscribed Capital				
		.....Share of Rs.....each				
		.....Share of Rs.....each				
		(iii) Amount Called up				
		On Share at Rs.....each less calls unpaid				
		On ...Share at Rs.....each less calls unpaid				
		On (iii) Above held by				
2900.00		(a) Individuals	2900.00			
103242750.00		(b) Co-operative Institutions (Share Capital)	115438650.00			
0.00		(c) State Government	0.00			
1039334610.27		<b>2. RESERVE FUNDS OTHER RESERVES</b>				<b>1112074041.87</b>
331837859.11		(a) Statutory Reserve Fund	375128699.71			
99028797.50		(b) Agricultural Credit Stabilization Fund	110368063.50			
51000000.00		(c) Building Fund	56000000.00			
2003500.00		(d) Dividend Equalization Fund	2003500.00			
333159311.72		(e) Bad & Doubtful Debts Reserve	333159311.72			
35000.00		(f) Investment and Depreciation Reserve	35000.00			
3500000.00		(g) Staff Welfare Fund	5500000.00			
115868500.00		(h) Other Assets Fund	115868500.00			
1953012.44		(i) Vehicle Fund	1953012.44			
3160486.50		(j) Reserve against fraud	3160486.50			
2004763.00		(k) Provision for Other Asset	2004763.00			
239380.00		(l) Nominal member Fund	338705.00			
20750000.00		(m) Share Redemption Fund	20750000.00			
31000000.00		(n) Computerisation Fund	35000000.00			
3000000.00		(o) Employees Training Fund	3000000.00			
26000000.00		(p) Pension Fund	30000000.00			
14694000.00		(q) Provision For Standard Assets	17694000.00			
100000.00		(r) Reserch and Development Fund	110000.00			
		<b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS</b>				
		For Share capital of				
		(i) Central Co-operative Banks				
		(ii) Primary agricultural credit societies				
		(iii) Other societies				
9789538538.95		<b>4. DEPOSITS AND OTHER ACCOUNTS</b>				<b>10360611556.64</b>
4278365341.93		<b>(i) Fixed Deposits</b>				<b>4642247799.66</b>
2713339474.93		(a) Individuals	3042457746.16			
		(b) Central Co-operative Banks	0.00			
1565025867.00		(c) Other Societies	1599790053.50			
147501875.00		<b>(ii) Recurring Deposit</b>	175022259.00			<b>175022259.00</b>
1541863.96		<b>(iii) Staff Security</b>	1598961.96			<b>1598961.96</b>
5284082688.40		<b>(II) SAVING BANK DEPOSITS</b>				<b>5465829442.92</b>



5115026218.02	(a) Individuals	5305027287.02	
	(b) Central co-operative banks		
169056470.38	(c) Other societies	160802155.90	
<b>73453500.66</b>	<b>(III) CURRENT DEPOSITS</b>		<b>73996393.10</b>
71482132.30	(a) Individuals	72727643.96	
0.00	(b) Central co-operative banks		
1971368.36	(c) Other societies	1268749.14	
<b>4593269.00</b>	<b>(iv) CALL DEPOSITS</b>	<b>1916700.00</b>	<b>1916700.00</b>
<b>1744885994.98</b>	<b>5. BORROWINGS</b>		<b>2597890032.17</b>
1744885994.98	<b>(I) From the Reserve Bank of India/Nabard/State/Central Co-operative banks/Others:</b>		<b>2597890032.17</b>
<b>126579900.00</b>	(a) Short Term Loan,Cash Credit and overdrafts		<b>400279780.93</b>
107500000.00	(i) Short Term Loan from Uttarakhand State	120000000.00	
0.00	(ii) Cash Credit Overdraft from Uttarakhand State	84040101.93	
	(iii) Short Term from NABARD	100000000.00	
19079900.00	(iv) CC Overdraft from Other	96239679.00	
<b>1618306094.98</b>	(b) Medium Term		<b>2197610251.24</b>
1616397427.00	(i) MT Borrowing from Uttarakhand State Cooperative Bank	2195975932	
1908667.98	(ii) Loan From NCDC	1634319.24	
	<b>(II) From the State Bank of India</b>		
	(a) Short-Term Loans cash credits and overdrafts of which secured against		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(b) Medium term loans of which secured against:		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(c) Long term loans of which secured against:		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	<b>(iii) From the State Government</b>		
	(a) Short-term loans of which secured against		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(b) Medium Term Loans of which secured against:		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(c) Long Term Loans of which secured against		
	(A) Government and other approved securities		
	(B) Other tangible securities		



