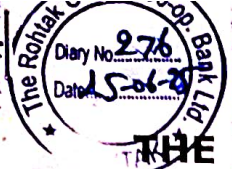


LAS Section
25-25
25



THE ROHTAK CENTRAL COOPERATIVE BANK LIMITED ROHTAK
Audited Balance Sheet As on 31st March 2025
 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 31.03.2024	Capital & Liabilities	Figures as at 31.03.2025	Total
	1 CAPITAL		
400000000.00	i Authorized Share Capital 800000 Shares of Rs. 500/- each	400000000.00	
	ii Share Capital Paid up 715878 Shares of Rs. 500/- each		
198562000.00	a) Coop. Societies	218270500.00	
92318000.00	b) State Government	89484750.00	
67059000.00	c) Capital Convertible Deposit	50183750.00	357939000.00
	RESERVE FUND & OTHER		
	2 RESERVES		
	A RESERVE FUND		
78729218.00	a) Statutory Reserve Funds	78785648.00	
616623.00	b) Special Bad Debt Reserves	616623.00	
68544985.00	c) Bad & Doubtful Debt Reserves	68544985.00	
645833.00	d) Investment Depreciation Fund	645833.00	
923917.00	e) Coop. Education Fund	923917.00	
374960.00	f) Risk Fund SFDA/MFAL	374960.00	
3116475.00	g) Rehabilitation Fund	3116475.00	153008441.00
19478000.00	h) Provision For Standard Assets	19478000.00	
437653644.00	i) Provision For NPA	480903643.93	500381643.93
25893904.00	j) Gratuity Reserve	28777358.49	
12413403.00	k) Leave Salary Reserve	19228680.24	48006038.73
822198609.00	l) Revaluation Reserve	822198609.03	822198609.03
	B OTHER RESERVES		
83026557.00	a) Agri Credit & Stabilization Fund	85517354.00	
25904597.00	b) Building Fund	25904597.00	
1388660.00	c) Dividend Equalization Fund	1388660.00	
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	123304959.17
-	3 PRINCIPAL /SUBSIDIARY FUND ACCOUNT	-	-



Figures as at 31.03.2024	Capital & Liabilities	Figures as at 31.03.2025	Total
	4 DEPOSITS & OTHER ACCOUNTS		
	i) Fixed Deposits		
4972472399.00	a) Individuals	5193611964.42	
51817869.00	b) Other Societies	58170628.50	5251782592.92
	ii) Saving Bank Deposits		
2214014448.00	a) Individuals	2188282406.23	
87440272.00	b) Other Societies	75877590.04	2264159996.27
	iii) Current Deposits		
69291780.00	a) Individuals	23186098.13	
18488251.00	b) Other Societies	29941900.24	53127998.37
3939160.00	c) Money at Call & Short Notice	4056634.00	4056634.00
2200473.00	d) Inoperative / Unclaimed Balance	2098924.16	2098924.16
61166.00	e) F.D. Matured But Not Drawn	61166.00	61166.00
	5 BORROWINGS		
1560000000.00	a) Short Term Loans Cash Credit	750000000.00	
15000000.00	b) S.T Agri OPP	10000000.00	
72800000.00	c) Medium Term Loans	49600000.00	
	d) ST Agri Add. Borrowing frm NABARD	390000000.00	
	e) RCC From NABARD	-	
100000000.00	f) Direct Refinance from NABARD	-	1199600000.00
	6 Other CCB Share under CMA		
30000000.00	i) Bhiwani CCB	100000000.00	
100000000.00	ii) Sonapat CCB	-	
100000000.00	iii) Jind CCB	80000000.00	
	iv) Fatehabad CCB	70000000.00	
50000000.00	v) Panchkula CCB	110000000.00	
	vi) KUK CCB	-	
160000000.00	vii) Jhajjar CCB	140000000.00	
100000000.00	viii) Hissar CCB	-	
160000000.00	ix) Gurgaon CCB	80000000.00	
180000000.00	x) Rewari CCB	60000000.00	
200000000.00	xi) Sirsa CCB	50000000.00	
80000000.00	xii) Kaithal CCB	-	
50000000.00	xlii) Panipat CCB	70000000.00	760000000.00



