

Annexure I			
Form A			
Form of Balance Sheet			
Balance Sheet of The Churu Central Co-operative Bank Ltd. CHURU			
Balance as on 31st March 2023 (Year 2022-23)			
(Amount in Lakhs)			
Capital and Liabilities	Schedule	As on 31-3-23 (Current year)	As on 31-03-22 (Previous year)
Capital	1	3832.95	3822.33
Reserves and Surplus	2	1458.88	1379.64
Deposits	3	26053.90	23724.86
Borrowings	4	16239.47	19768.22
Other liabilities and Provisions	5	1302.28	1286.01
Total		48887.48	49981.06
Assets			
Cash and balances with Reserve Bank of India	6	184.96	218.17
Balance with banks and money at call and short notice	7	2050.91	2192.31
Investments	8	11279.82	11643.84
Advances	9	29187.92	27632.76
Fixed Assets	10	524.32	527.16
Other Assets	11	5659.55	7766.82
Total		48887.48	49981.06
Contingent liabilities Bills for collection	12	0.00	0.00

This is the Balance Sheet referred to in our report of even date
For: J.Kochar & Company
 Firm Registration No.: 015602C
 Chartered Accountants



Jinendra Kochar
 Membership Number - 412342
 Place: Churu
 Date: 23.06.2023
 UDIN: 23412342BGWMUY2617


 Sohan Lal
 Chairman

For and on behalf of the Board of Directors of
The Churu Central Co-Operative Bank Ltd.


 Madan Lal Sharma
 Managing Director


 Sarvesh Verma
 Chief Manager

Schedule 1 – Capital

		As on 31-3-23 (Current year)	As on 31-3-22 (Previous year)
I.	For Nationalised Banks		
	Capital (Fully owned by Central Government)		
II.	For Banks incorporated outside India		
	Capital		
(i)	The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		
(ii)	Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.		
	Total		
III.	For Other Banks		
	Authorised Capital	4000.00	4000.00
	(10000 shares of Rs.10000 each) Issued Capital	1000.00	1000.00
	(300000 shares of Rs. 1000 each) Subscribed Capital	3000.00	3000.00
	(9786 shares of Rs. 10000 each) Called-up Capital	978.61	997.36
	(199234 shares of Rs. 1000 each) Called-up Capital	1992.34	1962.97
	Grant in AID By State Govt.	862.00	862.00
	(_____ shares of Rs. _____ each) Less: Calls unpaid	0.00	0.00
	Add: Forfeited shares	0.00	0.00
	Total	3832.95	3822.33

Schedule 2 - Reserves and Surplus

		As on 31-3-23 (Current year)	As on 31-3-22 (Previous year)
I	Statutory Reserves	165.14	149.75
	Opening Balance	149.75	149.75
	Additions during the year	15.39	0.00
	Deductions during the year	0.00	0.00
II	Capital Reserves	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III	Share Premium	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV	Revenue and Other Reserves (Details as per Annexure BS-Schedule-2.1)	1213.09	1168.34
	Opening Balance	1168.34	1179.20
	Additions during the year	49.31	5.14
	Deductions during the year	4.56	16.00
V	Balance in Profit and Loss Account	80.65	61.55
	Total (I, II, III, IV and V)	1458.88	1379.64



Annex I

Schedule 3 – Deposits

		As on 31-03-23 (Current year)	As on 31-3-22 (Previous year)
A.I	Demand deposits	782.68	618.43
(i)	From banks	206.31	143.23
(ii)	From others	576.37	475.2
II	Savings Bank Deposits	10056.31	8886.32
III	Term Deposits	15214.91	14220.11
(i)	From banks	75.00	90.45
(ii)	From others	15139.91	14129.66
	Total (I, II and III)	26053.90	23724.86
B.(i)	Deposits of branches in India	26053.90	23724.86
(ii)	Deposits of branches outside India	0.00	0.00
	Total	26053.90	23724.86

Annex I

Schedule 4 – Borrowings

		As on 31-03-23 (Current year)	As on 31-3-22 (Previous year)
I.	Borrowings in India	16239.47	19768.22
(a)	Reserve Bank of India	0.00	0.00
(b)	Other banks	16239.20	19765.02
(c)	Other institutions and agencies	0.27	3.20
	Total (I and II)	16239.47	19768.22
	Secured borrowings included in I and II above - Rs.	16239.47	19768.22

