

BALANCE SHEET OF THE PATIALA CENTRAL COOP.BANK LTD., PATIALA.

Amount Rs.	FORM OF BALANCE SHEET	Amount Rs.	
Previous Year	CAPITAL & LIABILITIES	Current Year	TOTAL
31.03.2021		31.03.2022	
	1. CAPITAL		
900000000.00	i) Authorised Capital Share 9000000 of Rs.100/- each		900000000.00
	ii) Subscribed Capital 5223942 shares of Rs.100/- each		
	iii) Amount called up on share of Rs.100/- each less calls unpaid		
	a) Individual		
246209000.00	b) Cooperative Institutions	248694200.00	
273700000.00	c) State Government	273700000.00	522394200.00
60000000.00	d) IPDI Bonds	60000000.00	60000000.00
	2. RESERVE FUND & OTHER RESERVE		
127777974.93	i) Statutory Reserve	128804153.93	
86445200.30	ii) Agriculture (Credit) Stabilization Fund	89295878.30	
19657082.87	iii) Building Fund Operative	19856944.87	
13568624.07	iv) Dividend Equilization Fund	13770153.49	
82854.07	v) Special Bad Debt Reserve	82854.07	
130602469.21	vi) Bad & Doubtful Debt Reserve	131052158.21	
0.00	vii) Other Fund & Reserve (to be specified)	0.00	
4351534.78	a) Coop.Education & Propaganda	4351534.78	
2519829.06	b) Share Transfer Fund	2519829.06	
32622.81	c) Risk Fund S.F.D.A.	32622.81	
0.00	d) Gratuity Fund	0.00	
7408218.43	e) Common Good Fund	7458183.43	
0.00	g) Cooperative Development Fund	0.00	
3062117.07	h) Primary Coop.Socs.Fund	3078772.07	
3736982.75	i) Bad and Doubtful Debt Fund (Apex Bank Contribution)	3736982.75	
496416960.00	j) Revaluation Reserve	496416960.00	
0.00	k) Other Reserve	0.00	
255027562.12	l) N.P.A. Reserve Fund (Provision)	262534650.55	1162991678.32
	3. PRINCIPAL/SUBSIDIARY PARTNERSHIP FUND ACCOUNT		
	For Share Capital of		
	i) Central Co-operative. Banks societies		
	ii) Primary Agriculture Credit		
	iii) Other Societies		
	4. DEPOSIT & OTHER ACCOUNTS		
	i) Fixed Deposits		
5078349999.75	a) Individuals	5171957892.00	
	b) Central Cooperative Banks		
91623805.19	c) Other Societies	103970532.07	5275928424.07
	ii) Saving Bank Deposits		
1716722260.14	a) Individuals	1969149607.49	
	b) Central Cooperative Banks		
275167909.87	c) Other Societies	225441156.15	2194590763.64
	iii) Current Deposits		
82134856.35	a) Individuals	47547571.02	
	b) Central Cooperative Banks		
43365604.93	c) Other Societies	117688157.91	165235728.93
	iv) Money at Call & Short Notice		
9017963468.70	TOTAL : C/f		9381140794.96



9017963468.70	TOTAL : B/f		9381140794.96
	5. BORROWINGS		
	I) From Reserve Bank of India/State/Central Coop.Banks		
4830121247.44	A) Short Term Loans, Cash Credits and Overdrafts of which secured against:	4167500200.19	
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
471283600.00	B) Medium Term Loans of which secured against:	397031300.00	
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	C) Long Term Loans of which secured against :		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	II) From State Bank of India		
	A) Short Term Loans, Cash Credits and Overdrafts of which secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	B) Medium Term Loans of which secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	C) Long Term Loans of which secured against :		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	III) From State Government		
	A) Short Term Loans, of which secured against		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	B) Medium Term Loans of which secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
47211600.00	C) Long Term Loans of which secured against :	39262400.00	4603793900.19
	i) Govt. & Other approved securities		
162893020.04	ii) Other Tangible Securities (LTD SUB)	133058020.04	133058020.04
105000000.00	IV) Loans Other Sources (Sources & Secur.to be specified)	0.00	0.00
0.00	6. Bill for collection being bills receivable as per contra	587464.52	587464.52
0.00	7. Branch Adjustments	0.00	0.00
62528054.59	8. Overdue Interest Reserve	78422111.07	78422111.07
	9. Interest Payable		
62464952.25	i) On Deposits	70439460.33	
6185169.36	ii) On Borrowings	3808143.25	74247603.58
1476565112.38	TOTAL : C/f		14271249894.36



