

Form - B

**THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2020-21.**

I N C O M E

BALANCE AS ON 31.03.2020.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2021	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
692,651,735.97		301	Interest Received on Loans and Advances	575,186,262.93	
194,197,654.02		302	Interest Received on Investment From STCI & Call Depo.	146,474,644.00	
417,195,011.00		302	Interest Received on Investment From OSCB.	512,932,541.72	1,234,593,448.65
	14		COMMISSION. EXCHANGE AND BROKERAGE		
5,300,871.73		303	Commission Exchange and Brokerage	3,724,048.04	3,724,048.04
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
116,665,183.00			(b) Int. Subvention from Govt.	161,378,371.00	161,378,371.00
	16		INCOME FROM NON-BANKING ASSETS & PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS		
		310	Income from Non-Banking Assets		-
	17		OTHER RECEIPTS		
21,350.00		326	Admission and Share Transfer Fees	16,700.00	
2,098,310.00		327	Dividend Received on Share	8,977,685.00	
1,916,117.50		329	Misc. Receipt	4,367,655.73	13,362,040.73
			Overdue Interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		-
1,430,046,233.22			T O T A L		1,413,057,908.42



MANAGER (O&A)

SECRETARY

ADMINISTRATOR



AUDITOR

75

Form - B

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2020-21.

EXPENDITURE

BALANCE AS ON 31.03.2020	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2021.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
237,860,626.00		401	Interest paid on Borrowings	253,706,607.00	
612,852,542.00		402	Interest paid on Deposits	715,091,173.15	968,797,780.15
850,713,168.00	2		SALARY AND ALLOWANCES		
66,571,594.00		405	S a l a r y	69,158,250.00	
181,261.00		406	T.A. to staff	259,087.00	
-		407	Bonus / Exgratia paid to staff	-	
128,059.00		408	L i v e r i e s	148,098.00	
79,743.00		409	T r a i n i n g	4,720.00	
-		410	Contribution to Pension fund	-	
7,596,121.00		411	Contribution to Provident fund	7,896,079.00	
454,221.00		412	G r a t u i t y	8,178,702.00	
10,901,659.00		413	Other contingent / Establishment Expenses	7,451,422.00	93,096,358.00
85,912,658.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
356,632.00		421	Directors & L.C. members fee and allowances	2,500.00	2,500.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
1,782,640.00		425	House rent paid	1,733,920.00	
8,400.00		426	Rent and Taxes.	27,192.73	
936,982,458.00			T O T A L	1,761,112.73	1,061,896,638.15

Contd...

1	2	3	4	5	6
936,982,458.00			B.F.	1,761,112.73	1,061,896,638.15
3,441,664.00		427	Income Tax Paid	374,937.20	
12,027,920.00		428	Insurance Charges	14,703,106.00	
1,892,791.50		429	Lighting Charges	1,833,013.00	18,672,168.93
19,153,415.50	5		LAW CHARGES LEGAL EXPENSES		
153,945.00		431	Law Charges	45,800.00	45,800.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
53,189.40		435	Postage and Telegram	61,737.50	
1,949,619.60		436	Telephone Charges	2,535,450.20	2,597,187.70
2,002,809.00	7		AUDIT FEES		
1,022,088.00		440	Audit Fees	1,338,255.00	1,338,255.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
1,733,985.68		441	Repair and Maintenance	2,111,377.71	
4,030,466.31		442	Depreciation	7,298,958.96	9,410,336.67
5,764,451.99	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
1,861,489.37		445	Stationery and Printing	1,991,211.14	
584,621.00		446	Advertisement	151,199.00	2,142,410.14
2,446,110.37	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
-		450	Loss from sale of or dealing with Non-Banking Assets	-	
967,525,277.86			TOTAL		1,096,102,796.59

Contd...



