

**THE MOTIHARI CENTRAL CO-OPERATIVE BANK LTD. MOTIHARI**  
**BALANCE SHEET AS ON 31ST MARCH 2024**

|                                  |          |                                    | [Amount in Rs.]                     |
|----------------------------------|----------|------------------------------------|-------------------------------------|
|                                  | Sch. No. | AS ON 31.03.2024<br>(Current Year) | AS ON 31.03.2023<br>(Previous Year) |
| <b>CAPITAL &amp; LIABILITIES</b> |          |                                    |                                     |
| CAPITAL                          | 1        | 180680949.47                       | 163774622.44                        |
| RESERVE & SURPLUS                | 2        | 415327161.04                       | 415377161.04                        |
| DEPOSITS                         | 3        | 1151314318.37                      | 1259361144.18                       |
| BORROWINGS                       | 4        | 1843883400.72                      | 3782078281.72                       |
| OTHER LIABILITIES                | 5        | 349598354.89                       | 544215325.62                        |
| <b>TOTAL</b>                     |          | <b>3940804184.49</b>               | <b>6164806595.00</b>                |
| <b>CASH BALANCE</b>              | 6        | 11032127.67                        | 15963581.34                         |
| <b>BANK BALANCE</b>              | 7        | 446020438.10                       | 290893193.72                        |
| <b>INVESTMENT</b>                | 8        | 320238241.00                       | 438036112.11                        |
| <b>LOANS &amp; ADVANCES</b>      | 9        | 2082388255.41                      | 4218090403.65                       |
| <b>FIXED ASSETS</b>              | 10       | 314018813.53                       | 316193987.65                        |
| <b>OTHER ASSETS</b>              | 11       | 755036399.31                       | 887131646.75                        |
| <b>NET (PROFIT)/LOSS</b>         | 12       | 12069909.47                        | (1502330.23)                        |
| <b>TOTAL</b>                     |          | <b>3940804184.49</b>               | <b>6164806595.00</b>                |
| Significant Accounting Policies  | 12       |                                    |                                     |

For G K Sureka & Co.  
Chartered Accountants



M. No.: 539535

FRN: 513018C

Place : Patna

Date : 28.06.2024

*[Signature]*  
Asst

*[Signature]*  
M.A

*[Signature]*  
Managing Director

*[Signature]*  
Director

*[Signature]*  
Vice Chairman

*[Signature]*  
Chairman

**THE MOTIHARI CENTRAL CO-OPERATIVE BANK LTD. MOTIHARI**  
**CONSOLIDATED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING ON 31ST MARCH 2024**

| PARTICULARS                                  | SCH | AS ON 31.03.2024     | AS ON 31.03.2023    |
|----------------------------------------------|-----|----------------------|---------------------|
| <b>I. INCOME</b>                             |     |                      |                     |
| INTEREST EARNED                              | 13  | 203556474.13         | 220275353.50        |
| OTHER INCOME                                 | 14  | 84889238.43          | 1692273.51          |
|                                              |     | <b>288445712.56</b>  | <b>221967627.01</b> |
| <b>II. EXPENDITURE</b>                       |     |                      |                     |
| INTEREST EXPENDED                            | 15  | 233398853.85         | 163937590.85        |
| OPERATING EXPENSES                           | 16  | 68619098.41          | 54200366.52         |
|                                              |     | <b>302017952.26</b>  | <b>218137957.38</b> |
| <b>III. PROFIT AND LOSS</b>                  |     |                      |                     |
| NET PROFIT /LOSS( ) FOR THE YEAR             |     | (13572239.70)        | 3829669.63          |
| TRANSFER FROM REVALUATION RESERVE            |     | 0.00                 | 0.00                |
| PROFIT /LOSS of PY'S NOT TAKEN               |     | 0.00                 | 0.00                |
| PROFIT /LOSS BROUGHT FORWARD                 |     | 1502330.22           | (2327339.41)        |
|                                              |     | <b>(12069909.47)</b> | <b>1502330.22</b>   |
| <b>IV. APPROPRIATIONS</b>                    |     |                      |                     |
| TRANSFER TO STATUTORY RESERVES               |     | 0.00                 | 0.00                |
| TRANSFER TO OTHER RESERVES                   |     | 0.00                 | 0.00                |
| TRANSFER TO GOVT/PROPOSED DIVIDEND           |     | 0.00                 | 0.00                |
| <b>BALANCE CARRIED OVER TO BALANCE SHEET</b> |     | <b>(12069909.47)</b> | <b>1502330.22</b>   |

For G K Sureka & Co  
Chartered Accountants



CA Khuram Javed

Partner

M. No.: 539535

FRN: 513018C

Place : Patna

Date : 28.06.2024

Asst.

