



| Figures as on 31.03.2018         |   | Figures as on 31.3.2019 |              |
|----------------------------------|---|-------------------------|--------------|
| <b>CAPITAL &amp; LIABILITIES</b> |   |                         |              |
|                                  |   |                         |              |
|                                  | <b>I CAPITAL</b>  |                         |              |
|                                  | D) Authorised Capital   |                         |              |
|                                  | 500000 shares of Rs 100/- each  |                         | 5000000.00   |
|                                  | ii) Subscribed Capital  |                         |              |
|                                  | 468140 shares of Rs 100/- each  | -68140                  |              |
|                                  | iii) Amount Called up   |                         |              |
|                                  | On 468140 shares of Rs 100/- each                                     |                         |              |
|                                  | Less Calls Unpaid - NIL   |                         |              |
|                                  | Of (iii) above held by :-   |                         |              |
|                                  | a Individuals   |                         |              |
|                                  | b Cooperative Institutions  | 47292200.00             |              |
|                                  | c State Government  | 1000000.00              | 48292200.00  |
|                                  | <b>2 RESERVES</b>   |                         |              |
|                                  | D) Statutory Reserve  |                         | 119055823.28 |
|                                  | ii) Agri. Credit Stabilization Fund                                   | 66614165.87             |              |
|                                  | iii) Building Fund  | 25671871.89             |              |
|                                  | iv) Dividend Equalisation Fund  | 1834029.14              |              |
|                                  | v) Special Bad Debts Reserve  | 3945.93                 |              |
|                                  | vi) Bad & Doubtful Reserves   | 68770663.07             |              |
|                                  | vii) Investment Depreciation Fund                                     | 0.00                    |              |
|                                  | viii) Other Reserves & Funds  | 0.00                    |              |
|                                  | a Pension Fund  | 1408827.93              | 1509337.93   |
|                                  | b Cooperative Education & Training Fund                               | 193880.17               | 193880.17    |
|                                  | c Common Good Fund  | 10469392.03             | 10520158.03  |
|                                  | d Share Transfer Fund   | 615628.94               | 615628.94    |
|                                  | e Primary Cooperative Soc. Vikas Fund                                 | 1005339.08              | 1005594.08   |
|                                  | f Cooperative Development Fund  | 237984.14               | 283214.14    |
|                                  | g Risk fund   | 34997.66                | 34997.66     |
|                                  | h Provision for Bad & doubtful debt as per IT (as per Rural Advances) | 77784067.37             | 77784067.37  |
|                                  | i REVALUATION OF FUND   | 3550000.00              | 3550000.00   |
|                                  | j Provision for Bad & doubtful debt as per IT                         | 10518436.97             | 12018436.97  |
|                                  |   | 902778020.74            | 470164905.47 |

Balance Sheet as on 31st March, 2019

FORM OF BALANCE SHEET (SEE SECTION 29), FORM OF 'A'

19096520AQAABJ610

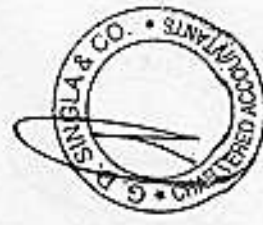


|               |  |               |               |
|---------------|--|---------------|---------------|
| 462778620.74  | B.F.   |               | 470164905.47  |
|               | <b>3 PARTNERSHIP FUND ACCOUNT</b>  |               |               |
|               | For Share Capital of:  |               |               |
| 0.00          | i) Central Cooperative Banks   |               |               |
| 0.00          | ii) Primary Agrk. Credit Societies   |               | 0.00          |
| 0.00          | iii) Other Societies   |               |               |
|               | <b>4 DEPOSITS &amp; OTHER ACCOUNTS</b>   |               |               |
|               | <b>i) FIXED DEPOSITS</b>   |               |               |
| 1679276961.43 | a) Individuals   | 2515993282.00 |               |
|               | b) Central Cooperative Banks   |               |               |
| 1382192842.00 | c) Other Societies   | 705658227.97  |               |
|               | <b>ii) SAVING BANK DEPOSITS</b>  |               |               |
| 1343122767.11 | a) Individuals   | 1423919690.00 |               |
|               | b) Central Cooperative Banks   |               |               |
| 287933135.67  | c) Other Societies   | 359520639.33  |               |
|               | <b>iii) CURRENT DEPOSITS</b>   |               |               |
| 143094170.24  | a) Individuals   | 156448571.10  |               |
| 0.00          | b) Central Cooperative Banks   | 0.00          |               |
| 49475576.72   | c) Other Societies   | 89781417.35   |               |
| 4895095453.17 | iv) MONEY AT CALL & SHORT NOTICE   |               | 5250721827.75 |
|               | <b>5 BORROWINGS</b>  |               |               |
|               | <b>i) FROM THE RESERVE BANK OF INDIA/THE NATIONAL BANK/STATE/CENTRAL COOPERATIVE BANKS</b> |               |               |
|               | <b>a) SHORT TERM LOANS</b>   |               |               |
| 6000000000.00 | Cash Credits & Overdrafts  | 5760000000.00 | 5760000000.00 |
|               | Of which secured against:  |               |               |
|               | A Govt. & Other approved Securities  |               | 0.00          |
|               | B  |               | 0.00          |
| 5947874073.91 |  |               | 6296886733.22 |

