

Annexure I			
Form A			
Form of Balance Sheet			
Balance Sheet of The Churu Central Co-operative Bank Ltd. CHURU			
Balance as on 31st March 2024 (Year 2023-24)			
Capital and Liabilities	Schedule	As on 31-3-24 (Current year)	As on 31-3-23 (Previous year)
Capital	1	388585450.00	383295200.00
Reserves and Surplus	2	154435929.42	145885682.04
Deposits	3	2764980175.44	2605390348.65
Borrowings	4	1933221616.85	1623946816.85
Other liabilities and Provisions	5	117535788.34	130227668.28
Total		5358758960.05	4888745715.82
Assets			
Cash and balances with Reserve Bank of India	6	28901014.00	18495912.00
Balance with Banks and money at call and short notice	7	215141161.90	205090155.84
Investments	8	1259852254.77	1127981590.77
Advances	9	3233911100.32	2918791932.65
Fixed Assets	10	54870235.76	52431955.05
Other Assets	11	566083193.30	565954169.51
Total		5358758960.05	4888745715.82
Contingent liabilities (Bank Guarantee)	12	75000.00	75000.00

This is the Balance Sheet referred to in our report of even date

For: S.G.SONI & COMPANY

Firm Registration No.: 009213C

Chartered Accountants


S.G.SONI

Membership Number - 092073

Place: Churu

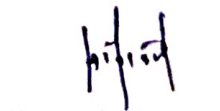
Date: 20.06.2024

UDIN: 24092073 BKB2VW 2817

For and on behalf of the Board of Directors of
The Churu Central Co-Operative Bank Ltd.


Sohan Lal
Chairman


Madan Lal Sharma
Managing Director


Sarvesh Verma
Chief Manager

Place: Churu

Date: 20.06.2024

Schedule 1 – Capital

		As on 31-3-24 (Current year)	As on 31-3-23 (Previous year)
I.	For Nationalised Banks		
	Capital (Fully owned by Central Government)		
II.	For Banks incorporated outside India		
	Capital		
(i)	The amount brought in by Banks by way of start-up capital as prescribed by RBI should be shown under this head.		
(ii)	Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949.		
	Total		
III.	For Other Banks		
	Authorised Capital	400000000.00	400000000.00
	(10000 shares of Rs.10000 each) Issued Capital	100000000.00	100000000.00
	(300000 shares of Rs. 1000 each) Subscribed Capital	300000000.00	300000000.00
	(9749 shares of Rs. 10000 each) Called-up Capital	97486500.00	97861250.00
	(204899 shares of Rs. 1000 each) Called-up Capital	204898950.00	199233950.00
	Grant in AID By State Govt.	86200000.00	86200000.00
	(shares of Rs. each) Less: Calls unpaid	0.00	0.00
	Add: Forfeited shares	0.00	0.00
	Total	388585450.00	383295200.00

Schedule 2 - Reserves and Surplus

		As on 31-3-24 (Current year)	As on 31-3-23 (Previous year)
I	Statutory Reserves	18351808.15	16513848.15
	Opening Balance	16513848.15	14975232.15
	Additions during the year	1837960.00	1538616.00
	Deductions during the year	0.00	0.00
II	Capital Reserves	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
III	Share Premium	0.00	0.00
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
IV	Revenue and Other Reserves (Details as per Annexure BS-Schedule-2.1)	132430787.82	121306883.82
	Opening Balance	121306883.82	116834172.08
	Additions during the year	11185449.00	4929783.00
	Deductions during the year	61545.00	457071.26
V	Balance in Profit and Loss Account	3653333.45	8064950.07
	Total (I, II, III, IV and V)	154435929.42	145885682.04



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Schedule 3 – Deposits

		As on 31-03-24 (Current year)	As on 31-3-23 (Previous year)
A.I	Demand deposits	62316771.93	78268795.18
(i)	From Banks	15653154.55	20615418.55
(ii)	From others	46663617.38	57653376.63
II	Savings Bank Deposits	980771358.70	1005630632.51
III	Term Deposits	1721892044.79	1521490920.96
(i)	From Banks	14500000.00	8500000.00
(ii)	From others	1707392044.79	1512990920.96
	Total (I, II and III)	2764980175.44	2605390348.65
B.(i)	Deposits of branches in India	2764980175.44	2605390348.65
(ii)	Deposits of branches outside India	0.00	0.00
	Total	2764980175.44	2605390348.65

Annex I

Schedule 4 – Borrowings

		As on 31-03-24 (Current year)	As on 31-3-23 (Previous year)
I.	Borrowings in India	1933221616.85	1623946816.85
(a)	Reserve Bank of India	0.00	0.00
(b)	Other Banks	1933194800.00	1623920000.00
(c)	Other institutions and agencies	26816.85	26816.85
	Total (I and II)	1933221616.85	1623946816.85
	Secured borrowings included in I and II above - Rs.	1933221616.85	1623946816.85