M.A

Managing Director

Md. Gargu...  
Director

Nim...  
Vice Chairman

Chairman

**THE MOTIHARI CENTRAL CO-OPERATIVE BANK LTD. MOTIHARI**  
**SCHEDULES FORMING PART OF BALANCE SHEET AS ON 31.03.2024**

| <b>SCHEDULE 1- CAPITAL</b>                                        | <b>AS ON 31.03.2024<br/>(CURRENT YEAR)</b> | <b>AS ON 31.03.2023<br/>(PREVIOUS YEAR)</b> |
|-------------------------------------------------------------------|--------------------------------------------|---------------------------------------------|
| <b>AUTHORISED CAPITAL</b><br>(10,00,000 shares of Rs. 500/- each) | 500000000.00                               | 500000000.00                                |
| <b>Issued Subscribed and paid up Capital</b>                      | 180680949.47                               | 163774682.44                                |
| <b>Subscribed Capital</b>                                         | 180680949.47                               | 163774682.44                                |
| <b>Called Up &amp; Paid Up Capital</b>                            | <b>180680949.47</b>                        | <b>163774682.44</b>                         |
| (i) INDIVIDUAL SHARE                                              | 1475.00                                    | 1475.00                                     |
| (ii) CO-OPERATIVE SOCIETY                                         | 149593993.47                               | 132687726.44                                |
| (iii) STATE GOVERNMENT                                            | 31085481.00                                | 31085481.00                                 |
|                                                                   | <b>180680949.47</b>                        | <b>163774682.44</b>                         |

| <b>SCHEDULE 2-RESERVES&amp; SURPLUS</b> | <b>AS ON 31.03.2024<br/>(CURRENT YEAR)</b> | <b>AS ON 31.03.2023<br/>(PREVIOUS YEAR)</b> |
|-----------------------------------------|--------------------------------------------|---------------------------------------------|
| STATUTORY /RESERVE FUND                 | 233201.50                                  | 233201.50                                   |
| BUILDING FUND                           | 132.67                                     | 132.67                                      |
| RISK FUND                               | 474548.45                                  | 474548.45                                   |
| REVALUATION RESERVE                     | 308586036.00                               | 308636036.00                                |
| CAPITAL RESERVE                         | 42389963.00                                | 42389963.00                                 |
| SPECIAL BAD DEBT RESERVE                | 131801.59                                  | 131801.59                                   |
| AGRICULTURE CREDIT STABILISATION FUND   | 225800.60                                  | 225800.60                                   |
| BAD DEBT RESERVE                        | 36946.48                                   | 36946.48                                    |
| COOMON GOOD FUND                        | 211.75                                     | 211.75                                      |
| RESERVE FUND                            | 63248519.00                                | 63248519.00                                 |
| <b>TOTAL : RS.</b>                      | <b>415327161.04</b>                        | <b>415377161.04</b>                         |

| <b>SCHEDULE 3- DEPOSIT</b>         | <b>AS ON 31.03.2024<br/>(CURRENT YEAR)</b> | <b>AS ON 31.03.2023<br/>(PREVIOUS YEAR)</b> |
|------------------------------------|--------------------------------------------|---------------------------------------------|
| <b>(I) FIXED DEPOSIT</b>           |                                            |                                             |
| FIXED DEPOSIT OF INDIVIDUAL        | 1680692.00                                 | 2098118.00                                  |
| FIXED DEPOSIT OF SOCIETY           | 75000.00                                   | 0.00                                        |
| LAXMI DEPOSIT OF INDIVIDUAL        | 27852593.62                                | 24575784.82                                 |
| LAXMI DEPOSIT OF SENIOR CITIZEN    | 1102667.00                                 | 1079983.00                                  |
| LAXMI DEPOSIT OF SOCIETY           | 50000.00                                   | 0.00                                        |
| LAXMI DEPOSIT OF STAFF             | 146396.00                                  | 249828.00                                   |
| CHAMPARAN GOLD                     | 4359262.63                                 | 4578263.63                                  |
| DAILY DEPOSIT                      | 121653463.59                               | 109547128.85                                |
| SECURITY DEPOSIT                   | 5960410.27                                 | 4750444.01                                  |
| RECURING DEPOSIT OF STAFF          | 4000.00                                    | 11019.00                                    |
| RECURING DEPOSIT OF SENIOR CITIZEN | 0.00                                       | 24280.00                                    |
| RECURING DEPOSIT OF IND.           | 1440653.33                                 | 1321056.33                                  |
|                                    | <b>164325138.44</b>                        | <b>148235905.64</b>                         |
| <b>(II) SAVING BANK DEPOSIT</b>    |                                            |                                             |
| S.B. DEPOSIT OF INDIVIDUAL         | 481915596.59                               | 571992533.82                                |



|                              |                     |                      |
|------------------------------|---------------------|----------------------|
| S.B. NO FRILL ACCOUNT        | 2265888.36          | 2132608.77           |
| S.B. SPECIAL-SOCIETY         | 205235437.71        | 225137588.58         |
| S.B. STUDENT                 | 495448.00           | 377277.98            |
| S.B. STAFF                   | 175659.26           | 22015.92             |
| S.B. GOVT.                   | 187227129.39        | 213820124.15         |
| S.B. SALARY EARNER           | 4301.43             | 8675.09              |
| S.B. DEPOSIT SOCIETY         | 28321459.40         | 30111751.13          |
|                              | <b>905640920.14</b> | <b>1043602575.44</b> |
| <b>(III) CURRENT DEPOSIT</b> |                     |                      |
| CURRENT A/C IND.             | 43895307.57         | 60927556.98          |
| CURRENT A/C CS               | 24585933.33         | 4695146.14           |
| CURRENT A/C GOVT.            | 12867018.89         | 1899959.98           |
|                              | <b>81348259.79</b>  | <b>67522663.10</b>   |

