

NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Balance Sheet as on 31st March, 2022

Amount in Rupees			
	Schedule	As on 31/03/2022	As on 31/03/2021
CAPITAL AND LIABILITIES			
Capital	1	57,46,270.00	57,54,345.00
Reserve and Surplus	2	13,51,96,728.49	12,95,36,600.75
Deposits	3	75,29,37,900.26	73,72,27,808.79
Borrowings	4	-	-
Other Liabilities and Provisions	5	2,69,97,016.58	2,99,67,992.61
TOTAL		92,08,77,915.33	90,24,86,747.15
ASSETS			
Cash and Balances with Reserve Bank of India	6	24,46,999.50	28,50,362.00
Balance with Banks and money at call and short Notice	7	37,10,50,144.68	40,90,77,060.89
Investments	8	36,77,08,445.00	31,24,63,821.00
Advances	9	11,36,71,572.37	11,62,17,337.50
Fixed Assets	10	1,95,23,166.71	1,77,79,418.18
Other Assets	11	4,64,77,587.07	4,40,98,747.58
TOTAL		92,08,77,915.33	90,24,86,747.15
Contingent Liabilities	12	1,30,64,648.79	1,30,64,648.79
Bills for collection		-	-

Place: Nabagram, Hooghly

Dated: 30th June, 2022

Manas Kumar Roy
Manas Kumar Roy
Chairman

Subrata Mukherjee
Subrata Mukherjee
Secretary

Arnab Biswas
Arnab Biswas
Treasurer

Kamal Kr. Mitra
Kamal Kr. Mitra
CEO

In terms of our report of even date
For Mitra Roy & Datta
Chartered Accountants
FRN 322477E

Aloke Roy
Aloke Roy
Partner
Membership No. 055723



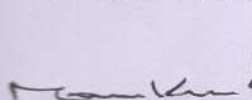
NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Statement of Cash Flow for the year ended 31st March, 2022

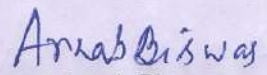
		Amount in Rupees
Profit as per Profit & Loss A/c		80,78,406.74
Adjustment for non cash items		
Depreciation & Amortization of GOI Securities	26,77,292.97	
Other Non Cash Adjustment	(24,18,279.00)	
Income Tax	28,59,576.00	
Income Tax Adjustment	1,45,843.19	
Deferred Tax	(13,663.00)	
		32,50,770.16
Profit Before Non Cash Items :-		1,13,29,176.90
Deposits		1,57,10,091.47
Other Liabilities & Provisions		(59,76,395.22)
Loans & Advances		25,45,765.13
Other Assets		(23,65,176.49)
		99,14,284.89
Cash Flows From Operating Activities :-		2,12,43,461.79
Change in Assets :-		
Investment		(5,52,44,624.00)
Fixed Assets		(44,21,041.50)
		(5,96,65,665.50)
Cash From Investing Activities :-		(5,96,65,665.50)
Change in Liabilities :-		
Change in Share Capital		(8,075.00)
Reserve and Surplus		-
		(8,075.00)
Cash Flows From Financing Activities :-		(8,075.00)
Net Increase (Decrease) in Cashg and Cash Equivalent :-		(3,84,30,278.71)
Cash and Cash Equivalent at the begining of the year :-		41,19,27,422.89
Cash and Cash Equivalent at the End of the year :-		37,34,97,144.18

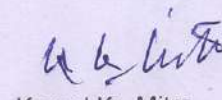
Place: Nabagram, Hooghly

Dated: 30th June, 2022

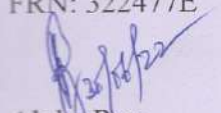

Manas Kumar Roy
Chairman


Subrata Mukherjee
Secretary


Arnab Biswas
Treasurer


Kamal Kr. Mitra
CEO

In terms of our report of even date
For Mitra Roy & Datta
Chartered Accountants
FRN: 322477E


Alok Roy
Partner

Membership No. 055723

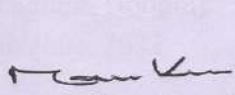
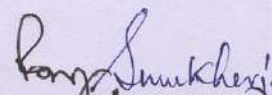
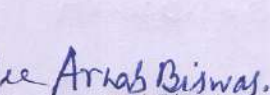
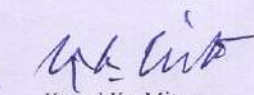


NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
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Profit and Loss Account for the year ended 31st March, 2022