1	2	3	4	5	6
967,525,277.86			B.F.		1,096,102,796.59
	11		OTHER EXPENDITURE		
1,248,720.00		451	Vehicle Expenses	1,134,627.00	
1,113,829.10		452	Commission Paid	3,154,070.51	
1,318,040.00		453	Donation and Subscription	13,000.00	
60,231.00		454	Newspaper and Periodicals	55,184.00	
1,840,140.40		455	Contingent and Misc. Expenses	1,075,954.09	
161,100.00		456	Committee Meeting Expenditure	-	
2,366,306.00		457	Subsidy and Incentive(Corpus Fund to C.I)	2,622,531.00	
1,199,687.00		458	Seminar Conference Study & Coop. Week	111,124.00	
-		459	Observation of Golden Jubilee	-	
-		460	Contribution to Coop. Education Fund	-	
4,165,478.75		464	Loss on account of implementation of OTS Scheme02.	17,101,922.00	
			Total Other Expenditure		25,268,412.60
13,473,532.25		462	Profit and loss Account (provision)		
48,139,487.00			a) Provision for NPA	74,412,038.00	
12,971,330.59			b) Provision for Others Assets	-	
785,248.00			c) Provision for Standard Assets	1,035,146.00	
9,181,036.78			d) Provision for Overdue Interest	159,679,594.27	
5,500,000.00			e) Provision for Income Tax	5,500,000.00	
34,581.00			f) Provision for Honararium to President	-	
7,106,783.00			g) Provision for DICGC Premium	497,591.00	241,124,369.27
83,718,466.37	12		BALANCE OF PROFIT		
365,328,956.74		475	Profit and Loss Account (Net Profit FY- 2020-21)	50,562,329.96	50,562,329.96
1,430,046,233.22			T O T A L		1,413,057,908.42



MANAGER (O&A)

SECRETARY

ADMINISTRATOR

AUDITOR

Form - A
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
CAPITAL & LIABILITIES

BALANCE AS ON 31.03.2020.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2021.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		AUTHORISED S.C. Rs. 100.00 crore		
			SUBSCRIBED PAID UP CAPITAL		
776,468,059.00		201	Share Capital of Cooperative Institution	865,334,309.00	
62,829,092.00		202	Share Capital of Government of Orissa	72,829,092.00	
13,197,360.00		205	Share Capital of Nominal Members	13,169,700.00	951,333,101.00
852,494,511.00	19		RESERVE FUND AND OTHER RESERVES		
412,085,143.77		206	Statutory Reserve	643,111,328.35	
78,908,847.83		207	Agril. Credit Stabilisation Fund	122,062,080.62	
64,939,964.13		208	Building fund	108,093,196.92	
13,029,287.51		209	Dividend Equalisation fund	21,659,934.07	
-		210	Bad and Doubtful debt reserve	-	
49,231.82		211	Investment Depreciation Reserve	49,231.82	
-		212	Special Bad Debt Reserve Fund including Risk Fund	-	
42,900,235.14		213	Charitable Common Good Fund	71,664,057.00	
5,634,512.00		214	Recapitalisation Fund Received From (GOI+GOO) Share	5,634,512.00	
47,648,970.00		214(a)	Recapitalisation Fund Received From CCB Share	47,648,970.00	
34,884,091.23		215	Cooperative Development Fund	63,652,913.09	
-		216	Gratuity Fund	-	
479,941.14		217	Co-op. Education Fund	479,941.14	
12,006,908.00		218	Recapitalisation Fund 25% of Govt Share	12,006,908.00	1,096,063,073.01
712,567,132.57	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
253,865,531.00		220	Fixed Deposit of Individual and others	371,483,137.00	
2,380,486,242.00		221	Reinvestment Deposit of Individual and others	2,501,607,483.00	
1,565,061,643.57			T O T A L	2,873,090,620.00	2,047,396,174.01

Contd...



1	2	3	4	5	6
1,565,061,643.57			B.F.	2,873,090,620.00	2,047,396,174.01
49,213,185.00		222	R.D. of Individual and others	51,123,255.00	
83,606,962.75		223	Daily Deposit Account	81,649,720.00	
8,053,163.00		228	F.D. of Cooperative Institutions	8,073,163.00	
5,164,875,861.00		229	Re-investment Deposit of Cooperative Institutions	5,696,855,823.00	
21,657,221.00		231	Reserve Fund Deposit of Cooperative Institutions	23,173,232.00	
8,511,725.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	9,107,543.00	
1,604,799,709.48		233	Savings Bank Deposit of Individuals and others	1,623,117,091.74	
480,295,195.72		236	Savings Bank Deposit of Cooperative Institutions	480,646,994.46	
4,300,871.86		237	Current Deposit of Individual and others	6,481,851.27	
38,370,048.49		240	Current Deposit of Cooperative Institutions	38,915,729.14	
86,699,233.00		241	Matured Fixed Deposit Account	68,677,875.00	
26,635,564.05		242	Security Deposit of staff and others	29,747,641.05	10,990,660,538.66
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
5,240,000,000.00		245	Borrowing under S.T. (SAO) S.F.	5,900,000,000.00	5,900,000,000.00
			MEDIUM TERM LOANS		
8,578,726.00		266	Borrowing under Farm Sector	3,819,878.00	
-		267	Borrowing under Non-Farm Sector	-	
7,361,335.00		269	Borrowing under Self Help Group	162,763,200.00	
-		270	Borrowing Under L.T. Farm Sector	-	
6,369,168.00		271	Borrowing under L.T. Non-Farm Sector	-	166,583,078.00
			LONG TERM		
28,899.00		273	Borrowing from State Government (LT Loan - WCS)	28,899.00	
794,952.00		274	Borrowing from other Institutions	794,952.00	
564,372.00		275	Borrowing under World Bank Assistance Fishery Project	-	
31,611,412.00		276	Borrowing under ICDP Under Govt.	16,136,661.00	16,960,512.00
17,071,741,020.92			T O T A L	6,083,543,590.00	19,121,600,302.67

Contd...




1	2	3	4	5	6
17,071,741,020.92			B.F.	6,083,543,590.00	19,121,600,302.67
-	23	279	Branch Adjustment	-	-
225,094,325.18	24	280	OVERDUE INTEREST RESERVE	384,773,919.45	384,773,919.45
	25		INTEREST PAYABLE		
652,028.00		139	TDS Payable	804,639.00	
5,931,139.00		282	Interest Payable on Deposits	9,851,964.00	10,656,603.00
	26		OTHER LIABILITIES		
-		283	Unclaimed Dividend / Dividend payable	-	
1,911,297.00		284	Pay Order	2,086,475.00	
381,611,703.00		286	Provisions for N.P.A.	468,393,832.00	
103,469,846.30		287	Suspense Payable	286,340,848.66	
52,472,166.18		288	Sundry Creditors	39,412,186.59	
5,135,900.00		291	Outstanding Charges Payable	5,504,353.00	
663,293.00		292	D.D. Payable	1,461,683.00	
19,532,035.00		295	a) Provision against Standard Assets	20,567,181.00	
41,045,252.00			b) Provision against 7th Pay Salary	41,045,252.00	
854,000.00			c) Provision for Audit Fee.	1,161,600.00	
48,000.00			d) Provision for Honorarium to President	-	
5,500,000.00			e) Provision for Income Tax	11,000,000.00	
78,760,961.17			f) Provision Other Assets	66,390,870.00	
5,095,096.00			g) Matured Fixed Deposit @ 4% Interest.	5,095,096.00	
96,299,750.00			h) Provision For Investment Depreciation	96,299,750.00	
7,106,783.00			i) Provision For DICGC Premium	7,604,374.00	1,052,363,501.25
18,102,924,595.75	27	298			
410,983,169.44			(i) Undisbursed Profit for 2019-20.	365,328,956.74	
365,328,956.74			(ii) This Year Profit	50,562,329.96	415,891,286.70
18,879,236,721.93			GRAND TOTAL		20,985,285,613.07



MANAGER (O&A)



SECRETARY



ADMINISTRATOR



AUDITOR

Form - A
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROPERTIES AND ASSETS

BALANCE AS ON 31.03.2020.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2021.	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	28		C A S H		
20,261,933.00		101	Cash in hand	22,298,440.00	
14,757,946.38		103	Current A/C. with S.B.I. and Subsidiaries	16,116,097.84	
212,312,215.36		104	Current A/C. with Commercial Bank (Notified)	140,990,111.52	
238,533,698.34		105	Current A/C. with O.S.C.B.	628,191,151.61	
-		106	RTGS A/C With YES Bank	-	807,595,800.97
485,865,793.08	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		I N V E S T M E N T		
6,445,344,399.00		109	S.T. Deposit with approved Bank	7,359,880,362.00	
248,666,785.40		110	Call Deposit with STCL.	243,120,525.35	
1,925,995,000.00		112	Investment in Central Govt.	1,975,620,000.00	
-		113	Investment in other trustee securities	-	
284,769,000.00		114	Share in Cooperative Institutions	316,704,000.00	
-		115	Share with other Institutions	-	
18,547,760.35		116	F.D. with OSCB including RFD	18,547,760.35	
-		117	F.D. with other Banks	-	9,913,872,647.70
8,923,322,944.75			A D V A N C E S		
7,923,734,405.94		121	S.T. (SAO) S.F. loan to Coop. Institution	8,688,319,868.45	
17,988,955.45		128	S.T. (Hand looms)	17,987,721.45	
6,560,751.40		131	Cash Credit to Cooperative Institution for fertiliser	9,601,558.40	
6,980,121.41		132	Cash Credit for processing and marketing	6,980,121.41	
9,452,505.00		133	Cash Credit for Consumer business	9,405,830.00	
-		134	Cash Credit for SHG to C.I.	-	
9,409,188,737.83			T O T A L	8,732,295,099.71	10,721,468,448.67

Contd...

1	2	3	4	5	6
9,409,188,737.83			B.F.	8,732,295,099.71	10,721,468,448.67
	32		INDIVIDUALS		
72,384,174.20		142	Cash Credit to Individual & other Institution	70,767,956.20	
735,498.00		143	Gold loan Account	735,498.00	
23,752,392.00		144	Loan against Deposits	31,596,748.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
6,867,134.53		145	Loan to SHG(JLG)	4,192,424.53	
-		146	MTC/ RMTc loan to Cooperative Institution	-	
10,375,469.70		147	M.T. loan to Cooperative Institution under F.S.	8,368,620.70	
415,939.60		148	M.T loan to Cooperative Institution under N.F.S.	461,346.60	
147,281,696.40		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	222,503,024.40	
	34		INDIVIDUALS		
4,461,048.00		152	Loans to Staff	9,229,645.00	
5,774,304.03		153	MT(FS) Loan to Individuals	5,746,475.03	
54,338,709.77		154	M.T. (NFS) loan to Individuals	46,455,407.77	
126,901,229.29		155	M.T. Non-Agril. to individuals	127,875,341.53	
-		156	Loan against Postal & Other Securities	132,863.00	
96,202,033.74		157	M.T. loan to Coop. Institution for Self Help Group.	136,383,119.74	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
13,446,954.01		159	LT (NFS) Loan to CI (ICDP)	8,739,157.05	
2,605,936.00		167	L.T. loan to Individuals under Farm Sector	1,550,458.00	9,407,033,185.26
-		164	Rupay Settlement Account	-	-
	36		INTEREST RECEIVABLE		
315,793,250.20		172	Interest Receivable on Loan and Advances	384,773,919.45	
491,382,690.00		173	Interest Receivable on Investment	369,229,460.00	754,003,379.45
18,746,623,936.50			T O T A L		20,882,505,013.38

Contd...



1	2	3	4	5	6
18,746,623,936.50			B.F.		20,882,505,013.38
	37		ADJUSTMENT HEAD		
-		177	Branch Adjustment	-	-
	38		PREMISES (LESS DEPRECIATION)		
12,698,870.00		178	Premises	11,428,983.00	11,428,983.00
	39		FURNITURE AND FIXTURE		
15,830,422.00		179	Furniture and Fixture	13,465,397.85	13,465,397.85
	40		OTHER ASSETS		
4,848.00		180	Library	4,428.00	
1,450,098.60		181	Stationery in stock	1,402,520.10	
268,279.00		182	Vehicle Account	126,823.00	
39,264,085.05		183	Suspense Recoverable	13,581,553.49	
-		185	Clearing Adjustment	-	
25,049,405.84		187	Income Tax (Adv.Tax & TDS)	11,364,097.84	
727.60		188	Unspent Postage	491.00	
9,736,317.00		189	Audit & Other Recovery	23,165,206.00	
2,260,096.61		190	Form Account	3,604,311.84	
1,311,275.00		192	DD Paying Bank	1,311,275.00	
24,738,360.73		193	Sundry Debtors	23,325,512.57	77,886,218.84
18,879,236,721.93			T O T A L		20,985,285,613.07
	41		NON- BANKING ASSETS IN SATISFACTION OF CLAIMS		
		197	Non-Banking Assets on Satisfaction of claim	-	-
	42		PROFIT AND LOSS ACCOUNT		
		198	Profit and Loss Account	-	-
18,879,236,721.93			GRAND TOTAL OF BALANCE SHEET ITEMS		20,985,285,613.07



MANAGER (O&A)

SECRETARY

ADMINISTRATOR