|                                            |                                            |                                             |
|--------------------------------------------|--------------------------------------------|---------------------------------------------|
| <b>SCHEDULE 3 TOTAL (I+II+III)</b>         | <b>1151314318.37</b>                       | <b>1259361144.18</b>                        |
|                                            |                                            |                                             |
| <b>SCHEDULE 4- BORROWING</b>               | <b>AS ON 31.03.2024<br/>(CURRENT YEAR)</b> | <b>AS ON 31.03.2023<br/>(PREVIOUS YEAR)</b> |
|                                            |                                            |                                             |
| 1. ST LOAN FROM BIHAR STATE CO-OP. BANK    | 203501810.00                               | 264911643.00                                |
| 2. SHARE CAPITAL LOAN TO WCS               | 15854.00                                   | 15854.00                                    |
| 3. LTO LOAN FROM SCB PATNA                 | 749407.72                                  | 749407.72                                   |
| 4. SHARE CAPITAL LOAN FROM SFDA , MOTIHARI | 50000.00                                   | 50000.00                                    |
| 5. ST LOAN FROM H.V. NIGAM PATNA           | 64740.00                                   | 64740.00                                    |
| 6. CASH CREDIT LOAN from SCB PATNA         | 1639501589.00                              | 3516286637.00                               |
|                                            | <b>1843883400.72</b>                       | <b>3782078281.72</b>                        |

|                                                     |                                            |                                             |
|-----------------------------------------------------|--------------------------------------------|---------------------------------------------|
| <b>SCHEDULE 5- OTHER LIABILITIES AND PROVISIONS</b> | <b>AS ON 31.03.2024<br/>(CURRENT YEAR)</b> | <b>AS ON 31.03.2023<br/>(PREVIOUS YEAR)</b> |
| <b>A</b>                                            |                                            |                                             |
| 1. INTEREST PAYABLE                                 | 13067797.07                                | 8752304.76                                  |
| 2. PROVISION FOR NPA                                | 91102123.31                                | 63498423.74                                 |
| 3. PROVISION FOR UR INCOME                          | 77471010.10                                | 59308212.28                                 |
| 4. PROVISION FOR ARDR INTEREST RECEIVABLE           | 61132000.00                                | 61132000.00                                 |
| 5. PROVISION FOR ARDR PRINCIPAL RECEIVABLE          | 27042520.16                                | 27042520.16                                 |
| 6. PROVISION FOR INTT. ON BLOCKED & SEGREGATED LOAN | 1548287.04                                 | 1548287.04                                  |
| 7. PROVISION FOR EXCESS INTEREST THAN PRINCIPAL     | 1083892.45                                 | 1083892.45                                  |
| 8. PROV. FOR STD. ASSETS                            | 5948486.31                                 | 14828670.06                                 |
| 9. PROV. FOR AG MEETING                             | 1000000.00                                 | 550000.00                                   |
| 10. PROV. FOR GRATUITY                              | 5737028.00                                 | 3565898.77                                  |
| 11. PROV. FOR LEAVE ENCASHMENT                      | 5322940.00                                 | 3083240.00                                  |
| 12. PROV. FOR INCOME TAX                            | 4500000.00                                 | 8500000.00                                  |
| 12. PROV. FOR FRAUD                                 | 5539000.00                                 | 0.00                                        |
| <b>TOTAL : RS.</b>                                  | <b>300495084.44</b>                        | <b>252893449.26</b>                         |

|                                  |                                            |                                             |
|----------------------------------|--------------------------------------------|---------------------------------------------|
| <b>B</b>                         | <b>AS ON 31.03.2024<br/>(CURRENT YEAR)</b> | <b>AS ON 31.03.2023<br/>(PREVIOUS YEAR)</b> |
| <b>OTHERS</b>                    |                                            |                                             |
| DIVIDEND ON SHARE                | 1307309.81                                 | 1307309.81                                  |
| PERSONAL INSURANCE               | 0.00                                       | 0.00                                        |
| SUNDRY CREDITORS                 | 14578.57                                   | 8078.57                                     |
| SALABLE FORMS AND REGISTER       | 0.00                                       | 851406.79                                   |
| CROP INSURANCE CLAIM OF PACS     | 0.00                                       | 190928301.39                                |
| OUT STANDING CHARGES PAYABLE     | 858886.05                                  | 581125.00                                   |
| INDUSTRIAL LOAN FROM GOVT.       | 36194.00                                   | 36194.00                                    |
| Federation Levy Payable to Govt. | 501.99                                     | 501.99                                      |
| STATE CADRE SOCIETY              | 1440.50                                    | 1440.50                                     |



