# AUDITED BALANCE SHEET

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# PROFIT AND LOSS ACCOUNT

### OF

# THE HOSHIARPUR CENTRAL CO-OPERATIVE BANK LIMITED HOSHIARPUR

AS ON 31<sup>ST</sup> MARCH, 2022



### THE HOSHIARPUR CENTRAL CO-OPERATIVE

#### BALANCE SHEET

#### CAPITAL AND LIABILITIES

Last Year's		Particulars	Amount	Total
		Turticulars		
	1	CAPITAL		
20000000.00	1	Authorised Capital 400000 shares of ₹.500/- each		20000000.0
143688450.00	li	Subscribed Capital 527379 shares of ₹.50/-each and 235069 shares of ₹.500/-each		143903450.0
143688450.00	111	Amount called up On 527379 shares at ₹.50/-each and 235069 shares of ₹.500/-each less calls unpaid of (iii) above, held by a) Individuals		143903450.0
142688450.00	1.	b) Co-operative institutions	142903450.00	
1000000.00		c) State Government	1000000.00	143903450.0
373366258.48 191165281.00 56539057.58 2231406.32 0.00 50744065.81 1210318.87		RESERVE FUND AND OTHER RESERVESStatutory ReserveAgricultural (Credit stabilization fund)Building FundDividend Equlisation FundBad and Doubtful Debts ReserveProvisions for Frauds & MisappropriationInvestment and Depreciation Reserve	381167893.48 198515413.00 57793563.58 2231406.32 0.00 95787676.04 7710318.87	
2406602.00		Other Funds and Reserves (to be specified)		
2496692.00 83405.00	a b	Share Transfer Fund Cooperative Development Fund	2496692.00	
125328.00	c	Co-operative Education Fund	177493.00 125328.00	
32301254.00	d	Common Good Fund	32614880.00	
74652.43	e	Staff Gratuity Fund	74652.43	
301425.03	f	Special Bad Debts Reserve (PSCB)	317971.03	
100617972.90	g	Other Bad & Doubtful Assets Reserve	50594871.21	
283691.00	ĥ	Primary Co-operative Socs.Vikas Fund	388233.00	829996391.9
219799527.00	i	Revaluation of Assets Reserves	219799527.00	219799527.0
	3 i ii	PRINCIPAL / SUBSIDIARY STATE <u>PARTNERSHIP_FUND ACCOUNT:</u> For share capital of: Central co-operative banks Primary agricultural credit societies other societies	223733327.00	219799527.0
1175028785.42		Total carried over		1193699368.9

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### BANK LTD., HOSHIARPUR

### AS AT 31st. MARCH, 2022

State Bank of India, State Co-operative Bank and Central Co-operative Bank         2       BALANCES WITH OTHER BANKS:         610260065.08       i         1i       Savings bank deposits         1248471425.03       iii         Fixed deposits (PSCB Chd.)       180         10087300000.00       FIXED DEPOSIT WITH COMMERCIAL BANKS         10087300000.00       FIXED DEPOSIT WITH COMMERCIAL BANKS         10087300000.00       FIXED DEPOSIT WITH COMMERCIAL BANKS         10087300000.00       In Central and State Governments securities         4       INVESTMENTS:         4751430079.00       In Central and State Governments securities         4       INVESTMENTS:         4751430079.00       In Central and State Governments securities         488       ( at book Value)         Face value Rs.       Market Value Rs.         Market Value Rs.       Market Value Rs.         0.00       Bonds (NABARD)         102303800.00       iii Shares in Co-operative Institutions       100         0102303800.00       Iii Shares in Co-operative Institutions       100         100000.00       Punjab Institute of Coop. Training, Chandigarh         2500.00       Punjab Financial Corporation       10         100000.00       Punjab Finan		Total
192040068.08       In hand and with Reserve Bank       18         State Bank of India, State Co-operative Bank       and Central Co-operative Bank       18         2       BALANCES WITH OTHER BANKS:       77         610260065.08       i       Current deposits       77         11       Savings bank deposits       77         1248471425.03       iii       Fixed deposits ( PSCB Chd.)       180         10087300000.00       3       FIXE'D DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       4       1008         4       INVESTMENTS:       4       1008         4       INVESTMENTS:       4       1003         4       INVESTMENTS:       4       1003         4       INVESTMENTS:       4       1003         4       INVESTMENTS:       4       1003         5       Other Trustees securities       4         6       Obok Value)       5       5         7       Face value Rs.       10       100         10       Bonds Of Pb. Fin. Corporation       10         0.00       Bonds (MABARD)       10         100000.00       Punjab Institute of Coop. Training, Chandigarh         2		· · ·
State Bank of India, State Co-operative Bank and Central Co-operative Bank         2       BALANCES WITH OTHER BANKS:         610260065.08       i         1       Savings bank deposits         1248471425.03       iii         Fixed deposits (PSCB Chd.)       180         10087300000.00       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         10087300000.00       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         10087300000.00       In Central and State Governments securities       488         4       INVESTMENTS:       4         4       INVESTMENTS:       4         4       INVESTMENTS:       4         4       INVESTMENTS:       488         6       ( at book Value)       5         Face value Rs.       Market Value Rs.       4         ii       Other Trustees securities       488         0.00       Bonds Of Pb. Fin. Corporation       5         0.00       Bonds (NABARD)       0         102303800.00       Iii       Shares in Co-operative Institutions       100         100000.00       Punjab Financial Corporation       10         100000.00       Punjab Financial Corporation       10         100000.00       Punjab Fina		
and Central Co-operative Bank2BALANCES WITH OTHER BANKS:610260065.08i11Savings bank deposits1248471425.03iiiFixed deposits ( PSCB Chd.)18010087300000.003FIXED DEPOSIT WITH COMMERCIAL BANKS100310087300000.003FIXED DEPOSIT WITH COMMERCIAL BANKS100310087300000.003FIXED DEPOSIT WITH COMMERCIAL BANKS100310087300000.003FIXED DEPOSIT WITH COMMERCIAL BANKS100310087300000.0011In Central and State Governments securities4INVESTMENTS:4751430079.0011In Central and State Governments securities44INVESTMENTS:4751430079.0011In Central and State Governments securities4410007.001Face value Rs. Market Value Rs. 10101010100.00Bonds Of Pb. Fin. Corporation0.00Bonds (NABARD)102303800.0011102303800.00111010000.00Punjab Institute of Coop. Training, Chandigarh2500.00Punjab Financial Corporation5INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUNDS In shares'of:- Central Co-operative Banks11In shares'of:- 	89532409.45	189532409.4
2       BALANCES WITH OTHER BANKS:       77         610260065.08       i       Current deposits       77         11       Savings bank deposits       77         1248471425.03       iii       Fixed deposits (PSCB Chd.)       180         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       4       4         4       INVESTMENTS:       488       488         4       In Central and State Governments securities       488         61023030079.00       i       In Central and State Governments securities       488         4751430079.00       i       In Central and State Governments securities       488         610230380.00       ii       Other Trustees securities       488         0.00       Bonds (NABARD)       100000.00       100000.00       100000.00       Punjab Institute of Coop. Training, Chandigarh         100000.00       Punjab Institute of Coop. Training, Chandigarh       100000.00       100000.00       Financial Corporation       100000.00         5       INVESTMENTS OUT OF       THE PRINCIPAL SUBSIDIARY       100000.00       State Soft;-       100000.00		
610260065.08       i       Current deposits       77         ii       Savings bank deposits       1248471425.03       111         1248471425.03       iii       Fixed deposits ( PSCB Chd.)       180         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       4       1003         4       INVESTMENTS:       488       488         4       INCentral and State Governments securities       488         4       INVESTMENTS:       488         4       INVESTMENTS:       488         4       In Central and State Governments securities       488         ( at book Value)       Face value Rs.       488         ( at book Value Rs.       Market Value Rs.       10000         0.00       Bonds Of Pb. Fin. Corporation       100000.00       102303800.00       100000.00         1002303800.00       iii       Shares in Co-operative Institutions       100         100000.00       Punjab Financial Corporation       100       100         5       INVESTMENTS OUT OF       THE PRINCIPAL SUBSIDIARY       100         5       IN		
ii       Savings bank deposits         1248471425.03       iii         Fixed deposits ( PSCB Chd.)       180         10087300000.00       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         10087300000.00       FixeD DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       488         4751430079.00       i       In Central and State Governments securities       488         ( at book Value)       Face value Rs.       488       488         ( at book Value)       Face value Rs.       488       488         0.00       Bonds Of Pb. Fin. Corporation       60       60         0.00       Bonds Of Pb. Fin. Corporation       60       60         0.00       Bonds (NABARD)       60       60         102303800.00       iii       Shares in Co-operative Institutions       100         0.00       Punjab Institute of Coop. Training, Chandigarh       60         100000.00       Punjab Financial Corporation       10         100000.00       Punjab Financial Corporation		
ii       Savings bank deposits       1248471425.03       1180         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       4       10087300000       1003         4       INVESTMENTS:       488       488         4751430079.00       i       In Central and State Governments securities       488         4       in Central and State Governments securities       488       488         6       Ook Value)       Face value Rs.       Market Value Rs.       488         0.00       Bonds Of Pb. Fin. Corporation       0       0       0         0.00       Bonds Of Pb. Fin. Corporation       0       0       0       0         102303800.00       iii       Shares in Co-operative Institutions       10       10         100000.00       Punjab Institute of Coop. Training, Chandigarh       10       10       10         100000.00       Punjab Financial Corporation       10       10       10         100000.00       Punjab Financial Corporation       10       10       10         10       Central Co-operative Banks       10       10	73356992.16	
1248471425.03       iii       Fixed deposits (PSCB Chd.)       180         10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       1003         4751430079.00       i       In Central and State Governments securities       488         ( at book Value)       Face value Rs.       488         6       Other Trustees securities       100         1002303800.00       iii       Other Trustees securities       100         100000.00       Bonds Of Pb. Fin. Corporation       100       100         100000.00       Bonds (NABARD)       100       100         100000.00       Punjab Institute of Coop. Training, Chandigarh       100         100000.00       Punjab Institute of Coop. Training, Chandigarh       100         100000.00       Punjab Financial Corporation       10         100000.00       Punjab Institute of Coop. Training, Chandigarh       10		
10087300000.00       3       FIXED DEPOSIT WITH COMMERCIAL BANKS       1003         4       INVESTMENTS:       1003         4751430079.00       i       In Central and State Governments securities       488         (at book Value)       Face value Rs.       488         (at book Value)       Face value Rs.       488         (bter Trustees securities       000       80nds Of Pb. Fin. Corporation       1000         0.00       Bonds (NABARD)       102303800.00       100000.00       Punjab Institute of Coop. Training, Chandigarh         100000.00       Punjab Financial Corporation       100       100000.00       100000.00         5       INVESTMENTS OUT OF       THE PRINCIPAL SUBSIDIARY       100 state Societies         10       STATE PARTNERSHIP FUNDS       10 shares'of:-       1         1       Central Co-operative Banks       10       10 thers societies         10       Other societies       10       100 thers societies       100         6       ADVANCES:       500       500       500         6       ADVANCES:       500       500       500         11       Government and other approved securities       500       500	08487971.03	2581844963.1
4       INVESTMENTS:       1000         4751430079.00       i       In Central and State Governments securities       488         (at book Value)       Face value Rs.       488         (at book Value)       Face value Rs.       488         0.00       Bonds Of Pb. Fin. Corporation       10000         0.00       Bonds Of Pb. Fin. Corporation       100000.00         102303800.00       iii       Shares in Co-operative Institutions       100         1020000.00       Punjab Institute of Coop. Training, Chandigarh       100000.00         Punjab Financial Corporation       5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS       1         In shares'of:-       i       Central Co-operative Banks       1         iii       Primary agricultral credit societies       1       0         5599671942.80       i       Short- term loans,cash credits,       501         overdrafts and bills discounted       of which secured against:       3       501		
4751430079.00       i       In Central and State Governments securities       488         (at book Value)       Face value Rs.       Market Value Rs.         Barket Value Rs.       Market Value Rs.       1000         0.00       Bonds Of Pb. Fin. Corporation       100000.00         0.00       Bonds (NABARD)       102303800.00       100000.00         102303800.00       iii       Shares in Co-operative Institutions       100         0.00       Punjab Institute of Coop. Training, Chandigarh       100000.00       Punjab Institute of Coop. Training, Chandigarh         2500.00       Punjab Financial Corporation       5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS       In shares of:-       i         i       Central Co-operative Banks       iii       Primary agricultral credit societies         0       Others societies       6       ADVANCES:       501         5599671942.80       i       Short- term loans,cash credits,       501         0       overdrafts and bills discounted       of which secured against:       a         a       Government and other approved securities       501	30200000.00	10030200000.0
4751430079.00       i       In Central and State Governments securities       488         (at book Value)       Face value Rs.       Market Value Rs.         Barket Value Rs.       Market Value Rs.       1000         0.00       Bonds Of Pb. Fin. Corporation       100000.00         0.00       Bonds (NABARD)       102303800.00       100000.00         102303800.00       iii       Shares in Co-operative Institutions       100         0.00       Punjab Institute of Coop. Training, Chandigarh       100000.00       Punjab Institute of Coop. Training, Chandigarh         2500.00       Punjab Financial Corporation       5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS       In shares of:-       i         i       Central Co-operative Banks       iii       Primary agricultral credit societies         0       Others societies       6       ADVANCES:       501         5599671942.80       i       Short- term loans,cash credits,       501         0       overdrafts and bills discounted       of which secured against:       a         a       Government and other approved securities       501		
Image: State State Solution State Solutions State Solutions State Solutions State Solutions State Solutions State Solutions Solutions State Solutions State Solutions State Solutions Soluting Solutions Solutionsolution Solutions Solutio		
Face value Rs. Market Value Rs.iiOther Trustees securities0.00Bonds Of Pb. Fin. Corporation0.00Bonds (NABARD)102303800.00iiiShares in Co-operative Institutions10other than in Item (5) below100000.00Punjab Institute of Coop. Training, Chandigarh2500.00Punjab Institute of Coop. Training, Chandigarh5INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUNDS In shares'of:-iCentral Co-operative BanksiiPrimary agricultral credit societiesiiiOthers societies6ADVANCES:5599671942.80iaGovernment and other approved securities	85500607.00	
Market Value Rs.iiOther Trustees securities0.00Bonds Of Pb. Fin. Corporation0.00Bonds (NABARD)102303800.00iiiShares in Co-operative Institutions10other than in Item (5) below100000.00Punjab Institute of Coop. Training, Chandigarh2500.00Punjab Financial Corporation5INVESTMENTS OUT OFTHE PRINCIPAL SUBSIDIARYSTATE PARTNERSHIP FUNDSIn shares'of:-iCentral Co-operative BanksiiPrimary agricultral credit societiesiiiOthers societies6ADVANCES:5599671942.80iaGovernment and other approved securities	6 - C - C - C - C - C - C - C - C - C -	
iiOther Trustees securities0.00Bonds Of Pb. Fin. Corporation0.00Bonds (NABARD)102303800.00iiiShares in Co-operative Institutions100 other than in Item (5) below100000.00Punjab Institute of Coop. Training, Chandigarh2500.00Punjab Financial Corporation5INVESTMENTS OUT OFTHE PRINCIPAL SUBSIDIARYSTATE PARTNERSHIP FUNDSIn shares'of:-iCentral Co-operative BanksiiPrimary agricultral credit societiesiiiOthers societies6ADVANCES:5599671942.80iShort- term loans,cash credits,overdrafts and bills discountedof which secured against:aGovernment and other approved securities		
0.00       Bonds Of Pb. Fin. Corporation         0.00       Bonds (NABARD)         102303800.00       iii         Shares in Co-operative Institutions       10         other than in Item (5) below       100000.00         Punjab Institute of Coop. Training, Chandigarh       2500.00         Punjab Financial Corporation       5         INVESTMENTS OUT OF       THE PRINCIPAL SUBSIDIARY         STATE PARTNERSHIP FUNDS       In shares' of:-         i       Central Co-operative Banks         ii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       509         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities		6 Y .
0.00       Bonds (NABARD)         102303800.00       iii       Shares in Co-operative Institutions       10         0 other than in Item (5) below       0       10         100000.00       Punjab Institute of Coop. Training, Chandigarh       10         2500.00       Punjab Financial Corporation       10         5       INVESTMENTS OUT OF       11         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS       11         In shares of:-       i       Central Co-operative Banks       10         10       Others societies       10       10         6       ADVANCES:       500       500         5599671942.80       i       Short- term loans,cash credits, 500       500         0 overdrafts and bills discounted of which secured against:       a       Government and other approved securities	1 A A A A A A A A A A A A A A A A A A A	
102303800.00       iii       Shares in Co-operative Institutions       10         other than in Item (5) below       0       10         100000.00       Punjab Institute of Coop. Training, Chandigarh       10         2500.00       Punjab Financial Corporation       10         5       INVESTMENTS OUT OF       11         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS       10         In shares'of:-       i       Central Co-operative Banks       10         10       Others societies       0       0       0         6       ADVANCES:       50       50       50         5599671942.80       i       Short- term loans,cash credits, 50       50         overdrafts and bills discounted of which secured against:       a       Government and other approved securities	0.00	
other than in Item (5) below         100000.00       Punjab Institute of Coop. Training, Chandigarh         2500.00       Punjab Financial Corporation         5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS         In shares'of:-       i         central Co-operative Banks         ii       Primary agricultral credit societies         0thers societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       50!         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities	0.00	
10000.00       Punjab Institute of Coop. Training, Chandigarh         2500.00       Punjab Financial Corporation         5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS         In shares'of:-       i         central Co-operative Banks       ii         iii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       50!         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities	.02303800.00	
2500.00       Punjab Financial Corporation         5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY       STATE PARTNERSHIP FUNDS         In shares'of:-       i         i       Central Co-operative Banks         iii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       50!         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities		
5       INVESTMENTS OUT OF         THE PRINCIPAL SUBSIDIARY         STATE PARTNERSHIP FUNDS         In shares'of:-         i       Central Co-operative Banks         ii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       505         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities	100000.00	
THE PRINCIPAL SUBSIDIARY         STATE PARTNERSHIP FUNDS         In shares'of:-         i       Central Co-operative Banks         ii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       505         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities	2500.00	4987906907.0
STATE PARTNERSHIP FUNDS         In shares'of:-         i       Central Co-operative Banks         ii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       505         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities		
In shares of:- i Central Co-operative Banks ii Primary agricultral credit societies iii Others societies 6 <u>ADVANCES:</u> 5599671942.80 i Short- term loans,cash credits, 505 overdrafts and bills discounted of which secured against: a Government and other approved securities	and the second second	
i       Central Co-operative Banks         ii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       509         overdrafts and bills discounted       509         of which secured against:       a         government and other approved securities       509	<ul> <li>p1 = r(3)</li> </ul>	
ii       Primary agricultral credit societies         iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       505         overdrafts and bills discounted       505         of which secured against:       a         Government and other approved securities       505	New York, and the All	
iii       Others societies         6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       505         overdrafts and bills discounted       505         of which secured against:       a         Government and other approved securities       505	, contra de la C	
6       ADVANCES:         5599671942.80       i         Short- term loans,cash credits,       505         overdrafts and bills discounted       of which secured against:         a       Government and other approved securities	10 11 1 1	
5599671942.80 i Short- term loans,cash credits, 505 overdrafts and bills discounted of which secured against: a Government and other approved securities	the break of the	1
5599671942.80 i Short- term loans,cash credits, 505 overdrafts and bills discounted of which secured against: a Government and other approved securities		
overdrafts and bills discounted of which secured against: a Government and other approved securities	051268981.27	
of which secured against: a Government and other approved securities		
a Government and other approved securities		
of the advances amount due from	and the second second	
Individuals ( ₹.9741.18 lakh)		
22591579879.99 Total carried over		17789484279

Amount	Τ	Capital and Liabilities	Amount	Total
1175028785.42				1193699368.9
11/3020/03.42	-	Total brought forward		1155055500.5
	4	DEPOSITS AND OTHER		
	<b>I</b> .	ACCOUNTS:	1	
9107703654.01	i	Fixed deposits	9381689912.99	
	-	Individuals	0.00	
0.00		Central co-operative banks	3435933994.72	12817623907.7
3093359293.00	c	Other societies	5455955994.72	1201/023907.7
6052472000	ii	Savings Bank Deposits	7426027410 60	
6953473002.44	a	Individuals	7436827419.69	
0.00	b	Central co-operative banks	0.00	7000404000 1
431000810.41	с	Other societies	432656880.49	7869484300.1
	iii	Current deposits		
699449037.89	a	Individuals	268325458.49	
0.00	b	Central co-operative banks	0.00	
34143707.17	с	Other societies	26904596.51	295230055.0
78250.00	iv	Money at call and short notice	78250.00	78250.0
	_			
	5	BORROWINGS:		
	i	From the Reserve Bank of		
11500000000000		India / State /Central Co-operative Bank:	0.00	
115000000.00	а	Short-term loans,cash,credits and	0.00 50000000.00	
50000000.00		ST - Others (Spl. Liquidity Fund) and		
390000000.00		ST (SAO Additional) 'of which secured against	84000000.00	
	(A)	Government and other approved securities	and the second of the second second	
	(B)	Other tangible securities	ana ya kata shi kata s	
1	(b)			
2		of which secured against	1	
	(A)	Government and other approved securities	117075000.00	
26803600.00		-Refinance against N.F.S.	117275000.00	
		Other tangible securities		
		Long term loans		
		of which secured against:		
	(A)	Government and other approved securities	States Carlos Carlos	
		Other tangible securities		
		From State Bank of India	and the second second second	
		Short-term loans,cash-credits and	1 L L 1	
		overdrafts of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
		Mediun term- loans Of which secured against :		
	ľ	or which secured against		
3561040140.34		Total carried over		22176115881.85

Amount		Property and Assets	Amount	Total
22591579879.9		Total brought formus rd		17700404270 64
22391379879.9	9	Total brought forward		17789484279.64
		of the advances, amount over-due		
		(₹.23743.48Lakh) (PY ₹.8105.47 lakh)		
		considered bad and doubtful		
587727097.3	9 ii	of recovery(₹.310.17 Lakh) (PY ₹.218.95 Lakh)	600077007.04	
567727097.3	9 11		609977237.04	
		of which secured against:		
	a	Government and other approved securities	a - 12-5	
		(Amount receivable from Govt. of India under		
	Ь	Agricultural Debt Waiver Scheme 2008.)	51 A. 1 M.	
		Other tangible securities (₹.6513.10 Lakh)	the second second second	
		of the advances, amount due from		
		Individuals (₹.6513.10 lakh) of the advances	a second state of the seco	
		amount over- due ' (₹.2641.98 Lakh)		
		considered bad and doubtful	and the second second	
		of recovery (₹.381.10 Lakh)	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	
			and the second	
161522770 61	<b> </b>			
161532779.61	iii	Long-term loans	148740930.86	
	1	of which secured against:		
	a	Government and other approved securities		
	b	Other tangible securities (₹.1487.41 Lakh)	1. 2	
		of the advances, amount due from		
		Individuals (₹.Rs.1487.41 lacs)	a second second	
		of the advances, amount overdue (₹.2268.43 Lak	h)	
		considered bad and doubtful	,	
		of recovery (₹.26.78 Lakh)		
				5809987149.17
				5005507145.17
503844953.30	<u> </u>			
505644953.30	7	INTEREST RECEIVABLE	450343400.03	450343400.03
		of which overdue(₹.623.06 Lakh)		
		considered bad and doubtful		
		of recovery(₹.83.68 Lakh ) it inclide interest		
		on loan due from Muslim, Mixed/U.W.Up.Societies		
430387.00	8	BILLS RECEIVABLE BEING BILLS	155500.00	155500.00
		FOR COLLECTION(As per contra)		100.00
	9	BRANCH ADJUSTMENT		A REAL PROPERTY OF A REAL PROPER
		· · ·		
6607741.16	10	PREMISES LESS DEPRECIATION	5946966.63	5946966.63
219799527.00		Revaluation of Assets (Bank Premises)	219799527.00	219799527.00
60384135.79	11	FURNITURE AND FIXTURE		
00504155.79	11		68309814.02	68309814.02
		LESS DEPRECIATION		
131906501.24		Total carried over		
				24344026636.49

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Amount				Total
		Capital and Liabilities	Amount	, orall
0.05				
23561040140.34		Total brought forward		22176115881.85
	(A)	Government and other approved securities	λ .	
	(B)	Other tangible securities	1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A	
	(c)	Long-term loans:	5 (F) (F)	
		of which secured against :		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
	(iii)	From the State Government		
	(a) (A)	Short-term loans of which secured against	1200 C	
	(A) (B)	Government and other approved securities Other tangible securities		
	(b)	Mediun term loans		
	(2)	of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities		
ŕ		Long-term loans		
		of which secured against:		
	(A)	Government and other approved securities		
	(B)	Other tangible securities	1	
	(iv)	Loans from other sources	1 1 1 1	
	a	From Central Govt. ( In lieu of funds		
		blocked in Pakistan)		6
	b	Out of Provincial Pool (against		6 S S
70014000.00		fund blocked in Pakistan )		
76814000.00	c	Long Term deposit (Subordinated)	76744000.00	
0.00	d	Loan Against FDRs	0.00	1534019000.00
430387.00	6			
430307.00	0	BILLS FOR COLLECTION BEING BILLS RECEIVABLE	155500.00	155500.00
		(As per contra)		
0.00	7	BRANCH ADJUSTMENTS	/	
			0.00	0.00
61904526.72	8	OVERDUE INTEREST RESERVE	62305542.16	62205542.16
			02303342.10	62305542.16
143265842.62	9	INTEREST PAYABLE	102492463.30	102492463.30
				102492403.30
C005450 70	10	OTHER LIABILITIES		
6095459.79 61536133.99	<u> </u>	Bills Payable	5019332.40	
01530133.99	ii	Leave Encashment Fund to Staff	98227122.98	
0.00		Employee Prov. Fund, ROFC etc.	2939384.00	
8162616.99		Unclaimed Dividend	0.00	
25729683.92	iv	Suspense Account	6820952.80	
502000000.00	v vi	Sundries / Provisions ( Annexure A)	43067908.82	156074701.00
55200000.00	11	Contingent Provisions (Annexure A 1) PROFIT AND LOSS	622085856.58	622085856.58
		Profit as per last balance-sheet		
			10454216.23	Section 1.
		Less appropriations	10.00	and the second sec
			10454216.23	0.00
		Add profit for the year brought	A	
10454216.23		from the Profit and Loss Account	12202202	the first pro-
24457433007.60		TOTAL	12383292.37	12383292.37
				24665632237.26
0			ų.	
3123813.21		Outstanding Liabilities for guarantees issued	0	
3123813.21		Others (Depositor Education & Awareness Fund Total	3249464.21	0 3249464.21
		i otal	3249464.21	3249464.21
				5245404.21

(Gurdeep Singh ) Senior Manager

(Sanjeev Kumar Gaur) District Manager

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1		Description of Associa	Amount	Total
Amount		Property and Assets	741152	
				24344026636.49
24131906501.24		Total brought forward		
	12	OTHER ASSETS		
		(to be specified)	1073.78	
1789.63	1	Library	3623186.57	
4561831.83	ii	Stock of Stationery	525634.25	
524636.25	iii	Security Deposit	259365321.31	and the second second
266214642.28	iv	Sundry Recoverable (Annexure-B)	489053.38	
575356.88	V	Vehicles (Less Depreciation)	827156.50	
497115.50	vi	Pre-Paid Expenses	7500000.00	
7500000.00	vii	Amt. Recoverable from PFC	49274174.98	
45651133.99		Leave Encashment Invested with LIC	0.00	321605600.77
0.00	viii	Others	0.00	
0.00	13	NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS ( Stating mode of valuation)	0.00	0.00
0.00	14	PROFIT AND LOSS	0.00	
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		and the second	<ul> <li>A statistical statistical</li> </ul>	
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24457433007.60	0	GRAND TOTAL:		24665632237.26
		0	2	X
		(Jex Sound	Da	
		(Amanpreet Singh Brar)		ler Kumar )
		Managing	Chairman of W	orking Committee
Auditor's Report		a set of a set		
		Subject to our separate report of even date at	tached herewith	
		ETTOP ACCOUNTS	For PARAM BHUSHA Chartered Accounta	nts (Stand)
		N92/2003 TAN 24	C.A. Inderjit Abhilasi Membership No. 095 FRN: 008778N Place Hoshiarpur	5400
		With the second s		- 9209 Min MIL. EF



PARAM BHUSHAN& CO.

CHARTERED ACCOUNTANTS

#### AUDITORS' REPORT

To The Members The Hoshiarpur Central Co-Operative Bank Limited Head Office Hoshiarpur

#### **Report on the Financial Statements**

We have audited the accompanying financial statements of <u>THE HOSHIARPUR</u> <u>CENTRAL CO- OPERATIVE BANK LIMITED</u>, which comprise the Balance Sheet as at March 31, 2022 and the Statement of Profit and Loss for the year then ended, and a summary of significant accounting policies and other explanatory information.

#### Management's Responsibility for the Financial Statements

The bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position & financial performance in accordance with the Accounting Standards issued by ICAI and in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation and presentation of the financial statements that give, a true and fair view and are free from material misstatement, whether due to fraud or error.

#### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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HEAD OFFICE: B-18, MODEL TOWN ROAD, NEAR INCOME TAX OFFICE, OPP, BLUE DARP COURLER, JALANDHAR email: <u>parambhushan1988@gmail.com</u>, Ph. 0181-4631528, +91-98550-56528 <u>DELHI BRANCH OFFICE:</u> H No 61 Pocket G - 1, Second Floor, Sector 18, Rohini, New Delhi 110009 email: <u>parambhushan1988@gmail.com</u>Ph. +91-98998-64040



PARAM BHUSHAN& CO.

CHARTERED ACCOUNTANTS

In our opinion, and to the best of our information and according to the explanations given to us, the said accounts read with the Significant Accounting Policies and Notes thereon, give the information in the manner so required. We further report that the said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

- a. In the case of Balance Sheet <u>read with annexure of observations to this report</u>, of the state of affairs of the company as at 31st March 2022,
- b. In the case of Profit and Loss Account <u>read with annexure of observations to this</u> <u>report</u>, of the Profit/loss for the year ended on that date, and
- c. In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

#### Report on Regulatory Matters:-

On the basis of audit procedure indicated above and as required by Section 31 of the Banking Regulation Act, 1949 (as applicable to State and District Central Co-Operative Banks) and Subject to our comments in the **Annexure** we report that:-

a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory

b) The transactions of the bank which have come to our notice have been within the competence of the bank.

c) In our opinion, proper books of account as required by Law have been kept by the bank so far, as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches of the bank.

d) The Balance Sheet and Profit & Loss Account dealt with by this report are in agreement with the books of account and are drawn up in conformity with the law.

e) The financial statements are prepared on the basis of generally accepted accounting principles except some departures from accounting standards issued by the Institute of Chartered Accountants of India, as mentioned in **Annexure**.

### For Param Bhushan & Company CHARTERED ACCOUNTANTS

CA. Inderjit Abhilashi [PARTNER]

M.NO. 008778N

UDIN:- 22095400ALXEFM7179

HEAD OFFICE: B-18, MODEL TOWN ROAD, NEAR INCOME TAX OFFICE, OPP. BLUE DART COURIER, JALANDHAR email: <u>parambhushan1988@gmail.com</u>, Ph. 0181-4631528, +91-98550-56528 <u>DELHI BRANCH OFFICE:</u> H No 61 Pocket G - 1, Second Floor, Sector 18, Rohini, New Delhi 110009 email: <u>parambhushan1988@gmail.com</u>Ph. +91-98998-64040

PLACE: Jalandhar

DATE: 28-06-2022

#### THE HOSHIARPUR CENTRAL CO-OPERATIVE BANK LTD., HOSHIARPUR

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

Last Year's		Expenditure	Amount	Total	Last Year's		Income	Amount	Total
1088340749.62		Intt.on Deposit borrowings		978685907.49	<u>1567495059.55</u>	1	Intt. & Discount	1488591125.48	1488591125.48
232506858.00	2	Salaries, Allowances &	238254247.32	238254247.32		-			
	-	Provident Fund			<u>1540925.95</u>	2	Commission,Exch.	<u>19209778.85</u>	19209778.85
0.00	3	Directors & Local Comm. Fee & Allowances	0.00	0.00		3	and Brokerage Subsidies and		
40752853.39	4	Rent ,Taxes , Insurance &	43899170.70	43899170.70		5	Donations		
		Lightning etc.		_	202608.00	4	Income From Non-	210960.00	210960.00
1281384.50	5	Law Charges	2073404.80	2073404.80			Banking Assets &		
1432127.02	6	Postage, Telegram And Telephone Charges	1381326.25	1381326.25			Profit from sale of dealing with such		
517630.00	7	Auditors' Fees & expenses	542641.00	542641.00			Assets		
10705137.80	8	Depreciation & Repair	11513688.27	11513688.27	10050630.86	5	Others Receipts	<u>11513311.77</u>	11513311.77
	_	to Property							
1251853.44	-	Printing and stationery	<u>2986749.62</u>	2986749.62		6	Loss (if any)	0.00	
302731.00		Advertisement & publicity	1610527.64						
0.00	111	Loss from Sale of Or dealing with Non-Banking	0.00						
		Assets			· · · · · ·				
43443683.36		Other Expenditure	50471309.64	52081837.28					
<u>136000000.00</u>	13	Provisions	<u>156218020.00</u>	156218020.00	·				
22754216.23	14	Profit before Taxation	31888183.37						
12300000.00		Less: Provision for IncomeTax	19504891.00	19504891.00					
10454216.23	15	Profit after Taxation	12383292.37	12383292.37				· · · ·	
579289224.36		GRAND TOTAL		1519525176.10	1579289224.36		GRAND TOTAL	,	1519525176.10
		(Gurdeep Singh)		(Sanjeev Kumar Gaur)	2		(Amanpreet Singt Brar)		Davinder Kumar)
		Senior Manager		District Manager			Managing Director		Chairman of Working Committee
							For PARAM BHUSHAN &		
					BHUSHA		Chartered Accountants		
					18/	100	3.1	····	

C.A. Inderjit Abhilashi (Partner) Membership No. 095400 FRN: 008778N Place Hoshiarpur

UDi~~02095400ALXEFM7179

286/22

# The Hoshiarpur Central Cooperative Bank Ltd., Hoshiarpur Annexure 'A' Sundry/Provisions forming part of the Balance sheet .

Sundries	Amount
Audit fee payable by Bank Audit fee payable by Societies Cash orders / D.D.Head Office Payable T.D.S.Payable Dividend Payable Central GST Payable RCM State GST Payable RCM Nominal Addmission Inter- state GST Payable	490000.00 11550.00 2062947.86 8496085.43 357551.06 11934.00 11934.00 0.00 52802.16
Central GST Payable State GST Payable	1194166.71
Stale Cheque/Draft A/c	1194166.71 1361786.41
Others Payable	27822984.48
Total	43067908.82

Annexure-A 1	
Contingent Provisions	Amount
Contingent Provision against St. Assets	24000000.00
Contingent Provision against Rural Adv.	178085856.58
Provision against Sub Std./Doubtful/loss Assests	42000000.00
Total:	622085856.58

Annexure 'B' of other Assets forming part of the Balance sheet .

Sundries Recoverable	Amount
Amount of Amortization (G-Sec)	4910572.00
Sundries Recoverable	24592241.75
Intt. Subvention / 'Debt Relief Recoverable from Govt.	124474938.22
Income Tax Recoverable	91357735.39
Inter- state GST Recoverable	5923270.25
Central GST Recoverable	3087054.35
State GST Recoverable	3087054.35
ATM Acquirer Balance	17000.00
Bank Robbery	1915455.00
Total:	259365321.31
	Hour.

Distt. Manager

CB Hsp.

#### The Hoshiarpur Central Co-operative Bank Ltd., Hoshiarpur NOTES OF ACCOUNTS

.

	Annexure		
Sr.No.	Particulars	31.03.2022	31.03.2021
1	Investments- (Only SLR)- with breakup		
	under permanent and current category-		
	Under Permanent category with the following break-up a Book Value & Face Value of Investments	48855.01	47514.30
		48855.01	47514.30
	b Market value of Investments Under Current category with the following break-up	0.00	0.00
	a Book Value & Face Value of Investments	0.00	0.00
	b Market value of Investments		
	Non SLR Investment	0.00	0.00
	Other Investment	119410.94	114381.78
		4 500 55 05	161906.09
2	Total	168265.95	161896.08
2	Advances to directors, their relatives, Companies, firms in which they are interested		
	a Fund- based	0.00	0.00
	b Non-Fund based (Guarantees, L/C,etc.)	0.00	0.00
3	Cost of Deposits - Average cost of Deposits	4.28	5.73
	NPAs		
	a Gross NPAs	4949.58	5148.51
	b Net NPAs	0.00	0.00
	c Percentage of gross NPAs to total advances and	8.52	8.11
	d Percentage of net NPAs to net advances	0.00	0.00
5	Movement of NPAs	F1 40 F1	4050 41
	a Opening Balance	5148.51 1045.31	4858.41 770.44
	<ul> <li>Recovery during the year</li> <li>Addition during the year</li> </ul>	899.41	1060.54
	Closing Balane	5002.61	5148.51
6	Profitability		0110101
	a Interest income as a percentage of working funds	6.04	6.93
	b Non-Interest income as a percentage of working funds	0.13	0.05
	c Operating profit as a percentage of working funds	0.76	0.70
	d Return of Assets	6.04	6.93
	e Business (Deposits + Advances ) per employee	1011.03	1190.54
	f Profit per employee	0.47	0.47
7	Provisions a Provisions on NPAs required to be made	4561.30	3045.65
	<ul> <li>a Provisions on NPAs required to be made</li> <li>b Provisions on NPAs actually made</li> </ul>	7764.97	6548.73
	c Provisions required to be made in respect of overdue	7704.37	0340.73
	interest taken into income account, gratuity fund,		
	provident fund, arrears in reconciliation of inter-branch		
	account etc.		
	d Provisions actually made in respect of overdue interest		
	taken into income account, gratuity fund, provident fund		
	and arrears in reconciliation of inter-branch account.		
	e Provisions required to be made on depreciation in		
	investments, f Provision actually made on depreciation in investments		
	i i i ovision actuary made on approvation in invostments	i i i	
8	Movement in Provisions		
	a Towards NPAs		
	b Towards depreciation on investments	77.10	12.10
	c Towards standard assets	240.00	240.00
	d Towards all other items under 7 above	1467.01	1516.63
	e Towards Rural advances	5980.86	4780.00
9	Payment of insurance premia to the DICGC, including	289.27	213.18
10	arrears, if any Penalty imposed by RBI for any violation.	0.00	
10	Information on extent of arrears in reconciliation of inter-	0.00	0.00
	bank and inter-branch accounts.		
12	Capital to Risk Weighted Assets Ratio ( Capital Adequacy)	11.48	11.00
	Movement of DEAF (Depositor Education & Awareness Fund)		
	a Opening Balance of amounts transfrred to DEAF	31.24	31.24
	b Add: Amounts transferred to DEAF during the year	1.25	0.00
	c Less : Amounts reimbursed by DEAF towards claims	0.00	0.00
	d Closing balance of amounts transferred to DEAF	32.49	31.24

## (i) Issuer Composition of Non SLR Investments vide RBI ciruclar No.DCBR.BPD.BC.No. 01/09/.51.026/2016-17 dated 14-07-2016

S.N. Issuer			Extent of unrated securities	Unlisted
1 2	3	4	5	6
1 PSUs	0	0	0	0
2 FIs	0	0	0	0
3 Public Sector Banks	0	0	0	0
4 Mutual Funds	0	0	0	0
5 Others	0	0	0	0
6 Provision held towards depreciation	0	0	0	0

#### (ii) Non Performing Non- SLR Investment

Particulars	Amount
Opening Balance	0.00
Additions during the year since Ist April	0.00
Reductions during the above period	0.00
Closing Balance	0.00
Total Provision held	0.00

TIL (Gurdeep Singh) Senior Manager

(Sanjeev Kumar Gaur) District Manager

h Brar) (Amann Managing D ector

Daux

(Davinder Kumar ) Chairman of Working Committee

For PARAM BHUSHAN & CO. BHUSHANG **Chartered Accountants** C.A. Inderjit Abhilashi (Partner) \*Membership No. 095400 #FRN: 008778N #Place Hoshiarpur c<sub>o</sub>. 2 2 OCBTTEN MAHAR n at