14765651112.38	TOTAL : B/f		14271249894.36
	10. Other Liabilities		
24905596.83	i) Bills Payable	48566279.67	
34500000.00	ii) Standard Assets Provisions	40000000.00	
115183989.00	iii) Rural Advances Provision	180000000.00	
20077449.52	iv) Sundries Payable	36110129.75	
1073178.05	v) Other Payable	1189736.67	
0.00	vi) Payment Part time Arrear/balance	0.00	
3201510.00	vii) Income Tax Prov. Payable For The A.Y. Year 2018-19	3201510.00	
1428010.00	viii) Income Tax Prov. Payable For The A.Y. Year 2019-20	1428010.00	
2500000.00	ix) Income Tax Prov. Payable For The A.Y. year 2020-21	2500000.00	
0.00	x) Income Tax Prov. Payable For The A.Y. year 2021-22	2500000.00	
8647210.00	xi) Suspense Loan to Imbalance Socs.	8647210.00	324142876.09
	11. Profit & Loss Account		
1698179.18	Add: Profit for the year brought from the P & L Account	2708988.13	2708988.13
14978866234.96	Grand Total:		14598101758.58

Manager
Stat Section

Sr. Manager



Distt. Manager

Director

Meenu Verma

Director

Managing Director

DATE :24-06-2022
PLACE :PATIALA

FOR Gurpreet Kaur & Associates
CHARTERED ACCOUNTANT
Firm Registration Number 015358N

(Gurpreet Kaur
Partner

Membership Number 095722
A-52 D.L.F Colony, Sirhind Road,
Patiala 147001

24.06.2022

Amount Rs.	BALANCE SHEET FOR THE YEAR ENDED 31/03/2022		Amount Rs.
Previous Year 31.03.2021	PROPERTY & ASSETS		Current Year 31.03.2022
			TOTAL
	1. CASH		
86686013.00	In hand and with Reserve Bank, State Bank of India, State Co-operative Bank & Central Co-operative Bank	78756739.00	
	2. BALANCES WITH OTHER BANKS		
215473592.95	i) Current Deposits	289407116.24	
	ii) Saving Bank Deposits		
1060023720.57	iii) Fixed Deposits	671461934.57	1039625789.81
0.00	3. MONEY AT CALL & SHORT NOTICE	0.00	
	4. INVESTMENTS		
1411769919.23	i) In Central & State Govt. Securities (at Book Value) (Face Value = 14511.01 lakhs), (Market Value= N.A.)	1451101260.37	
0.00	ii) Other Trustee Securities	0.00	
163154200.00	iii) Shares in Cooperative Institutions other than in Item(5)below	163154200.00	1614255460.37
	iv) Other Investments (To be specified)		
	5. INVESTMENTS OUT OF PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND		
	In Shares of :- i) Central Cooperative Banks		
	ii) Primary Agriculture Credit Societies		
	iii) Other Societies		
	6. ADVANCES		
8354173316.52	I) Short Term, C.C,Overdrafts & Bills discounted of which	8163962272.78	
	a) Govt. & Other approved securities 68715.21 Lakhs		
	b) Other securities Rs. 13323.17 Lakhs of the advances amount, due from individuals Rs.10169.39 Lakhs Of the advances, total amount overdue Rs. 28692.07 Lakhs		
	c) NPA under Short Term is Rs. 5953.33 Lakhs		
	d) Considered Bad & Doubtful Rs. 446.99 Lakhs		
2411567360.77	II) M.T.Loans of which secured against :	2472758770.20	
	a) Govt. & Other approved securities 19745.02 Lakhs		
	b) Other securities Rs. 4982.57 Lakhs of the advances amount, due from individuals Rs. 4489.17 Lakhs Of the advances, total amount overdue Rs. 10437.20 Lakhs		
	c) NPA under Medium Term is Rs.2791.12 Lakhs		
	d) Considered Bad & Doubtful Rs. 446.41 Lakhs		
171650760.03	III) Long Term Loans for which secured against :	154214734.65	10790935777.63
	a) Govt. & Other approved securities -Nil-		
	b) Other securities Rs. 1143.20 Lakhs of the advances amount, due from individuals 1143.20 Lakhs Of the advances, total amount overdue Rs. 542.64 Lakhs		
	c) NPA under Long Term is Rs. 638.89 Lakhs		
	d) Considered Bad & Doubtful Rs. 370.72 Lakhs		
8647210.00	IV) Loan Advance To PACS without Intt Against Imbalance	8640873.29	8640873.29
	7. INTEREST RECEIVABLE		
42514391.98	i) On Deposits & Investment	41768293.37	
81217589.18	ii) On Loans	57791402.21	
62528054.59	iii) Overdue intt on loans	78422111.07	
358714266.00	iv) Recoverable fromm GOI (3% & 2%)	410543135.00	588524941.65
14428120394.82	TOTAL : C If	14041982842.75	14041982842.75



14428120394.82	TOTAL : B /f	14041982842.75	14041982842.75
0.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	0.00	
0.00	9. BRANCH ADJUSTMENTS	0.00	
498927364.32	10. PREMISES LESS DEPRECIATION	498676322.80	498676322.80
14491726.88	11. FURNITURE & FIXTURES LESS DEPRECIATION	14998814.61	14998814.61
	12. OTHER ASSETS (to be specified)		
596842.00	i) Bank Vehicle	507316.00	
2163173.04	iii) Stationery in Stock	2969900.04	
152409.00	iv) Security with P & T Department	152409.00	
2099139.19	v) Sundry Debtors	1282934.19	
42857.00	vi) Recoverable TDS	27970.00	
3134.00	vii) Other Receivable (ACSTI)	3134.00	
336689.75	viii) Prepaid expenses/Insurance	286725.93	
2842175.65	ix) Loan intt. Account	2956168.65	
579671.00	x) Leave Salary Recoverable	1438584.00	
0.00	xi) Neft Inward	0.00	
0.00	xii) Advance Tax A.Y. 2021-22	2500000.00	
2500000.00	xiii) Advance Tax A.Y. 2020-21	2500000.00	
1428010.00	xiv) Advance Tax A.Y.2019-20	1428010.00	
3201510.00	xv) Advance Tax A.Y.2018-19	3201510.00	
299299.47	xvi) Migration Amt.	299299.47	
13125000.00	xvii) PFC Bonds	13125000.00	
4935553.33	xviii) GST recoverable	7249031.63	
83598.00	xix) Legal Fee	72598.00	
0.00	xx) Debt waiver Amt.	0.00	40000590.91
	13. LOSS ASSETS		
2685399.51	i) Embezzlement	2190899.51	2190899.51
252288.00	ii) Non Banking Assets	252288.00	252288.00
	14. Profit & Loss Account		
0.00	i) Loss For The Year 2021-22	0.00	
14978866234.96	Grand Total :-		14598101758.58

Manager
Staf Section

Sr. Manager

Distt. Manager

Director

Director

Managing Director

DATE :24-06-2022
PLACE :PATIALA

FOR Gurpreet Kaur & Associates
CHARTERED ACCOUNTANT
Firm Registration Number 015358N

(Gurpreet Kaur)
Partner
Membership Number 095722
A-52 D.L.F Colony, Sirhind Road,
Patiala 147001

