

| As at 31.03.2021 | | CAPITAL AND LIABILITIES | | As at 31-03-2022 | |
|--------------------|----|-------------------------|----|--------------------|--------------------|
| Rs. | P. | Rs. | P. | Rs. | P. |
| 13,71,70,54,254.99 | | 13,71,70,54,254.99 | | 15,41,37,85,296.52 | 15,41,37,85,296.52 |
| 56,66,484.90 | | 56,66,484.90 | | 28,14,181.56 | 28,14,181.56 |
| | | 2,24,10,321.53 | | 2,09,34,576.19 | |
| | | 11,98,000.00 | | 11,98,000.00 | |
| 3,32,61,121.53 | | 96,52,800.00 | | 2,21,52,800.00 | 4,42,85,376.19 |
| 2,59,54,831.85 | | 2,59,54,831.85 | | 3,17,93,634.83 | 3,17,93,634.83 |
| | | 8,94,828.80 | | 8,94,828.80 | |
| | | 1,19,80,604.29 | | 1,40,53,718.72 | |
| | | 3,59,543.75 | | 3,89,361.75 | |
| | | 1,71,08,108.05 | | 1,71,08,108.05 | |
| | | 9,82,00,000.00 | | 7,75,00,000.00 | |
| | | 7,05,47,603.60 | | 3,87,03,944.93 | |
| | | 86,26,528.50 | | 1,04,94,876.92 | |
| | | 70,21,884.60 | | 70,76,074.60 | |
| | | 3,22,00,000.00 | | 2,18,00,000.00 | |
| | | 21,00,000.00 | | 21,00,000.00 | |
| | | 22,08,000.00 | | 22,08,000.00 | |
| | | 8,52,24,587.00 | | 10,30,40,394.19 | |
| | | - | | - | |
| | | 6,24,816.52 | | 10,63,436.86 | |
| | | 43,95,370.20 | | 59,49,899.14 | |
| | | 37,284.00 | | 18,284.00 | |
| 34,22,85,684.31 | | 7,56,525.00 | | 34,80,400.00 | 30,58,81,327.96 |
| | | - | | - | |
| | | - | | - | |
| 11,31,95,329.76 | | 11,31,95,329.76 | | - | |
| | | 14,23,81,41,707.34 | | 4,09,42,518.38 | 4,09,42,518.38 |
| | | 49,82,044.12 | | 15,83,95,02,335.44 | 15,83,95,02,335.44 |
| | | 14,24,31,23,751.46 | | 52,59,856.77 | 52,59,856.77 |
| | | | | 15,84,47,62,192.21 | 15,84,47,62,192.21 |

As per our report of even date attached

For Manoj Vatsal & Co.
Chartered Accountants
Firm Registration No:010155C

For Nainital District Co-Operative Bank Ltd.

Manoj Vatsal

CA. MANOJ JOSHI
(Partner)
M.no: 025757

V.K. Joshi

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

Bhawana Bhatt

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

P.C. Dumka

(P.C. Dumka)
Secy/Gen. Manager

Place: Haldwani
Date: 12-06-2022

R.S. Rawat
(R.S. Rawat)
Director

D. Nayal
(D. Nayal)
Vice-Chairman

R. S. Negi
(R. S. Negi)
Chairman

UDIN : 22025757AIVLHV7605

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 2022

| As at 31.03.2021 | | As at 31-03-2022 | |
|------------------|-----------------|--|----------------|
| Rs. | P. | Rs. | P. |
| | | PROPERTY AND ASSETS | |
| | | 1. CASH | |
| | 119414719.59 | (a) Cash In Hand | 141746758.70 |
| | 0.00 | (b) Cash at ATM | 0.00 |
| 119414719.59 | 0.00 | (c) Cash at white Label ATM | |
| | | 2. Balance with other Banks Current A/c | |
| | 49213845.74 | i. UASCB | 35953792.40 |
| | 1644119.72 | ii. SBI | 1332634.72 |
| 424402079.97 | 161577739.95 | iii. Nationalized Bank | 237951665.39 |
| | 211966374.56 | iv. Other Banks | 314948508.19 |
| 0 | 0.00 | 3. Call Deposit Nationalized Banks | |
| | | 4. INVESTMENTS | |
| | 0.00 | i. Fixed Deposit Nationalized Banks | |
| | 2928290962.00 | ii. Other Bank FDR | 2919703262.00 |
| | 3719967567.00 | iii. In Central and State Govt. Securities (at book value) | 4363650557.00 |
| | 25000.00 | iv. Shares in other Co-operative Institutions | 25000.00 |
| | 79300000.00 | v. Shares in Co-operative Apex Banks (USCB) | 96900000.00 |
| 8341701925.00 | 1614118396.00 | vi. F.D.R. in State Coop. Bank Ltd. | 2360698315.00 |
| | 0.00 | vii. Mutual Fund | |
| | | 5. ADVANCE: | |
| | | i. Short-term loans, Cash Credits, Overdraft | |
| | 1404092551.92 | a. ST Crop Loan | 1479387758.39 |
| | 7758026.55 | b. Cash Credit / Over Draft (Society) | 10549558.22 |
| | 626613553.00 | c. C.C. Sugar Mill | 423688740.09 |
| | 126658548.92 | d. C.C. Traders | 147519335.54 |
| | 20752169.18 | e. C.C. S.C.C. | 20897273.29 |
| | 388279069.19 | f. C.C. Karmchari Rin Yojna | 607211797.99 |
| | 417595.90 | g. C.C. Loan Against Prorerty | |
| 3270395898.95 | 695824384.29 | f. Other S.T. Loans | 544335744.00 |
| | | ii. Medium Term Loans | |
| | 36365878.80 | a. MT C-15 | 43015142.97 |
| | 0.00 | b. MT Sahbhagita | 0.00 |
| | 32714750.73 | c. MT SMD | 27421855.56 |
| | 4049167.00 | d. MT General | 4712164.00 |
| | 11,15,31,138.61 | e. CDL | 122271611.05 |
| | 86907923.47 | f. Vehicle Loan | 55807809.23 |
| | 442168068.41 | g. House Loan/Ind/ Socioety /comm/ const/festival h/l | 438946787.48 |
| | 9593422.55 | h. Education Loan | 9104720.05 |
| | 8596534.22 | i. Tractor Loan | 5094130.53 |
| | 22633927.19 | j. VCSG Yojna | 23785571.51 |
| | 3928503.60 | k. Horticulture Loan | 2947274.60 |
| | 30431212.95 | l. SHG | 38512147.51 |
| | 260253595.17 | m. Term Loan Sugar Mills/TL SCB | 244765971.73 |
| | 99919081.76 | n. M.T. Salary Earner Society | 54034481.42 |
| | 38229014.60 | o. M.T. S.C.C. | 50573454.63 |
| | 95731310.34 | p. DEEN DAYAL YOJNA BANK (DIRECT) | 134494926.03 |
| | 78399447.97 | q. MT ZERO % DEEN DAYAL (SOCIETY) | 117841937.99 |
| | 96257934.01 | r. FEST VEHICLE LOAN COMM | 76657948.41 |
| | 90535826.41 | s. FEST VEHICLE LOAN INDIVIDUAL | 108884777.34 |
| | 19928280.91 | t. MT SHG PACS DD YOJNA | 31673041.57 |
| | 13637302.87 | u. Other MT Loan | 116161288.17 |
| 1581812321.57 | | | |
| 4852208220.52 | | | |
| 13737726945.08 | 13737726945.08 | Total Loan Advance | 1706707041.78 |
| | | TOTAL C/F | 4940297249.30 |
| | | | 15413207742.70 |
| | | | 15413207742.70 |

Contd....