		Amount in Rupees		
		Schedule	Year ended on 31/03/2022	Year ended on 31/03/2021
I	Income			
	Interest earned	13	5,81,64,282.26	5,50,39,952.21
	Other Income	14	61,11,897.67	18,05,587.74
	TOTAL		6,42,76,179.93	5,68,45,539.95
II	Expenditure			
	Interest expended	15	3,65,68,342.00	3,66,00,626.00
	Operating expenses	16	1,66,37,675.00	1,63,48,772.11
	Income Tax		28,59,576.00	16,99,220.00
	Income Tax Adjustment		1,45,843.19	-
	Deferred Tax		(13,663.00)	-
	TOTAL		5,61,97,773.19	5,46,48,618.11
III	Profit / Loss			
	Net profit/loss(-) for the year		80,78,406.74	21,96,921.84
	Profit / Loss(-) brought forward		36,35,332.64	36,25,510.80
	Investment Fluction Reserve		-	-
	TOTAL		1,17,13,739.38	58,22,432.64
IV	Appropriations		80,42,442.00	21,87,100.00
	Transfer to:			
	Statutory Reserve (Minimum 20% of Net Profit)		16,15,681.00	2,19,700.00
	Bad Debt Reserve Fund (Minimum 15% of Net Profit)		12,11,761.00	3,29,600.00
	Building Fund		10,00,000.00	3,07,600.00
	Co-operative Education Fund		15,000.00	15,000.00
	Charitable Fund		50,000.00	22,000.00
	Jubilee Fund		50,000.00	10,000.00
	Member Welfare Fund		10,00,000.00	1,09,900.00
	Staff Welfare Fund		8,00,000.00	3,07,600.00
	Proposed Dividend		6,00,000.00	5,10,000.00
	Co-operative Week Fund		50,000.00	10,000.00
	Modernisation & Development Fund		10,00,000.00	1,75,800.00
	Social Welfare Fund		2,00,000.00	1,09,900.00
	Self Help Group Fund		1,50,000.00	20,000.00
	Environment Protection Fund		1,00,000.00	20,000.00
	Sports and Cultural Development Fund		2,00,000.00	20,000.00
	Balance carried over to Balance Sheet		36,71,297.38	36,35,332.64

Place: Nabagram, Hooghly
Dated: 30th June, 2022

Manas Kumar Roy Subrata Mukherjee Arnab Biswas Kamal Kr. Mitra
 Chairman Secretary Treasurer CEO

In terms of our report of even date
For Mitra Roy & Datta
Chartered Accountants
FRN: 322477E


 Alope Roy
 Partner
 Membership No. 055723



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
 11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 1 - Capital		
	As on 31/03/2022	As on 31/03/2021
Authorised Capital: 10,00,000 shares @ Rs.10 each	1,00,00,000.00	1,00,00,000.00
Issued, Subscribed & Paid up Capital:		
Fully Paid up: 518796 shares @ Rs.10 each (P.Y. 519598 shares @ Rs.10 each)	51,87,960.00	51,95,980.00
Partly Paid up: 111662 shares @ Rs.5 each (P.Y. 111673 shares @ Rs.5 each)	5,58,310.00	5,58,365.00
TOTAL	57,46,270.00	57,54,345.00



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Amount in Rupees

Schedule 2 - Reserves and Surplus			
		As on 31/03/2022	As on 31/03/2021
I	Statutory Reserves		
	Opening Balance	2,89,32,211.00	2,87,12,511.00
	Additions, new reserve	16,15,681.00	2,19,700.00
	Deductions during the year	-	-
		3,05,47,892.00	2,89,32,211.00
II	Revenue and Other Reserves	10,09,77,539.11	9,69,69,057.11
	Bad Debt Reserve Fund	3,38,78,361.00	3,26,66,600.00
	(a) Opening Balance	3,26,66,600.00	3,23,37,000.00
	(b) additions during the year	12,11,761.00	3,29,600.00
	(c) Deductions during the year	-	-
	Building Fund	1,70,32,600.00	1,60,32,600.00
	(a) Opening Balance	1,60,32,600.00	1,57,25,000.00
	(b) Additions during the year	10,00,000.00	3,07,600.00
	(c) Deductions during the year	-	-
	Proposed Dividend	20,77,406.00	14,77,406.00
	(a) Opening Balance	14,77,406.00	14,40,228.00
	(b) Additions during the year	6,00,000.00	5,10,000.00
	(c) Deductions during the year	-	4,72,822.00
	Member Welfare Fund	37,59,863.00	42,13,539.00
	(a) Opening Balance	42,13,539.00	46,02,830.00
	(b) Additions during the year	10,00,000.00	1,09,900.00
	(c) Deductions during the year	14,53,676.00	4,99,191.00
	Charitable Fund	54,25,750.00	53,94,600.00
	(a) Opening Balance	53,94,600.00	53,95,200.00
	(b) Additions during the year	50,000.00	22,000.00
	(c) Deductions during the year	18,850.00	22,600.00
	Staff Welfare Fund	1,05,71,650.00	1,03,28,232.00
	(a) Opening Balance	1,03,28,232.00	1,06,52,152.00
	(b) Additions during the year	8,03,680.00	3,07,600.00
	(c) Deductions during the year	5,60,262.00	6,31,520.00
	Jubilee Fund	22,38,300.00	21,88,300.00
	(a) Opening Balance	21,88,300.00	21,78,300.00
	(b) Additions during the year	50,000.00	10,000.00
	(c) Deductions during the year	-	-
	Modernization & Development Fund	1,21,94,800.00	1,11,94,800.00
	(a) Opening Balance	1,11,94,800.00	1,10,19,000.00
	(b) Additions during the year	10,00,000.00	1,75,800.00
	(c) Deductions during the year	-	-
	Gratuity Fund	16,39,494.00	16,39,494.00
	(a) Opening Balance	16,39,494.00	16,77,453.00
	(b) Additions during the year	6,54,358.00	12,55,307.00
	(c) Deductions during the year	6,54,358.00	12,93,266.00



