THE CHURU CENTRAL COOPERATIVE BANK LTD. CHURU

THE THIRD SCHEDULE (SEC.29)

BALANCE SHEET AS ON 31st MARCH 2022

Year	2021-22		2020-21		Year	2021-22		2020-21	
CAPITAL & LIABILITIES	Amount in Rs.		Amount in Rs.		PROPERTY & ASSETS	Amount in Rs.		Amount in Rs.	
1. CAPITAL					1.CASH				
(i) Authorised Capital					(a)In hand and with Reserve Bank	21,307,059.00		42,952,576.00	
'A' shares of Rs. 10,000 each					Cash with ATM	509,500.00		353,600.00	
'B' shares of Rs. 1000 each	100,000,000.00		100,000,000.00		State Bank of India/ Notified Bank	65,403,171.76		58,695,957.14	
	300,000,000.00		300,000,000.00		State Coop. Bank & CCB	67,635,570.89	154,855,301.65	48,447,355.84	150,449,488.98
Total	400,000,000.00		400,000,000.00		2.BALANCE WITH OTHER BANK				
(ii)Issued Capital					(a) Current Deposits	56,192,462.12	56,192,462.12	39,399,161.33	39,399,161.33
A' shares of Rs 10000 each	96,737,000.00		96,737,000.00		3. MONEY AT CALL & SHORT NOTICE	30,000,000.00	30,000,000.00	180,000,000.00	180,000,000.00
B' shares of Rs 1000 each	199,295,950.00		197,650,700.00		4. INVESTMENTS				
Total	296,032,950.00		294,387,700.00		(a) In central and State Govt.				
(iii)Subscribed Capital					Securites (at book value)	497,575,000.00		497,575,000.00	
A' 9673.7shares of Rs. 10000 each	96,737,000.00		96,737,000.00		Face value Rs.500000000				
B' 200782.4 shares of Rs. 1000 each	199,295,950.00	296,032,950.00	197,650,700.00	294,387,700.00	Market value Rs.				
of above (iii) heldby:					(b) Other trustee securities/Bonds				
(a) Individuals					(c) Share in Co-op. Institutions				
(b) Co-operative Institutions PACS					(d) Reserve Fund Investment with R.S.C. Bank	95,165,000.00		95,165,000.00	
(b) Co-operative Institutions					(c) F.D. with R.S.C.B.	347,761,592.06		182,613,955.15	
(c) State Government					(d) F.D. with other Banks	179,283,436.00	1,119,785,028.06	210,741,197.00	986,095,152.15
(d) State Govemment ICDP									
Total					5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND				
(iv)Non Refundable Grant in Aid By Govt.	86,200,000.00	86,200,000.00	86,200,000.00	86,200,000.00					
2. RESERVE FUND & OTHER RESERVE					In shares of				
(i) Statutory Reserve	14,975,232.15		14,975,232.15		(a) Central Co-op. Bank				
(ii) Agriculture Credit Stabilization Fund	6,494,429.10		6,494,429.10		(b) Primary Agril. Credit Socienties	13,717,000.00		13,717,000.00	
(iii) Building Fund	3,372,581.35		2,858,245.35		(c) Other Societies		13,717,000.00		13,717,000.00
(iv) Dividend Equalisation Fund	778,428.83		778,428.83		6. ADVANCES				
(v) Bad and Doubtful Debts Reserve	18,822,235.40		18,822,235.40		(i) Short-term Loans	2,763,274,108.30		2,604,772,053.78	
(vi) Investment Depreciation Fund	876.32		876.32		Cash Credit Overdraft and				
(vii) Education and Publicity Fund	351,125.36		351,125.36		Bills discounted				
(viii) Technology adoption fund	2,232,200.00		2,999,249.00		of which Secured Against				
(ix) Admission Fee Fund	3,795.00		3,795.00		(a) Govt. & other approved				
(x) Contingent Prov.ag.standard assets	8,300,000.00		8,300,000.00		securities				
(xi) Bad and Doubtful provision for NPA	31,095,149.00		31,095,149.00		(b) Other tangible securities				
(xii)Loss Asset	628,881.20		628881.20		Rs. 6,23,13,405.00				
(xiii) Sundry debtor Reserve	5,800,000.00		5,800,000.00		(c) Co-operative Paper				
(xiv) Building Revaluation Fund	38,176,342.60		39,009,328.60						
(xv) PACS Manager Salary Fund		131,031,276.31		132,116,975.31					
3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT					of the advances amount				
					due from individuals				
For share capital of					Rs. 2,16,06,323.00				
(i) Central Co-operative Bank					of the advances amount overdue				
(ii) Primary Agiculture Credit Societies	13,717,000.00		13,717,000.00		Rs. 63,32,958.00				
(iii) Other Societies		13,717,000.00		13,717,000.00	Considered Bad and Doubtful				