|                                      |                    |                     |
|--------------------------------------|--------------------|---------------------|
| ADMISSION FEE OF BANK                | 0.00               | 3510.00             |
| COMMISSION PAYABLE TO CS ON KCC LOAN | 2499700.00         | 2499700.00          |
| UNCLAIMED DEPOSIT                    | 0.00               | 0.00                |
| BILLS PAYABLE                        | 4188710.56         | 4188710.56          |
| SPECIAL FUND FOR TURKAULIYA          | 2488.17            | 2488.17             |
| RISK FUND OF CS                      | 96199.27           | 96199.27            |
| MTC LOAN FROM INP TURKAULIYA         | 96100.00           | 96100.00            |
| LEAVE CONTRIBUTION                   | 0.00               | 353013.00           |
| AFFLIATION FEE OF BANK               | 135000.00          | 0.00                |
| AUDIT FEE INTERNAL AND STATUTORY     | 480000.00          | 236600.00           |
| SUSPENSE A/C                         | 7378941.35         | 7378941.35          |
| SUBSIDY ON FERTILIZER BUSSINESS      | 60000.00           | 60000.00            |
| GOVT SUBSIDY TO CS                   | 91680.00           | 91680.00            |
| PRICE OF SALE CENTRE                 | 132287.88          | 132287.88           |
| SPL. BAD DEBTS TO CS                 | 1253.28            | 1253.28             |
| CROP INSURANCE CLAIM                 | 45886089.73        | 56218034.38         |
| SB-Gov. PAYABLE                      | 0.00               | 0.00                |
| G.I.P                                | 28694.00           | 28694.00            |
| BRANCH ADJUSTMENT                    | 883210.08          | 883210.08           |
| CA MIGRA ACCOUNT                     | 1620050.75         | 1620050.75          |
| ATM ISSUER POOL ACCOUNT WITH IDBI    | -28358404.89       | 5712950.67          |
| NON SALEABLE ACCOUNT                 | 0.00               | 225.00              |
| PMJBY ACCOUNT                        | 40920.00           | 40920.00            |
| DEBT WAIVER/DEBT RELIEF SCHEME       | 1102665.05         | 1102665.05          |
| 2% INTEREST SUBVENTION, FROM NABARD  | 1019615.09         | 19307.99            |
| DEAF Account                         | 0.00               | 89793.46            |
| SYSTEM POINTING PROXY ACCOUNT        | 0.00               | 3.59                |
| TDS PAYABLE                          | 56805.46           | 344661.57           |
| SUNDRY PAYABLE ACCOUNT               | 1240899.08         | 2102349.08          |
| MANAGERIAL SUBSIIDY                  | 119809.90          | 11889494.18         |
| P.F. CONTRIBUTION                    | 1426873.00         | 1574195.00          |
| DEVELOPMENT FUND                     | -10200.00          | 840480.00           |
| SUBSIDY RECEIVABLE                   | 0.00               | 0.00                |
| SUBSIDY RECEIVABLE                   | 2250000.00         | 0.00                |
| TAX COLLECTION PENDING REMMITANCE    | 35318.00           | 0.00                |
| BLOCK SEGRIGATTED INTEREST           | 516090.67          | 0.00                |
| IGST OUTWARD                         | 0.00               | 0.00                |
| MARGIN MONEY BALANCE                 | 2146998.75         | 0.00                |
| MHKSYS BALANCE                       | 1716564.35         | 0.00                |
| MISCELLANEOUS PAYABLE                | 0.00               | 0.00                |
| <b>TOTAL : RS.</b>                   | <b>49103270.45</b> | <b>291321876.36</b> |

|                       |                     |                     |
|-----------------------|---------------------|---------------------|
| <b>TOTAL ( A + B)</b> | <b>349598354.89</b> | <b>544215325.62</b> |
|-----------------------|---------------------|---------------------|



| SCHEDULED 6- CASH BALANCE                                                                             | AS ON 31.03.2024<br>(Current year) | AS ON 31.03.2023<br>(Previous Year) |
|-------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------|
| I. Cash in Hand<br>(including foreign Currency notes<br>Cash at ATM                                   | 10289927.67<br>742200.00           | 14688881.34<br>1274700.00           |
| II Balnce with Reserve Bank of India<br>(a) Balnce with Reserve Bak of India<br>(b) In other Accounts | 0.00<br>0.00                       | 0.00<br>0.00                        |
|                                                                                                       | 11032127.67                        | 15963581.34                         |

