

THE CHURU CENTRAL COOPERATIVE BANK LTD. CHURU
THE THIRD SCHEDULE (SEC.29)

BALANCE SHEET AS ON 31st MARCH 2021

CAPITAL & LIABILITIES	Year		PROPERTY & ASSETS	Year	
	2019-20	2020-21		2019-20	2020-21
	Amount in Rs.	Amount in Rs.	Amount in Rs.	Amount in Rs.	
1. CAPITAL			1. CASH		
(i) Authorised Capital			(a) In hand and with Reserve Bank	1,79,26,680.00	4,29,52,576.00
'A' shares of Rs. 10,000 each	7,00,00,000.00		Cash with ATM	10,45,900.00	3,53,600.00
'B' shares of Rs. 1000 each	33,00,00,000.00		State Bank of India/ Notified Bank	11,78,02,208.60	5,86,95,957.14
Total	40,00,00,000.00		State Coop. Bank & CCB	3,29,52,274.59	4,84,47,355.84
(ii) Issued Capital			2. BALANCE WITH OTHER BANK		
A' shares of Rs 10000 each	9,67,37,000.00		(a) Current Deposits	5,32,34,109.42	3,93,99,161.33
B' shares of Rs 1000 each	19,74,92,950.00		3. MONEY AT CALL & SHORT NOTICE		
Total	29,42,29,950.00			8,00,00,000.00	18,00,00,000.00
(iii) Subscribed Capital			4. INVESTMENTS		
A' 9673 Shares of Rs. 10000 each	9,67,37,000.00		(a) In central and State Govt. Securities (at book value)	49,75,75,000.00	49,75,75,000.00
B' 200782.4 shares of Rs. 1000 each	19,74,92,950.00		Face value Rs. 5000000000		
of above (iii) heldby:		29,42,29,950.00	Market value Rs.		
(a) Individuals			(b) Other trustee securities/Bonds		
(b) Co-operative institutions PACS			(c) Share in Co-op. Institutions		
(b) Co-operative Institutions			(d) Reserve Fund Investment with R.S.C. Bank	9,51,65,000.00	9,51,65,000.00
(c) State Government			(e) F.D. with R.S.C.B.	4,63,92,616.15	18,26,13,955.15
(d) State Government ICDP			(d) F.D. with other Banks	12,14,16,807.00	21,07,41,197.00
Total		8,62,00,000.00	5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND		
(iv) Non Refundable Grant in Aid By Govt.			In shares of		
2. RESERVE FUND & OTHER RESERVE		8,62,00,000.00	(a) Central Co-op. Bank	1,37,17,000.00	1,37,17,000.00
(i) Statutory Reserve	1,49,75,232.15		(b) Primary Agril. Credit Societies		
(ii) Agriculture Credit Stabilization Fund	64,94,429.10		(c) Other Societies		
(iii) Building Fund	33,72,581.35		6. ADVANCES		
(iv) Dividend Equalisation Fund	7,78,428.83		(i) Short-term Loans	2,06,54,21,981.85	2,60,47,72,053.78
(v) Bad and Doubtful Debts Reserve	1,13,22,235.40		Cash Credit Overdraft and		
(vi) Investment Depreciation Fund	876.32		Bills discounted		
(vii) Education and Publicity Fund	3,51,125.36		of which Secured Against securities		
(viii) Technology adoption fund	37,27,343.00		(a) Govt. & other approved securities		
(ix) Admission Fee Fund	3,795.00		(b) Other tangible securities		
(x) Contingent Prov.ag standard assets	1,58,00,000.00		Rs. 6,23,13,405.00		
(xi) Bad and Doubtful provision for NPA	3,10,95,149.00		(c) Co-operative Paper		
(xii) Loss Asset	6,28,881.20		of the advances amount		
(xiii) Sundry debtor Reserve	58,00,000.00		due from individuals		
(xiv) Building Revaluation Fund	3,90,09,328.60		Rs. 2,16,06,323.00		
(xv) PACS Manager Salary Fund			of the advances amount overdue		
3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		13,33,59,405.31	Rs. 63,32,958.00		
For share capital of			(Considered Bad and Doubtful		
(i) Central Co-operative Bank				1,37,17,000.00	1,37,17,000.00
(ii) Primary Agriculture Credit Societies					
(iii) Other Societies					