|               |                                     |  |      |      |               |
|---------------|-------------------------------------|--|------|------|---------------|
| 5947874073.91 | B.F.                                |  |      |      | 6296886733.22 |
| 31321500.00   | b) MEDIUM TERM LOANS                |  |      |      | 17930100.00   |
|               | Of which secured against :          |  |      |      |               |
|               | A Govt. & Other approved Securities |  | 0.00 |      |               |
|               | B Other Tangible Securities         |  | 0.00 |      |               |
| 0.00          | c) LONG TERM LOANS                  |  |      | 0.00 |               |
|               | Of which secured against :          |  |      |      |               |
|               | A Govt. & Other approved Securities |  | 0.00 |      |               |
|               | B Other Tangible Securities         |  | 0.00 |      |               |
|               | ii) FROM THE STATE BANK OF INDIA    |  |      |      |               |
| 0.00          | a) SHORT TERM LOANS                 |  |      | 0.00 |               |
|               | Cash Credits & Overdrafts           |  |      |      |               |
|               | Of which secured against :          |  |      |      |               |
|               | A Govt. & Other approved Securities |  | 0.00 |      |               |
|               | B Other Tangible Securities         |  | 0.00 |      |               |
| 0.00          | b) MEDIUM TERM LOANS                |  |      | 0.00 |               |
|               | Of which secured against :          |  |      |      |               |
|               | A Govt. & Other approved Securities |  | 0.00 |      |               |
|               | B Other Tangible Securities         |  | 0.00 |      |               |
| 0.00          | c) LONG TERM LOANS                  |  |      | 0.00 |               |
|               | Of which secured against :          |  |      |      |               |
|               | A Govt. & Other approved Securities |  | 0.00 |      |               |
|               | B Other Tangible Securities         |  | 0.00 |      |               |
|               | iii) FROM THE STATE GOVERNMENT      |  |      |      |               |
| 0.00          | a) SHORT TERM LOANS                 |  |      | 0.00 |               |
|               | Of which secured against :          |  |      |      |               |
|               | A Govt. & Other approved Securities |  | 0.00 |      |               |
|               | B Other Tangible Securities         |  | 0.00 |      |               |
| 31321500.00   |                                     |  |      |      | 17930100.00   |
|               |                                     |  |      |      | 6296886733.22 |



Figures as on 31-03-2019



| Particulars   | Figures as on 31-03-2018 | Figures as on 31-03-2019 |
|---|--------------------------|--------------------------|
| B.F.  | 31321500.00              | 17930100.00              |
| MEDIUM TERM LOANS   |                          | 6296886733.22            |
| Of which secured against :                                  | 0.00                     | 0.00                     |
| A Govt. & Other approved Securities                         |                          | 0.00                     |
| B Other Tangible Securities                                 |                          | 0.00                     |
| LONG TERM LOANS   | 0.00                     | 0.00                     |
| Of which secured against :                                  |                          |                          |
| A Govt. & Other approved Securities                         |                          | 0.00                     |
| B Other Tangible Securities                                 |                          | 0.00                     |
| LOAN FROM OTHER SOURCES                                     |                          |                          |
| SHORT TERM LOANS  | 0.00                     | 0.00                     |
| Under Consortium (From Central Banks)                       |                          |                          |
| MEDIUM TERM LOANS   | 0.00                     | 0.00                     |
| LONG TERM LOANS   | 0.00                     | 0.00                     |
| LONG TERM SUBORDINATE                                       | 2670000.00               | 2570000.00               |
|   | 33991500.00              | 20500100.00              |
| 6 Bills for Collection being bills receivable as per contra |                          | 0.00                     |
| 7 Branch Adjustments  |                          | 0.00                     |
| 8 Overdue Interest Reserves                                 | 33585552.11              | 29057168.87              |
| 9 Interest payable  | 41578005.36              | 47628533.30              |
| 10 OTHER LIABILITIES  |                          |                          |
| i) Bills Payable/STALE CHEQUE PAYABLE                       | 4847653.57               | 4829901.57               |
| ii) Sundries  | 17152800.03              | 14615471.66              |
| iii) Leave Salary Payable                                   | 24464869.15              | 21585128.00              |
| iv) FLC Grant   | 0.00                     | 0.00                     |
| v) Provision for Grade Revision/arrears                     | 1318100.00               | 300000.00                |
|   | 6104812584.13            | 41330501.23              |
|   |                          | 6435603036.62            |