| SCHEDULED 7 - BALANCE WITH BANKS    | AS ON 31.03.2024<br>(Current year) | AS ON 31.03.2023<br>(Previous Year) |
|-------------------------------------|------------------------------------|-------------------------------------|
| I In India                          |                                    |                                     |
| A Balance with Bank                 |                                    |                                     |
| (a) In Current Accounts             |                                    |                                     |
| With Axis Bank, Motihari            | 1582312.29                         | 2645140.35                          |
| with State Bak of India, Motihari   | 42819990.56                        | 25392452.26                         |
| with State Bank of India, ADB       | 0.00                               | 984.53                              |
| With Central Bank of India Motihari | 6185828.20                         | 8611035.40                          |
| With Punjab National Bank Motihari  | 1285978.08                         | 10079753.79                         |
| With Bank of India Motihari         | 0.00                               | 4588.88                             |
| With BS Co-op Bank PATNA            | 255766.85                          | 1304755.85                          |
| With BS Co-op Bank MOTIHARI         | 3533275.54                         | 4182253.54                          |
| With Bank of Baroda Motihairi       | 0.00                               | 10796.19                            |
| With IDBI Bank Patna                | 299782.60                          | 299782.60                           |
| With Yes Bank                       | 3809996.00                         | 1019000.00                          |
| With Allahabad Bank, Motihari       | 26444.09                           | 26444.09                            |
| With UBGB                           | 140081.87                          | 1640081.87                          |
| With ICICI Motihari                 | 11718675.06                        | 11696415.80                         |
| With E-Stamp SHCIL                  | 14450617.99                        | 69008021.31                         |
| With E-Court SHCIL                  | 2017756.66                         | 93971687.26                         |
| With IDBI Motihari                  | 123392932.31                       | 0.00                                |
|                                     | 211519438.10                       | 229893193.72                        |
| (b) In Saving Bank                  | 0.00                               | 0.00                                |
|                                     | 0.00                               | 0.00                                |
| ( C) In Fixed Deoposit              |                                    |                                     |
| (a) TDR with SCB                    | 84500000.00                        | 0.00                                |
| (b)TDR with Axis Bank-Motihari      | 30000000.00                        | 50000000.00                         |
| (c) TDR with SBI-BB-Motihari        | 120001000.00                       | 0.00                                |
| (d) TDR with JANA Finance           |                                    | 11000000.00                         |
|                                     | 234501000.00                       | 61000000.00                         |
| <b>TOTAL :- (a +b+C)</b>            | <b>446020438.10</b>                | <b>290893193.72</b>                 |

| SCHEDULE 8-INVESTMENTS                                    | AS ON 31.03.2024<br>(Current year) | AS ON 31.03.2023<br>(Previous year) |
|-----------------------------------------------------------|------------------------------------|-------------------------------------|
| linvestment in India<br>( a) First development Bond @ 5 % | 500.00                             | 500.00                              |



|                                        |                     |                     |
|----------------------------------------|---------------------|---------------------|
| (b) Investment in Gov. Securities      | 300000000.00        | 377797871.11        |
| (c) Reliance Liquid Fund               | 0.00                | 0.00                |
| (d) SBI Mutual Fund & HDFC Mutual Fund | 0.00                | 40000000.00         |
| (e) UTI Mutual Fund                    | 0.00                | 0.00                |
| (f) Share with Apex Bank               | 20237741.00         | 20237741.00         |
| <b>TOTAL</b>                           | <b>320238241.00</b> | <b>438036112.11</b> |

| <b>SCHEDULE 9-ADVANCES</b>                                                                                                                                            | <b>AS ON 31.03.2024<br/>(Current year)</b> | <b>AS ON 31.03.2023<br/>(Previous year)</b> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------|
| (A) Bills Purchase & Discounted                                                                                                                                       | 0.00                                       | 0.00                                        |
|                                                                                                                                                                       | <b>0.00</b>                                | <b>0.00</b>                                 |
| (B) Cash Credits, Overdrafts, Loans repayable on demand and term Loans of which Secured against Govt. & Approved Securities-----)<br>& of the above overdue Rs.-----) | 0.00                                       | 0.00                                        |
|                                                                                                                                                                       | <b>0.00</b>                                | <b>0.00</b>                                 |
| (C ) Term Loans                                                                                                                                                       |                                            |                                             |
| (I) Short Term Loan                                                                                                                                                   | 0.00                                       | 4261586.63                                  |
| (a) Agriculture                                                                                                                                                       |                                            |                                             |
| ST Agricultural Loan General                                                                                                                                          | 0.00                                       | 0.00                                        |
| St Loan to weaker                                                                                                                                                     | 0.00                                       | 0.00                                        |
| KCC                                                                                                                                                                   | 651096395.23                               | 631111021.11                                |
| (b) Cash Credit Non Agricultural                                                                                                                                      |                                            |                                             |
| ST Loan Marketing of Crops                                                                                                                                            |                                            |                                             |
| NF to Individual                                                                                                                                                      |                                            |                                             |
| CC to Non-Agricultural                                                                                                                                                |                                            |                                             |
|                                                                                                                                                                       | <b>651096395.23</b>                        | <b>631111021.11</b>                         |
| (II) Medium Term                                                                                                                                                      |                                            |                                             |
| (a) Agriculture                                                                                                                                                       |                                            |                                             |
| Fert.T.Loan to Pacs                                                                                                                                                   | 0.00                                       | 0                                           |
| (b) Non Agriculture                                                                                                                                                   |                                            |                                             |
| MT Loan -Non Agri                                                                                                                                                     | 0.00                                       | 0.00                                        |
| Personal Loan                                                                                                                                                         | 16955966.96                                | 15447742.60                                 |
| Housing Loan                                                                                                                                                          | 371894.07                                  | 837042.27                                   |
| Consumer Durable Loan                                                                                                                                                 | 16991049.46                                | 16575059.96                                 |
| Loan agisnst Deposit                                                                                                                                                  | 8534162.18                                 | 8289449.48                                  |
| Loan agisnst NSC/ KVP                                                                                                                                                 | 5064043.56                                 | 5213963.46                                  |
| Seed Loan                                                                                                                                                             | 0.00                                       | 0.00                                        |
| Overdraft to Individual                                                                                                                                               | 12806014.13                                | 12862176.69                                 |
| Overdraft DDA Agent                                                                                                                                                   | 1256500.00                                 | 195595.00                                   |
| Cash Credit-Ind                                                                                                                                                       | 29938570.28                                | 32075605.09                                 |
| Term Loan                                                                                                                                                             | 95267675.42                                | 98200212.40                                 |
| IRDP Loan                                                                                                                                                             | 0.00                                       | 0.00                                        |
| MTC                                                                                                                                                                   | 0.00                                       | 0.00                                        |
| BS Loan                                                                                                                                                               | 0.00                                       | 0.00                                        |
| Loan against TDR                                                                                                                                                      | 5000000.00                                 | 5000000.00                                  |
| Cash Credit to PACS                                                                                                                                                   | 1041302.70                                 | 1041302.70                                  |
| cash credit to pacs (Procurement)                                                                                                                                     | 1238064681.42                              | 3391241232.89                               |
| Share Capital Loan to WCS                                                                                                                                             | 0.00                                       | 0.00                                        |
| Share capital Loan to SFDA                                                                                                                                            | 0.00                                       | 0.00                                        |
|                                                                                                                                                                       | <b>1431291860.18</b>                       | <b>3586979382.54</b>                        |
| <b>TOTAL Rs:</b>                                                                                                                                                      | <b>2082388255.41</b>                       | <b>4218090403.65</b>                        |



# **SCHEDULE 10-FIXED ASSETS**

| SI No. | PARTICULARS           | AS ON 31.03.2024<br>(Current year) | AS ON 31.03.2023<br>(Previous year) |
|--------|-----------------------|------------------------------------|-------------------------------------|
| 1.     | Premises              |                                    |                                     |
| 11     | Other Fixed Assets    |                                    |                                     |
| (a)    | LAND & BUILDING (HO)  | 307050784.92                       | 307405590.91                        |
| (b)    | FURNITURE & FIXTURE   | 281913.49                          | 294437.49                           |
| (C )   | VEHICLE & EQUIPMENTS  | 3529305.43                         | 4152124.43                          |
| (d)    | BOOKS & LIBRARY       | 172.04                             | 191.14                              |
| (e)    | ARMS & ADMINISTRATION | 2808.26                            | 3120.29                             |
| (f)    | DEAD STOCK            | 201313.76                          | 223683.76                           |
| (g)    | COMPUTER & EQUIPMENTS | 2952515.63                         | 4114839.63                          |
|        | <b>TOTAL</b>          | <b>314018813.53</b>                | <b>316193987.65</b>                 |

| SCHEDULE 11-OTHER ASSETS |                                        | AS ON 31.03.2024<br>(Current year) | AS ON 31.03.2023<br>(Previous year) |
|--------------------------|----------------------------------------|------------------------------------|-------------------------------------|
| (I)                      | Inter office Adjustment (Net)          | 14939722.43                        | 73924821.45                         |
|                          |                                        | <b>14939722.43</b>                 | <b>73924821.45</b>                  |
| (II)                     | Interest Receivable                    |                                    |                                     |
| 1                        | On Loans & Advances                    | 208254643.99                       | 206715311.25                        |
| 2.                       | On Overdue                             | 77471010.10                        | 59308212.28                         |
|                          |                                        | <b>285725654.09</b>                | <b>266023523.53</b>                 |
| (III)                    | Interest Receivable                    |                                    |                                     |
| 1.                       | Intt. Under A.R.D.R receivable         | 61132000.00                        | 61132000.00                         |
| 2.                       | Intt. Block & Segregated               | 1548287.04                         | 1548287.04                          |
| 3.                       | Intt Excess than Principal             | 1083892.45                         | 1083892.45                          |
|                          |                                        | <b>63764179.49</b>                 | <b>63764179.49</b>                  |
| (IV)                     | Others                                 |                                    |                                     |
|                          | Stock of Stationery & Stamps           | 32693.00                           | 29449.00                            |
|                          | Sundry Debtors                         | 3632288.53                         | 4822888.53                          |
|                          | Suspence Account                       | 0.00                               | 0.00                                |
|                          | Security Deposit (Telephone & Elec)    | 55218.00                           | 55218.00                            |
|                          | Draft Purchase                         | 500.01                             | 500.01                              |
|                          | Cheque in Transit                      | 0.00                               | 540056.25                           |
|                          | 4% Intt. Rebate Receivable From Govt.  | 748656.35                          | 748656.35                           |
|                          | Debt waiver and Debt Relief receivable | 18304.75                           | 18304.75                            |
|                          | ATM Account                            | 4400.00                            | 4400.00                             |
|                          | Outstanding Charge Receivable          | 143750.00                          | 143750.00                           |
|                          | Advance against paddy seed             | 0.00                               | 232.00                              |
|                          | Amount Receivable from Govt.(ARDR)     | 27042520.16                        | 27042520.16                         |
|                          | Interest Receivable on Investment      | 0.00                               | 1808828.77                          |
|                          | Cash Credit Migration                  | 7987428.13                         | -2891596.05                         |
|                          | Migra for Loan Account                 | (987681.52)                        | (2150479.16)                        |
|                          | Migra for LAA                          | 0.00                               | 1590004.64                          |
|                          | SB Account Migration                   | 41577913.06                        | 41570913.06                         |
|                          | Migra Account for CCA                  | 0.00                               | 11028782.82                         |
|                          | Migra Account for ODA                  | 0                                  | 152766.32                           |
|                          | Migra Account for Overdraft            | (1614.06)                          | (154380.38)                         |
|                          | Migra Account Term Deposit             | 817501.43                          | 1000198.43                          |



|                                                      |                     |                     |
|------------------------------------------------------|---------------------|---------------------|
| System Pointing Proxy account                        | 556835.65           | 2065991.56          |
| Security Deposite with NABARD for CBS                | 646292.00           | 646292.00           |
| Prepaid Expenses                                     | 3037475.00          | 0.00                |
| Income Tax Deposited against which appeal is pending | 117277367.21        | 112149192.21        |
| Advance Tax                                          | 2500000.00          | 8500000.00          |
| INPUT CGST                                           | 804970.00           | 589337.00           |
| INPUT SGST                                           | 804944.00           | 589311.00           |
| INPUT IGST                                           | 794.00              | 763209.78           |
| TDS Receivable                                       | 0.00                | 89838.98            |
| ISO RECONCILIATION ACCOUNT                           | (159333.82)         | (113278.00)         |
| RTGS/Neft Inward/Outward Account                     | 149585980.62        | 242663475.49        |
| ATM Aquirer/issuer Pool Account with IDBI            | 0.00                | 25924300.00         |
| MICRO ATM Aquirer/issuer Pool Account                | 331500.00           | 100.00              |
| Dumraw branch (Dacatee)                              | 200000.00           |                     |
| DBTL Pool Account                                    | 33924658.80         | 4166856.76          |
| Risk Fund of Bank                                    | 23482.00            | 23482.00            |
| <b>Total</b>                                         | <b>390606843.30</b> | <b>483419122.28</b> |
| <b>Total (Rs-I+II+III+IV)</b>                        | <b>755036399.31</b> | <b>887131646.75</b> |

| <b>SCHEDULE 12-PROFIT &amp; LOSS ACCOUNT</b> | <b>AS ON 31.03.2024<br/>(Current year)</b> | <b>AS ON 31.03.2023<br/>(Previous year)</b> |
|----------------------------------------------|--------------------------------------------|---------------------------------------------|
| Profit and loss account upto last year       | 1502330.22                                 | (2327339.41)                                |
| Loss of Earlier years not taken              | 0.00                                       | 0.00                                        |
| Profit for the Current year                  | (13572239.70)                              | 3829669.63                                  |
| Transfer from Revaluation Reserve            | 0.00                                       | 0.00                                        |
| Provision for Income tax                     | 0.00                                       | 0.00                                        |
| <b>Total carried to Balance sheet</b>        | <b>(12069909.47)</b>                       | <b>1502330.22</b>                           |

**Grand total**

**3916664365.54**

**3247236671.87**



| <b>SCHEDULE 13- INTEREST EARNED</b>        | <b>As on 31.03.2024<br/>(Current year)</b> | <b>As on 31.03.2023<br/>( Previous year)</b> |
|--------------------------------------------|--------------------------------------------|----------------------------------------------|
| (I) Interest / Discount on Advacne / Bills | 164061000.53                               | 192653193.91                                 |
| (II) Income form Investment                | 30615289.86                                | 11324109.11                                  |
| <b>Toal (I+II)</b>                         | <b>194676290.39</b>                        | <b>203977303.02</b>                          |
| (III) Others                               |                                            |                                              |
| Last Year Provision written off            |                                            |                                              |
| Provision for Overdue Interest             | 0.00                                       | 0.00                                         |
| Provision for Bad & Doubtful Debts         | 0.00                                       | 16298050.48                                  |
| For Standard loan                          | 8880183.74                                 | 0.00                                         |
| Provision for NPA Reversal (OTS)           | 0.00                                       | 0.00                                         |
| <b>Total</b>                               | <b>8880183.74</b>                          | <b>16298050.48</b>                           |
| <b>Total (Rs-I+II+III)</b>                 | <b>203556474.13</b>                        | <b>220275353.50</b>                          |

| <b>SCHEDULE 14- OTHER INCOME</b>             | <b>As on 31.03.2024<br/>(Current year)</b> | <b>As on 31.03.2023<br/>( Previous year)</b> |
|----------------------------------------------|--------------------------------------------|----------------------------------------------|
| (I) Commission, Exchange and brokerage       | <b>25048829.26</b>                         | <b>850320.73</b>                             |
| (II) Profit on sale assets                   | 0.00                                       | 0.00                                         |
| (III) Miscellancous income                   | 0.00                                       | 0.00                                         |
| <b>Total</b>                                 | <b>25048829.26</b>                         | <b>850320.73</b>                             |
| 1 Rent                                       | 0.00                                       | 0.00                                         |
| 2 Others                                     | 58378779.54                                | 0.00                                         |
| Crop Insurance Claim of PACS Written back    |                                            |                                              |
| Saleable Form                                | 943931.79                                  | 42050.00                                     |
| Other Receipts                               | 354756.00                                  | 244061.68                                    |
| Affliation Fees                              | 0.00                                       | 293487.00                                    |
| Processing Fees                              | 98750.00                                   | 155050.00                                    |
| Reversal of Last Year Excess AG Meeting Exp. | 0.00                                       | 0.00                                         |
| Service Charges                              | 57741.84                                   | 83004.10                                     |
| Duplicate Passbook & Cheque Book Charges     | 6450.00                                    | 24300.00                                     |
| <b>Total</b>                                 | <b>59840409.17</b>                         | <b>841952.78</b>                             |
| <b>Grand Total</b>                           | <b>279565528.82</b>                        | <b>205669576.53</b>                          |

| <b>SCHEDULE 15- INTEREST EXPENDETURE</b>                      | <b>As on 31.03.2024<br/>(Current year)</b> | <b>As on 31.03.2023<br/>( Previous year)</b> |
|---------------------------------------------------------------|--------------------------------------------|----------------------------------------------|
| (I) Interest paid & due on Deposits & Borrowings              | 177495890.32                               | 117860332.89                                 |
| (ii) Interest on Reserve Bank of India / Interbank borrowings | 0.00                                       | 0.00                                         |
| (iii) Others                                                  | 0.00                                       | 0.00                                         |
| <b>Total</b>                                                  | <b>177495890.32</b>                        | <b>117860332.89</b>                          |
| 1. Provisions                                                 |                                            |                                              |



|                                     |                     |                     |
|-------------------------------------|---------------------|---------------------|
| Against Unrealised Income           | 18162797.82         | 0.00                |
| Contingencies Against standard loan | 0.00                | 9071893.17          |
| Against NPA                         | 27603699.47         | 23005364.79         |
| Provision For Income Tax            | 0.00                | 0.00                |
| Income Tax Refundable Write off     | 0.00                | 14000000.00         |
| Provision For Leave in cashment     | 2287417.00          | 0.00                |
| Provision For Fraud                 | 5539000.00          | 0.00                |
| Provision For Gratuity              | 2310049.23          | 0.00                |
| Total                               | 55902963.52         | 46077257.96         |
| <b>Grand Total</b>                  | <b>233398853.85</b> | <b>163937590.85</b> |

| <b>SCHEDULE 16- OPERATING EXPENSES</b>    | <b>As on 31.03.2024<br/>(Current year)</b> | <b>As on 31.03.2023<br/>( Previous year)</b> |
|-------------------------------------------|--------------------------------------------|----------------------------------------------|
| (I) Printing & Stationary                 | 548733.63                                  | 721054.44                                    |
| (II) Advertisement & publicity            | 18188.36                                   | 20014.00                                     |
| (III) Depreciation                        | 2485874.14                                 | 3190858.93                                   |
| (IV) Law Charges                          | 313683.33                                  | 673048.00                                    |
| (V) Auditors' Fees Payable to CA          | 303170.55                                  | 219600.00                                    |
| (VI) Postage, Telegrams, Telephones, etc. | 60640.26                                   | 70040.00                                     |
| (VII) Repairs & Maintenance               | 126421.00                                  | 1183917.00                                   |
| (X) Others Expenditure                    | 0.00                                       | 0.00                                         |
| Bank Charges                              | 0.00                                       | 0.00                                         |
| Income Tax Paid                           | 3724986.00                                 | 4285651.00                                   |
| Gst Exp (Reversal of 50% of ITC of GST)   | 4174653.12                                 | 0.00                                         |
| Jeep Running Charges & Car hire           | 241652.63                                  | 12600.00                                     |
| Contingency                               | 1314227.97                                 | 1815816.00                                   |
| Daily Wages Staff                         | 0.00                                       | 4964113.26                                   |
| Sitting Allowances                        | 132020.00                                  | 103720.00                                    |
| Deposit Insurance Premium                 | 1171178.58                                 | 928353.26                                    |
| Cash Retention Insurance                  | 123818.36                                  |                                              |
| Daily Agent Commission                    | 5554158.50                                 | 5200145.95                                   |
| Commission & Discount                     | 62905.02                                   | 97013.45                                     |
| Salary to staff & other Allowance         | 28529236.32                                | 23719741.00                                  |
| OTS Expenses (Loan Amount Waiver)         | 10950649.00                                | 0.00                                         |
| T.A exp                                   | 58182.10                                   | 0.00                                         |
| Cash Remittance                           | 551183.25                                  | 697700.00                                    |
| Miscellaneous Expenses                    | 0.00                                       | 54506.45                                     |
| Election Expenses                         | 0.00                                       | 34262.00                                     |
| CBS & other exp                           | 3559189.12                                 | 3781365.15                                   |
| House/ Office Rent                        | 559500.00                                  | 418000.00                                    |
| Electricity power/Generator & Fuel        | 397326.00                                  | 633098.17                                    |
| Exp on Entertainment of Guest             | 8772.00                                    | 0.00                                         |
| P.F. Contribution                         | 1772260.00                                 |                                              |
| PM Relief Fund                            | 0.00                                       | 100000.00                                    |
| AG Meeting Exp                            | 1087014.17                                 | 590050.00                                    |
| Gratuity to Staff                         | 746908.00                                  | 685698.46                                    |
| TDS/TCS EXP                               | 42567.00                                   |                                              |
| <b>Total of Operating Expenses</b>        | <b>68619098.41</b>                         | <b>54200366.52</b>                           |

Grand Total

302017952.26

185914716.34

