

## NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

( Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act, 1949 under Section 29)

## Balance Sheet as on 31st March 2016

As at 31.03.2015		CAPITAL AND LIABILITIES	As at 31.03.2016			
Rs.	P.		Rs.	P.	Rs.	P.
		<b>1. CAPITAL</b>				
5400.00		(a) Individuals	5400.00			
75369150.00		(b) Co-operative Institutions	80781750.00			
0.00		(c) Government	0.00			80787150.00
		<b>2. RESERVE FUNDS &amp; OTHER RESERVES</b>				
278963526.29		(i) Statutory Reserve	298588798.29			
109697915.65		(ii) Agricultural Credit Stabilization Fund)	113943395.04			
75188150.00		(iii) Building Fund	80188150.00			
10000000.00		(iv) Dividend Equalization Fund	10500000.00			
21120.00		(v) Special Bad Debts Reserve	21120.00			
130000000.00		(vi) Bad & doubtful debts Reserve	133000000.00			
215000.00		(vii) Investment Depreciation Reserve	215000.00			
		<b>(viii) Other Funds</b>				
8111266.52		(a) Risk Fund	8111266.52			
11250000.00		(b) Employees Welfare Fund	12250000.00			
615466.50		(c) Rehabilitation Fund	615466.50			
2854981.76		(d) Charity Fund	2754981.76			
8260900.00		(e) National Defence Fund	8760900.00			
6000000.00		(f) Jeep Fund	7000000.00			
25450000.00		(g) Staff House Loan fund	26450000.00			
3225350.00		(h) Society Dev. Fund	3225350.00			
45683008.00		(i) Bank Dev. Fund	50683008.00			
1000000.00		(j) Equity Re.Fund	1000000.00			757307436.11
		<b>3- DEPOSITS ACCOUNTS</b>				
		<b>(i) Fixed Deposits</b>				
2377777332.20		(a) Individuals (RI+Call+Staff	2797817402.12			
8381507.00		(b) Central Co-operative Banks	0.00			
1012316032.99		(c) Other Societies(Reserve+ sub)	1126255455.99			3924072858.11
		<b>(ii) Savings Bank Deposits</b>				
2410980163.25		(a) Individuals	2634576166.89			
0.00		(b) Central Co-operative Banks	0.00			
222202212.70		(c) Other Societies	242615954.49			2877192121.38
		<b>(iii) Current Deposits</b>				
274762900.67		(a) F.D.Matured but not paid	241656793.67			
46779350.50		(b) Individuals including Staff Security	60777164.17			
8466663.11		(c) Central Co-operative Banks	8924663.41			
5992811.11		(d) Other Societies	13640721.38			324999342.63
						7126264322.12
		<b>4. BORROWINGS</b>				
730000000.00		(i) ST(SAO) Uttarakhand State Coop.Bank	650000000.00			
225670487.00		(b) MT NFS from NABARD	486600000.00			
0.00		(c) S.G.S.Y.	500.00			
544300.00		P O D F NABARD	1289000.00			
98667.00		(e) Share Purchase	98667.00			
2212500.00		(f) ICDP	1843750.00			
35000060.00		(g) Loan against FDR UASCB	608256.00			
0.00		(h) PODF Loan	332687.00			
16021300.00		(i) NCDC	12460900.00			
50000000.00		(j) CC NABARD	0.00			1153233760.00
3544951.00		<b>5. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA</b>				2232555.00
8222662473.25		<b>TOTAL C/O</b>				9119825223.23



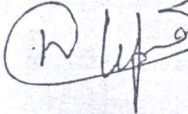



Rs.	P.	CAPITAL AND LIABILITIES	Rs.	P.	Rs.	P.
8222662473.25		B/F			9119825223.23	
21542163.16		6. BRANCH ADJUSTMENT			10627259.74	
23616853.00		7. (a) OVERDUE INTEREST RESERVE	23616853.00			
1198000.00		(b) INVESTMENT FLUCTUATION RESERVE	1198000.00			
906000.00		(c) INVESTMENT DEPRECIATION RESERVE	906000.00		25720853.00	
37884143.09		8. INTEREST PAYABLE			10766059.71	
		9. OTHER LIABILITIES				
2486525.80		(i) Debit Note	2841990.80			
3670046.80		(ii) Banker chq./ Draft Payable/Pay order	6651118.37			
182270.00		(iii) Dividend Payable	186310.00			
8636340.00		(iv) Provision for Standard Assets	8636340.00			
35000000.00		(v) Provision for Rural Development	35000000.00			
85815030.52		(vi) Sundry creditors	78293585.31			
6958241.50		(vii) Pacts Deposit. G. Fund	7245451.50			
6515646.45		(viii) Unclaimed liability	6684698.45			
12511074.80		(ix) Misc. liability	6813886.80		152353381.23	
		10. PROFIT & LOSS				
293052.18		Undistributed Profit	1357716.57			
56343711.78		Profit as per last Balance-Sheet	38720613.85		40078330.42	
8526221572.33		TOTAL			9359371107.33	

For Naveen Upadhyaya &amp; Associates


Chartered Accountants

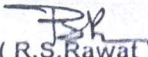
F.R. No. 014244 N

  
  
 (CA Naveen Upadhyaya)  
 Partner  
 M.No. 093781


Place : Haldwani

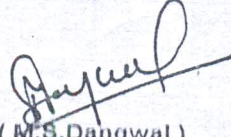
Date: 06/09/2016

  
 (V.K. Joshi)  
 S.O. (Acctt.)

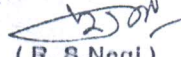
  
 (R.S. Rawat)  
 Director

For Nainital District Co-Operative Bank Ltd.

  
 (A.K. Verma)  
 D.G.M. (A/C)

  
 (M.S. Dangwal)  
 Vice-Chairman

  
 (B.C. Pandey)  
 Secy/Gen. Manager

  
 (R. S. Negi)  
 Chairman



**NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI**

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. 1949 under Section 29)

**Balance Sheet as on 31st March 2016**

As at 31.03.2015		PROPERTY AND ASSETS	As at 31.03.2016			
Rs.	P.		Rs.	P.	Rs.	P.
		<b>1. CASH</b>				
105443027.92		(a)Cash In Hand	104212088.19			
0.00		(b)Cash at ATM	11584900.00			115796988.19
		<b>2. Balance with other Banks Current A/c</b>				
48028805.47		i. U.SCB	13684578.47			
21872963.24		ii. SBI	53711447.53			
150974098.34		iii. Nationalized Bank	176217724.51			
120582504.70		iv. Other Banks	105772175.63			349385926.14
		<b>3. Call Deposit Nationalized Banks</b>				
		<b>4. INVESTMENTS</b>				
985591371.00		i. Fixed Deposit Nationalized Banks	750041557.00			
1564963601.00		ii. Other Bank FDR	1036637077.00			
461774761.00		iii. In Central and State Govt. Securities(at book value)	1060828051.00			
		Market Value Rs. <b>N.A.</b>				
		iv. Other trustee Securities (PSU BOND)				
7245000.00		v. Shares in other Co-operative Institutions	7245000.00			
68300000.00		vi. Shares in Co-operative Apex Banks(USCB)	68300000.00			
1763693071.00		vii. F.D.R. in State Coop. Bank Ltd.	2388663025.00			5311714710.00
		<b>5. ADVANCE:</b>				
		<b>i. Short-term loans, Cash Credits, Overdraft</b>				
959543301.21		a. ST Crop Loan	1108927511.52			
10470212.87		b. Cash Credit / Over Draft (Society)	6342435.76			
473289046.00		c. C.C. Sugar Mill	439563054.00			
125858860.08		d. C.C. Traders	140087479.14			
32236646.10		e. C.C. S.C.C.	29252517.08			
68596837.40		f. Other S.T. Loans	122335683.85			1846508681.35
		<b>ii. Medium Term Loans</b>				
5889037.00		a. MT C-15	3973507.00			
34959750.80		b. MT Sahbhagita	14296619.95			
16608369.60		c. MT SMD	16643332.90			
1163875.00		d. MT General	495695.00			
221092946.23		e. CDL	211601897.34			
92126743.15		f. Vehicle Loan	113170753.72			
438508889.41		g. House Loan	470603774.03			
3398614.00		h. Education Loan	4577435.00			
40698135.62		i. Tractor Loan	33011123.06			
49121434.26		j. VCSG Yojna	46704283.84			
11387029.40		k. Horticulture Loan	10487037.32			
16719161.31		l. SHG	10979016.38			
162857565.00		m. Term Loan Sugar Mills	264196498.95			
45458608.22		n. M.T. Salary Earner Society	42351325.22			
10662723.00		o. M.T. S.C.C.	9234330.88			
28378162.98		p. Other MT Loans	34602855.83			1286929486.42
		<b>Total Loan Advance</b>				<b>3133438167.77</b>
<b>8147495152.31</b>		<b>TOTAL C/F</b>				<b>8910335792.10</b>





Rs.	P.	PROPERTY AND ASSETS	Rs.	P.	Rs.	P.
8147495152.31		B/F			8910335792.10	
35921401.76		6. (a) INTEREST RECEIVABLE on Advance of which Overdue	44977341.76			
144143090.39		(b) Intt. Receivable on Investments	159158779.12		204136120.88	
3544951.00		7. BILL RECEIVABLE BEING BILLS SENT FOR COLLECTION AS PER CONTRA			2232555.00	
0.00		8. BRANCH ADJUSTMENT			0.00	
2371989.80		9. PREMISES LESS DEPRECIATION			2371989.80	
25639415.09		10. FURNITURE AND FIXTURES LESS DEPRECIATION			31562686.09	
		11. OTHER ASSETS (TO BE SPECIFIED)				
130099.12		a. Cheque Returned	130099.12			
128839.00		b. Meter Security	128839.00			
1488600.77		c. Misc. Dues from Societies	2400722.36			
1027325.95		d. Stationery in Stock	939613.12			
1213036.00		e. Vehicle A/c	2032858.00			
157568986.98		f. Sundry Debtors A/c	198249577.06			
5548684.16		g. Misc. ASSETS	4852254.80		208731963.46	
8526221572.33		<b>TOTAL</b>	412868084.34		9359371107.33	

For Naveen Upadhyaya & Associates

Chartered Accountants

F.R. No. 014244 N

(CA Naveen Upadhyaya)

Partner

M.No. 093781

Place : Haldwani

Date : 06/09/2016

For Nainital District Co-Operative Bank Ltd.

(V.K. Joshi)  
S.O. (Acctt.)

(R.S. Rawat)  
Director

(A.K. Verma)  
D.G.M. (A/C)

(M.S. Dangwal)  
Vice-Chairman

(B.C. Pandey)  
Secy/Gen. Manager

(R. S. Negi)  
Chairman

FORM 'A'

**NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI**

**Statement of Profit and Loss Account for the Year Ended 31st March 2016**

Year Ended 31-03-2015		EXPENDITURE		Year Ended 31-03-2016		Year Ended 31-03-2015		INCOME		Year Ended 31-03-2016	
Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.
405747461.13		1(a) Interest on Deposit		454982399.97		440397251.84		1(a) Interest on Investments		451418787.42	
59430861.00		(b) Interest on Borrowings		57373440.36		268558303.92		1(b) Interest on loans & Advances		279316203.92	
131036646.51		2. Salaries and Allowances and Provident Fund		126888341.38		6314500.00		1(c) Dividend received		7402300.00	
921537.00		3. Director's and local Committee Member's Allowances( TA, DA)		402181.00		2237019.48		2. Commission Exchange and Brokerage.		4502092.08	
12080091.50		4. Rent, Taxes, Insurance, Lighting etc.		14210348.19		7120600.00		3. Subsidies and Donations		0.00	
139362.00		5. Law Charges.		871035.00				4. Other Receipts.		3378747.69	
473171.39		6. Postage, Telegrams and Telephone Charges.		533272.20		7681162.85					
		7. Auditor's Fees.		178990.00							
6187456.17		8. Depreciation		9123491.61							
1649226.35		9. Stationery, Printing and Advertisement etc.		1778679.53							
29408045.26		10. Other Expenditure		21955338.02							
85234979.78		11. Profit before tax		57720613.85							
<b>732308838.09</b>		<b>TOTAL</b>		<b>746018131.11</b>		<b>732308838.09</b>		<b>TOTAL</b>		<b>746018131.11</b>	
85234979.78		14. Profit before tax		57720613.85							
28891268.00		15. Provision for Income Tax		19000000.00							
<b>56343711.78</b>		<b>16. Net Profit After Tax</b>		<b>38720613.85</b>							

For Naveen Upadhyaya & Associates

Chartered Accountants

F.R. No. 014244 N

(CA Naveen Upadhyaya)  
 Partner  
 M.No. 093781  
 Place : Haldwani  
 Date: 06/09/2016



For Nainital District Co-Operative Bank Ltd.

(V.K. Joshi)  
S.O. (Acctt.)  
 (A.K. Sharma)  
D.G. (Acctt.)  
 (B.C. Pandey)  
Secy/Gen. Manager  
 (R.S. Rawat)  
Director  
 (M.S. Dangwal)  
Vice-Chairman  
 (R.S. Negi)  
Chairman

General Instructions - The corresponding figures (To the nearest Rupee if so desired) for the year immediately preceding to which the balance sheet relates should be shown in separate columns.



## REVENUE STATEMENT A-II

For the Year Ended 31st March 2016

### NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

RECEIPTS	RS	P.	DISBURSEMENTS	Rs.	P.
SHARE RECEIVED		5412600.00	SHARE REPAID		0.00
BORROWING TAKEN FROM		1868636250.36	BORROWING REPAID TO		1774949804.36
Individuals		12447834190.00	Individuals		11689228841.41
Central Bank			Central Bank		
Primary Societies			Primary Societies		
Government			Government		
Others			Others		
LENDINGS RECEIVED			LENDINGS MADE TO		
FROM			Individuals		3236807750.20
Individuals		2952395531.07	Central Bank		
Central Bank			Primary Societies		
Primary Societies			Government		
Government			Others(intt deposit)		458224507.35
Others			INVESTMENT MADE		17728665144.12
INVESTMENTWITHDRAWN		17260590683.73	Expenses Paid		
			Interest Paid (borrowing)		81249416.36
INCOME REALISED LOAN		270445749.92	Dividend & Bonus to Members		14226760.00
Dividend Received		14230800.00	Stocks bought		17483219.64
Interest Received INV.		443805398.69	Cost of Management		166818185.32
Interest on Advance			Fund Disbursed		300010.00
Sale of Goods		10827839.47	Other items Disbursed		
Fund Received		41070761.39	(a) By Writing off Rs.		9123491.61
Other items Received			(b) Otherwise Rs		31598182666.38
(a) By forfeiture			(c) Of which Disbursed by		
(b) Otherwise		31470363952.39	Distribution of Profit Rs.		
Total Income Realised			Total Expenses Paid.Rs.		
Total Receipts of the year			Total Disbursement of the year		
Opening Balance		105443027.92	Closing Balance		115796988.19
Grand Total of Receipts		66891056784.94	Grand Total of Disbursements		66891056784.94


Certified that the figures above are correct and correspond with the books of the Society/Bank.

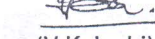
For Naveen Upadhyaya & Associates

For Nainital District Co-Operative Bank Ltd.

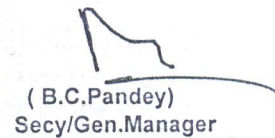
Chartered Accountants

F.R. No. 014244 N



  
(V.K. Joshi)  
S.O.(Acctt.)

  
(B.G.M. Verma)  
D.G.M.(A/C)

  
( B.C.Pandey)  
Secy/Gen.Manager

(CA Naveen Upadhyaya)

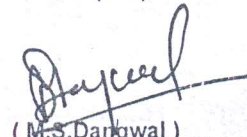
Partner

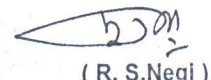
M.No. 093781

Place : Haldwani

Date: 06/09/2016

  
(R.S. Rawat)  
Director

  
( M.S.Dargwal )  
Vice-Chairman

  
( R. S.Negi )  
Chairman