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4. DEPOSIT AND OTHER ACCOUNT					of recovery Rs 17,02,159.00				
(i) Fixed Deposits					(ii) Medium Term Loans				
(a) Individuals	1,133,102,670.31		1,124,744,714.31		Of which secured against				
(b) Banks	9,044,905.00		1,520,265.00		(a) Govt. & other approved securities				
(c) Other Societies	254,719,234.00		246,363,477.00		(b) Other tangible securities				
(d) Institutions	25,143,460.00		14,793,284.00		Rs. 7,00,86,274.00				
(ii) Saving Bank Deposits					(c) Co-operative Paper				
(a) Individuals	654,018,170.66		775,086,836.32						
(b) Banks	0		0		of the advance amount				
(c) Other Societies	182,525,409.19		179,265,337.22		due from Individuals Rs. 6,64,22,129.00				
(d) Institutions	52,088,572.50		24,765,802.60		of the advance amount overdue				
(iii) Current Deposits					Rs. 1,82,42,386.00				
(a) Individuals	21,018,713.94		20,710,854.97		Considered Bad and Doubtful				
(b) Banks	14,322,901.55		17,755,048.55		of recovery Rs . 1,71,44,798.00				
(c) Other Societies	22,707,378.19		38,861,181.71		(iii) Long Term Loans				
(d) Institutions	3,794,115.23		2,523,651.92		Of which secured against				
(iv) Money at Call and Short Notice					(a) Govt. & other approved securities				
(v) Other Deposits		2,372,485,530.57		2,446,390,453.60	(b) Other tangible securities				
					Rs.32,40,45,312.00				
5. BORROWINGS					(c) Co-operative Paper				
(I) From the Reserve Bank/RSCB					of the advance amount				
(a) S.T. Loans, Cash Credit & overdrafts					due from Individuals Considered Rs.				
of which secured against :	1,894,500,000.00		1,840,000,000.00		17,05,91,405.05				
					of the advance amount overdue Rs.				
					30,21,449.00				
(i) Govt. & other approved securities					Bad and Doubtful recovery Rs. 0.00				
(ii) Other tangible securities					(iv) Cash Credit & OD				
(iii) Co-operative Paper					(iv) Outstanding against societies				
					under liquidation				
							2,763,274,108.30		2,604,772,053.78
(b) Medium term loans of which secured	82,002,000.00		131,590,000.00						
against :									
(i) Govt. & other approved securities	0.00		410,216,971.00		7. INTEREST RECOVERABLE.)	102,572,046.35	102,572,046.35	98,196,149.61	98,196,149.61
(ii) Other tangible securities									
(iii) Co-operative Paper (Rs.126171000.00)					8. INTEREST A/C ARDR (CONTRA)	24,733,400.00	24,733,400.00	24,733,400.00	24,733,400.00
(c) S.T. Multipurpose Limit From Nabard									
(d)Dairy loans (Nabard) of which secured					9. BRANCH ADJUSTMENT	9,346,949.36	9,346,949.36	5,530,765.29	5,530,765.29
against									
(i) Govt. & other approved securities					10. PREMISES, FURNITURE &				
(ii) other tangible securities					FIXTURES, VEHICLE after				
(iii) Co-operative Paper					(a) Land and building	43,461,407.00		42,548,903.00	
(II) From the State Govemment					(b) Furniture and Fixture	6,769,117.25		5,783,834.01	
Short term loans of which secured against					(c) Vehicle Jeep	25,171.00		27,968.00	
i) Govt. & other approved securities					(d) Computer	2,460,334.73	52,716,029.98	3,368,794.67	51,729,499.68
ii) Other tangible securities					13. OTHER ASSETS				
					(TO BE SPECIFIED)- ex gratia				
iii) ICDP Loan			0.00		moretorium			80,413.00	
iv) Other Loan	26,816.85		26,816.85		(A) Stationery	535,901.91		555,481.32	
v) Computer Project NCDC	292,755.00	1,976,821,571.85	292,755.00	2,382,126,542.85	(B) Library	14,672.92		14,672.92	

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6. OVERDUE INTEREST RESERVE	40,715,385.00	40,715,385.00	42,382,149.00	42,382,149.00	(C) Sundry Debtors	6,703,481.91		6,138,214.85	
7. P.F.COMMISSIONER	36,668.62	36,668.62	54,882.62	54,882.62	(D) Diff. in Trial	257,263.76		257,263.76	
8. INTEREST ARDR (AS PER CONTRA)	24,733,400.00	24,733,400.00	24,733,400.00	24,733,400.00	(E)Income Tax Recivable	4,162,372.21		3,898,551.50	
9. Subsidy Rerserve Fund	2,748,213.00	2,748,213.00	2,494,813.00	2,494,813.00	(F) A.R.D.R.scheme	7,785,842.25		7,785,842.25	
10. OTHER LIABILITIES					(G) Prov.for PL with LIC	19,635,801.91		15,455,642.91	
Loan from other sources					(H) Staff Gratuity Fund with LIC	24,962,976.80		24,962,976.80	
(i) dividend Payable	194,317.25		194,317.25		(I) Land claimed for loss Assets	-		1,402,193.00	
(ii) Sundries	10,513,390.59		12,308,303.09		(J) Intt. Subsidy from Central Govt.	130,541,505.36		121,708,216.26	
(iii) D.D.payable/P.O.payable	3,263,813.00		3,610,565.00		(K) Intt. On Govt. Sec.	8,880,611.00		8,972,944.00	
(iv) Share application money	783,925.12		809,649.68		(L) Premium on Govt. sec	706,550.00		1,074,550.00	
(v) A.R.D.R.scheme	7,785,842.25		7,785,842.25		(M) Store Project	50,558.39		50,558.39	
(vi) Branch Adjustment/ CR Difference Migra	0.00				(N) Telephone Security	57,538.00		57,538.00	
(vii) Diff in Trial	0.00		6,827,459.00		(O) Bill purchase	2,000.00		2,000.00	
(viii) Managerial Suraksha Kosh	408,047.21		408,047.21		(P) power house security	38,131.00		38,131.00	
(ix) Provision for PL with LIC.	19,635,801.91		15,455,642.91		(Q) Interest Recivable 4% GoR+ 2% from GOR	162,708,720.40		143,039,765.25	
(x) Fax Mechine Fund	25,000.00		25,000.00		(R) Interest recivable Gor NCDC	4,539,596.00		45,216,971.00	
(xi) Vehicle Fund	442,938.35		442,938.35		(S) Recivable GoR LW2018	-		664,980,679.10	
(xii) welfare fund	778,127.92		778,127.92		(T) Recivable GoR LW2019	215,760,810.37		101,418,711.27	
(xiii) Provision for expenses	519100.00		778,172.08		(U) Intt. Reciv. From GoR LW 2018	93,124,294.16		185,326,911.23	
(xiv) Rehabilitation fund	1,000.00		1,000.00		(V) MT-LT loan waiver recievable form GOR	-	695,646,161.85		1,346,470,750.58
(xv) Staff Gratuity Fund	24,962,976.80		24,962,976.80		(W) DEAF FUND	14,843,215.00		13,860,939.00	
(xvi) Goods and Service tax	894,118.56		680,813.84		(X) GST REICEVABLE	334,318.50		171,583.77	
(xvii) TDS on FDR	1,953,628.00	72,162,026.96	2,472,374.00	77,541,229.38	14. NON BANKING ASSETS ACQUIRED				
11.PROFIT & LOSS A/C					(i) ICDP Advance				
Profit as per last balance sheet		-		-	15. PROFIT & LOSS A/C				
Less: Appropriation					Loss as per last Balance sheet	1,051,724.36		15,925,447.32	
Add: Profit for the year brought from the profit & Loss A/c	7,206,189.72	7,206,189.72	14,873,722.96	14,873,722.96	Less: Profit current year		1,051,724.36		15,925,447.32
the Profit & Loss A/C									
12. CONTINGENT LIABILITIES									
(i) ICDP Advance		-		-					
GRAND TOTAL		5,023,890,212.03		5,517,018,868.72	GRAND TOTAL	-	5,023,890,212.03		5,517,018,868.72

Off Balance Sheet Item

Bank Guarantee 300,625.00

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

For:. J. Kochar & Company

Firm Registration No.: 015602C

Chartered Accountants

J.Kochar

Membership Number - 412342

Place: Churu

Date: 28.06.2022

UDIN: 22412342ALUOED8484

J. KOCHAR & COMPANY * Chartered Accountants *

For and on behalf of the Board of Directors of

THE CHURU CENTRAL CO-OPERATIVE BANK LIMITED

Purna Ram	Madan Lal Sharma	Sarvesh Verma
Chairman	Managing Director	Chief Manager

Place: Churu

Date: