

THE NAGGAUR CENTRAL CO-OPERATIVE BANK LTD., NAGGAUR

BALANCE SHEET AS ON 31st MARCH, 2023

Previous Year 2021-22 (31.03.2022)		Current Year 2022-23 (31.03.2023)		Previous Year 2021-22 (31.03.2022)		Current Year 2022-23 (31.03.2023)	
CAPITAL & LIABILITIES				PROPERTY & ASSETS			
518,525,031.00	1	CAPITAL	523,948,998.00	859,507,773.47	1	CASH	1,448,766,837.31
	i)	Authorised Capital		334,089,613.97	i)	In Hand & With Reserve Bank	254,690,735.79
		3000 Share of Rs. 10000 each 3000000000		462,811,605.75	ii)	Current Account with Notified Bank	1,000,704,475.28
				62,596,553.75	iii)	State Co-op. Bank & Central Co. Op. Bank	193,371,628.24
	ii)	Subscribed Capital		181,292,893.28	2	BALANCE WITH OTHER BANKS	114,116,260.57
		2150 Share of Rs 10000 each		181,292,893.28	i)	Current Account with Non Notified Bank	114,116,260.57
					ii)	Saving Deposits	-
	iii)	Amount called up			iii)	Fixed Deposits RSCB	-
		On 2150 Shares of Rs. 1000 each			iv)	Fixed Deposits Other Bank	-
					3	MONEY AT CALL & SHORT NOTICE	-
403,143,705.00		a) Individuals	403,159,705.00	1,260,327,605.67	4	INVESTMENT	1,260,327,605.67
110,200,000.00		b) Co-operative Institutions		1,023,721,466.67	i)	In Central & State Govt	1,023,721,466.67
511,125.00		c) State Government	110,200,000.00			(Securities at Book Value)	
4,670,201.00		d) ICOP	396,125.00		ii)	Other Trustee Securities	
432,028,930.71	2	e) Share application Money	10,203,168.00				
48,295,674.21	i)	RESERVE FUND AND OTHER RESERVES	475,019,812.71	105,515,000.00	iii)	Share in Co-operative Institution	105,515,000.00
8,200,322.00	ii)	Statutory Reserve	48,303,100.21			(Other than in item 2 below)	
3,264,707.35	iii)	Agri. Credit Stabilization Fund	8,446,332.00		iv)	Other Investment/abard bond	
3,061,438.93	iv)	Building Fund	3,264,707.35	48,626,149.00		e) Reserve Fund with RSCB	48,626,149.00
		Dividend Equalisation Fund	3,061,438.93	33,616,285.00		b) LIC Group Leaveincasment	33,616,285.00
	v)	Special Bad Debts Reserve		48,848,705.00		d) LIC Group Gratuity Fund	48,848,705.00