FORM "A"		CAPITAL AND LIABILITIES		Rs.	P.	Rs.	P. 31.03.2024
Rs.	P.			31.03.2023		31.03.2024	
	0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE as per contra			0.00		0.00
323511.87		7. BRANCH ADJUSTMENT			355868.00		355868.00
49885734.25		8. OVERDUE INTEREST RESERVE			70299121.89		70299121.89
10943456.54		9. INTEREST PAYABLE			27740014.81		27740014.81
146923161.05		10. OTHER LIABILITIES					187020163.32
14111271.68		(i) Sundries Liabilities			15852886.62		
1594546.59		(ii) Bills/Draft payable/Pay Order			4445954.19		
464914.00		(iii) Unclaimed Dividends			464914.00		
12055723.24		(iv) Society Corpus Fund			13206412.21		
2406304.92		(v) Sundry Creditors			3497293.61		
21189824.00		(vi) IRDP/SHG Subsidy			28600183.00		
1864814.77		(vii) ATM Transactions			3557605.22		
68004550.00		(viii) Advance Income Tax Provision			94701077.00		
6820290.85		(ix) Other Liabilities			7476194.47		
18410921.00		(ix) Provision for Current Year			15217643.00		
75595106.60		11. PROFIT AND LOSS					156936571.13
19127628.10		( i ) Undistributed Profit			9545190.00		
56467478.50		( ii ) Profit For The Year			147391381.13		
12960675764.51		TOTAL			14628368919.83		14628368919.83
17847963.14		CONTINGENT LIABILITIES					38676061.72
8044108.14		(i) Deaf Account			28872206.72		
9803855.00		(ii) Others			9803855.00		

Date:- 20-05-2024


  
SUNAM MAINDOLA  
SO(ACCTS)

  
PRAVEEN KUMAR  
D.G.M.(ACCTS)

  
SANJAY KUMAR RAWAT  
SECRETARY/G.M

  
APURVA PANDEY, IAS  
ADMINISTRATOR



  
CA Apoorv Sethi  
M.No. 426499  
UDIN: 24426499BKLA2W3100

**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 2024**

FORM 'A'

Rs.	P.	PROPERTY AND ASSETS	Rs.	P.	Rs.	P.
31.03.2023			31.03.2024		31.03.2024	
176776226.57		<b>1. CASH</b>			190377193.66	
176776226.57		(i) In hand and with Reserve Bank of India, State Bank of India, State Cooperative Bank and Cooperative Banks	190377193.66			
5691826646.28		<b>2. BALANCES WITH OTHER BANKS</b>			6504857220.07	
380605152.18		<b>(i) Current deposits With</b>			378550380.27	
13890375.01		(a) State Bank of India	17621379.15			
178395688.28		(b) Nationalized Banks	198094811.15			
91343720.84		(c) Uttarakhand State Co-operative Bank	79670733.70			
96975368.05		(d) Other Banks	83163456.27			
17875991.10		<b>(ii) Special Deposit Account for Sugar Mills</b>	22453207.80		22453207.80	
5293345503.00		<b>(iii) Fixed Deposit</b>			6103853632.00	
0.00		(a) State Bank of India	0.00			
239000000.00		(b) Nationalized Banks	220000000.00			
3264336698.00		(c) Uttarakhand State Co-operative Bank	3977918248.00			
1222508805.00		(d) Other Banks	1515935384			
567500000.00		(e) Small Finance Banks	390000000			
		<b>3. MONEY AT CALL AND AT SHORT NOTICE</b>				
2169099154.00		<b>4. INVESTMENTS :-</b>			2109691681.00	
2078369154.00		(i) In Central and State Government securities (at book	1988966681.00			
		Face value Rs.	2050000000.00			
		Market value Rs.	2076665000.00			
		(ii) Other Trustee	0.00			
		(iii) Shares in Co-operative institutions other than in item (5) below	0.00			
90700000.00		(a) Uttarakhand State Cooperative Bank	120700000.00			
30000.00		(b) Other Cooperative Institution	25000.00			
		(iv) Other Investment (to be specified )	0.00			
		<b>5. INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUNDS IN SHARES OF</b>				
		(I) Central Co-operative Banks				
		(II) Primary agricultural credit societies				
		(III) Other Societies				
4388617793.15		<b>6. ADVANCES :</b>			5165606656.57	
		<b>(i) Short-term loans, cash credits, overdrafts and bills</b>				
2093448657.33		<b>discounted Of which secured against:</b>	2471616041.28			
		(a) Government and other approved securities				
		(b) Other tangible securities @				
		Of the advances, amount due from individuals				
		Of the advances, amount overdue Considered bad and doubtful of recovery				



