



THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Audited Balance Sheet as on 31st March 2023
Published under the Banking Regulation Act 1949 as applicable to co-operative societies under section 29 & 31 of the B.R. Act

Capital & Liabilities	Figures as at 31.03.2022	Total	Figures as at 31.03.2022	Property & Assets	Figures as at 31.03.2023	Total
1 CAPITAL				1 CASH		
i Authorized Share Capital 800000 Shares of Rs. 500/- each	400000000.00			a) Cash in Hand	49344236.11	
ii Share Capital Paid up 660472 Shares of Rs. 500/- each				b) State Bank of India & Subsidiaries	4469844.39	53814080.50
				2 BALANCE WITH OTHER BANKS		
a) Coop. Societies	197150500.00			a) Current Deposits	590711262.56	
b) State Government	66026500.00			b) Saving Deposit with Post Office	375.21	
c) Capital Convertible Deposit	67059000.00	330236000.00		c) Fixed Deposits Reserves	52267000.00	
2 RESERVE FUND & OTHER RESERVES				d) Fixed Deposits with HARCO Bank	286000000.00	
A RESERVE FUND				e) Term Money with NABARD	50000000.00	
a) Statutory Reserve Funds	78695403.00			f) Fixed Deposit with P.N.B	530000000.00	
b) Special Bad Debt Reserves	616623.00			g) Fixed Deposit with AXIS Bank	892200000.00	
c) Bad & Doubtful Debt Reserves	68544985.00			h) FD with AU Small Finance bank	113500000.00	
d) Investment Depreciation Fund	645833.00			i) Fixed Deposit with P&S Bank	239000000.00	
e) Coop. Education Fund	923917.00			j) FD with Kotak Mahindra Bank	30000000.00	
f) Risk Fund SFDA/MFAL	374960.00			k) FD with ICICI Bank Palika Bazar	30000000.00	
g) Rehabilitation Fund	3116475.00	152918196.00		l) FD with DCB Bank	209500000.00	
h) Provision For Standard Assets	19478000.00			m) FD with Fincare Small Finance Bank	100000000.00	
i) Provision For NPA	426653643.93	446131643.93		n) Investment in Govt. Securities	1339341030.00	4462319667.77
j) Gratuity Reserve	25030178.49			3 MONEY AT CALL & SHORT NOTICE		
k) Leave Salary Reserve	13058566.24	38088744.73		a) Gratuity Fund with LIC / SBI	22776453.23	22776453.23
l) Revaluation Reserve	823156485.03	823156485.03		b) Leave Salary SBI & Birla Sunlife	15444304.24	15444304.24
				4 INVESTMENTS		
				i) Other Securities	6000.00	
				ii) Shares in Cooperative Institution	67501350.00	67500000.00



