

As at 31.03.2022		CAPITAL AND LIABILITIES	As at 31-03-2023	
Rs.	P.		Rs.	P.
15,41,37,85,296.52	15,41,37,85,296.52	B/F	16,45,31,31,378.81	16,45,31,31,378.81
28,14,181.56	28,14,181.56	6. BRANCH ADJUSTMENT	59,83,046.94	59,83,046.94
	2,09,34,576.19	7. (a) OVERDUE INTEREST RESERVE	1,97,85,136.98	
	11,99,000.00	(b) INVESTMENT FLUCTUATION RESERVE	11,98,000.00	
4,42,85,376.19	2,21,52,800.00	(c) INVESTMENT DEPRECIATION RESERVE	2,29,08,800.00	4,38,91,936.98
3,17,93,634.83	3,17,93,634.83	8. INTEREST PAYABLE	3,90,15,701.82	3,90,15,701.82
		9. OTHER LIABILITIES		
	8,94,828.80	(i) Debt Note	8,94,828.80	
	1,40,53,718.72	(ii) Banker clg / Draft Payable/Pay order	1,52,38,882.51	
	3,89,361.75	(iii) Dividend Payable	3,90,517.75	
	1,71,08,108.05	(iv) Provision for Standard Assets	1,91,08,108.05	
	7,75,00,000.00	(v) Provision for Rural Development	9,80,00,000.00	
		(vi) Provision for Cheque return	1,30,099.12	
	3,87,03,944.93	(vii) Sundry creditors	3,70,13,603.18	
	1,04,94,876.92	(viii) Pecs Deposit G. Fund	1,10,23,991.42	
	70,76,074.50	(ix) Unclaimed Liability	71,11,859.50	
	2,18,00,000.00	(x) provision for income tax	2,82,00,000.00	
	21,00,000.00	(xi) provision for Staff gratuity	21,00,000.00	
	22,08,000.00	(xii) rtgs/provision fraud	22,08,000.00	
	10,30,40,394.19	(xiii) rtgs outward	5,58,69,944.87	
		(xiv) Reserve Funds		
	10,63,436.86	(xv) Output GST	13,70,836.42	
	59,49,899.14	(xvi) issuer settlement	62,78,695.84	
	18,284.00	(xvii) sundry payable	84,039.00	
30,68,81,327.95	34,80,400.00	(xviii) tax coll pend	33,35,203.00	
3,09,06,987.13	3,09,06,987.13	(B) RISK/ Subsidy Res/ Revolving Fund/	3,76,92,406.63	32,60,52,006.19
		10. PROFIT & LOSS		
		Undistributed Profit		
4,09,42,518.38	4,09,42,518.38	Profit as per last Balance Sheet	5,30,25,218.57	5,30,25,218.57
15,87,04,09,322.57	15,87,04,09,322.57	TOTAL	16,92,10,99,289.31	16,92,10,99,289.31
52,59,856.77	52,59,856.77	contingent liability DEAF	55,19,823.20	55,19,823.20
15,84,47,62,192.21	15,84,47,62,192.21	TOTAL	16,92,66,19,112.51	16,92,66,19,112.51

For Nainital District Co-Operative Bank Ltd.

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

(Bhawna Bhatt)
D.G.M. (A/C)

(Sandeep Kumar)
Secy/Gen. Manager

(R.S.Rawat)
Director

(Deepa. Noyal)
Vice-Chairman

(R. S.Negi)
Chairman

Place : Haldwari
Date : 17-04-2023



CA Anish Grambhar
M.No - 5115810
KASG & CO. (CA)