1946578975.79	(ii) MEDIUM TERM LOANS OF WHICH SECURED AGAINST	2280819605.54	
	(a) Government and other approved securities		
	(b) Other tangible securities @		
	Of the advances, amount due from individuals		
	and doubtful of recovery		
348590160.03	(iii) LONG TERM LOANS OF WHICH SECURED AGAINST:	413171009.75	
	(a) Government and other approved securities		
	(b) Other tangible securities @		
	Of the advances, amount due from individuals		
	Of the advances, amount overdue Considered bad		
	and doubtful of recovery		
<b>310643006.74</b>	<b>7. Interest Receivable on</b>		<b>408059684.41</b>
232378098.00	(a) Investment	290468969.00	
78264908.74	(b) Loans and advances	117590715.41	
0.00	<b>8. Bills Receivable Being Bills for Collection As per contra</b>	0.00	0.00
0.00	<b>9. Branch Adjustments</b>	0.00	0.00
5137189.98	<b>10. Premises Less Depreciation</b>	4644004.02	4644004.02
11782412.86	<b>11. Furniture and Fixtures Less Depreciation</b>	10473948.43	10473948.43
<b>206793334.93</b>	<b>12. Other Assets (To be specified)</b>		<b>234658531.67</b>
121333.92	(a) Meter Security	120987.92	
234070.11	(b) Sundry Debtors	169999.11	
1080444.80	(c) Stationary	1256424.95	
49203.89	(d) Misc. Dues From Societies	17203.89	
115868363.73	(e) Over Draft Pacs Cader Fund	115868363.73	
10356884.59	(f) Other Miscellaneous Assets	7525054.72	
11078483.89	(g) Input Gst	13959620.35	
68004550.00	(h) Advance Income Tax	94701077.00	
0.00	(i) Pool Account	1039800.00	
	<b>13. Non Banking Assets Acquired in Satisfaction of Claims</b>		0.00
0.00	<b>14. Profit and loss</b>	0.00	0.00
<b>12960675764.51</b>	<b>GRAND TOTAL</b>	<b>14628368919.83</b>	<b>14628368919.83</b>

Date:- 20-05-2024


  
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PRAVEEN KUMAR  
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SANJAY KUMAR RAWAT  
SECRETARY/G.M

  
APURVA PANDEY, IAS  
ADMINISTRATOR



  
CA Apoorv Sethi  
M.No. 426499  
UDIN: 24426499BKLAZW3180

# ZILA SAHKARI BANK LTD., GARHWAL(KOTDWAR)

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED:- 31.03.2024

EXPENDITURE	Rs.		INCOME		P.	
	31.03.2024				31.03.2024	
1. a. Interest on Deposits, Borrowings	453091969.02		1. a. Interest From Loan		417882012.39	
b. Interest On Borrowings	101889477.87		b. Interest From Investment		597698703.88	
2. Salaries and Allowances and Provident Fund	133831847.86		c. Income from Dividend		5657000.00	
3. Directors and Local Committee Members and allowances	722082.40		d. Interest on Income Tax Refund		1373090.00	
4. Rent, Taxes, Insurance, Lighting etc.	26985115.69		2. Commission Exchange and Brokerage		14182827.62	
5. Law charges	365415.00		3. Maturity Amount Gov Sec		10275000.00	
6. Postage, Telegrams and Telephone charges	469957.34		4. Other Receipts		560000.00	
7. Auditors Fees	610250.00		5. Loss (if any)			
8. Depreciation on and repairs to property	2347628.52					
9. Stationery, Printing and advertisement etc.	882911.44					
10. Loss from sale of or dealing defered intt. with non banking assets						
12. Other Expenditure	40121877.62					
13.a Provisions for current year	15217643.00					
13.b Provisions for Intt Overdue	26000000.00					
13. c Provisions for STD Assets	3000000.00					
14. Balance of profit ( Before Tax )	242092458.13					
14.a Income Tax Paid	94701077.00					
14.b Balance of profit ( After Tax )	147391381.13					
<b>TOTAL</b>	<b>1047628633.89</b>		<b>TOTAL</b>		<b>1047628633.89</b>	

Date:- 20-05-2024

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

  
**PRAVEEN KUMAR**  
 D.G.M.(ACCTS.)

  
**SANJAY KUMAR RAWAT**  
 SECRETARY/G.M.

  
**APURVA PANDEY, IAS**  
 ADMINISTRATOR

**C A Apoorv Sethi**  
 M.No. 426499  
 UDIN: 24426499BFLAZW3180




# ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)


HEAD OFFICE : KOTDWARA ( PAURI GARHWAL )

REVENUE STATEMENT AS ON :- 31-03-2024

RECEIPT		Rs. P. 31.03.2024	DISBURSMENTS		Rs. P. 31.03.2024
<b>1</b>	<b>SHARE</b>		<b>SHARE</b>		
	Share received	14670450.00	Share Repaid		2474550.00
<b>2</b>	<b>BORROWING TAKEN FROM</b>	<b>18207273727.99</b>	<b>BORROWING REPAID TO</b>		<b>16783196673.11</b>
	(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>3</b>	<b>LENDINGS RECEIVED FROM</b>	<b>3821056247.04</b>	<b>LENDINGS MADE TO</b>		<b>4598045110.46</b>
	(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>	<b>31541141769.98</b>	<b>INVESTMENT MADE</b>		<b>32294764870.77</b>
<b>5</b>	<b>INCOME REALISED</b>		<b>EXPENSES PAID</b>		
	(a) Interest received	924576581.60	(a) Interest Paid		538184888.62
	(b) Sale of Goods	3268371.90	(b) Dividend & Bonus to members		
	(c) Secretary Pay Fund received		(c) Stocks bought		1688269.36
	(d) Other items received	25017827.62	(d) Cost of management		219207100.35
			(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		2347628.52
	(b) Otherwise Rs	<b>26992145679.34</b>	(b) Otherwise Rs		<b>27019173118.69</b>
			© Of Which disbursed by distribution of profit Rs....		<b>56467478.50</b>
	<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>		
	(a) Cash Opening Balances	176776226.57	(a) Cash Closing Balances		190377193.66
	<b>GRAND TOTAL</b>	<b>81705926882.04</b>	<b>GRAND TOTAL</b>		<b>81705926882.04</b>

DATE :- 20.05.2024

  
SUMAN MAINDOLA  
S.O.(ACCTS)

  
PRAVEEN KUMAR  
D.G.M.(ACCTS)

  
SANJAY KUMAR RAWAT  
SECRETARY/G.M.

  
APURVA PANDEY, IAS  
ADMINISTRATOR



UDIN: 24426499 BK LA 2W3180

# ZILA SAHKARI BANK LTD. GARHWAL (KOTDWARA)

## HEAD OFFICE :- KOTDWARA

Provisions Made against Non-Performing Assets As On - 31st March 2024

Nature Of Assets	Rate Of Provision	Amount O/S	Provision Required	Sub Total	Provisin Made	Short/Ex cess
Cash/Bank Balance	0%		NIL		NIL	
Investment	0%	82135.45	0		0.35	0.35
<b>Total</b>		<b>82135.45</b>				
Loan/Advances						
Standard (Non Agri)	0.40%	31309.05	125.24			
Standard (Agri)	0.25%	17214.96	43.04		176.94	8.67
<b>Sub Total</b>		<b>48524.01</b>	<b>168.27</b>		<b>176.94</b>	<b>8.67</b>
Sub Standard	10%	929.65	92.97			
Doubtful Assets						
D1	20%	544.21	108.84			
D2	30%	129.13	38.74			
D3	100%	621.03	621.03			
Doubtful Unsecured	100%	579.42	579.42			
Loss Assets	100%	328.62	328.62			
<b>Gross NPA</b>		<b>3132.06</b>	<b>1769.62</b>		<b>3331.59</b>	<b>1561.97</b>
Other Assets O/S Over Six Months As Per (Nabard)	100%					
<b>Total Loan/Advance</b>		<b>51656.07</b>	<b>1937.89</b>		<b>3508.53</b>	<b>1570.64</b>
Over Due Intt.	100%	701.06	701.06		702.99	1.93
<b>Total</b>		<b>701.06</b>	<b>701.06</b>		<b>702.99</b>	<b>1572.57</b>