	As on 31/03/2022	As on 31/03/2021
Fluction Reserve on Govt. Securities	49,00,000.00	49,00,000.00
(a) Opening Balance	49,00,000.00	49,00,000.00
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Employees Medical Fund	1,09,177.11	1,09,177.11
(a) Opening Balance	1,09,177.11	1,09,177.11
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Co-Operative Education Fund	15,000.00	15,000.00
(a) Opening Balance	15,000.00	-
(b) Additions during the year	15,000.00	15,000.00
(c) Deductions during the year	15,000.00	-
Co-Operative Week Fund	4,68,532.00	4,86,316.00
(a) Opening Balance	4,86,316.00	4,94,416.00
(b) Additions during the year	50,675.00	10,550.00
(c) Deductions during the year	68,459.00	18,650.00
Contingent Provision Against STD. Assets	5,46,338.00	5,46,338.00
(a) Opening Balance	5,46,338.00	5,46,338.00
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Locker Fund	3,00,000.00	3,00,000.00
(a) Opening Balance	3,00,000.00	3,00,000.00
(b) Additions during the year	-	-
(c) Deductions during the year	-	-
Social Welfare Fund	50,21,968.00	51,08,355.00
(a) Opening Balance	51,08,355.00	56,21,790.00
(b) Additions during the year	2,00,000.00	1,09,900.00
(c) Deductions during the year	2,86,387.00	6,23,335.00
Self Help Group Fund	2,83,000.00	1,33,000.00
(a) Opening Balance	1,33,000.00	1,37,000.00
(b) Additions during the year	1,50,000.00	20,000.00
(c) Deductions during the year	-	24,000.00
Sports and Cultural Development Fund	3,27,000.00	1,47,000.00
(a) Opening Balance	1,47,000.00	1,37,000.00
(b) Additions during the year	2,00,000.00	20,000.00
(c) Deductions during the year	20,000.00	10,000.00
Environment Protection Fund	1,88,300.00	88,300.00
(a) Opening Balance	88,300.00	68,300.00
(b) Additions during the year	1,00,000.00	20,000.00
(c) Deductions during the year	-	-
III Balance in Profit and Loss Account	36,71,297.38	36,35,332.64
TOTAL (I+II+III+IV and V)	13,51,96,728.49	12,95,36,600.75



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 11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 3 - Deposits			
		As on 31/03/2022	As on 31/03/2021
A.I Demand Deposits			
(i) From Banks		-	-
(ii) From Others		97,96,820.95	1,26,56,696.09
Current Account		97,96,820.95	1,26,56,696.09
		97,96,820.95	1,26,56,696.09
II Savings Bank Deposits		24,57,57,649.21	24,69,96,115.60
	TOTAL	24,57,57,649.21	24,69,96,115.60
III TERM DEPOSITS			
Recurring Deposit		1,93,66,605.00	1,86,88,248.00
Principal		1,93,66,605.00	1,86,88,248.00
Fixed Deposit		14,06,93,343.00	13,16,57,086.00
Principal		14,06,93,343.00	13,16,57,086.00
Thrift Fund		2,42,09,550.60	2,37,23,335.60
Principal		2,42,09,550.60	2,37,23,335.60
Guarantee Fund		1,40,03,275.50	1,41,30,075.50
Principal		1,40,03,275.50	1,41,30,075.50
Special FD		2,99,550.00	3,16,169.00
Principal		2,99,550.00	3,16,169.00
Special RIP		6,84,629.00	46,03,885.00
Principal		6,84,629.00	46,03,885.00
Daily Scheme (Sathi)		14,260.00	14,260.00
Principal		14,260.00	14,260.00
Locker Access Deposit		4,19,400.00	4,07,400.00
Principal		4,19,400.00	4,07,400.00
Special FD Member		4,55,000.00	5,55,000.00
Principal		4,55,000.00	5,55,000.00
Special RIP Member		65,64,323.00	67,74,440.00
Principal		65,64,323.00	67,74,440.00
FD Festival Offer for Sr. Citizen		62,79,615.00	62,79,615.00
Principal		62,79,615.00	62,79,615.00