| As at 31.03.2021 | | PROPERTY AND ASSETS | As at 31-03-2022 | |
|------------------|----------------|--|------------------|----------------|
| Rs. | P. | | Rs. | P. |
| 13737726945.08 | 13737726945.08 | | 15413207742.70 | 15413207742.70 |
| | 132402144.33 | 6. (a) INTEREST RECEIVABLE on Advance of which Overdue | 120253915.32 | |
| 364453500.24 | 232051355.91 | (b) Intt. Receivable on Investments | 204950762.00 | 325204677.32 |
| 6137602.65 | 6137602.65 | 7. BILL RECEIVABLE BEING BILLS SENT FOR COLLECTION AS PER CONTRA | 11112310.31 | 11112310.31 |
| 0.00 | | 8. BRANCH ADJUSTMENT | | 0.00 |
| | 1059541.54 | 9. Computer (after Depreciation) | 1556932.91 | |
| | 12969139.80 | 10. Plant & Machinery (after Depreciation) | 13348812.10 | |
| | 5938280.94 | 11. Finiture And Fixture after Depreciation) | 6624358.23 | |
| 21854466.08 | 836370.80 | 12. Land (after Depreciation) | 836370.80 | |
| | 1051133.00 | 13. Building and Electricity (after Depreciation) | 946020.00 | |
| | 2976545.95 | e. Vehicle A/c After depreciation | 1383813.56 | 24696307.60 |
| | | 14. OTHER ASSETS (TO BE SPECIFIED) | | |
| | 130099.12 | a. Cheque Returned | 130099.12 | |
| | 210416.56 | b. Meter Security/ Telephone Security | 221917.56 | |
| | 2614247.81 | c. Misc. Dues from Societies | 557334.50 | |
| | 926192.58 | d. Stationery in Stock | 911365.38 | |
| | 1547801.87 | f. Sundry Debtors A/c | 4447901.10 | |
| | 136868.28 | g. System proxy account | 118965.71 | |
| | 62058958.71 | h. Advance income tax paid | 37309405.00 | |
| | 30020038.23 | i. neft inward pool a/c | 19883852.53 | |
| | 0.00 | j. acquirer sett. | 41700.00 | |
| | 607285.00 | k. tds payable | 759705.00 | |
| | 6469034.00 | l. others RTGS Suspense A/c | | |
| | 271705.18 | m. Input GST | 899049.61 | |
| | | ISO Reconciliation | 2.00 | |
| 104992647.34 | 0.00 | | | 65281297.51 |
| 14235165161.39 | 14238141707.34 | TOTAL | 15839502335.44 | 15839502335.44 |
| 4982044.12 | 4982044.12 | contingent assets DEAF | 5259856.77 | 5259856.77 |
| 14240147205.51 | 14243123751.46 | TOTAL | 15844762192.21 | 15844762192.21 |

As per our report of even date attached

For Manoj Vatsal & Co.
Chartered Accountants
Firm Registration No:010155C

For Nainital District Co-Operative Bank Ltd.