DATED :- 20.05.2024

  
SUMAN MAINDOLA  
SO (ACCOUNTS)

  
PRAVEEN KUMAR  
DY.G.M.(ACCTS)

  
SANJAY KUMAR RAWAT  
SECRETARY/G.M

  
APURVA PANDEY, IAS  
ADMINISTRATOR



UDIN: 24426499BKL2W3180




# ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)


HEAD OFFICE :- KOTDWARA (PAURI)

## NOTES ON ACCOUNT

Sr. No.	Particulars	Rs. 31.03.2023	P. 31.03.2024
	<b>Investments – (only SLR) – with break-up under permanent and current category – Under current category with the following break-up</b>		
1	(a) Book value and face value of Investments	20783.69	19889.67
	(b) Market value of Investments	21570.15	20769.45
	[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.]		
		907.3	1207.25
2	<b>Advances to directors, their relatives, companies / firms in which they are interested.</b>		
	(a) Fund-based		NIL
	(b) Non-fund based (Guarantees, L/C, etc.)		NIL
3	<b>Cost of Deposits – Average cost of Deposits.</b>	3.99	4.55
	<b>NPAs.</b>		
4	(a) Gross NPAs	3601.25	3132.06
	(b) Net NPAs	269.66	0
	(c) Percentage of Gross NPAs to Total Advances	8.21	6.06
	(d) Percentage of Net NPAs to Net Advances	0.67	0
5	<b>Movement of NPAs</b>		
	(a) Recoved During the Year	3898.28	3601.25
	(b) Add during the Year	947.05	1041.45
	(c) NPA for the Year	650.02	572.26
6	<b>CRAR</b>	3601.25	3132.06
	<b>Profitability.</b>	14.92	15.24
7	(a) Interest income as a percentage of working funds.	6.80	7.47
	(b) Non-interest income as a percentage of working funds.	0.11	0.24
	(c) Operating Profit as a percentage of working funds.	0.99	1.78
	(d) Return on Assets	0.47	1.08
	(e) Business (Deposits + Advances) Per Employee	1508.31	1744.51
	(f) Profit Per Employee	6.31	16.37
	<b>Provisions</b>		
8	(a) Provisions on NPAs required to be made	1772.06	1561.97
	(b) Provisions on NPAs actually made	3331.59	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.	404.74	701.06
	(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	702.99
	(e) Provisions required to be made on depreciation in Investments.	0.00	0.00
	(f) Provisions actually made on depreciation in Investments.	0.35	0.35
	<b>Movement in Provisions</b>		
9	(a) Towards NPAs	3331.59	3331.59
	(b) Towards Depreciation on Investments.	0.35	0.35
	(c) Towards Standard Assets.	146.94	176.94
	(d) Towards all other items under 7 above	1173.68	1173.68
10	Payment of insurance premium to the DICGC, including arrears, if any.	109.91	120.29
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	79.47	90.44
	Add: Amounts transferred to DEAF during the year	3.00	209.36
	Less: Amounts reimbursed by DEAF towards claims	2.03	1.08
	Closing balance of amounts transferred to DEAF	80.44	288.72
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
		0.00	0.00

DATED :- 20.05.2024

  
SUMAN MAINDOLA  
SO (ACCTS)

  
PRAVEEN KUMAR  
DY.G.M.(ACCTS)

  
SANJAY KUMAR BAWAT  
SECRETARY/G.M.



**Zila Sahkari Bank Ltd Garhwal (kotdwar) 31-03-2024**

**Annex III**

**Disclosure in financial statements – 'Notes to Accounts'**

**1. Regulatory Capital**

**a) Composition of Regulatory Capital**

(Amount in ₹ Lakh)

Sr.No.	Particulars	2023-24	2022-23
i)	Paid-up Share Capital and Reserves	9125.31	7,492.34
ii)	Other Tier 1 capital (Accumulated Loss)	-	-
iii)	Tier 1 capital (i + ii)	9,125.31	7,492.34
iv)	Tier 2 capital	810.01	682.90
v)	Total capital (Tier 1+Tier 2)	9,935.32	8,175.24
vi)	Total Risk Weighted Assets (RWAs)	65,187.47	54,810.60
vii)	Paid-up Share Capital and Reserves as percentage of RWAs	14.00%	13.67%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.00%	13.67%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.25%	1.25%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.24%	14.92%
xi)	Leverage Ratio	N/A	N/A
xii)	Percentage of the shareholding of		
	a) Government of India	Nil	Nil
	b) State Government (specify name)	Nil	Nil
	c) Sponsor Bank	Nil	Nil
xiii)	Amount of paid-up equity capital raised during the year	121.96	151.67
xiv)	Amount of non-equity Tier 1 capital raised during the year	N/A	N/A
xv)	Amount of Tier 2 capital raised during the year	Nil	Nil

**b) Draw down from Reserves**

Sr.No.	Particulars	2023-24	2022-23
i)	From Statutory Reserves	Nil	Nil
ii)	From Capital Reserves	Nil	Nil
iii)	From Share Premium	Nil	Nil
iv)	From Revenue and Other Reserves	Nil	Nil
	<b>Total</b>		

  
**Section Officer**  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
**Deputy General Manager**  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
**SECRETARY / GENERAL MANAGER**  
**ZILA SAHKARI BANK LTD.**  
**GARHWAL (Kotdwara)**



CA Apoorv Sethi  
(Partner)  
M.No. 426499  
UDIN: 24426499BKLA2W3180

**Zila Sahkari Bank Ltd Garhwal (kotdwar) As On 31-03-2024**

**2. Asset liability management**

**a) Maturity pattern of certain items of assets and liabilities**

(Amount in ₹ Lakh)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 month and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	19.22	6,183.05	314.55	795.94	1,669.13	2,145.14	7,940.01	21,332.19	62,141.42	791.48	273.99	103,606.12
Advances	-	16.90	1.75	167.63	175.18	267.22	704.11	1,464.83	6,560.31	6,368.62	35,929.52	51,656.07
Investments	-	1,200.00	960.00	1,300.00	5,268.62	3,680.09	13,514.50	33,365.31	1,750.00	8,226.65	12,870.27	82,135.44
Borrowings	-	1,802.00	-	17.14	645.36	-	3,234.86	5,894.06	10,208.55	4,176.93	-	25,978.90
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

**Section Officer**  
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**Deputy General Manager**  
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**SECRETARY & GENERAL MANAGER**  
**ZILA SAHKARI BANK LTD.**  
**GARHWAL (Kotdwar)**



**Zila sahkari Bank Ltd Garhwal ( Kotdwar)      31-03-2024**

**3. Investments**

**a) Composition of Investment Portfolio**

(Amount in ₹ Lakh)

Particulars	Investments in India as on 31.03.2024							Total Investments
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint Ventures	Others (FDR)		
<b>Held to Maturity</b>								
Gross	19,889.66	-	1,207.25	-	-	61,038.54		82,135.45
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-		-
Net	19,889.66	-	1,207.25	-	-	61,038.54		82,135.45
<b>Available for Sale</b>								
Gross	-	-	-	-	-	-		-
Less: Provision for NPI	-	-	-	-	-	-		-
Net	-	-	-	-	-	-		-
<b>Held for Trading</b>								
Gross	-	-	-	-	-	-		-
Less: Provision for NPI	-	-	-	-	-	-		-
Net	-	-	-	-	-	-		-
<b>Total Investments</b>	19,889.66	-	1,207.25	-	-	61,038.54		82,135.45
Less: Provision for Depreciation and NPI	-	-	-	-	-	-		-
Net	19,889.66	-	1,207.25	-	-	61,038.54		82,135.45

**Zila Sahkari Bank Ltd., Garhwal (Kotdwar)**  
 Section Officer

**Zila Sahkari Bank Ltd., Garhwal (Kotdwar)**  
 Deputy General Manager

**ZILA SAHKARI BANK LTD.**  
 GARHWAL (Kotdwar)  
 SECRETARY CLERK GENERAL MANAGER



**Investments in India as on 31.03.2023**

Particulars	Investments in India as on 31.03.2023						Total Investments
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint Ventures	Others (FDR)	
<b>Held to Maturity</b>							
Gross	20,783.69	-	907.30	-	-	52,933.45	74,624.44
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
<b>Net</b>	20,783.69	-	907.30	-	-	52,933.45	74,624.44
<b>Available for Sale</b>							
Gross	-	-	-	-	-	-	-
Less: Provision for NPI	-	-	-	-	-	-	-
<b>Net</b>	-	-	-	-	-	-	-
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Provision for NPI	-	-	-	-	-	-	-
<b>Net</b>	-	-	-	-	-	-	-
<b>Total Investments</b>	20,783.69	-	907.30	-	-	52,933.45	74,624.44
Less: Provision for Depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	20,783.69	-	907.30	-	-	52,933.45	74,624.44

  
**Section Officer**  
 Zila Sahkari Bank Ltd., Garhwal (Kotdwara)

  
**Deputy General Manager**  
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**SECRETARY**  
 ZILA SAHKARI BANK LTD.  
 GARHWAL (Kotdwara)



**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in ₹ Lakh)

Sr.No.	Particulars	2023-24	2022-23
i)	Movement of provisions held towards depreciation on Investments		
a)	Opening balance	Nil	Nil
b)	Add: Provisions made during the year	Nil	Nil
c)	Less: Write off / write back of excess provisions during the year	Nil	Nil
d)	Closing balance	Nil	Nil
ii)	Movement of Investment Fluctuation Reserve		
a)	Opening balance	Nil	Nil
b)	Add: Amount transferred during the year	Nil	Nil
c)	Less: Drawdown	Nil	Nil
d)	Closing balance	Nil	Nil
iii)	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	Nil	Nil

**c) Non-SLR investment portfolio****i) Non-performing non-SLR investments**

(Amount in ₹ Lakhs)

Sr.No.	Particulars	2023-24	2022-23
a)	Opening balance	Nil	Nil
b)	Additions during the year since 1st April	Nil	Nil
c)	Reductions during the above period	Nil	Nil
d)	Closing balance	Nil	Nil
e)	Total provisions held	Nil	Nil

**ii) Issuer composition of non-SLR investments**

(Amount in ₹ Lakhs)

Sr.No.	Particulars	2023-24	2022-23
a)	PSUs	Nil	Nil
b)	FIs	Nil	Nil
c)	Banks	Nil	Nil
d)	Private Corporates	Nil	Nil
e)	Subsidiaries/ Joint Ventures	Nil	Nil
f)	Others	Nil	Nil
g)	Provision held towards depreciation	Nil	Nil
	Total	Nil	Nil

**d) Repo transactions (in face value terms)**

Sr.No.	Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2024
i)	Securities sold under repo	0	0	0	0
a)	Government securities	0	0	0	0
b)	Corporate debt securities	0	0	0	0
c)	Any other securities				
ii)	Securities purchased under Reverse Repo	20,000.00	22,000.00	21,000.00	20,500.00
a)	Government securities	20,000.00	22,000.00	21,000.00	20,500.00
b)	Corporate debt securities	0	0	0	0
c)	Any other securities	0	0	0	0

Secretary  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

Deputy General Manager  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

SECRETARY / GENERAL MANAGER  
ZILA SAHKARI BANK LTD.  
GARHWAL (Kotdwara)



**Zila Sahkari Bank Ltd Garhwal (kotdwar) 31-03-2024**

**6. Concentration of Deposits, Advances, Exposures and NPAs**

**a) Concentration of Deposits**

(Amount in ₹ Lakh)

Particulars	2023-24
Total deposits of the twenty largest depositors	2237.65
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.16%

**b) Concentration of advances**

(Amount in ₹ Lakh)

Particulars	2023-24
Total advances to the twenty largest borrowers	7513.23
Percentage of advances to twenty largest borrowers to total advances of the bank	14.54%

**c) Concentration of exposures**

(Amount in ₹ Lakh)

Particulars	2023-24
Total exposure to the twenty largest borrowers/customers	7513.23
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	14.54%

  
Section Officer  
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Deputy General Manager  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
SECRETARY  
ZILA SAHKARI BANK LTD.  
GARHWAL (Kotdwara)



**7. Derivatives**

Bank have not entered into any transactions in derivatives in the current and previous years.

**8. Disclosures relating to securitisation**

Bank has no exposure to Special Purpose Entities (SPEs) in current and previous year.

**9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)**

Not Applicable to RRBs, LABs, PBs, and Co-operative Banks

**10. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Amount in ₹ Lakh)

Sr.No	Particulars	2023-24	2022-23
i)	Opening balance of amounts transferred to DEA Fund	80.44	79.47
ii)	Add: Amounts transferred to DEA Fund during the year	209.36	3.00
iii)	Less: Amounts reimbursed by DEA Fund towards claims	1.08	2.03
iv)	Closing balance of amounts transferred to DEA Fund	288.72	80.44