		As on 31/03/2022	As on 31/03/2021
	RIP Festival Offer for Sr. Citizen	44,73,058.00	40,10,718.00
	Principal	44,73,058.00	40,10,718.00
	Reinvestment Plan	26,66,80,220.00	25,27,97,592.00
	Principal	26,66,80,220.00	25,27,97,592.00
	New SSY Suspense	10,985.00	10,985.00
	Principal	10,985.00	10,985.00
	SSY Daily Deposit	40,565.00	40,565.00
	Principal	40,565.00	40,565.00
	FD Covid - 19 Sr. Citizen SPL Offer	54,46,374.00	60,52,531.00
	Principal	54,46,374.00	60,52,531.00
	RIP Covid - 19 Sr. Citizen SPL Offer	77,42,677.00	75,13,092.00
	Principal	77,42,677.00	75,13,092.00
	TOTAL	49,73,83,430.10	47,75,74,997.10
	TOTAL (I+II and III)	75,29,37,900.26	73,72,27,808.79
B	(i) Deposits of branches in India	75,29,37,900.26	73,72,27,808.79
	(ii) Deposits of branches outside India	-	-
	TOTAL	75,29,37,900.26	73,72,27,808.79



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Amount in Rupees

Schedule 4 - Borrowings		
	As on 31/03/2022	As on 31/03/2021
I	Borrowings in India	
	(a) Reserve Bank of India	-
	(b) Other Banks	-
	(c) Other Institutions and agencies	-
II	Borrowings outside India	-
	TOTAL (I and II)	-



Reserve Bank of India		
Other Banks		
Other Institutions and agencies		
Borrowings outside India		
TOTAL	2,89,97,916.53	1,99,87,272.61

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Amount in Rupees

Schedule 5 - Other Liabilities and Provisions			
	As on 31/03/2022	As on 31/03/2021	
I	Interest Accrued	8,36,413.00	2,23,208.00
II	Others (Including provisions)	2,61,60,603.58	2,97,44,784.61
	Unclaimed Dividends	2,25,146.00	2,25,146.00
	Audit Fees Payable	1,75,000.00	93,400.00
	Excess Cash Received	1,00,338.00	1,00,138.00
	Suspense Deposit	8,14,175.44	8,14,175.44
	NPA Overdue Interest Reserve (Contra)	1,38,05,759.35	1,22,82,152.35
	Provision for Puja Exgratia	3,43,987.00	3,24,800.00
	Provision for Income Tax	77,07,902.00	1,25,59,827.81
	TDS Payable	1,22,242.00	75,195.00
	Outstanding Profession Tax	2,500.00	4,260.00
	Provision for Arrear Salary	-	4,00,000.00
	Advance Locker Rent	2,95,959.00	2,96,559.00
	Income Tax Recovered from Staff	-	100.00
	Gift Cheque Payable	58,587.00	58,587.00
	Depositor Education and Awareness Fund	16,22,778.79	16,22,778.79
	Suspense Sathi Deposit	100.00	100.00
	Cheque Deposit against Loan	4,40,649.00	4,40,649.00
	Provision against Fraud on SSY	4,45,480.00	4,45,480.00
	OTS Upfront Deposit	-	500.00
	Other Payable	-	936.22
	TOTAL	2,69,97,016.58	2,99,67,992.61



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Amount in Rupees

Schedule 6 - Cash and Balances with Reserve Bank of India		
	As on 31/03/2022	As on 31/03/2021
I		
Cash in hand (including foreign currency notes)	24,46,999.50	28,50,362.00
Cash in hand	19,50,999.50	28,50,362.00
Cash at ATM	4,96,000.00	-
II		
Balances with Reserve Bank of India		
(a) In Current Account	-	-
(b) In Other Accounts	-	-
TOTAL (I and II)	24,46,999.50	28,50,362.00