CA. MANOJ JOSHI
(Partner)
M.no: 025757

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

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

(P.C.Dumka)
Secy/Gen. Manager

Place : Haldwani
Date : 12-05-2022

(R.S.Rawat)
Director

(D.Nayal)
Vice-Chairman

(R. S.Negi)
Chairman

UDIN : 22025757AIVLHV7605

FORM A

NAINITAL DISTRICT CO-OPERATIVE BANK LTD; HALDWANI

Statement of Profit and Loss Account for the year 2021-22

| Year Ended 03-2021 | EXPENDITURE | | 31/03/2022 | | Year Ended 31-03-2021 | | INCOME | 31/03/2022 | |
|-----------------------|-------------|--|-----------------|-----------------|--------------------------|-----------------|--|-----------------|-----------------|
| | Rs. | P. | Rs. | P. | Rs. | P. | | Rs. | P. |
| 515843524.41 | 1. | (a) Interest on Deposit | | | | | | | |
| 97747875.62 | (b) | Interest on Borrowings | 50,77,22,350.68 | | 638099568.31 | | 1(a) Interest on Investments | 58,78,73,778.51 | |
| | | Intt Corpus Fund | 6,32,66,335.53 | | 340504019.47 | | 1(b) Interest on Loans & Advances | 38,16,75,881.85 | |
| 210712473.72 | 2. | Salaries and Allowances and PF | 17,03,163.42 | | | | 1(c) Intt from income tax | | |
| | | | 25,56,98,605.88 | | 1400000.00 | | 2. Dividend received | 51,54,500.00 | |
| 562223.00 | 3. | Director's and local Committee Member's Allowances(TA, DA) | | 17,58,004.00 | | 1324445.19 | 3. Commission Exchange and Brokerage. | 37,87,192.52 | |
| 25080481.17 | 4. | Rent, Taxes, Insurance, Lighting etc. | | 2,91,15,072.54 | | 0.00 | 4. Subsidies and Donations | 40,44,000.00 | |
| 229117.00 | 5. | Law Charges. | | 2,13,886.00 | | | 5. Other Receipts. | | |
| 509619.34 | 6. | Postage, Telegrams and Telephone Charges. | | 5,16,658.06 | | 12141118.70 | 6. Insurance Commission | 1,02,59,535.03 | |
| 1628587.00 | 7. | Auditor's Fees. | | 11,72,850.00 | | 907790.52 | | | |
| 3794405.98 | 8. | (a) Depreciation | | 39,20,426.17 | | | | | |
| | | 8 (b) Loss on Sale of assets | | 2,78,586.54 | | | | | |
| 1386070.92 | 9. | Stationery, Printing and Advertisement etc. | | 11,93,213.77 | | | | | |
| 1606927.08 | 10. | Repairs & Maintenance | | 12,07,599.79 | | | | | |
| 13456157.65 | 11. | Other Expenditure | | 1,72,77,154.05 | | | | | |
| 4208000.00 | 12. | Prov. for st. Asst.+fraud | | | | | | | |
| 7000000.00 | 13. | Prov. for rural debt (IT-sec36(109viiia)) | | | | | | | |
| 7280000.00 | 14. | PACS computerization | | | | | | | |
| 2529938.00 | 15. | Amortisation on Govt security | | 18,33,031.00 | | | | | |
| 3610376.00 | 16. | Income tax Paid | | 1,73,77,832.71 | | | | | |
| 8746800.00 | 17. | Invest Flu Govt. Security | | 1,25,00,000.00 | | | | | |
| | 18. | Supervisor contribution (Bank) and Corpus Fund Contribution | | 1,05,57,341.00 | | | | | |
| | 19. | provision 2 % intt receivable | | 73,77,907.46 | | | | | |
| 88344365.30 | 20. | Profit before tax | | 6,27,42,518.38 | | | | | |
| 994376942.19 | | TOTAL | | 99,74,32,536.98 | | 99,43,76,942.19 | TOTAL | | 99,74,32,536.98 |
| 88344365.30 | 19. | Profit before tax | | 6,27,42,518.38 | | | | | |
| 32200000.00 | 20. | Provision for Income Tax | | 2,18,00,000.00 | | | | | |
| 56144365.30 | 21. | Net Profit After Tax | | 4,09,42,518.38 | | | | | |

As per our report of even date attached

For Manoj Vatsal & Co.
Chartered Accountants
Firm Registration No:010155C

CA. MANOJ JOSHI
(Partner)
M.no: 025757

Place : Haldwani
Date : 12-05-2022

For Nainital District Co-operative Bank Ltd.

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

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

(P.C.Dumka)
Secy/Gen.Manager

(R.S.Rawat)
Director

(Deepa.Nayal)
Vice-Chairman

(R.S.Neal)