



THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Audited Balance Sheet as on 31st March 2024

Published under the Banking Regulation Act 1949 as applicable to co-operative societies under section 29 & 31 of the B.R. Act

Figures as at 31.03.2023	Capital & Liabilities	Figures as at 31.03.2024	Total	Figures as at 31.03.2023	Property & Assets	Figures as at 31.03.2024	Total
1 CAPITAL							
4000000000.00	i Authorized Share Capital 800000 Shares of Rs. 500/- each	4000000000.00			49344236.00 a) Cash in Hand	49158677.68	
	ii Share Capital Paid up 715878 Shares of Rs. 500/- each				4469844.00 b) State Bank of India & Subsidiaries	20937271.20	70096148.88
2 BALANCE WITH OTHER BANKS							
197150500.00 a) Coop. Societies		198562000.00		590711263.00 a) Current Deposits		430779972.85	
66026500.00 b) State Government		92318000.00		375.00 b) Saving Deposit with Post Office		375.21	
67059000.00 c) Capital Convertible Deposit		67059000.00	357939000.00	52267000.00 c) Fixed Deposits Reserves		52267000.00	
2 RESERVE FUND & OTHER RESERVES							
A RESERVE FUND							
78695403.00 a) Statutory Reserve Funds		78729218.00		286000000.00 d) Fixed Deposits with HARCO Bank		396000000.00	
616623.00 b) Special Bad Debt Reserves		616623.00		50000000.00 e) Term Money with NABARD		50000000.00	
68544985.00 c) Bad & Doubtful Debt Reserves		68544985.00		53000000.00 f) Fixed Deposit with P.N.B		565000000.00	
645833.00 d) Investment Depreciation Fund		645833.00		113500000.00 h) FD With AU Small Finance bank		-	
923917.00 e) Coop. Education Fund		923917.00		239000000.00 i) Fixed Deposit with P&S Bank		-	
374960.00 f) Risk Fund SFDA/MFAL		374960.00		30000000.00 j) FD with Kotak Mahindra Bank		75000000.00	
3116475.00 g) Rehabilitation Fund		3116475.00	152952011.00	30000000.00 k) FD with ICICI Bank Palika Bazar		283000000.00	
19478000.00 h) Provision For Standard Assets		19478000.00		209500000.00 l) FD with DCB Bank		509000000.00	
426653644.00 i) Provision For NPA		437653643.93	457131643.93	- m) FD with Utkarsh SFB		100000000.00	
25030178.00 j) Gratuity Reserve		25893904.49		100000000.00 n) FD with Fincare Small Finance Bank		100000000.00	
13058566.00 k) Leave Salary Reserve		12413403.24	38307307.73	- o) FD with RBL Bank		105000000.00	
823156485.00 l) Revaluation Reserve		822198609.03	822198609.03	p) Liquid fund with Axis Bank		70000000.00	3586047348.06
3 MONEY AT CALL & SHORT NOTICE							
				22776453.00 a) Gratuity Fund with LIC / SBI		23640179.23	23640179.23
				15444304.00 b) Leave Salary SBI & Birla Sunlife		15890326.24	15890326.24



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Figures as at 31.03.2023	Capital & Liabilities	Figures as at 31.03.2024	Total	Figures as at 31.03.2023	Property & Assets	Figures as at 31.03.2024	Total
	B OTHER RESERVES				4 INVESTMENTS		
80601876.00	a) Agri Credit & Stabilization Fund	83026557.00		1339341030.00	i) Investment in Govt. Securities	1396856031.00	
25904597.00	b) Building Fund	25904597.00		4374500.00	ii) Own Share Held	-	
1388660.00	c) Dividend Equalization Fund	1388660.00		67500000.00	iii) Shares in Cooperative Institution	67500000.00	1464356031.00
3286546.00	d) Share Transfer Fund	3286546.00					
1541999.00	e) Propaganda Fund	1541999.00					
3110867.00	f) Common Goods Fund	3110866.17					
2554937.00	g) Deposit Mobilization Fund	2554937.00	120814162.17	4884175922.00		4650820323.25	4650820323.25
	- 3 PRINCIPAL / SUBSIDIARY FUND ACCOUNT		-				
	4 DEPOSITS & OTHER ACCOUNTS				6 ADVANCES		
	i) Fixed Deposits				i) Short Term Loans, Cash Credit, Overdraft		
4642237397.00	a) Individuals	4972472399.31		632751344.00	ii) Medium Term Loans	653301184.64	653301184.64
37371641.00	b) Other Societies	51817868.50	5024290267.81		a) Govt. & Other Approved Securities		
	ii) Saving Bank Deposits				b) Other Tangible Securities		
2315402894.00	a) Individuals	2214014447.70			c) Of which advanced amount of Over Due (548.27 Lac) N.P.A Provision Required (540.28 Lac)		
85261729.00	b) Other Societies	87440272.47	2301454720.17				
	iii) Current Deposits						
45395645.00	a) Individuals	69291780.37			7 INTEREST RECOVERABLE		
25137938.00	b) Other Societies	18488250.98	87780031.35	239794652.00	a) On Loan Advances	235156014.21	235156014.21
4269613.00	c) Money at Call & Short Notice	3939160.00	3939160.00		8 INTT. SUBVENTION R/A NABARD		
2228050.00	d) Inoperative / Unclaimed Balance	2200473.25	2200473.25		9 BILLS COLLECTION		
61166.00	e) F.D. Matured But Not Drawn	61166.00	61166.00	3728194.00	10 DEAF A/C WITH RBI	9810594.91	9810594.91
	5 BORROWINGS				11 BRANCH ADJUSTMENT		
1570000000.00	a) Short Term Loans Cash Credit	1560000000.00		1445804.00	12 NON-BANKING ASSETS	1445804.00	1445804.00
15000000.00	b) S.T Agri Opp	15000000.00			13 FIXED ASSETS		
96000000.00	c) Medium Term Loans	72800000.00		12957401.00	a) Furniture & Fixture	11998675.83	
	d) SLF From NABARD			822871208.00	b) Premises	821813472.00	
	e) RCC From NABARD			202320.00	c) Vehicle Account	816426.00	
100000000.00	f) Direct Refinance from NABARD	100000000.00	1747800000.00	24018.00	d) Petty Articles	20414.78	834648988.61



Figures as at 31.03.2023	Capital & Liabilities	Figures as at 31.03.2024	Total	Figures as at 31.03.2023	Property & Assets	Figures as at 31.03.2024	Total
6 Other CCB Share under CMA							
90000000.00	i) Bhiwani CCB	30000000.00					
190000000.00	ii) Sonapat CCB	100000000.00					
50000000.00	iii) Jind CCB	100000000.00					
-	iv) Fatehabad CCB	-		1155000000.00	a) Advances To S. Mills (CCB Share)	1210000000.00	
90000000.00	v) Panchkula CCB	50000000.00		219245.00	b) Recoverable From Harco Bank	219245.25	
80000000.00	vi) KUK CCB	-		1740619.00	c) Suspense Recoverable	2462687.47	
170000000.00	vii) Jhajjar CCB	160000000.00		620577.00	d) Stationary in Hand	551762.46	
110000000.00	viii) Hissar CCB	100000000.00		5189.00	e) Advance To EX-Agent / Liquidator	5189.15	
80000000.00	ix) Gurgaon CCB	160000000.00		6614980.00	f) Int. R/A From Staff	6360676.60	
145000000.00	x) Rewari CCB	180000000.00		1412011.00	g) Recoverable From HR. Govt.	1412011.26	
70000000.00	xi) Sirsa CCB	200000000.00		-	h) R/Able from Govt. of Hry. Under OTS	-	
80000000.00	xii) Kaithal CCB	80000000.00		51048.00	i) Recoverable From GOI Debt Relief	51048.00	
-	xiii) Panipat CCB	50000000.00		1228974.00	j) Secretary Salary Recoverable	1228974.00	
-	7 BILLS FOR COLLECTION	-	0.00	11461.00	k) Recoverable From C.B Sonapat	11461.20	
858752.00	8 BRANCH ADJUSTMENT	13903938.73	13903938.73	30465.00	l) Ex-Gratia Recoverable	30465.00	
239794652.00	9 O/DUE INTEREST RESERVE	235156014.21	235156014.21	43920.00	m) Securities With HSEB	43920.00	
-	10 SUSPENCE INTT. SUBVENTION	-	0.00	56766.00	n) Security With NABARD (CBS)	56766.00	
3728194.00	11 DEAF UNCLAIMED WITH RBI	9810594.91	9810594.91	35962.00	o) Security With P & T Deptt.	35062.00	
12 OTHER LIABILITIES							
2198043.00	a) Banker Cheque Payable	1501943.80		20000.00	p) Securities With Haryana Tourism	20000.00	
8831321.00	b) Suspense Payable	7903092.54		5694180.00	q) Income Tax R/Able	5694180.00	
1527984.00	c) Societies Sundries	1483197.71		-	r) Interest Accrued	-	
53784.00	d) Surplus Fund of U/L Societies	53783.67		48377.00	s) Loan to HUDA/Housing Board	48377.00	
1436716.00	e) Cash Credit Fertilizer Balance	2058363.17		1089000.00	t) Fraud Recoverable	1089000.00	
4408960.00	g) Subsidy Reserve	3688960.00		1110822.00	u) Other Debt Balance (RTGS/NEFT)	592848.05	
2200298.00	h) Rural Godown Fund	2200298.36		32709754.00	v) OTS Scheme Intt Relief for 2022	32817100.00	
				-	w) Recoverable From PACS	-	
							1262730773.44



Figures as at 31.03.2023	Capital & Liabilities	Figures as at 31.03.2024	Total	Figures as at 31.03.2023	Property & Assets	Figures as at 31.03.2024	Total
5000.00	i) Security of Courier Company	5000.00			15 PROFIT & LOSS A/C		
1840696.00	j) Gratuity Fund	1840696.00			- a) Previous Year Losses		
349610.00	k) ATM / POS Tran. Settlement	56905.00			- b) This Year Loss		
-	l) Prov. For Computer Hardware	1400000.00					
-	m) Prov. For Salary	5000000.00					
5716.00	n) Provision For Medical Remb.	5716.00					
545000.00	o) Provision For Statutory Audit	389630.00					
502510.00	p) Provision For I.Tax proceeding	500000.00					
3000000.00	q) Provision For Service for wipro	3000000.00					
3000000.00	r) Provision For LTC to Staff	-					
1089000.00	s) Provision For Fraud	1089000.00					
	13 PROFIT & LOSS ACCOUNT		44776586.25				
125211900.00	a) Undistributed Profit	154260358.08	154260358.08				
29048458.00	b) Profit For The Year	23167671.85	23167671.85				
12431923218.00	GRAND TOTAL		12807943716.47	12431923218.00	GRAND TOTAL		12807943716.47

(Signature)
(KULBEEP SINGH)
Jr. Acctt.

(Signature)
(SANJEEV KUMAR)
Asstt. Manager

(Signature)
(PIYUSH HOODA)
General Manager

(Signature)
(PREET SINGH)
Director

(Signature)
(SANJAY KUMAR)
Director

(Signature)
(HARISH KAUSHIK)
Chairman

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

Date: 24-6-2024
Palace : Rohtak
THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Statutory Auditors
ANDRA AND COMPANY
CHARTERED ACCOUNTANTS
(Signature)
Ajai Hooda (Partner)
Firm No. 532/107
FRN: 828625N

UDIN: 24532107BKEKFF816

Figures as at	Capital & Liabilities	Figures as at	Total	Figures as at	Property & Assets	Figures as at	Total
31.03.2023		31.03.2024		31.03.2023		31.03.2024	

AUDITORS CERTIFICATE

We have examined the foregoing balance sheet of The Rohtak Central Cooperative Bank Ltd. As on 31.03.2024 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

Date : 24-8-2024
 Palace : Rohtak
 THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Statutory Auditors
ANDRA AND COMPANY
 CHARTERED ACCOUNTANTS
 H Hoda
 Ajay Hoda (Partner)
 M.No. 532107
 FRN: 028625N

UDIN: 24532107BKEKFP8116






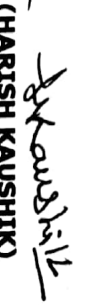
Figures as at 31.03.2023		Figures as at 31.03.2024		Figures as at 31.03.2023		Figures as at 31.03.2024	
Expenditure	Total	Total	Income	Total	Total		
7 GOVT. AUDIT FEE PAID	-	-	1855412.00	o) Dormat Charges	270337.54		
8 REPAIR & DEPRECIATION	-	-	15979.00	p) Cheque / Passbook Issue	19245.00		
- a) Condom Articles	-	-	624741.00	q) SMS Service Charges	70.80		
1175262.00	1057736.00	-	15965.00	r) PMSBY / PMJBY Charges	10304.00		
b) Land & Building	1663102.00	1773488.92	-	s) OTS Intt Recd. From Govt.	281441.00		
c) Furniture & Fixture	-	-	22000.00	t) Nodues certificate Management	5300.00		
- d) Library	-	-	126354.00	u) ATM Tran. Charges	113055.80		
35704.00	82601.55	-	700.00	v) Statement of A/c Charges	900.00		
e) Vehicle	4238.00	3603.00	150.00	w) Stop Payment Charges	200.00		
f) Petty Articles	-	-	-	x) Cheque Return Charges	12420.00		
- g) M.S Office	-	-	-	y) Charges for RKC	-		
9 STATIONARY, PRINTING & ADVERTISEMENT ETC.	2917429.47	2917429.47	-	z) OTHER RECEIPTS	-		
801488.00	597548.36	597548.36	-		-		
a) Stationary & Printing	428078.00	213659.00	811207.36		37030911.01		
b) Advertisement etc.							
10 OTHER EXPENSES							
118058.00	71346.00	71346.00					
a) Entertainment Meeting Conference	2487730.00	2112004.89					
b) General Charges	579956.00	721378.00					
c) Entertainment Charges	1950730.00	1556739.00					
d) Hiring Charges of Vehicle	1000.00	1000.00					
e) Donation	554042.00	689156.00					
f) Diesel & Petrol Charges	35525.00	78990.18					
g) Maintenance of Bank Vehicle	8991185.00	10427762.00					
h) Deposit Insurance Premium	7350.00	-					
i) C-PEC Membership Fee	6360.00	-					
j) ISS Policy	40000000.00	11000000.00					
k) Pro. Exp - NPA	5000000.00	2000000.00					
l) Pro. Exp - Audit Statutory	5000000.00	5000000.00					
m) Pro. Exp - Income Tax Proceeding	30000000.00	30000000.00					
n) Pro. Exp -WIPRO/MSP/FINO	30000000.00	-					
o) Pro. Exp -LTC to Staff	-	-					
p) Pro. Exp - Salary	5000000.00	5000000.00					



THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Profit & Loss Appropriation Account for the Year Ending 31st March 2024


Figures as at 31.03.2023	Expenditure	Figures as at 31.03.2024	Total	Figures as at 31.03.2023	Income	Figures as at 31.03.2024	Total
25000000.00	1 Advance Tax Paid For 2023-24	25000000.00	25000000.00	64269880.00	1 By Net Profit B/D	50647572.85	50647572.85
7873795.00	2 Income Tax Paid	55220.00	55220.00				
2347627.00	3 Intt. on Agri. Stab. Fund	2424681.00	2424681.00				
-	4 Leave Salary Reserve	-	-				
29048458.00	5 Net Profit after Tax	23167671.85	23167671.85				
64269880.00	Grand Total	50647572.85	64269880.00	Grand Total		50647572.85	50647572.85

 (KULDEEP SINGH) Jr. Acctt.	 (SANJEEV KUMAR) Assst. Manager	 (PIYUSH HOODA) General Manager	 (PREET SINGH) Director	 (SANJAY KUMAR) Director	 (HARISH KAUSHIK) Chairman
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Signed in terms of our separate Audit Report of even date attached

Date : 24.03.2024
 Palace : Rohtak
 THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK

Statutory Auditors
ANDRA AND COMPANY
 CHARTERED ACCOUNTANTS


 Chartered Accountants
 M. No. 532407
 FNN: 028525N

UDIN: 24532107BKEKFF8