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Previous Year 2021-22 (31.03.2022)		CAPITAL & LIABILITIES		Current Year 2022-23 (31.03.2023)		Previous Year 2021-22 (31.03.2022)		PROPERTY & ASSETS		Current Year 2022-23 (31.03.2023)	
15,545,561.13	(vi)	Bad & Doubtful Debts Reserve		15,545,561.13		15,226,665.00	5	INVESTMENT OUT OF PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		16,226,665.00	
10,526.35	(vii)	Investment Depreciation Reserve		10,526.35			i)	Central Co-operative Bank			
97,578,353.00	(viii)	Revaluation value of Fixed Assets		87,820,518.00		16,226,665.00	ii)	Primary Agricultural Credit Societies		16,226,665.00	
25,000.00	(ix)	Rehabilitation Fund		25,000.00			ii)	Other Societies			
603,966.00	x)	Education & Propaganda		603,966.00		6,728,610,991.65	6	ADVANCES (OD 8612.33 Lacs)		6,436,893,678.09	
2,498,934.35	xi)	Welfare Fund		2,498,934.35			i)	S.T. Loans, Cash Credit & Over Bills Discounted		4,303,797,230.66	
78,458.19	xii)	Reserve for Conveyance		78,458.19		5,485,035,861.22		(Of which Overdue Rs. 7216.10 Lacs)			
55,001.00	xiii)	Reserve for Furniture & Fixture		55,001.00				a) Govt. & Other Approved Securities			
46,919,211.00	xiv)	Reserve for Staff Gratuity Fund		46,848,705.00				b) Other Tangible Securities			
2,495,830.00	xv)	Provision for Income Tax		2,495,830.00				Waiver Loan (0.09 Lacs)			
187,657,045.80	xvi)	Provision for Loan & Advance		238,111,332.80				Salary Earner Societies			
15,199,361.00	xvii)	Provision for Other Assets		15,199,361.00				Overdraft to individual			
339,542.40	xviii)	PACS Manager Salary Security Fund		339,542.40		90,393,881.30		Loan against FDR		134,735,719.36	
200,000.00	xix)	Provision for Audits fees		311,500.00				Foodgrain Loan			
16,226,665.00	3	PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND A/C		16,226,665.00				Armt. O/s ag. Societies under Liquidated (0.09 Lacs)			
	i)	Central Co-operative Banks						Amount Considered Bad & Doubtful or Recovery.			
16,226,665.00	ii)	Primary Agricultural Credit Society		16,226,665.00		140,635,629.23	ii)	Medium Term Loans		123,307,486.46	
	iii)	Other Societies						(Of which Overdue Rs. 806.51 Lacs)			
5,444,763,402.44	4	DEPOSIT AND OTHER ACCOUNTS		5,199,545,991.58				Of which secured against			
	i)	Fixed Deposit						a) Govt. & Other Approved Securities			

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CAPITAL & LIABILITIES				PROPERTY & ASSETS			
	a) Individuals	2,804,928,448.34			b) Other Tangible Securities		
2,759,880,284.97					Of Advance Amount Due from Individuals Amount Considered Bad & Doubtful of Recovery Rs.		
297,038,031.55	b) Societies	312,500,799.55			Long Term Loan (OD - 1989 B3 Loans)	874,043,242.62	
54,009,410.85	c) Other	60,032,656.85		1,012,545,619.90	Of which secured against		
	Saving Bank Deposit				a) Govt. & Other Approved Securities		
1,754,509,869.62	a) Individuals	1,501,558,490.10			b) Other Tangible Securities		
228,290,154.03	b) Societies	160,965,852.95			Of Advance Amount Due from Individuals Amount Considered Bad & Doubtful of Recovery Rs.		
130,606,030.66	c) Other	117,333,593.61		1,962,051.88	INTT. RECOVERABLE	1,962,051.88	1,962,051.88
	Current Deposits				BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	69,540.00	69,540.00
131,521,131.17	a) Individuals	146,487,270.71		69,540.00	BRANCH ADJUSTMENT	22,479,612.17	22,479,612.17
79,142,260.83	b) Societies	84,836,389.58		26,519,877.97	PREMISES LESS DEPRECIATION	18,217,703.87	18,217,703.87
9,666,228.76	c) Other	10,912,549.99		19,465,622.87	Revaluation of Building	87,820,518.00	87,820,518.00
	Money at Call & Short Notice			97,578,353.00	FURNITURE & FIXTURE LESS DEPRECIATION	24,200,846.91	24,200,846.91
				25,909,127.86	VEHICLES	109,929.46	109,929.46
3,307,408,233.48	BORROWINGS	2,493,360,048.65		122,075.29	OTHER ASSETS		136,407,174.50
	For Reserve Bank of India/State Co-operative Bank			225,872,099.14	a) Stationary	5,158,245.56	
3,003,078,832.10	A) S. T. Loans, Cash Credit & O/d Of which Secured Against	2,338,540,346.52		3,769,026.56	b) Sundry Debtors	5,322,848.92	
	a) Govt. & Other Approved Securities NCDG			6,094,894.42	c) Advance Amt. A.I.'s Salary		
	b) Other Tangible Securities				d) Library Books	4,138.33	
304,004,901.36	Medium Term Loans Of which Secured Against	154,695,202.03		4,138.33	e) D.D. Receivable	1,722,169.69	
	a) Govt. & Other Approved Securities			1,722,169.69	f) Storage Project	26,650.00	
200,000.00	b) Other Tangible Securities (CDP			26,650.00			



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Previous Year 2021-22 (31.03.2022)	CAPITAL & LIABILITIES		Current Year 2022-23 (31.03.2023)	Previous Year 2021-22 (31.03.2022)	PROPERTY & ASSETS		Current Year 2022-23 (31.03.2023)
	C)	Long Term Loans Of Which Secured Against	-	4,113,226.47	g)	Debn Rekt Fund	4,113,226.47
		a) Govt. & Other Approved Securities	-	6,434,825.61	h)	Agricultural Rural Debt Relief Scheme	6,434,825.51
		b) Other Tangible Securities	-	113,888.00	i)	NFS Loan through RMFD	113,888.00
	ii)	From State Bank Of India	-	19,316,018.00	j)	TDS	24,534,018.00
	A)	S. T. Loans, Cash Credit & O/D Of Which Secured Against	-	25,893.00	k)	Interest Receivable from GOI 3%	25,893.00
		a) Govt. & Other Approved Securities	-	14,501,598.41	l)	P. F. Department Penalty & Amt. Ceased	14,501,598.41
		b) Other Tangible Securities	-	108,679,623.48	m)	Interest Receivable from GOI 2%	28,924,393.02
	B)	Medium Term Loans Of Which Secured Against	-		n)	Advance FBT	
		a) Govt. & Other Approved Securities	0		o)	Advance to NICSI New Delhi	
		b) Other Tangible Securities	-		p)	Legal Fees	
	C)	Long Term Loans Of Which Secured Against	-	24,341,916.75	q)	Diff in Trial Balance	22,220,018.12
		a) Govt. & Other Approved Securities	-	608,193.64	r)	Commission receivable	710,444.64
		b) Other Tangible Securities	-		s)	RTGS / NEFT	
	iii)	From State Government	-	813,240.00	t)	Amortisation of premium	731,916.00
	A)	S. T. Loans, Cash Credit & Overdra Of Which Secured Against	10,612.00		u)	Clearing Adjustment	
10,612.00		a) Govt. & Other Approved Securities	-	227,602.62	v)	Suspense	
		b) Other Tangible Securities	-	799,967.02	w)	GST input receivable	1,429,225.43
	B)	Medium Term Loans Of Which Secured Against	-	1,219,114.00	x)	Advance to FLC(NABARD)	1,219,114.00
		a) Govt. & Other Approved Securities	-	1,999,387.00	y)	OTS	355,234.00
		b) Other Tangible Securities	-	18381036.00		Interest rec. on investment	18381036.00
	C)	Long Term Loans Of Which Secured Against	-	14,202,186.84		Nfs settlement - Acquiring	-
		a) Govt. & Other Approved Securities	-	477,563.40		Trickle feed suspense Dr	478,393.40
		b) Other Tangible Securities	-			Kcc Life Insurance premium	



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Previous Year 2021-22 (31.03.2022)		CAPITAL & LIABILITIES		Current Year 2022-23 (31.03.2023)		Previous Year 2021-22 (31.03.2022)		PROPERTY & ASSETS		Current Year 2022-23 (31.03.2023)	
113,888.00	(iv)	Loan From Other Sources (RM/FOC)	113,888.00			15	NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS				
	6	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA				16	INTEREST RECEIVABLE ON ARDR AS PER CONTRA	15,513,521.00		15,513,521.00	
	7	BRANCH ADJUSTMENT				17	INTEREST RECEIVABLE GOR AGAINST BORROWINGS NCDC				
	8	OVER DUE INTEREST RESERVE				18	INTT. RECEIVABLE FROM GOR AGAINST LOAN WAIVER	232,274,546.14		232,274,546.14	
41,188,061.71	9	INTEREST NOTCOLLECTED	39,275,969.45			19	RECEIVABLE FROM GOR AGAINST LOAN WAIVER	151,382,623.44		151,382,623.44	
150,700,857.42	10	OTHER LIABILITIES		185,017,911.68		20	BANK GUARANTEE ISSUED AS PER CONTRA				
82,858.00	i)	Undeclared dividends	82,858.00			21	Profit & Loss A/C Year 2022-23	71,713,289.94		71,713,289.94	
16,681,118.89	ii)	Bills payable (Manager's cheque)	17,357,876.51								
6,196,154.00	iii)	TDS	5,225,210.00								
694,990.45	iv)	D.D. Payable	553,960.45								
24,351,656.31	v)	Sundry Creditors	31,079,929.75								
	vi)										
219,311.23	vii)	Godown account	219,311.23								
1,842,586.90	viii)	Society Manager P.F. A/c	1,927,852.90								
49,459.49	ix)	Society Manager Salary Fund	49,459.49								
3,200,215.00	x)	Subsidy Reserve Fund (for SGSY)	2,900,215.00								
	xi)	Storage (Godown)	-								
8,000.00	xii)	Bank Guarantee	8,000.00								
335,840.00	xiii)	Krishnak Suraksha Fund	335,840.00								
	xiv)	Staff Provident Fund									
964,474.73	xv)	Trickle feed suspense cr	968,676.24								
298,866.00	xvi)	Nominal Membership	279,361.00								



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108,677.25	xvi)	Insurance Premium Payable A/c		1,488,740.55							
23,000.00	xvii)	Paid Development Fund		23,000.00							
10,289,773.41	xx)	Provision for PF Penalty of Soc. Managers		10,289,773.41							
810,400.00	xxi)	Provision for Exgratia		810,400.00							
2,458,371.69	xxii)	ATM POS E-com		356,666.37							
8,453,297.00	xxiii)	Provision for 13th settlement A/c		8,453,297.00							
27,522,588.00	xxiv)	Provision for Encashment Leave to Staff		33,616,296.00							
5,257,408.67	xxv)	Technology Adoption Fund		5,257,408.67							
307,567.00	xxvi)	Subsidy Payable		307,567.00							
	xxvii)	Suspense Payable		10,573,812.03							
15,513,521.00	xxviii)	Intt. Payable on A R D R		15,513,521.00							
22,259,000.00	xxix)	Contingent provision for Std. Assets		22,259,000.00							
1,714,881.00	xxx)	Clearing adjustment		1,170,241.00							
	xxxi)	RTGS/NEFT Reconciliation A/c		13,427,814.18							
1,056,851.40	xxxii)	G S T		481,804.80							
105,076,986.68	11	PROFIT & LOSS		105,076,986.68							
101,632,249.72	i)	Brought from Profit & Loss A/c 2021-22		105,076,986.68							
3,444,736.96											
	12	CONTINGENT LIABILITIES									
1,673,990.32	ii)	D E A F Account Amt		10,846,437.42		1,673,990.32		D E A F Account Amt		10,846,437.42	
10,015,918,178.44		GRAND TOTAL		9,037,472,383.65		10,015,918,178.44		GRAND TOTAL		9,037,472,383.65	

B. K. Sharma
A B H & COMPANY
 (Chartered Accountants)
 Statutory Auditor
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(D.K. Sharma)
 Manager (A & F)

(Amit Kishor Sharma)
 Sr. Manager (Opr.)

(Prakash Sharma)
 Sr. Manager (A & F)

(Jayant Goudara)
 Managing Director

(Prayush Samariya)
 Administrator