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 31th March 2023

As at 31.03.2022		PROPERTY AND ASSETS	As at 31-03-2023	
Rs.	P.		Rs.	P.
		1. CASH		
	14,17,46,758.70	(a) Cash In Hand	14,93,14,889.65	
141746758.70	-	(b) Cash at ATM	-	149314889.65
	-	(c) Cash at white Label ATM	-	
		2. Balance with other Banks Current A/c		
	3,59,53,792.40	i. UASCB	10,58,41,193.09	
	13,32,634.72	ii. SBI	13,09,145.72	
590185600.70	23,79,51,665.39	iii. Nationalized Bank	21,15,64,241.59	578871429.38
0	31,49,48,508.19	iv. Other Banks	26,01,56,848.98	0.00
		3. Call Deposit Nationalized Banks		
		4. INVESTMENTS		
		i. Fixed Deposit Nationalized Banks		
	2,91,97,03,262.00	a. Other Bank FDR	3,16,59,33,527.00	
	4,36,36,50,557.00	b. In Central and State Govt Securities (at book value)	4,10,22,19,875.00	
	25,000.00	iv. Shares in other Co-operative Institutions	25,000.00	
	9,69,00,000.00	v. Shares in Co-operative Apex Banks (USCB)	10,70,00,000.00	
9740977134.00	2,36,06,96,315.00	vi. FDI R. in State Coop. Bank Ltd.	3,22,46,08,358.00	10659786760.00
		vii. Mutual Fund		
		5. ADVANCE:		
		i. Short-term loans, Cash Credits, Overdraft		
	1,47,93,87,758.39	a. ST Crop Loan	1,53,09,72,576.90	
	1,05,49,558.22	b. Cash Credit / Over Draft (Society)	80,43,262.61	
	42,36,88,740.09	c. C.C. Sugar Mill	26,08,87,768.02	
	14,75,19,335.54	d. C.C. Traders	12,89,06,761.32	
	2,08,97,273.29	e. C.C. S.C.C.	2,08,16,587.42	
	60,72,11,797.99	f. C.C. Karmchari Rin Yojna	1,03,38,73,588.94	
3233590207.52	54,43,35,744.00	g. C.C. Loan Against Property		
		f. Other S.T. Loans	21,55,48,076.44	3199048621.65
		ii. Medium Term Loans		
	4,30,15,142.97	a. MT C 15	4,66,95,767.13	
	-	b. MT Sahbhagita	-	
	2,74,21,855.56	c. MT SMD	1,52,38,806.40	
	47,12,164.00	d. MT General	41,95,329.00	
	12,22,71,611.05	e. CDL	9,97,03,211.78	
	5,58,07,809.23	f. Vehicle Loan	13,78,09,438.17	
	43,89,46,787.45	g. House Loan/Ind/ Society (comm/ const/festival h/)	41,46,89,671.19	
	91,04,720.05	h. Education Loan	1,37,48,312.70	
	50,94,130.53	i. Tractor Loan	47,39,207.64	
	2,37,85,571.51	j. VCSG Yojna	2,08,55,615.51	
	29,47,274.60	k. Horticulture Loan	22,61,538.00	
	3,85,12,147.51	l. SHG	4,15,44,290.74	
	24,47,65,971.73	m. Term Loan Sugar Mills/TL SCB	23,68,27,808.00	
	5,40,34,481.42	n. M.T. Salary Earner Society	3,76,19,228.22	
	5,05,73,454.83	o. M.T. S.C.C.	5,12,54,152.33	
	13,44,94,926.03	p. DEEN DAYAL YOJNA BANK (DIRECT)	18,04,42,945.43	
	11,78,41,937.99	q. MT ZERO % DEEN DAYAL (SOCIETY)	18,43,51,287.16	
	7,66,57,948.41	r. FEST VEHICLE LOAN COMM	6,74,35,336.53	
	10,88,84,777.34	s. FEST VEHICLE LOAN INDIVIDUAL	7,95,19,976.42	
	3,16,73,041.57	LMT SHG PACS DD YOJNA	4,13,50,848.40	
	11,61,61,288.17	u. Other MT Loan	17,27,05,950.49	
1706707041.78				1812988741.24
4940297249.30	4,94,02,97,249.30	Total Loan Advance		5012037362.89
15413207742.70	15,41,32,07,742.70	TOTAL C/F	16,40,00,10,441.92	16400010441.92

Contd....



As at 31.03.2022		PROPERTY AND ASSETS	As at 31-03-2023	
Rs.	P.		Rs.	P.
15413207742.70	15,41,32,07,742.70			
	12,02,53,915.32	B/F	16,40,00,10,441.92	16400010441.92
325204677.32	20,49,50,762.00	6. (a) INTEREST RECEIVABLE on Advance of which Overdue	12,42,83,095.77	
11112310.31	1,11,12,310.31	(b) Intl. Receivable on Investments	24,47,92,138.00	369075233.77
0.00		7. BILL RECEIVABLE BEING BILLS SENT FOR COLLECTION AS PER CONTRA	2,54,34,942.19	25434942.19
		8. BRANCH ADJUSTMENT		0.00
	15,56,932.91	9. Computer (after Depreciation)	11,78,163.44	
	1,33,48,812.10	10. Plant & Machinery (after Depreciation)	1,28,91,800.10	
	66,24,358.23	11. Finiture And Fixture after Depreciation)	59,98,404.17	
23312494.04	8,36,370.80	12. Land (after Depreciation)	8,36,370.80	
	9,46,020.00	13. Building and Electricity (after Depreciation)	8,51,418.00	
	13,83,813.56	e Vehicle A/c After depreciation	32,86,454.20	26040610.71
		14. OTHER ASSETS (TO BE SPECIFIED)		
	1,30,099.12	a Cheque Returned	1,30,099.12	
	2,21,917.56	b Meter Security/ Telephone Security	2,28,616.97	
	5,57,334.50	c Misc. Dues from Societies	3,75,588.48	
	9,11,365.38	d Stationery in Stock	9,90,645.79	
	44,47,901.10	f Sundry Debtors A/c	1,28,15,097.63	
	1,18,965.71	g System proxy account	78,631.71	
	3,73,09,405.00	h Advance income tax paid	4,38,58,211.70	
	1,98,83,852.53	i net inward pool a/c	1,90,82,977.78	
	41,700.00	j acquirer self		
	7,59,705.00	k Ids payable	3,41,893.00	
		l others RTGS Suspense A/c		
	8,99,049.61	m Input GST	15,00,398.54	
	2.00	ISO Reconciliation		
		White Lable ATM	2,21,35,900.00	
65281297.51		12 Loss		101538060.72
15839502335.44	15,83,95,02,335.44	TOTAL	16,92,10,99,289.31	16921099289.31
5259856.77	52,59,856.77	contingent assets DEAF	55,19,823.20	5519823.20
15844762192.21	15,84,47,62,192.21	TOTAL	16,92,66,19,112.51	16926619112.51