THE PATIALA CENTRAL COOPERATIVE BANK LTD., PATIALA.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31/03/2022

Amt. in Rs.		Amt. in Rs.		Amt. in Rs.	
31/03/2021	EXPENDITURE	31/03/2022	31/03/2021	INCOME	31/03/2022
663030308.08	1. Interest on Deposits,Discount Borrowing etc.	606785814.14	935183835.76	1.Interest & Discount	950534031.78
159694763.36	2. Salaries & Allowances,Arrear & Provident Fund	194855221.69	1065855.35	2. Commission, Ex-change & Brokerage.	1064908.53
18424.00	3. Directors and Local Committee Members Fees and Allowances	19424.00	0.00	3. Income from non-banking assets	0.00
19105213.73	4. Rent,Taxes,Insurance Lighting etc.	16066986.09	0.00	4. Profit from sale of Fixed Assets.	0.00
466084.90	5. Law charges	516578.15	7222052.94	5. Other Receipts	8674948.90
590484.63	6. Postage, Telegrams & Telephone	468594.01	0.00	6. Previous Year Income	0.00
624024.00	7. Auditors Fees	206235.40	0.00	7. Subsidy & Donation	0.00
2709258.73	8. Depreciation and Repairs to Property	3661224.70	0.00	8. Loss during the year	0.00
1650553.01	9. Stationary, Printing & Advertisement etc.	1997545.19			
10787075.90	10. Computer Software Rent of Branches	10366813.57			
	11.Other Expenditure				
720936.00	i) Jeep Car Expenses	1420525.21			
9566383.53	ii) Other Expenses	9829361.50			
0.00	12.Prov.Standard Assets	5500000.00			
36000000.00	13.Prov.Rural Advances	64816011.00			
30538890.00	14.Provision for NPAs	8001588.43			
2500000.00	15.Income TAX Paid	2500000.00			
2000000.00	16. Provision Gratuity Fund	30552978.00			
1771165.00	17. Provision LTD/FD Matured but not drawn	0.00			
0.00	16.Last year Loss	0.00			
1698179.18	PROFIT :-	2708988.13			
943471744.05	TOTAL :-	960273889.21	943471744.05	TOTAL :-	960273889.21

[Signature]
Manager
Stat Section

[Signature]
Sr. Manager



[Signature]
Director

[Signature]
Director

[Signature]
Managing Director


DATE :24-06-2022
PLACE :PATIALA

FOR Gurpreet Kaur & Associates
CHARTERED ACCOUNTANT
Firm Registration Number 015358N

[Signature]
(Gurpreet Kaur)
Partner
24.06.2022
Membership Number 095722
A-52 D.L.F Colony, Sirhind
Road, Patiala 147004

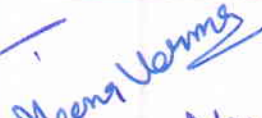
THE PATIALA CENTRAL COOPERATIVE BANK LTD., PATIALA.
PROFIT AND LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDING 31/03/2022

31/03/2021	EXPENDITURE	31/03/2022	31/03/2021	INCOME	31/03/2022
2500000.00	To Current Year I.Tax	2500000.00			
	To Earlier year I.Tax		1698179.18	By net profit	5208988.13
1698179.18	To Surplus transferred to Balance Sheet	2708988.13			
4198179.18		5208988.13	1698179.18		5208988.13


 Manager
 Stat Section


 Sr. Manager


 Dist. Manager

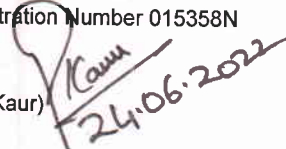

 Director


 Director


 Managing Director

DATE :24-06-2022
 PLACE :PATIALA

FOR Gurpreet Kaur & Associates
 CHARTERED ACCOUNTANT
 Firm Registration Number 015358N


 (Gurpreet Kaur)
 Partner
 Membership Number 095722
 A-52 D.L.F Colony, Sirhind Road, Patiala 147001

THE PATIALA CENTRAL COOP.BANK LTD., PATIALA.
Standard Assets Provision as on 31/03/2022

Amt in Lakhs.

Sr. No.	Particulars	Loan Outstanding	N.P.A. 31.03.2022	Net Outstanding as Stand.Assets	Provision Required @	Total Provision
1	Agriculture loan	89040.03	685.06	88354.97	0.25	220.89
2	Other Loans	18955.74	8698.28	10257.46	0.40	41.03
	TOTAL :-	107995.77	9383.34	98612.43		261.92
	Provision already made					400.00
	Provision Required					261.92


 DISTRICT MANAGER

DATE :24-06-2022
 PLACE :PATIALA

FOR Gurpreet Kaur & Associates
 CHARTERED ACCOUNTANT
 Firm Registration Number 015358N

(Gurpreet Kaur)
 Partner
 Membership Number 095722
 A-52 D.L.F Colony, Sirhind Road, Patiala 147001