NABAGRAM PEOPLES' CO-OPERATIVE CREDIT BANK LTD.
11, VIVEKANANDA ROAD, PO- NABAGRAM, DIST.- HOOGHLY, PIN- 712246

Amount in Rupees

Schedule 7 - Balances with Banks and Money at Call and Short Notice		
	As on 31/03/2022	As on 31/03/2021
In India		
(i) Balances with Banks		
(a) In Current Accounts	4,22,40,058.68	4,12,37,553.89
WBSC Bank	30,95,427.03	31,72,315.17
WBSC Bank Designated	1,70,830.01	1,71,515.59
SBI	17,21,525.01	19,80,318.21
PNB	2,76,20,623.51	1,11,11,821.01
IDBI	19,62,488.30	7,66,514.30
BOI	14,10,463.68	86,28,330.72
HDFC Bank	14,09,913.11	16,52,142.70
BOB	89,498.00	14,86,238.00
Allahabad Bank	1,04,865.00	1,04,865.00
Axis Bank	1,85,088.56	1,02,233.14
Federal Bank	62,737.00	62,737.00
Bandhan Bank	1,45,630.00	31,00,000.00
ICICI Bank	6,50,000.00	1,50,000.00
IndusInd Bank	1,31,065.00	72,57,978.00
HDFC ATM CD	33,79,904.47	14,90,545.05
RBL	1,00,000.00	-
(b) In Other Deposit Accounts	32,88,10,086.00	36,78,39,507.00
WBSC Bank FD	1,98,94,745.00	1,98,94,745.00
WBSC Bank FD Folating (Bad Debt Fund)	1,00,71,646.00	1,00,71,646.00
WBSC Bank FD Folating (Reserve Fund)	1,02,76,646.00	1,02,76,646.00
SBI CC Investment	1,34,37,664.00	-
PNB CC Investment	46,42,437.00	1,39,28,800.00
BOI CC Investment	-	6,80,03,218.00
HDFC Bank FD Investment	2,58,93,484.00	77,54,582.00
Axis Bank CC Investment	-	2,40,62,100.00
PNB Housing Finance FD Investment	3,73,88,967.00	3,43,84,239.00
LIC HFL Corporate FD Investment	2,49,53,348.00	2,31,46,979.00
IDBI FD Investment	1,23,49,818.00	4,28,32,293.00
Bandhan Bank CC Investment	15,03,56,968.00	6,90,13,759.00
IndusInd Bank Serampore CC Investment	30,00,288.00	4,44,70,500.00
RBL FD Investment	1,65,44,075.00	-
(ii) Money at call and short notice	-	-
(a) With Banks	-	-
(b) With other Institutions	-	-
TOTAL (I and II)	37,10,50,144.68	40,90,77,060.89



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Schedule 8 - Investments			
		As on 31/03/2022	As on 31/03/2021
I	Investments in India in		
	(i) Government Securities		
	Held to Maturity	35,67,93,230.00	30,14,68,650.00
	Held for Trading	-	-
	Available for Sale	55,72,200.00	55,72,200.00
	(ii) Other Approved Securities	-	-
	(iii) Shares	-	-
	(iv) Debentures and Bonds	-	-
	(v) Subsidiaries and/or joint ventures	-	-
	(vi) Others (to be specified)	-	-
	(vii) Premium on Government Securities	53,43,015.00	54,22,971.00
	TOTAL	36,77,08,445.00	31,24,63,821.00
II	Investments outside India in		
	(i) Government Securities	-	-
	(ii) Subsidiaries and/or joint ventures abroad	-	-
	(iii) Others Investments (to be specified)	-	-
	TOTAL	-	-
	GRAND TOTAL (I and II)	36,77,08,445.00	31,24,63,821.00



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Schedule 9 - Advances				
		As on 31/03/2022	As on 31/03/2021	
A	(i) Bills purchased and discounted	-	-	
	(ii) Cash credits, overdrafts and loans repayable on demand	3,64,09,729.95	4,09,58,244.08	
	Cash Credit	2,55,48,993.01	3,10,25,052.89	
	Overdraft Loan	1,08,60,736.94	99,33,191.19	
	(iii) Term loans	7,72,61,842.42	7,52,59,093.42	
	Long Term Loan	4,87,45,080.42	4,90,29,001.42	
	Medium Term Loan	2,85,16,762.00	2,62,30,092.00	
	TOTAL	11,36,71,572.37	11,62,17,337.50	
	B	(i) Secured by tangible assets	10,63,10,780.36	10,98,70,509.50
		(ii) Covered by Bank/Government Gurantees	-	-
(iii) Unsecured		73,60,792.01	63,46,828.00	
TOTAL	11,36,71,572.37	11,62,17,337.50		
C.I.	Advances in India			
	(i) Priority Sectors	6,84,84,671.36	6,70,89,462.99	
	(ii) Public Sector	-	-	
	(iii) Banks	-	-	
	(iv) Others	4,51,86,901.01	4,91,27,874.51	
TOTAL	11,36,71,572.37	11,62,17,337.50		
C.II.	Advances outside India			
	(i) Due from Banks	-	-	
	(ii) Due from Others	-	-	
	(a) Bills purchased and discounted	-	-	
	(b) Syndicated Loans	-	-	
	(c) Others	-	-	
	TOTAL	-	-	
GRAND TOTAL (C.I and II)	11,36,71,572.37	11,62,17,337.50		



Schedule 10 - Fixed Assets

	As on 31/03/2022	As on 31/03/2021
I Premises	8,16,916.20	8,80,913.00
Land :-		
(a) At cost as on 31st March of the preeding year	2,40,945.00	2,40,945.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	2,40,945.00	2,40,945.00
(e) Less : Depreciation to date	0.00	0.00
(f) Total (d minus e)	2,40,945.00	2,40,945.00
Building :-		
(a) At cost as on 31st March of the preeding year	6,39,968.00	7,11,076.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	6,39,968.00	7,11,076.00
(e) Less : Depreciation to date	63,996.80	71,108.00
(f) Total (d minus e)	5,75,971.20	6,39,968.00
II Other Fixed Assets	1,87,06,250.51	1,68,98,505.18
Furniture :-		
(a) At cost as on 31st March of the preeding year	3,69,766.68	3,54,084.68
(b) Additions	0.00	20,235.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	3,69,766.68	3,74,319.68
(e) Less : Depreciation to date	36,976.67	4,553.00
(f) Total (d minus e)	3,32,790.01	3,69,766.68
Other Furniture :-		
(a) At cost as on 31st March of the preeding year	0.00	0.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	0.00	0.00
(e) Less : Depreciation to date	0.00	0.00
(f) Total (d minus e)	0.00	0.00
Office Tools :-		
(a) At cost as on 31st March of the preeding year	3,892.00	4,325.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	3,892.00	4,325.00
(e) Less : Depreciation to date	389.20	433.00
(f) Total (d minus e)	3,502.80	3,892.00
Computer Hardware :-		
(a) At cost as on 31st March of the preeding year	1,15,299.00	1,95,598.00
(b) Additions	0.00	92,650.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	1,15,299.00	2,88,248.00
(e) Less : Depreciation to date	69,179.40	1,72,949.00
(f) Total (d minus e)	46,119.60	1,15,299.00
Locker :-		
(a) At cost as on 31st March of the preeding year	1,26,074.00	1,40,082.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	1,26,074.00	1,40,082.00
(e) Less : Depreciation to date	12,607.40	14,008.00
(f) Total (d minus e)	1,13,466.60	1,26,074.00



	As on 31/03/2022	As on 31/03/2021
Plant & Machinery :-		
(a) At cost as on 31st March of the preeding year	1,91,280.00	2,25,035.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	1,91,280.00	2,25,035.00
(e) Less : Depreciation to date	28,692.00	33,755.00
(f) Total (d minus e)	1,62,588.00	1,91,280.00
Modernisation and Development Fund Asset :-		
(a) At cost as on 31st March of the preeding year	1,52,72,959.00	90,58,492.00
(b) Additions	46,27,016.00	74,95,070.00
(c) Deductions during the year	2,50,000.00	0.00
(d) Total Cost (a and b minus c)	1,96,49,975.00	1,65,53,562.00
(e) Less : Depreciation to date	19,63,805.00	12,80,603.00
(f) Total (d minus e)	1,76,86,170.00	1,52,72,959.00
Computer :-		
(a) At cost as on 31st March of the preeding year	8,07,228.50	6,46,930.50
(b) Additions	44,025.50	7,83,508.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	8,51,254.00	14,30,438.50
(e) Less : Depreciation to date	4,99,845.60	6,23,210.00
(f) Total (d minus e)	3,51,408.40	8,07,228.50
Electrical Equipment :-		
(a) At cost as on 31st March of the preeding year	12,006.00	14,125.00
(b) Additions	0.00	0.00
(c) Deductions during the year	0.00	0.00
(d) Total Cost (a and b minus c)	12,006.00	14,125.00
(e) Less : Depreciation to date	1,800.90	2,119.00
(f) Total (d minus e)	10,205.10	12,006.00
TOTAL (I and II)	1,95,23,166.71	1,77,79,418.18



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Amount in Rupees

Schedule 11 - Other Assets		
	As on 31/03/2022	As on 31/03/2021
I Inter-office adjustments (net)	-	-
II Interest Accrued	1,49,44,066.35	1,32,38,927.35
Interest Receivable from Loan	11,38,307.00	9,56,775.00
NPA Interest Receivable (Contra)	1,38,05,759.35	1,22,82,152.35
III Tax paid in advance/tax deducted at source	2,67,18,835.72	2,87,77,089.23
Advance Tax	88,24,000.00	1,24,24,000.00
Deferred Tax Asset	13,663.00	-
Tax Deduction at Source (TDS)	1,78,81,172.72	1,63,53,089.23
IV Stationery and Stamps	11,121.00	11,696.00
Stationery and stamps (Stock)	11,121.00	11,696.00
V Non-banking assets acquired in satisfaction of claims	-	-
VI Others	48,03,564.00	20,71,035.00
Temporary Advance	28,91,950.00	2,19,450.00
Printing & Stationery Advance	35,000.00	35,000.00
Advance to Staff	1,49,937.00	89,908.00
Receivable on Deaf	17,24,397.00	17,24,397.00
Security Deposit with Caltel	2,280.00	2,280.00
TOTAL	4,64,77,587.07	4,40,98,747.58