4. DEPOSIT AND OTHER ACCOUNT										
(i) Fixed Deposits										
(a) Individuals	1,083,330,800.64									
(b) Banks	3,111,000.64									
(c) Other Societies	242,544,407.00									
(d) Institutions	12,484,901.00									
(ii) Saving Bank Deposits	529,813,954.58									
(a) Individuals										
(b) Banks	0									
(c) Other Societies	173,413,841.73									
(d) Institutions	23,015,225.10									
(iii) Current Deposits	16,273,591.10									
(a) Individuals	11,620,745.55									
(b) Banks	26,738,287.23									
(c) Other Societies	2,669,344.93									
(d) Institutions										
(iv) Money at Call and Short Notice										
(v) Other Deposits					2,125,016,168.40					
5. BORROWINGS										
(i) From the Reserve Bank/RSCB										
(a) S.T. Loans, Cash Credit & overdrafts of which secured against :	1,164,500,000.00									
(i) Govt. & other approved securities										
(ii) Other tangible securities										
(iii) Co-operative Paper										
(b) Medium term loans of which secured against :	177,448,800.00									
(i) Govt. & other approved securities										
(ii) Other tangible securities	1,757,045,151.00									
(iii) Co-operative Paper (Rs.126171000.00)										
(c) S.T. Multipurpose Limit From Nabard										
(d) Daily loans (Nabard) of which secured against										
(i) Govt. & other approved securities										
(ii) Other tangible securities										
(iii) Co-operative Paper										
(ii) From the State Government										
Short term loans of which secured against										
(i) Govt. & other approved securities										
(ii) Other tangible securities										
(iii) ICDP Loan										
(iv) Other Loan	1,601,816.85									
(v) Computer Project NCDC	657,802.00									
6. OTHER ASSETS										
(i) Govt. & other approved securities										
(ii) Other tangible securities										
(iii) Co-operative Paper										
(iv) From the State Government										
(v) Other tangible securities										
(vi) Prepaid expenses										
(vii) Investments										
(viii) Advances										
(ix) Other assets										
(x) Assets under liquidation										
(xi) Assets of other companies										
(xii) Assets of individuals										
(xiii) Assets of banks										
(xiv) Assets of other societies										
(xv) Assets of institutions										
(xvi) Assets of other bodies										
(xvii) Assets of other persons										
(xviii) Assets of other entities										
(xix) Assets of other organizations										
(xx) Assets of other groups										
(xxi) Assets of other associations										
(xxii) Assets of other clubs										
(xxiii) Assets of other societies										
(xxiv) Assets of other organizations										
(xxv) Assets of other groups										
(xxvi) Assets of other associations										
(xxvii) Assets of other clubs										
(xxviii) Assets of other societies										
(xxix) Assets of other organizations										
(xxx) Assets of other groups										
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(xliv) Assets of other organizations										
(xlv) Assets of other groups										
(xlvi) Assets of other associations										
(xlvii) Assets of other clubs										
(xlviii) Assets of other societies										
(xlvix) Assets of other organizations										
(xlv) Other Assets										
(i) Govt. & other approved securities										
(ii) Other tangible securities										
(iii) Co-operative Paper										
(iv) From the State Government										
(v) Other tangible securities										
(vi) Premises, Furniture & Fixtures, Vehicle after Depreciation										
(a) Land and building										
(b) Furniture and Fixture										
(c) Vehicle Jeep										
(d) Computer										
(vii) Other Assets (TO BE SPECIFIED)- ex gratia										
moretorium										
(A) Stationery										
(B) Library										