Annex I

Schedule 5 – Other Liabilities and Provisions

		As on 31-03-23 (Current year)	As on 31-3-22 (Previous year)
I.	Bills payable	50.05	32.64
II.	Inter-office adjustment (net)	0.00	0.00
III.	Interest accrued	0.00	0.00
IV.	Others (Including Provisions) (Detail as per Annexure BS-Schedule-5.1)	1252.23	1253.37
	Total	1302.28	1286.01

Annex I

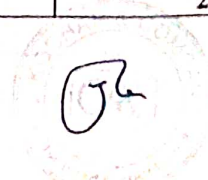
Schedule 6 - Cash and Balances with Reserve Bank of India

		As on 31-03-23 (Current year)	As on 31-3-22 (Previous year)
I.	Cash in hand (including foreign currency notes)	184.96	218.17
II.	Balances with Reserve Bank of India	0.00	0.00
(i)	in Current Account	0.00	0.00
(ii)	in Other Accounts	0.00	0.00
	Total (I and II)	184.96	218.17

Annex I			
Schedule 7 - Balances with Banks and Money at Call and Short Notice			
		As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
I.	In India		
(i)	Balances with banks	2050.91	1892.31
(a)	in Current Accounts	2050.91	1892.31
(b)	in Other Deposit Accounts	0.00	0.00
(ii)	Money at call and short notice	0.00	300.00
(a)	with banks	0.00	0.00
(b)	with other institutions	0.00	0.00
	Total (i and ii)	2050.91	2192.31
II.	Outside India	0.00	0.00
(i)	in Current Accounts	0.00	0.00
(ii)	in Other Deposit Accounts	0.00	0.00
(iii)	Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	0.00	0.00
	Grand Total (I and II)	2050.91	2192.31

Annex I			
Schedule 8 – Investments			
		As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
I.	Investments in India in		
(i)	Government Securities	4975.75	4975.75
(ii)	Other approved securities	0.00	0.00
(iii)	Shares	951.65	951.65
(iv)	Debentures and Bonds	0.00	0.00
(v)	Subsidiaries and/or joint ventures	0.00	0.00
(vi)	Others:-		
	Fixed Deposits with Other Banks	5002.31	5270.45
	Gratuity And Leave Encashment	350.11	445.99
	Total	11279.82	11643.84
II.	Investments outside India in		
(i)	Government securities (including local authorities)	0.00	0.00
(ii)	Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii)	Others investments (to be specified)	0.00	0.00
	Total	0.00	0.00
	Grand Total (I and II)	11279.82	11643.84

Annex I			
Schedule 9 – Advances			
		As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
A(i)	Bills purchased and discounted	0.02	0.02
(ii)	Cash credits, overdrafts and loans repayable on demand	225.70	156.82
(iii)	Term loans	28962.20	27475.92
	Total	29187.92	27632.76
B(i)	Secured by tangible assets	3143.76	3316.64
(ii)	Covered by Bank/Government Guarantees	0.00	0.00
(iii)	Unsecured	26044.16	24316.12
	Total	29187.92	27632.76
C.I.	Advances in India		
(i)	Priority Sectors	28334.70	26825.88
(ii)	Public Sector	853.22	806.88
(iii)	Banks	0.00	0.00
(iv)	Others	0.00	0.00
	Total	29187.92	27632.76



C.II.	Advances outside India		0.00	0.00
(i)	Due from banks		0.00	0.00
(ii)	Due from others		0.00	0.00
(a)	Bills purchased and discounted		0.00	0.00
(b)	Syndicated loans		0.00	0.00
(c)	Others		0.00	0.00
	Total		29187.92	27632.76
	Grand Total (C.I and II)			

Annex I

Schedule 10 - Fixed Assets			
		As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
I.	Premises	429.69	434.61
	At cost as on 31st March of the preceding year	434.61	425.48
	Additions during the year	0.00	14.31
	Deductions during the year	0.00	0.00
	Depreciation to date	4.92	5.18
	Total (I and II)	94.63	92.55
II.	Other Fixed Assets (including furniture and fixtures)	92.55	91.79
	At cost as on 31st March of the preceding year	23.33	17.39
	Additions during the year	0.23	0.00
	Deductions during the year	21.02	16.63
	Depreciation to date	524.32	527.16
	Total (I and II)	524.32	527.16