Figures as at 31.03.2022	Capital & Liabilities	Figures as at 31.03.2023	Total	Figures as at 31.03.2022	Property & Assets	Figures as at 31.03.2023	Total
	B OTHER RESERVES						
78254249.00	a) Agri Credit & Stabilization Fund	80601876.00			- (iii) Own Share Held	4374500.00	4374500.00
25904597.00	b) Building Fund	25904597.00			INVESTMENT OUT OF PRINCIPAL / SUBSIDIARY PARTNERSHIP FUND	-	-
13886660.00	c) Dividend Equalization Fund	13886660.00		4763057995.00	6 ADVANCES	4884175922.39	4884175922.39
3286546.00	d) Share Transfer Fund	3286546.00			i) Short Term Loans, Cash Credit, Overdraft		
1541999.00	e) Propaganda Fund	1541999.00			a) Govt. & Other Approved Securities		
3110867.00	f) Common Goods Fund	3110866.17			b) Other Tangible Securities		
2554937.00	g) Deposit Mobilization Fund	2554937.00			(11367.33 Lac) Of which advanced amount of Over Due (518.44 Lac) N.P.A Provision Required (518.44 Lac)		
	3 PRINCIPAL / SUBSIDIARY FUND ACCOUNT		118389481.17	708352196.00	ii) Medium Term Loans	632751343.67	632751343.67
	4 DEPOSITS & OTHER ACCOUNTS				a) Govt. & Other Approved Securities		
	i) Fixed Deposits				b) Other Tangible Securities		
3990929030.00	a) Individuals	4642237397.05			(5483.30 Lac)		
29755042.00	b) Other Societies	37371641.50	4679609038.55		c) Of which Advanced amount Ind. Rs.(5638.72 Lac) of Which Overdue (2062.08 Lac) N.P.A Provision Required (2017.14 Lac)		
	ii) Saving Bank Deposits				7 INTEREST RECOVERABLE		
2153333122.00	a) Individuals	2315402894.35		249887097.00	a) On Loan Advances	239794651.77	239794651.77
71067035.00	b) Other Societies	85261729.03	2400664623.38	72549240.00	8 INTT. SUBVENTION R/A NABARD	-	0.00
	iii) Current Deposits				9 BILLS COLLECTION		0.00
28111177.00	a) Individuals	45395645.14		-	10 DEAF A/C WITH RBI	3728194.10	3728194.10
25790535.00	b) Other Societies	25137938.06	70533583.20	3728194.00	11 BRANCH ADJUSTMENT	-	0.00
4813437.00	c) Money at Call & Short Notice	4269613.00	4269613.00	1445804.00	12 NON-BANKING ASSETS	1445804.00	1445804.00
2113046.00	d) Inoperative / Unclaimed Balance	2228049.89	2228049.89		13 FIXED ASSETS		
61166.00	e) F.D. Matured But Not Drawn	61166.00	61166.00	10146336.00	a) Furniture & Fixture	12957400.75	
	5 BORROWINGS			824046470.00	b) Premises	822871208.00	
1760000000.00	a) Short Term Loans Cash Credit	1570000000.00		238023.00	c) Vehicle Account	202319.55	
15000000.00	b) S.T Agri OPP	15000000.00		28256.00	d) Petty Articles	24017.78	836054946.08
33800000.00	c) Medium Term Loans	96000000.00					
130000000.00	d) SLF From NABARD	-					



Figures as at 31.03.2022	Capital & Liabilities	Figures as at 31.03.2023	Total	Figures as at 31.03.2022	Property & Assets	Figures as at 31.03.2023	Total
100000000.00	e) RCC From NABARD	-	-				
-	f) Direct Refinance from NABARD	100000000.00	1781000000.00				
	6 Other CCB Share under CMA				14 OTHER ASSETS		
140000000.00	i) Bhiwani CCB	90000000.00		1255000000.00	a) Advances To S. Mills (CCB Share)	1155000000.00	
190000000.00	ii) Sonapat CCB	190000000.00		219245.00	b) Recoverable From Harco Bank	219245.25	
70000000.00	iii) Jind CCB	50000000.00		1791405.00	c) Suspense Recoverable	1740618.47	
50000000.00	iv) Fatehabad CCB	-		698628.00	d) Stationary in Hand	620577.46	
-	v) Panchkula CCB	90000000.00		5189.00	e) Advance To EX-Agent / Liquidator	5189.15	
100000000.00	vi) KUK CCB	80000000.00		9955984.00	f) Intt. R/A From Staff	6614980.38	
200000000.00	vii) Jhajjar CCB	170000000.00		1412011.00	g) Recoverable From HR. Govt.	1412011.26	
140000000.00	viii) Hisar CCB	110000000.00		5271786.00	h) R/Able from Govt. of Hry. Under OTS	-	
90000000.00	ix) Gurgaon CCB	80000000.00		51048.00	i) Recoverable From GOI Debt Relief	51048.00	
125000000.00	x) Rewari CCB	145000000.00		1228974.00	j) Secretary Salary Recoverable	1228974.00	
-	xi) Sirsa CCB	70000000.00		11461.00	k) Recoverable From C.B Sonapat	11461.20	
80000000.00	xii) Kaithal CCB	80000000.00		30465.00	l) Ex-Gratia Recoverable	30465.00	
70000000.00	xiii) Karnal CCB	-		35520.00	m) Securities With HSEB	43920.00	
-	7 BILLS FOR COLLECTION	-	0.00	56766.00	n) Security With NABARD (CBS)	56766.00	
844588.00	8 BRANCH ADJUSTMENT	858751.73	858751.73	35962.00	o) Security With P & T Deptt.	35962.00	
249887097.00	9 O/DUE INTEREST RESERVE	239794651.77	239794651.77	20000.00	p) Securities With Haryana Tourism	20000.00	
72549240.00	10 SUSPENCE INTT. SUBVENTION	-	0.00	5694180.00	q) Income Tax R/Able	5694180.00	
3728194.00	11 DEAF UNCLAIMED WITH RBI	3728194.10	3728194.10	22204761.00	r) Interest Accrued	48377.00	
	12 OTHER LIABILITIES			48377.00	s) Loan to HUDA/Housing Board	1089000.00	
1675267.00	a) Banker Cheque Payable	2198042.80		1089000.00	t) Fraud Recoverable	1089000.00	
5938921.00	b) Suspense Payable	8831321.15		-	u) Other Debit Balance (RTGS/NEFT)	1110821.57	
3589879.00	c) Societies Sundries	1527983.84		-	v) OTS Scheme Intt Relief for 2022	32709754.00	
53784.00	d) Surplus Fund of U/L Societies	53783.67		24759278.00	w) Recoverable From PACS	-	
1916619.00	e) Cash Credit Fertilizer Balance	1436716.38			15 PROFIT & LOSS A/C		
							1207743350.74



Figures as at 31.03.2022 Capital & Liabilities Figures as at 31.03.2023 Total Figures as at 31.03.2022 Property & Assets Figures as at 31.03.2023 Total

4878960.00	g) Subsidy Reserve	4408960.00	- a) Previous Year Losses	-
2200298.00	h) Rural Godown Fund	2200298.36	- b) This Year Loss	-
5000.00	i) Security of Courier Company	5000.00		
209393.00	j) Staff Welfare Fund	-		
1840696.00	k) Gratuity Fund	1840696.00		
6135655.00	l) Dividend P/A to share holders	-		
- m) ATM / POS Tran. Settlement		349609.73		
190000.00	n) Provision For Medical Remb.	5716.00		
495000.00	o) Provision For Statutory Audit	545000.00		
571010.00	p) Provision For I.Tax proceeding	502510.00		
4174966.00	q) Provision For Service for wipro	3000000.00		
- r) Provision For LTC to Staff		3000000.00		
1089000.00	s) Provision For Fraud	1089000.00		
104357959.00	a) Undistributed Profit	125211900.30		
20853941.00	b) Profit For The Year	29048457.78		
11958082522.00	GRAND TOTAL	12431923218.49	11958082522.00	GRAND TOTAL

13 PROFIT & LOSS ACCOUNT

(KULDEEP SINGH) (SANJEEV KUMAR) (JITENDER SINGH) (PREET SINGH) (ATTAR SINGH RAPARIA) (HARISH KAUSHIK)
 Jr. Acctt. Asstt. Manager General Manager Director Director Director Chairman

Signed in terms of our separate Audit Report of even date attached

Statutory Auditors
 ANDRA AND COMPANY
 CHARTERED ACCOUNTANTS

Ajay Hooda * Partner

M.No. 532107

FRN:028625N



Date :
 Palace : Rohatak
 THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Figures as at 31.03.2022	Capital & Liabilities	Figures as at 31.03.2023	Total	Figures as at 31.03.2022	Property & Assets	Figures as at 31.03.2023	Total
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AUDITORS CERTIFICATE

We have examined the foregoing balance sheet of The Rohtak Central Cooperative Bank Ltd. As on 31.03.2023 and the profit & loss account of the bank for the year ending on that date with the accounts relating there to of head office and with returns submitted and certified by the branch Managers which returns have been incorporated in the foregoing balance sheet and profit & loss accounts

WE REPORT THAT:

1. In our opinion the balance sheet is full and fair one containing all the necessary particulars and is properly drawn up so as to exhibit a true and correct view of the affairs of the bank according to the best of our my knowledge & information and explanations given to us and shown by the books of the bank but subject to the Audit Report
2. Where we have called for any information or explanation, such information and explanations have been given to us and have been found satisfactory.
3. The transactions of the bank which have come to our notice have been within the competency of the bank
4. The returns received from the branches of the bank have been found adequate for the purpose of our audit
5. The Profit and loss account shows as true balance of profit for the year covered by such account.
6. In our opinion the balance sheet and profit and loss accounts are drawn up in conformity with the law.
7. In our opinion books of accounts have been kept by the bank as required by law subject to our separate audit report.
8. Prudential norms income recognition, assets classification and provisioning norms have been adopted as per RBI instructions but subject to the Audit Report.

Signed in terms of our separate Audit Report of even date attached

Statutory Auditors
ANDRA AND COMPANY
CHARTERED ACCOUNTANTS

Ajay Hooda (Partner)
M.No. 532107
FRN: 028625N



Date :
Palace : Rohtak
THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK