

**The Third Schedule
Form A-Form of Balance Sheet**

Balance Sheet of Uttarakhand State Cooperative Bank Ltd. Haldwani

Balance Sheet as on 31st March 2021


(Amt in 000)


Capital and Liabilities	Schedule	(As on 31-03-2021)	(As on 31-03-2020)
Capital	1	805662.00	775662.00
Reserves And Surplus	2	1544624.00	1323144.00
Deposits	3	21595785.00	20425390.00
Borrowings	4	17269745.00	13163758.00
Other Liabilities And Provisions	5	761441.00	463390.00
Total		41977257.00	36151344.00

As per our Separate Report of even attached
For Manoj Vatsal & Co
Chartered Accountants

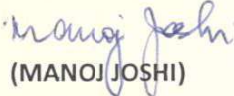
FRN :- 010155C


(Pankaj Bameta)
Manager(Accts)


(R.S. Raina)
A.G.M


(Mukesh Maheshwari)
General Manager


(Deepak Kumar)
General Manager


(MANOJ JOSHI)

Sr.Partner

M.No. 025757

UDIN-21025757AAAAJZ6595

Date :27-08-2021

Place :- HALDWANI




(Kiran Negi)
Director


(Ira Upreti)
Managing Director


(Dan Singh Rawat)
Chairman

The Third Schedule
Form A-Form of Balance Sheet (..Continued)


Balance Sheet as on 31st March 2021


(Amt in 000)

Assets	Schedule	(As on 31-03-2021)	(As on 31-03-2020)
Cash And Balance With Rbi	6	746242.00	855200.00
Balance With Banks And Money At Call And Short	7	8366877.00	8807168.00
Investments	8	8507635.00	5583647.00
Advances	9	23279114.00	19996194.00
Fixed Assets	10	69431.00	77714.00
Other Assets	11	1007958.00	831421.00
Total		41977257.00	36151344.00
Contingent liabilities Bill for collection	12	17787.00	16037.00

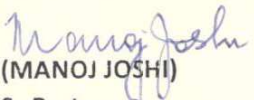
As per our Separate Report of even attached
For Manoj Vatsal & Co
Chartered Accountants
FRN :- 010155C


(Pankaj Bameta)
Manager(Accts)


(R.S. Raina)
A.G.M


(Mukesh Maheshwari)
General Manager


(Deepak Kumar)
General Manager


(MANOJ JOSHI)
Sr.Partner

M.No. 025757
UDIN-21025757AAAAJZ6595
Date :27-08-2021
Place :- HALDWANI




(Kiran Negi)
Director


(Ira Upreti)
Managing Director


(Dan Singh Rawat)
Chairman

Form B
Form of Profit and Loss Account for the year ended 31st March 2021

(Amt in 000)

	Schedule No.	Year ended 31-03-2021	Year ended 31-03-2020
I. Income			
Interest earned	13	2607023.00	2680717.00
Other Income	14	38929.00	98575.00
Total		2645952.00	2779292.00
II. Expenditure			
Interest expended	15	2157409.00	2243938.00
Operating expences Provisions and	16	378996.00	512868.00
Total		2536405.00	2756806.00
III. Profit / Loss			
Net Profit / Loss (-) for the year		109547.00	22486.00
Profit/Loass(-) Befor Appropriation		0.00	0.00
Total		109547.00	22486.00
IV. Appropriation			
Transfer to statuary reserves		14278.00	41310.00
Transfer to other reserves *		8207.00	36502.00
Transfer to Government / proosed dividend		0.00	53073.00
Balance carried over to balance sheet		0.00	0.00
Total IV	Total	22485.00	130885.00

As per our Separate Report of even attached
For Manoj Vatsal & Co
Chartered Accountants

FRN :- 010155C

Manoj Joshi
(MANOJ JOSHI)
Sr.Partner
M.No. 025757
UDIN-21025757AAAAJZ6595
Date :27-08-2021
Place :- HALDWANI



Pankaj Bameta
(Pankaj Bameta)
Manager(Accts)

R.S. Raina
(R.S. Raina)
A.G.M

Kiran Negi
(Kiran Negi)
Director

Mukesh Maheshwari
(Mukesh Maheshwari)
General Manager

Ira Upreti
(Ira Upreti)
Managing Director

Deepak Kumar
(Deepak Kumar)
General Manager
Dan Singh Rawat
(Dan Singh Rawat)
Chairman

Uttarakhand State Cooperative Bank Ltd Haldwani
Notes on Accounts
Related to the Balance Sheet as on 31-03-2021

		(Rs. In Lacs)
S.N	Particulars	Amount
1	Investment- SLR-	
	current category	
	(a) Book value	0.00
	(b) Face value	0.00
	(C) Market value	0.00
	Permanent Category	
	(a) Book value	77754.78
	(b) Face value	77245.00
	(C) Market value	77811.12
	Non- SLR	
	(a) Book value	7321.32
	(b) Face value	7321.32
	(C) Market value	6057.80
	C NON PERFORM,ING NON SLR INVESTMENT	
	OP. BALANCE	1489.87
	ADDITION DURING THE YEAR	0.00
	REDUCTION DURING THE ABOVE PERIOD	0.00
	CL. BALANCE	1489.87
	TOTAL PROVISIONS HELD	1489.87
2	Advances to directors, their, relatives companies/ firms in which they are interested.	NIL
	(a) Fund- based	0.00
	(b) Non-fund based (guarantees, L/C etc.	0.00
3	Cost of Deposits- On Average	6.81
4	NPAs	
	(a) Gross NPAs	17746.02
	(b) Net NPAs	13129.42
	(C) Percentage of gross NPAs to total advances (O/S 232791.14)	7.62%
	(d) Percentage of net NPAs to net advances	5.75%
5	Movement of NPAs. 01-04-20 to 31-03-2021	(857.35)
6	Profitability.	
	(a) Interest income as a percentage of working funds	6.29%
	(b) Non-interest income as a percentage of working funds.	0.09%
	(C) Operative profit as a percentage of working funds.	0.21%
	(d) Return on Assets.	0.26%
	(e) Business (Deposit + Advances) per employee,	3589.99
	(f) Profit per employee	8.76
7	Provisions	
	(a) Provisions on NPAs Advance required to be made	4441.91
	(b) Provisions on NPAs Advance actually made.	4616.60
	(c) Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	972.18
	(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.	1544.87
	(e) Provisions required to be made on depreciation in investments.	1263.52
	(f) Provisions actually made on depreciation in investments.	1489.87
8	Movement in Provisions	
	(a) Towards NPAs	387.99
	(b) Toward depreciation on investments.	248.55
	(c) Toward standars assets.	216.51
	(d) Towards all other items under 7 above.	30.00
9	Payment of insurance premium to the DICGC, Incuding arrears, if any.	10.78
10	Penalty imposed by RBI for any violation.	NIL
11	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.	Reconciled upto 31.03.2021



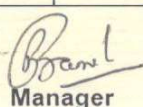


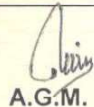

Uttarakhand State Cooperative Bank Ltd. Haldwani

NPA & Provision Detail 2020-21

Nature of assets	Rate of provision	Amount o/s	Provision required as per norms	Provision provided in financial statements	Short & Excess
Cash & bank balance of	0%	91,131.20	Nil	Nil	
Investment	0%	85,076.35	1489.87	1987.24	497.37
Advances					
Standard (Non agri)	0.40%	49800.27	205.35	544.23	338.88
Standard (Agri)	0.25%	165244.84	409.27	409.27	0.00
Sub Total		215045.12	614.62	953.50	338.88
Sub standard	10%	11875.02	1187.50	1318.62	131.12
Doubtful 1	20%	1793.55	358.71	367.00	8.29
Doubtful 2	30%	1688.21	506.46	530.00	23.54
Doubtful 3	100%	2389.24	2389.24	2400.98	11.74
Doubtful Unsecured	100%	0.00	0.00	0.00	0.00
Loss asset	100%	0.00	0.00	0.00	0.00
Sub Total		17746.02	4441.91	4616.60	174.69
Total Loans		232791.14	5056.53	5570.10	513.57
Other assets o/s over six month (NABARD)	100%	10.43	10.43	50.00	39.57
Over due interest					
SCB	100%	961.75	961.75	1494.87	533.12
Gross NPA		17746.02	4441.91	4616.60	214.26


Assistant


Manager


A.G.M.


General Manager


Managing Director