6. OVERDUE INTEREST RESERVE	45,221,705.00	45,221,705.00	42,382,149.00	7,469,610.96	6,136,214.65
7. P.F. COMMISSIONER	51,220.62	51,220.62	54,882.62		257,263.76
8. INTEREST ARDR (AS PER CONTRA)	24,733,400.00	24,733,400.00	24,733,400.00	3,864,746.59	3,898,551.50
9. Subsidy Reserve Fund	2,494,813.00	2,494,813.00	2,494,813.00	7,785,842.25	7,785,842.25
10. OTHER LIABILITIES				13,799,428.91	15,455,642.91
Loan from other sources				(G) Prov for PL with LIC	24,962,976.80
(i) dividend Payable	194,317.25	194,317.25	194,317.25	(H) Staff Gratuity Fund with LIC	1,402,193.00
(ii) Sundries	9,307,586.20	12,306,303.09	12,306,303.09	(I) Land claimed for loss Assets	121,708,216.26
(iii) D.D.payable/P.O.payable	1,736,751.00	3,610,565.00	3,610,565.00	(J) Intt. Subsidy from Central Govt.	8,972,944.00
(iv) Share application money	2,565,116.91	809,649.68	809,649.68	(K) Intt. On Govt. Sec.	1,074,550.00
(v) A.R.D.R.scheme	7,785,842.25	7,785,842.25	7,785,842.25	(L) Premium on Govt. sec	50,558.39
(vi) Branch Adjustment/ CR Difference Migra	686,730.44			(M) Store Project	57,538.00
(vii) Diff in Trial	2,687,709.24	6,827,459.00	6,827,459.00	(N) Telephone Security	2,000.00
(viii) Managerial Suraksha Kosh	408,047.21	408,047.21	408,047.21	(O) Bill purchase	38,131.00
(ix) Provision for PL with LIC.	13,799,428.91	15,455,642.91	15,455,642.91	(P) power house security	143,039,765.25
(x) Fax Machine Fund	25,000.00	25,000.00	25,000.00	(Q) Interest Recivable 4% GoR+ 2% from GOR	45,216,971.00
(xi) Vehicle Fund	442,938.35	442,938.35	442,938.35	(R) Interest recivable Gor NCDC	664,980,679.10
(xii) welfare fund	778,127.92	778,127.92	778,127.92	(S) Recivable GoR LW2018	101,418,711.27
(xiii) Provision for expenses				(T) Recivable GoR LW2019	185,326,911.23
(xiv) Rehabilitation fund	1,000.00	1,000.00	1,000.00	(U) Intt. Reciv. From GoR LW 2018	
(xv) Staff Gratuity Fund	24,885,628.80	24,885,628.80	24,885,628.80	(V) MT-LT loan waiver receivable form GOR	12,347,366.00
(xvi) Goods and Service tax	497,813.78	680,813.84	680,813.84	(W) DEAF FUND	13,860,939.00
(xvii) TDS on FDR	2,289,929.00	2,472,374.00	2,472,374.00	(X) GST RECEIVABLE	171,583.77
11. PROFIT & LOSS A/C				14. NON BANKING ASSETS ACQUIRED	
Profit as per last balance sheet				(i) ICDP Advance	
Less: Appropriation				15. PROFIT & LOSS A/C	
Add: Profit for the year brought from the profit & Loss A/c	48,680,058.74	48,680,058.74	14,873,722.96	Loss as per last Balance sheet	15,925,447.32
12. CONTINGENT LIABILITIES				Less: Profit current year	
(i) ICDP Advance					
GRAND TOTAL	5,943,049,258.18	5,943,049,258.18	5,517,018,868.72	GRAND TOTAL	5,517,018,868.72
					0.00

This is the Balance Sheet referred to in our report of even date.

For: P.K.Kochhar & Company
Firm Registration No.: 002293C
Chartered Accountants
P.K.Kochhar



Membership Number - 071478
Place: Churu
Date: 10.08.2021

For and on behalf of the Board of Directors of
THE CHURU CENTRAL CO-OPERATIVE BANK LIMITED
Chairman: Purna Ram
Managing Director: Madan Lal Sharma
Chief Manager: Sarvesh Verma

Place: Churu
Date: 10.08.2021