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Schedule 5 – Other Liabilities and Provisions

		As on 31-03-24 (Current year)	As on 31-3-23 (Previous year)
I.	Bills payable	2504245.96	5004678.50
II.	Inter-office adjustment (net)	0.00	0.00
III.	Interest accrued	0.00	0.00
IV.	Others (Including Provisions) (Detail as per Annexure BS-Schedule-5.1)	115031542.38	125222989.78
	Total	117535788.34	130227668.28

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Schedule 6 - Cash and Balances with Reserve Bank of India

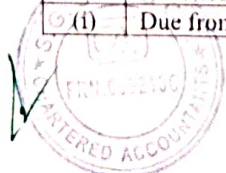
		As on 31-03-24 (Current year)	As on 31-3-23 (Previous year)
I.	Cash in hand (including foreign currency notes)	28901014.00	18495912.00
II.	Balances with Reserve Bank of India	0.00	0.00
(i)	in Current Account	0.00	0.00
(ii)	in Other Accounts	0.00	0.00
	Total (I and II)	28901014.00	18495912.00



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Schedule 7 - Balances with Banks and Money at Call and Short Notice			
		As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
I.	In India		
(i)	Balances with Banks	215141161.90	205090155.84
(a)	in Current Accounts	215141161.90	205090155.84
(b)	in Other Deposit Accounts	0.00	0.00
(ii)	Money at call and short notice	0.00	0.00
(a)	with Banks	0.00	0.00
(b)	with other institutions	0.00	0.00
	Total (i and ii)	215141161.90	205090155.84
II.	Outside India	0.00	0.00
(i)	in Current Accounts	0.00	0.00
(ii)	in Other Deposit Accounts	0.00	0.00
(iii)	Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	0.00	0.00
	Grand Total (I and II)	215141161.90	205090155.84

Annex I			
Schedule 8 – Investments			
		As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
I.	Investments in India in		
(i)	Government Securities	497575000.00	497575000.00
(ii)	Other approved securities	0.00	0.00
(iii)	Shares	95165000.00	95165000.00
(iv)	Debentures and Bonds	0.00	0.00
(v)	Subsidiaries and/or joint ventures	0.00	0.00
(vi)	Others:- Fixed Deposits, Gratuity And Leave Encashment	667112254.77	535241590.77
	Total	1259852254.77	1127981590.77
II.	Investments outside India in		
(i)	Government securities (including local authorities)	0.00	0.00
(ii)	Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii)	Others investments (to be specified)	0.00	0.00
	Total	0.00	0.00
	Grand Total (I and II)	1259852254.77	1127981590.77

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Schedule 9 – Advances			
		As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
A(i)	Bills purchased and discounted	0.00	2000.00
(ii)	Cash credits, overdrafts and loans repayable on demand	2983423908.60	2663865743.34
(iii)	Term loans	250487191.72	254924189.31
	Total	3233911100.32	2918791932.65
B(i)	Secured by tangible assets	3106360222.55	2884831502.14
(ii)	Covered by Bank/Government Guarantees	0.00	0.00
(iii)	Unsecured	127550877.77	33960430.51
	Total	3233911100.32	2918791932.65
C.I.	Advances in India		
(i)	Priority Sectors	3136960452.00	2833475935.59
(ii)	Public Sector	0.00	0.00
(iii)	Banks	0.00	0.00
(iv)	Others	96950648.32	85315997.06
	Total	3233911100.32	2918791932.65
C.II.	Advances outside India		
(i)	Due from Banks	0.00	0.00



(ii)	Due from others	0.00	0.00
(a)	Bills purchased and discounted	0.00	0.00
(b)	Syndicated loans	0.00	0.00
(c)	Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I and II)	3233911100.32	2918791932.65

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Schedule 10 - Fixed Assets

		As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
I.	Premises	46333501.00	42968837.00
	At cost as on 31st March of the preceding year	42968837.00	43461407.00
	Additions during the year	4062375.00	0.00
	Deductions during the year	0.00	0.00
	Depreciation to date	697711.00	492570.00
II.	Other Fixed Assets (including furniture and fixtures)	8536734.76	9463118.05
	At cost as on 31st March of the preceding year	9463118.05	9254622.98
	Additions during the year	1367138.92	2333031.52
	Deductions during the year	198506.42	23357.14
	Depreciation to date	2095015.79	2101179.31
	Total (I and II)	54870235.76	52431955.05

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Schedule 11 - Other Assets

		As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
I.	Inter-office adjustments (net)	20169732.16	25687591.76
II.	Interest accrued	375856614.2	290433233.77
III.	Tax paid in advance/tax deducted at source	4203172.21	4162372.21
IV.	Stationery and stamps	880589.82	579571.98
V.	Non-Banking assets acquired in satisfaction of claims	0.00	0.00
VI.	Others * (Details as per Annexure BS Schedule-11.1)	164973084.94	245091399.79
	Total	566083193.30	565954169.51

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.