For Nainital District Co-operative Bank Ltd.

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

(Bhawna Bhatt)
D.G.M.(A/C)

(Sandeep Kumar)
Secy/Gen. Manager

Place : Haldwani
Date : 17-04-2023

(R.S.Rawat)
Director

(D.Nayal)
Vice-Chairman

(R. S.Negi)
Chairman



Dr - 22nd May 2023

CA Anik Gambhara
M.No - 570500
KASG & Co. (CA)

NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

Statement of Profit and Loss Account for the year 2022-23

Year Ended 31-03-2022	EXPENDITURE	31/03/2023		Year Ended 31-03-2022		INCOME	31/03/2023	
		Rs.	P.	Rs.	P.		Rs.	P.
507722350 68	1 (a) Interest on Deposit	53,75,32,238.57		55,78,73,778.51		1(a) Interest on Investments	68,76,97,547.60	
6,32,66,335.53	(b) Interest on Borrowings HO	9,97,14,642.02		38,16,75,881.85		1(b) Interest on Loans & Advances	38,57,16,905.21	
17,03,163.42	Intt Corpus Fund	3,78,104.00				1(c) Intt from income tax		
25,56,98,605.88	2 Salaries and Allowances and PF	27,18,08,931.50		61,54,50,000.00		2 Dividend received	55,51,000.00	
1758004.00	3 Director's and local Committee Members Allowances (TA, DA)	24,71,071.00		37,87,192.52		3 Commission Exchange and Brokerage	53,33,344.57	
29115072.54	4 Rent, Taxes, Insurance, Lighting etc.	3,00,12,168.69		40,44,000.00		4 Subsidies and Donations		
21,388.00	5 Law Charges	4,29,020.00		10,25,9535.03		5 Other Receipts	1,47,99,333.57	
516658.06	6 Postage, Telegrams and Telephone Charges	4,59,556.76				6 Insurance Commission	25,38,708.26	
11,72,850.00	7 Auditor's Fees	9,67,921.00						
39,20,426.17	8 (a) Depreciation	41,87,709.13		46,37,649.07				
27,86,66.54	8 (b) Loss on Sale of assets							
11,93,213.77	9 Stationery Printing and Advertisement etc.	14,87,758.24						
1,20,75,99.79	10 Repairs & Maintenance	15,46,972.68						
17,27,715.05	11 Other Expenditure	2,04,49,12.85						
	12 Prov. for st. Assl + travel	20,00,000.00						
	13 Prov. for rural debt (T-sac 30) (10% via)	2,05,00,000.00						
	14 Provision for cheque return	1,30,099.12						
18,33,31.00	15 Amortisation on Govt security	10,90,682.00						
17,37,783.27	16 Income tax Paid	76,99,495.00						
12,50,000.00	17 Invest Flu Govt. Security	7,56,000.00						
10,55,734.00	18 Supervisor contribution (Bank) and Corpus Fund Contribution	35,135.00						
7,37,907.45	19 provision 2% Intt receivable	1,64,21,003.08						
6,27,42,518.38	20 Profit before tax	8,12,25,218.57						
99,74,32,536.98	TOTAL	1,10,16,34,839.21		99,74,32,536.98		TOTAL	1,10,16,34,839.21	

6,27,42,518.38	19 Profit before tax	8,12,25,218.57
2,18,00,000.00	20 Provision for Income Tax	2,82,03,000.00
4,09,42,518.38	21 Net Profit After Tax	5,30,25,218.57



(Signature)
22nd May 2023

CA Amit Gumber
CASH & Co. (C.A.)
MUMBAI 400

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

(Signature)
(R.S. Rawal)
Director

For Nainital District Co-Operative Bank Ltd.

(Signature)
(Bhaskar Bhatt)
D.G. (M.A.C.)

(Signature)
(Deepa Nayal)
Vice-Chairman

(Signature)
(Sandeeep Kumar)
Secy/Gen. Manager

(Signature)
(R. S. Negi)
Chairman

Haldwani
2023

Notes - 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.