**11. Disclosure of complaints****a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman**

Sr.No	Particulars	2023-24	2022-23
	<b>Complaints received by the bank from its customers</b>		
I.	Number of complaints pending at beginning of the year	Nil	Nil
II.	Number of complaints received during the year	6	Nil
III.	Number of complaints disposed during the year	6	Nil
i)	Of V, number of complaints rejected by the bank	Nil	Nil
IV)	Number of complaints pending at the end of the year	Nil	Nil
	<b>Maintainable complaints received by the bank from Office of Ombudsman</b>		
V)	Number of maintainable complaints received by the bank from Office of Ombudsman	Nil	Nil
i)	Of V, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
ii)	Of V, number of complaints resolved through conciliation/ mediation/ advisories issued by Office of Ombudsman	Nil	Nil
iii)	Of V, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
VI)	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

Section Officer

Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

Deputy General Manager

Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

SECRETARY CREDIT GENERAL MANAGER  
ZILA SAHKARI BANK LTD.  
GARHWAL (Kotdwar)



## Zila Sahkari Bank Ltd Garhwal Kotdwar As On 31-03-2024

### Sector-wise Advances and Gross NPAs

(Amounts in ₹ lakh)

Sr.no.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	Percentage of Gross NPAs to Total Advances in that sector
1	Agriculture and allied activities	205.54	10.74	5.23	188.52	14.77	7.83
2	Industry	-	-	-	-	-	-
3	Services	52.19	5.18	9.93	28.98	4.42	15.25
4	Personal loans	258.83	15.4	5.95	221.36	16.83	7.60
	Total	516.56	31.32	6.06	438.86	36.02	8.21

  
Section Officer  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
Deputy General Manager  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
SECRETARY GENERAL MANAGER  
ZILA SAHKARI BANK LTD.  
GARHWAL (Kotdwar)



**Zila Sahkari Bank Ltd Garhwal Kotdwar**

**As On 31-03-2024**

Details of accounts subjected to restructuring

In lakh

	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	1	0	0	0	0	0	1	0
	Gross Amount	0	557.78	0	0	0	0	0	557.78	0
	Provision held	0	2.23	0	0	0	0	0	2.23	0
Substandard	Number of borrowers	Nil								
	Gross Amount	Nil								
	Provision held	Nil								
Doubtfull	Number of borrowers	Nil								
	Gross Amount	Nil								
	Provision held	Nil								

**Section Officer**  
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**Deputy General Manager**  
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**SECRETARY (GENERAL)**  
ZILA SAHKARI BANK LTD.  
GARHWAL (Kotdwar)



## Zila Sahkari Bank Ltd Garhwal Kotdwar As On 31-03-2024

Fraud accounts

	Current Year	Previous Year
Number of frauds reported	NIL	NIL
Amount involved in fraud (₹ Lakh)	NIL	NIL
Amount of provision made for such frauds (₹ Lakh)	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakh)	NIL	NIL

  
**Section Officer**  
**Zila Sahkari Bank Ltd., Garhwal (Kotdwar)**

  
**Deputy General Manager**  
**Zila Sahkari Bank Ltd., Garhwal (Kotdwar)**

  
**SECRETARY**  
**ZILA SAHKARI BANK LTD.**  
**GARHWAL (Kotdwar)**




# Zila Sahkari Bank Ltd Garhwal Kotdwar As On 31-03-2024

(Amounts in ₹ Lakh)


## Unsecured advances

Amounts in ₹ Lakh)


Particulars	Current year	Previous Year
Total unsecured advances of the bank	579.43	650.91
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

  
Section Officer

Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
Deputy General Manager

Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
SECRETARY CUM GENERAL MANAGER  
ZILA SAHKARI BANK LTD.  
GARHWAL (Kotdwar)



## Zila Sahkari Bank Ltd Garhwal Kotdwar As On 31-03-2024

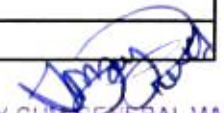
Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	Nil	Nil
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	Nil	Nil
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	Nil	Nil
i. Residential	Nil	Nil
ii. Commercial Real Estate	Nil	Nil
ii) Indirect Exposure	Nil	Nil
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	Nil	Nil
	Nil	Nil
<b>Total Exposure to Real Estate Sector</b>	<b>Nil</b>	<b>Nil</b>

  
Section Officer  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
Deputy General Manager  
Zila Sahkari Bank Ltd., Garhwal (Kotdwar)

  
SECRETARY CUM GENERAL MANAGER  
ZILA SAHKARI BANK LTD.,  
GARHWAL (Kotdwar)