Annex I

Schedule 12 - Contingent Liabilities

		As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
I.	Inter-office adjustments (net)	0.00	0.00
II.	Interest accrued	0.00	0.00
III.	Tax paid in advance/tax deducted at source	0.00	0.00
IV.	Stationery and stamps	0.00	0.00
V.	Non-Banking assets acquired in satisfaction of claims	0.00	0.00
VI.	Others * Bank Guarantee	75000.00	75000.00
	Total	75000.00	75000.00

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot-note.



Other Annexures

Annexure BS-Schedule-2.1	As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
Agriculture Credit Stabilisation Fund	7993629.10	7177575.10
Building Fund	3972261.35	3645839.35
Dividend Equalisation Fund	1078268.83	915057.83
Investment Fluctuation Reserve	876.32	876.32
Risk Fund	628881.20	628881.20
Education & Publicity Fund	351125.36	412670.36
Provisions for BDDR+ Special BDDR	21320901.40	19960811.40
Technology Adoption Fund	2473781.74	2077845.74
Provisions for NPAs	39495149.00	33595149.00
Admission Fees	3795.00	3795.00
Provisions for Standard Assets	8300000.00	8300000.00
Provisions for Sundry Debtors	4300000.00	5800000.00
Wellfare fund	1077967.92	914756.92
Building Revaluation Reserve	41434150.60	37873625.60
Total	132430787.82	121306883.82

Annexure BS-Schedule-5.1- Other Liabilities and Provisions-Other	As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
Dividend Payable	1650.25	25857.25
PF Payable	37556.62	37556.62
Gratuity Payable	9321289.80	15716953.80
Leave Encashment Payable	8923343.91	19293852.91
Sundry Creditors	4853396.62	7610923.62
Subsidy Reserve Fund	3437713.00	3445213.00
Managerial Fund	408047.21	408047.21
Share Application Money	803125.12	792998.12
GST Payable	767525.51	530094.77
TDS Payable	2776189.76	1898140.00
Rehabilitation Fund	1000.00	1000.00
DEAF Fund	13238796.24	1040563.88
Principal State Partnership Fund	13717000.00	13717000.00
Total	58286634.04	64518201.18
Provisions		
Provisions for OD Interest	35021984.00	39431908.00
Provisions for Expense	219143.74	519100.00
Provisions for Vehicle	442938.35	442938.35
Provisions For Fax Machine	25000.00	25000.00
Provision for Wage Settlement	12500000.00	12500000.00
Provision for ARDR Claim	7785842.25	7785842.25
Provisions for Income Tax	750000.00	0.00
Total	56744908.34	60704788.60
Grand Total	115031542.38	125222989.78



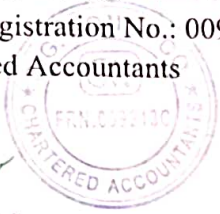
Annexure BS-Schedule-11.1- Other Assets-Other	As on 31-03-24 (Current year)	As on 31-03-23 (Previous year)
Sundry Debtors	4083320.41	5032483.99
DEAF Fund	15887465.11	15870258.29
Storage Project	50558.39	50558.39
Library	14672.92	14672.92
Securities Deposited	95669.00	95669.00
Amortisation Balance	618000.00	740850.00
LW Receivable from Govt.	122383716.82	201449468.20
GST Reccivable	336840.04	334596.75
ARDR Claim Receivable	7785842.25	7785842.25
Principal State Partnership Fund (Primary Agri.Credit Societies)	13717000.00	13717000.00
Total	164973084.94	245091399.79

This is the Balance Sheet referred to in our report of even date

For: S.G.SONI & COMPANY

Firm Registration No.: 009213C

Chartered Accountants



S.G.SONI
S.G.SONI

Membership Number - 092073

Place: Churu

Date: 20.06.2024

UDIN: 24092073 BKB2VW2817

For and on behalf of the Board of Directors of
The Churu Central Co-Operative Bank Ltd.

Sohan Lal
Sohan Lal
Chairman

Madan Lal Sharma
Madan Lal Sharma
Managing Director

Sarvesh Verma
Sarvesh Verma
Chief Manager

Place: Churu

Date: 20.06.2024