Annex I

Schedule 11 - Other Assets			
		As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
I.	Inter-office adjustments (net)	256.87	96.04
II.	Interest accrued	2904.34	4047.03
III.	Tax paid in advance/tax deducted at source	41.62	41.62
IV.	Stationery and stamps	5.80	5.36
V.	Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI.	Others * (Details as per Annexure BS Schedule-11.1)	2450.92	3576.77
	Total	5659.55	7766.82

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Annex I

Schedule 12 - Contingent Liabilities			
		As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
I.	Inter-office adjustments (net)	0.00	0.00
II.	Interest accrued	0.00	0.00
III.	Tax paid in advance/tax deducted at source	0.00	0.00
IV.	Stationery and stamps	0.00	0.00
V.	Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI.	Others *	0.00	0.00
	Total	0.00	0.00

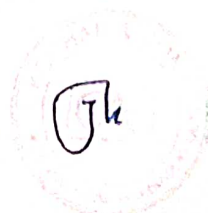
* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.



Other Annexures

Annexure BS-Schedule-2.1	As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
Agriculture Credit Stabilisation Fund	71.78	64.95
Building Fund	36.46	33.73
Dividend Equalisation Fund	9.15	7.78
Investment Fluctuation Reserve	0.01	0.01
Risk Fund	6.29	6.29
Education & Publicity Fund	4.13	3.51
Provisions for BDDR	165.77	154.38
Provisions for Special BDDR	33.84	33.84
Technology Adoption Fund	20.78	22.32
Provisions for NPAs	335.95	310.95
Admission Fees	0.04	0.04
Provisions for Standard Assets	83.00	83.00
Provisions for Sundry Debtors	58.00	58.00
Wellfare fund	9.15	7.78
Building Revaluation Reserve	378.74	381.76
Total	1213.09	1168.34

Annexure BS-Schedule-5.1- Other Liabilities and Provisions-Other	As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
Dividend Payable	0.26	1.94
PF Payable	0.37	0.37
Gratuity Payable	157.17	249.63
Leave Encashment Payable	192.94	196.36
Sundry Creditors	76.11	105.13
Subsidy Reserve Fund	34.45	27.48
Managerial Fund	4.08	4.08
Share Application Money	7.93	7.84
GST Payable	5.3	8.94
TDS Payable	18.98	19.54
Rehabilitation Fund	0.01	0.01
DEAF Fund	10.41	0.00
Principal State Partnership Fund (Primary Agri.Credit Societies)	137.17	137.17
Total	645.18	758.49
Provisions		
Provisions for OD Interest	394.32	407.15
Provisions for Expense	5.19	5.19
Provisions for Vehicle	4.43	4.43
Provisions For Fax Machine	0.25	0.25
Provision for Wage Settlement	125.00	0.00
Provision for ARDR Claim	77.86	77.86
Total	607.05	494.88
Grand Total	1252.23	1253.37



Annexure BS-Schedule-11.1- Other Assets-Other	As on 31-03-23 (Current year)	As on 31-03-22 (Previous year)
Sundry Debtors	50.32	67.03
DEAF Fund	158.7	148.43
Storage Project	0.51	0.51
Library	0.15	0.15
Securities Deposited	0.96	0.96
Amortisation Balance	7.41	7.07
LW Receivable from Govt.	2014.49	3134.25
GST Receivable	3.35	3.34
ARDR Claim Receivable	77.86	77.86
Principal State Partnership Fund (Primary Agri.Credit Societies)	137.17	137.17
Total	2450.92	3576.77

This is the Balance Sheet referred to in our report of even date
For: J.Kochar & Company
Firm Registration No.: 015602C
Chartered Accountants



Jinendra Kochar
Membership Number - 412342
Place: Churu
Date: 23.06.2023
UDIN: 23412342BGWMUY2617



Sohan Lal
Chairman

For and on behalf of the Board of Directors of
The Churu Central Co-Operative Bank Ltd.



Madan Lal Sharma
Managing Director



Sarvesh Verma
Chief Manager