Figures as at 31.03.2024	Capital & Liabilities	Figures as at 31.03.2025	Total
-	7 BILLS FOR COLLECTION	-	0.00
13903939.00	8 BRANCH ADJUSTMENT	8355027.75	8355027.75
235156014.00	9 O/DUE INTEREST RESERVE	240314894.26	240314894.26
-	10 SUSPENCE INTT.SUBVENTION	-	0.00
9810595.00	11 DEAF UNCLAIMED WITH RBI	10137600.86	10137600.86
	12 OTHER LIABILITIES		
1501944.00	a) Banker Cheque Payable	1021394.55	
7903093.00	b) Suspense Payable	9022548.34	
1483197.00	c) Societies Sundries	1513240.71	
53784.00	d) Surplus Fund of U/L Societies	53783.67	
2058363.00	e) Cash Credit Fertilizer Balance	1101728.10	
3688960.00	g) Subsidy Reserve	3613960.00	
2200298.00	h) Rural Godown Fund	2200298.36	
5000.00	i) Security of Courier Company	5000.00	
1840696.00	j) Gratuity Fund	1840696.00	
56905.00	k) ATM / POS Tran. Sattlement	44000.00	
14000000.00	l) Prov. For Computer Hardware	-	
5000000.00	m) Prov. For Salary	-	
5716.00	n) Provision For Medical Remb.	5716.00	
389630.00	o) Provision For Statutory Audit	309030.00	
500000.00	p) Provision For I.Tax proceeding	700000.00	
3000000.00	q) Provision For Service for wipro	4000000.00	
-	r) Provision For LTC to Staff	-	
1089000.00	s) Provision For Fraud	1089000.00	26520395.73
	13 PROFIT & LOSS ACCOUNT		
154260358.00	a) Undistributed Profit	177428029.93	177428029.93
23167672.00	b) Profit For The Year	40489044.92	40489044.92
12807943716.00	GRAND TOTAL		12042970997.03



THE ROHTAK CENTRAL COOPERATIVE BANK LIMITED ROHTAK
Audited Balance Sheet As on 31st March 2025
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 31.03.2024	Property & Assets	Figures as at 31.03.2025	Total
	1 CASH		
49158878.00	a) Cash in Hand	52173601.00	
20937271.00	b) State Bank of India & Subsidiaries	4147539.85	56321140.85
	2 BALANCE WITH OTHER BANKS		
430779973.00	a) Current Deposits	538942515.97	
375.00	b) Saving Deposit with Post Office	375.21	
52267000.00	c) Fixed Deposits Reserves	52267000.00	
396000000.00	d) Fixed Deposits with HARCO Bank	546000000.00	
50000000.00	e) Term Money with NABARD	-	
565000000.00	f) Fixed Deposit with P.N.B	-	
850000000.00	g) Fixed Deposit with AXIS Bank	569000000.00	
-	h) FD With IDBI Bank	30000000.00	
-	i) FD With Indian Bank	60000000.00	
75000000.00	j) FD with Kotak Mahindra Bank	20000000.00	
283000000.00	k) FD with ICICI Bank	250000000.00	
509000000.00	l) FD with DCB Bank	370000000.00	
100000000.00	m) FD with Utkarsh SFB	-	
100000000.00	n) FD with Fincare Small Finance Bank	-	
105000000.00	o) FD with RBL Bank	356500000.00	
-	p) FD with CSB Bank	20000000.00	
70000000.00	q) Liquid fund with Axis Bank	20000000.00	2832709891.18
	3 MONEY AT CALL & SHORT NOTICE		
23640179.00	a) Gratuity Fund with LIC / SBI	26530633.23	26530633.23
15890326.00	b) Leave Salary SBI & Birla Sunlife	19228680.24	19228680.24
	4 INVESTMENTS		
1396856031.00	i) Investment in Govt. Securities	1626863188.50	
-	ii) Own Share Held	10703000.00	
67500000.00	iii) Shares in Cooperative Institution	67500000.00	1705066188.50
-	5 INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY PARTNERSHIP FUND	-	-