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Amount in Rupees

Schedule 12 - Contingent Liabilities			
	As on 31/03/2022	As on 31/03/2021	
I	Claims against the bank not acknowledged as debts	1,14,41,870.00	1,14,41,870.00
	Income Tax Demand for AY 2017-18	95,40,172.00	95,40,172.00
	Income Tax Demand for AY 2013-14	19,01,698.00	19,01,698.00
II	Liability for partly paid investments	-	-
III	Liability on account of outstanding forward exchange contracts	-	-
IV	Guarantees given on behalf of constituents	-	-
	(a) In India	-	-
	(b) Outside India	-	-
V	Acceptance, endrosemments and other obligations	-	-
VI	Other item for which the bank is contingently liable	16,22,778.79	16,22,778.79
	Details of amount transferred to the DEAF a/c with RBI		
	Opening Balance	17,24,397.00	17,24,397.00
	Add : Amount transferred during the year	-	-
	Less : Amount reimbursed by the Fund towards claims / paid but not reimbursed	1,01,618.21	1,01,618.21
	Closing Balance	16,22,778.79	16,22,778.79
	TOTAL	1,30,64,648.79	1,30,64,648.79



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Amount in Rupees

Schedule 13 - Interest Earned			
		Year ended on 31/03/2022	Year ended on 31/03/2021
I	Interest/discount on Advances/bills	1,13,48,601.00	1,01,51,696.00
	Interest on Cash Credit Loan	28,92,878.00	28,95,546.00
	Interest on Overdraft Loan	10,78,749.00	5,12,323.00
	Interest on Vehicle Loan	42,788.00	70,546.00
	Interest on House Building Loan	28,58,168.00	26,17,374.00
	Addl. Interest on House Building Loan	7,867.00	1,73,490.00
	Addl. Interest on Term Loan	10,617.00	65,360.00
	Interest on Car Loan (Above 5 Years)	1,37,557.00	1,25,699.00
	Addl. Interest on Sopan Loan	9,881.00	16.00
	Addl. Interest on Demand Loan	3,028.00	599.00
	Interest on Auto Loan	6,243.00	21,553.00
	Addl. Interest on Auto Loan	362.00	1,103.00
	Interest on Gold Loan	13,994.00	13,095.00
	Interest on House Building Loan for Staff	2,04,512.00	1,28,009.00
	Interest on Demand Loan	3,28,378.00	3,14,413.00
	Interest on Educational Loan	3,34,032.00	1,40,410.00
	Interest on Sopan Loan	2,69,538.00	1,27,716.00
	Interest on Utility Loan	20,252.00	1,182.00
	Interest on Surity Loan	6,94,999.00	5,24,792.00
	Interest on Term Deposit Loan	9,13,925.00	8,41,326.00
	Interest on Term Loan	15,14,025.00	15,63,883.00
	Addl. Interest on Educational Loan	95.00	202.00
	Addl. Interest on Gold Loan	219.00	2,209.00
	Addl. Interest on Surity Loan	6,494.00	10,850.00
II	Income on Investments	2,54,74,555.77	1,85,33,374.21
	Income from Investments	2,61,91,371.77	1,92,08,615.21
	Less : Exchange Premium Of Govt. Security	7,16,816.00	6,75,241.00
III	Interest on balances with Reserve Bank of India and Other inter-bank funds	2,13,41,125.49	2,63,54,882.00
	Interest on Other Banks Fixed Deposits	2,13,41,125.49	2,63,54,882.00
	TOTAL	5,81,64,282.26	5,50,39,952.21



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Amount in Rupees

Schedule 14 - Other Income			
		Year ended on 31/03/2022	Year ended on 31/03/2021
I	Commission, exchange and brokerage	9,55,039.69	4,93,600.00
	Commission	2,24,539.69	-
	Locker Rent	7,30,500.00	4,93,600.00
II	Profit on sale of Investments	32,57,129.00	-
	<i>Less</i> : Loss on sale of investments	-	-
III	Miscellaneous Income	18,99,728.98	13,11,987.74
	Interest (others)	-	6,42,765.00
	Processing Charges	2,56,710.85	3,04,382.00
	Sale of Form and Pass Book	11,649.00	14,651.00
	Bank Charges	3,66,114.14	3,47,889.24
	Sale of Old Papers	6,700.00	60.00
	Miscellaneous Receipt	2,878.50	2,240.50
	Admission Fees (General Members)	39.00	-
	Loan Insurance Premium received from Customers	31,061.00	-
	Prior period Adjustment	12,24,576.49	-
	TOTAL	61,11,897.67	18,05,587.74



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Schedule 15 - Interest Expended		
	Year ended on 31/03/2022	Year ended on 31/03/2021
I Interest on Deposits	3,65,68,342.00	3,66,00,626.00
Interest on Savings Bank Deposit	79,46,358.00	79,60,716.00
Interest on Recurring Deposit	11,77,374.00	12,84,769.00
Interest on Fixed Deposit	83,53,650.00	87,12,622.00
Interest on Thrift Fund	12,73,148.00	-
Interest on Guarantee Fund	7,53,232.00	7,51,190.00
Interest on Reinvestment Plan	1,46,30,062.00	1,61,71,074.00
Interest on Special RIP	2,22,012.00	50,800.00
Interest on Special FD	162.00	5,257.00
Interest on SPL FD (Member)	37,217.00	42,202.00
Interest on SPL RIP (Member)	3,98,854.00	4,55,936.00
Interest on FD Festival Offer for SR Citizen	4,85,353.00	4,73,179.00
Interest on RIP Festival Offer for SR Citizen	4,81,404.00	1,67,440.00
Interest on FD Covid-19 SR Citizen SPL Offer	3,33,491.00	2,50,666.00
Interest on RIP Covid-19 SR Citizen SPL Offer	4,76,025.00	2,74,775.00
II Interest on Reserve Bank of India/Inter-bank borrowings	-	-
III Others	-	-
TOTAL	3,65,68,342.00	3,66,00,626.00



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Amount in Rupees

Schedule 16 - Operating Expenses			
		Year ended on 31/03/2022	Year ended on 31/03/2021
I	Payments to and provisions for employees	83,04,259.00	74,81,755.00
	Salary	66,21,374.00	62,22,111.00
	Employer contribution to PF including shortfall in Trust Fund	6,22,880.00	4,45,106.00
	Puja Bonus/Exgratia	3,42,647.00	4,98,538.00
	LTC to Staff	63,000.00	16,000.00
	Gratuity For Staff	6,54,358.00	3,00,000.00
II	Rent, Taxes and Lighting	4,70,166.00	2,42,730.00
	Electricity Charges	4,22,166.00	1,94,730.00
	Rent for Branch	48,000.00	48,000.00
III	Printing and Stationary	2,84,136.00	6,44,257.00
IV	Advertisement and publicity	3,03,640.00	2,39,228.00
V	Depreciation on Bank's property	26,77,292.97	22,02,738.00
	Depreciation of Fixed Assets	26,77,292.97	22,02,738.00
	Furniture	36,976.67	4,553.00
	Building	63,996.80	71,108.00
	Office Tools	389.20	433.00
	Locker	12,607.40	14,008.00
	Computer	5,69,025.00	7,96,159.00
	Electrical Equipment	1,800.90	2,119.00
	Plant & Mechnery	28,692.00	33,755.00
	Modernization and Development Asset	19,63,805.00	12,80,603.00
	Depreciation on Government Security/SDL	-	-
VI	Director's Fees, Allowances and expenses	-	-
VII	Auditors' fees and expenses	2,93,400.00	1,44,000.00
	Tax Audit Fees	20,000.00	22,000.00
	Concurrent Audit Fees	2,38,400.00	1,00,000.00
	Statutory Audit Fees	35,000.00	22,000.00
VIII	Law Charges	89,100.00	1,22,746.00
IX	Postage, Telegrams, Telephones etc.	1,21,139.00	1,08,531.53
X	Repairs and Maintanance	14,22,924.00	12,88,986.00
XI	Insurance	9,52,662.00	10,29,013.00
	General Insurance Premium	60,773.00	52,733.00
	Deposit Insurance Premium	8,91,889.00	9,76,280.00
XII	Other Expenditure	17,18,956.03	28,44,787.58
	Annual General Meeting Expenses	1,09,270.00	61,500.00
	Entertainment	4,73,564.50	3,33,512.00
	Institutional Profession Tax	2,500.00	2,500.00
	Subscription & Periodicals/ Journals	40,150.00	51,331.00
	Other Co-operative Meeting Expenses	-	60,500.00
	Contingency	49,724.00	40,808.00
	Conveyence	1,30,800.00	1,91,077.00
	Remittance Expenses	7,000.00	10,900.00
	Service Charges	83,003.34	4,58,001.31
	SMS Charges	24,242.27	98,193.68
	CIBIL Charges	3,568.28	15,400.00
	GST Paid	7,95,133.64	15,21,064.59
	TOTAL	1,66,37,675.00	1,63,48,772.11