|               |  |               |               |
|---------------|--|---------------|---------------|
| 0.00          | <b>1 CASH</b>  |               |               |
| 66048673.38   | In hand & with Reserve Bank ( The National Bank) State Bank of India, State Cooperative Banks, Central Cooperative Banks | 57108119.60   |               |
| 0.00          |  | 0.00          |               |
| 263800308.90  | <b>2 BALANCES WITH OTHER BANKS</b>   |               |               |
|               | <b>D Current Deposits</b>  | 225074085.22  |               |
|               | i) Saving Bank Deposits  |               |               |
|               | ii) Fixed Deposits   |               | 292182204.82  |
| 329848982.78  |  |               |               |
|               | <b>3 MONEY AT CALL AND SHORT NOTICE</b>  |               | 0.00          |
|               |  |               |               |
|               | <b>4 INVESTMENTS</b>   |               |               |
| 1473489000.00 | <b>D Fixed Deposits/With Apex Bank and other Banks in Central &amp; State Government Securities (At Book Value)</b>      | 2227600000.00 |               |
|               | Face/Market Value Rs 7944800000.00   |               | 1448209158.00 |
|               | Book Value Rs 7873550000.00  |               |               |
|               | iii) Other Trustee Securities  |               |               |
| 36168200      | iv) Shares in Cooperative Institutions other than in item (5) below  | 36881900      |               |
|               | v) Investment in NABARD Non-SLR Bonds  |               | 3712691058.00 |
| 2958100109.00 |  |               |               |
|               | <b>5 INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND</b>   |               |               |
|               | In shares of :-  |               |               |
|               | i) Central Cooperative Banks   |               |               |
|               | ii) Primary Agricultural Credit Societies  |               |               |
|               | iii) Other Societies   |               | 0.00          |
|               | <b>6 ADVANCES</b>  |               |               |
| 2133442073.99 | <b>D SHORT TERM LOANS</b>  | 1732826875.00 |               |
|               | Cash Credits, Overdrafts and bills discounted  |               |               |
|               | Of Which Secured against   |               |               |
|               | a) Govt. and other approved securities   |               | 0.00          |
|               | b) Other tangible Securities   |               | 2030.63       |
|               | Of the advances due from individuals   |               | Rs 765.96     |
|               | Of the advances amount Overdue   |               | Rs 547.10     |
|               | Considered Bad & Doubtful of recovery  |               | Rs 0.00       |
| 3287949091.78 |  |               | 3994873262.52 |



|               |      |    |  |           |               |
|---------------|------|----|--|-----------|---------------|
| 1939335.24    | 0.00 | 13 | NON-BANKING ASSETS ACCRUED IN SATISFACTION OF CLAIMS (Stating mode of valuation) | 352579.05 | 0.00          |
| 6164759917.65 | 0.00 | 14 | PROFIT AND LOSS ACCOUNT  | 0.00      | 0.00          |
|               |      |    | TOTAL  |           | 6697101526.25 |

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Administrator

*Handwritten signature*

Senior Manager

*Handwritten signature*  
Managing Director

*Handwritten signature*  
Distt. Manager

**AUDITOR'S CERTIFICATE**

Attached to be balance sheet of Even Date for GD SINGLA & Co., Regd. No. 07778N

Chartered Accountants



CA ARUN GUPTA  
Partner

Membership No. 96520

Dated: 11/7/2011

Place: Mohor