Figures as at 31.03.2024	Property & Assets	Figures as at 31.03.2025	Total
	6 ADVANCES		
4650820323.00	i) Short Term Loans, Cash Credit, Overdraft	4758544449.76	4758544449.76
	a) Govt. & Other Approved Securities		
	b) Other Tangible Securities (6956.26 Lac)		
	c) Of which advanced amount of Over Due (520.77 Lac) N.P.A Provision Required (520.77 Lac)		
653301185.00	ii) Medium Term Loans	747308806.69	747308806.69
	a) Govt. & Other Approved Securities		
	b) Other Tangible Securities (7654.77 Lac)		
	c) Of which Advanced amount Ind. Rs.(6366.84 Lac) of Which Overdue (2011.71 Lac) N.P.A Provision Required (1993.61 Lac)		
	7 INTEREST RECOVERABLE		
235156014.00	a) On Loan Advances	240314894.26	240314894.26
-	8 INTT. SUBVENTION R/A NABARD	-	0.00
-	9 BILLS COLLECTION	-	0.00
9810595.00	10 DEAF A/C WITH RBI	10137600.86	10137600.86
-	11 BRANCH ADJUSTMENT	-	0.00
1445804.00	12 NON-BANKING ASSETS	1445804.00	1445804.00
	13 FIXED ASSETS		
11998676.00	a) Furnitue & Fixture	16183647.26	
821813472.00	b) Premises	820861510.00	
816426.00	c) Vehicle Account	474662.00	
20415.00	d) Petty Articles	17352.78	837537172.04
	14 OTHER ASSETS		
1210000000.00	a) Advances To S. Mills (CCB Share)	760000000.00	
219245.00	b) Recoverable From Harco Bank	219245.25	
2462688.00	c) Suspense Recoverable	1813621.42	
551762.00	d) Stationary in Hand	658959.46	
5189.00	e) Advance To EX-Agent / Liquidator	5189.15	
6360677.00	f) Intt. R/A From Staff	8332912.68	
1412011.00	g) Recoverable From HR. Govt.	1412011.26	
-	h) R/Able from Govt. of Hry. Under OTS	-	
51048.00	i) Recoverable From GOI Debt Relief	51048.00	
1228974.00	j) Secretary Salary Recoverable	1228974.00	
11461.00	k) Recoverable From C.B Sonepat	11461.20	
30465.00	l) Ex-Gratia Recoverable	30465.00	
43920.00	m) Securities With HSEB	43920.00	
56766.00	n) Security With NABARD (CBS)	56766.00	
35062.00	o) Security With P & T Deptt.	35062.00	



Figures as at 31.03.2024	Property & Assets	Figures as at 31.03.2025	Total
20000.00	p) Securities With Haryana Tourism	20000.00	
5694180.00	q) Income Tax R/Able	-	
-	r) Interest Accrued	-	
48377.00	s) Loan to HUDA/Housing Board	-	
1089000.00	t) Fraud Recoverable	1089000.00	
592848.00	u) Other Debit Balance (RTGS/NEFT)	-	
32817100.00	v) OTS Scheme Intt Relief for 2022	32817100.00	
-	w) Recoverable From PACS	-	807825735.42
	15 PROFIT & LOSS A/C		
-	a) Previous Year Losses	-	
-	b) This Year Loss	-	
12807943716.00	GRAND TOTAL		12042970997.03

Attached Notes to the Accounts Forms Integrals Part of the Financial Statements


(Kuldeep Singh)
Jr. Acctt.


(Parveen)
Sr. Accountant


(Chhailu Ram)
General Manager


(Preet Singh)
Director


(Attar Singh Raperia)
Director


(Harish Kaushik)
Chairman

AUDITORS CERTIFICATE:

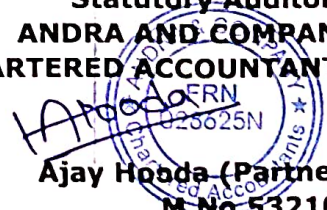
We have examined the foregoing balance sheet of The Rohtak Central Cooperative Bank Ltd. As on 31.03.2025 and the profit & loss account of the bank for the year ending on that date with the accounts relating thereto of head office and with returns submitted and certified by the branch Managers which 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 my knowledge & information and explanations given to us and shown by the books of the bank
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.

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

PLACE : ROHTAK

DATE : 25-06-2025

UDIN: 25532107BJHAC8859

THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK
Audited Profit & Loss Account for the Year Ending 31st March 2025

Figures as at 31.03.2024	Expenditure	Figures as at 31.03.2025	Total
	1 TO INTEREST DEPOSITS & BORROWINGS ETC.		
408252081.00	a) Deposits	459686108.87	
172442646.00	b) Borrowings	137087714.00	596773822.87
	2 SALARY ALLOWENCES & PROVIDENT FUND ETC.		
72347993.00	a) Estt. Charges P.F & Pension	78532532.12	
307751.00	b) Medical Reimbursement	509020.00	
135000.00	c) Education Allowance	202500.00	
605500.00	d) Token Gift to Staff	985000.00	
-	e) LTC to Staff	-	80229052.12
	3 DIRECTORS & LOCAL		
297803.00	a) T.A. to Directors	474285.00	
184920.00	b) T.A. to Staff	224540.00	698825.00
	4 RENT ,TAXES,INSURANCE & LIGHTING ETC.		
-	a) Property TAX	-	
3224456.00	b) Office Rent	3374044.40	
538248.00	c) Taxes and Insurance	196898.00	
1342369.00	d) Electricity & Water Charges	1528144.05	
-	e) Insurance of Salary A/Cs	655250.00	5754336.45
129500.00	5 LAW CHARGES	210200.00	210200.00
	6 POSTAGE & TELEPHONE CHARGES:		
19360.00	a) Postage & Telegram	17762.64	
630067.00	b) Telephone & Trunk Calls	476788.64	494551.28
-	7 GOVT. AUDIT FEE PAID	-	
	8 REPAIR & DEPRECIATION		
-	a) Conduum Articles	-	
1057736.00	b) Land & Building	951962.00	
1773489.00	c) Furniture & Fixture	2559540.29	
-	d) Library	-	
82602.00	e) Vehicle	83764.00	
3603.00	f) Petty Articles	3062.00	
-	g) M.S Office	76271.00	3674599.29



Figures as at 31.03.2024	Expenditure	Figures as at 31.03.2025	Total
9 STATIONARY , PRINTING & ADVERTISEMENT ETC.			
597548.00	a) Stationary & Printing	730766.86	
213659.00	b) Advertisement etc.	605235.80	1336002.66
10 OTHER EXPENSES			
71346.00	a) Entertainment Meeting Conference	125621.00	
2112005.00	b) General Charges	2801828.99	
721378.00	c) Entertainment Charges	937868.00	
1556739.00	d) Hiring Charges of Vehicle	979644.00	
1000.00	e) Donation	-	
689156.00	f) Diesel & Petrol Charges	735988.00	
78990.00	g) Maintenance of Bank Vehicle	160512.00	
10427762.00	h) Deposit Insurance Premium	9792205.15	
-	i) C-PEC Membership Fee	-	
-	j) Panel Intt. Paid to RBI	200000.00	
11000000.00	k) Pro. Exp - NPA	43250000.00	
200000.00	l) Pro. Exp - Audit Statutory	300000.00	
500000.00	m) Prov. Exp - Income Tax Proceeding	700000.00	
3000000.00	n) Pro. Exp -WIPRO/MSP/FINO	4000000.00	
-	o) Pro. Exp -Leave Salary	3462740.00	
5000000.00	p) Pro. Exp - Salary	-	
14000000.00	q) Pro. Exp - Computer Hardware	-	
400.00	r) DD Paid but not credit	-	
80040.00	s) Coop. Day Expenses	296250.00	
5651703.00	t) Service Charges for CBS	6167477.40	
1650.00	u) Maintenance of Building	1202280.80	
363750.00	v) Maintenance of Computer	523750.00	
49921.00	w) CIC Membership Fees	-	
140764.00	x) Premium paid on Govt. Security	157842.50	
91870.00	y) POS Service Charges	12860.82	



Figures as at 31.03.2024	Expenditure	Figures as at 31.03.2025	Total
428099.00	z) ATM Service Charges	215935.00	
13940.00	aa) Maintenance of Gen. Set	19100.00	
51400.00	ab) Designing of Web Site	-	
43000.00	ac) Maintenance of Note Shorting Machine	40500.00	
834091.00	ad) Rupay Card Charges	728739.00	
	- ae) Professional Charges for CA	-	
11044.00	af) GST TDS	-	
3601231.00	ag) SGST	3763775.26	
3601231.00	ah) CGST	3763775.26	
1915901.00	ai) IGST	2726123.30	87064816.48
50647573.00	11 NET PROFIT BEFOR TAX YEAR (31.3.2025)	68674021.92	68674021.92
781072315.00	GRAND TOTAL		844910228.07

Profit and Loss Appropriation Account

Figures as at 31.03.2024	Expenditure	Figures as at 31.03.2025	Total
25000000.00	1 Advance Tax Paid For 2024-25	20000000.00	20000000.00
55220.00	2 Income Tax Paid	5694180.00	5694180.00
2424681.00	3 Intt. on Agri. Stab. Fund	2490797.00	2490797.00
	- 4 Leave Salary Reserve	-	-
23167672.00	5 Net Profit after Tax	40489044.92	40489044.92
50647573.00	Grand Total		68674021.92



THE ROHTAK CENTRAL COOPERATIVE BANK LTD, ROHTAK
Audited Profit & Loss Account for the Year Ending 31st March 2025

Figures as at 31.03.2024	Income	Figures as at 31.03.2025	Total
1 INTEREST & DISCOUNT			
25205119.00	a) Deposit with HARCO	45382759.00	
26935593.00	b) CMA	16263393.00	
223693923.00	c) Loan to Societies	252967291.98	
208510086.00	d) Intt. recd. on advances oth.than PACS	162862137.87	
2594694.00	e) Loans Against Deposit / NSC	4567516.32	
2320168.00	f) On Loan to Staff	3919338.00	
149276514.00	g) Deposit with Bankers	201030638.05	
1091185.00	h) Intt. Recd. From leave salary	-	
104399392.00	i) State Govt. Security	114847818.00	801840892.22
14731.00	2 COMMISSION / EXCHANGE	568708.64	568708.64
3 OTHER RECEIPTS			
774000.00	a) Rent Received on Lockers	779183.57	
-	b) Dividend Received	13500000.00	
552200.00	c) Rent Received	486940.00	
433811.00	d) CIBIL Report Charges	423494.00	
32258902.00	e) Intt. Subvention Received	11940826.00	
957876.00	f) Inc - Revaluation Reserve	-	
792314.00	g) Miscellaneous Income	-	
200.00	h) Admission Fee	200.00	
30265.00	i) Cheque Book Charges	33680.00	
70287.00	j) Account Closure Charges	57427.88	
96639.00	k) Ledger Folio Charges	-	
70180.00	l) Penalty Charges in Delay RD	92344.00	
1477.00	m) Postage / Telegram Charges	-	
279485.00	n) Processing Fees	304120.00	
270337.00	o) Dormat Charges	931221.73	
19245.00	p) Cheque / Passbook Issue	2950.00	
71.00	q) SMS Service Charges	267.00	
10304.00	r) PMSBY / PMJJBY Charges	16859.00	




Figures as at 31.03.2024	Income	Figures as at 31.03.2025	Total
281441.00	s) OTS Intt Recd. From Govt.	-	
5300.00	t) NoDues certificate Management	102344.23	
113056.00	u) ATM Tran. Charges	70339.80	
900.00	v) Statement of A/c Charges	1200.00	
200.00	w) Stop Payment Charges	150.00	
12420.00	x) Cheque Return Charges	8160.00	
-	y) Commission on Bank Guarantees	10000.00	
-	z) Hardware Provision Reverse	13738920.00	
-	za) OTHER RECEIPTS	-	42500627.21
781072315.00	GRAND TOTAL		844910228.07

Figures as at 31.03.2024	Profit and Loss Appropriation Income	Figures as at 31.03.2025	Total
50647573.00	1 By Net Profit B/D	68674021.92	68674021.92
50647573.00	Grand Total		68674021.92

Attached Notes to the Accounts Forms Integrals Part of the Financial Statements


(Kuldeep Singh)
Jr. Acctt.


(Parveen)
Sr. Accountant

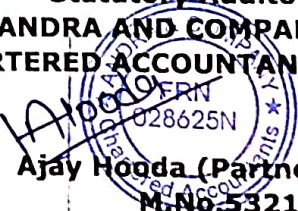

(Chhailu Ram)
General Manager


(Preet Singh)
Director


(Attar Singh Raperia)
Director


(Harish Kaushik)
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

PLACE : ROHTAK
DATE : 25-06-2025

UDIN: 25532107 BmJHmC8859