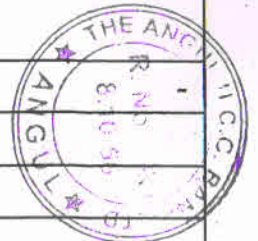


Form - B

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2021-22.

I N C O M E

BALANCE AS ON 31.03.2021.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2022	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
57,51,86,262.93		301	Interest Received on Loans and Advances	67,98,94,922.92	
14,64,74,644.00		302	Interest Received on Investment From STCI & Call Depo.	18,87,20,550.00	
51,29,32,541.72		302	Interest Received on Investment From OSCB.	49,79,90,224.96	1,36,66,05,697.88
	14		COMMISSION. EXCHANGE AND BROKERAGE		
37,24,048.04		303	Commission Exchange and Brokerage	17,57,234.14	17,57,234.14
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
16,13,78,371.00			(b) Int. Subvention from Govt.	5,59,39,538.00	5,59,39,538.00
	16		INCOME FROM NON-BANKING ASSETS & PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS		
		310	Income from Non-Banking Assets		
	17		OTHER RECEIPTS		
16,700.00		326	Admission and Share Transfer Fees	14,000.00	
89,77,685.00		327	Dividend Received on Share	-	
43,67,655.73		329	Misc. Receipt	40,90,427.34	41,04,427.34
			Overdue Interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		-
1,41,30,57,908.42			T O T A L		1,42,84,06,897.36



MANAGER (O&A)

Operation & Accounts,
Angul U. C. C. Bank Ltd., Angul.

SECRETARY

The Angul U.C.C. Bank Ltd.
ANGUL.

ADMINISTRATOR

The Angul U.C.C. Bank Ltd.
Angul.



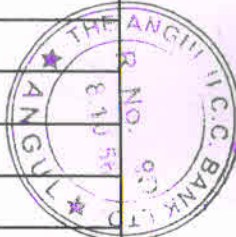
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Form - B

**THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2021-22.**

EXPENDITURE

BALANCE AS ON 31.03.2021	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2022.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
25,37,06,607.00		401	Interest paid on Borrowings	29,05,49,870.00	
71,50,91,173.15		402	Interest paid on Deposits	67,30,92,303.64	96,36,42,173.64
96,87,97,780.15	2		SALARY AND ALLOWANCES		
6,91,58,250.00		405	S a l a r y	7,54,40,831.00	
2,59,087.00		406	T.A. to staff	1,50,889.00	
-		407	Bonus / Exgratia paid to staff	-	
1,48,098.00		408	L i v e r i e s	1,38,295.00	
4,720.00		409	T r a i n i n g	8,449.00	
-		410	Contribution to Pension fund	-	
78,96,079.00		411	Contribution to Provident fund	83,69,267.00	
81,78,702.00		412	G r a t u i t y	1,22,91,449.00	
74,51,422.00		413	Other contingent / Establishment Expenses	93,12,647.32	10,57,11,827.32
9,30,96,358.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
2,500.00		421	Directors & L.C. members fee and allowances	-	-
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
17,33,920.00		425	House rent paid	17,64,970.00	
27,192.73		426	Rent and Taxes.	97,134.03	
1,06,18,96,638.15			T O T A L	18,62,104.03	1,06,93,54,000.96



Contd...

1	2	3	4	5	6
1,06,18,96,638.15			B.F.	18,62,104.03	1,06,93,54,000.96
3,74,937.20		427	Income Tax Paid	2,94,843.00	
1,47,03,106.00		428	Insurance Charges	1,64,05,627.00	
18,33,013.00		429	Lighting Charges	21,50,688.00	2,07,13,262.03
1,86,72,168.93	5		LAW CHARGES LEGAL EXPENSES		
45,800.00		431	Law Charges	71,125.00	71,125.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
61,737.50		435	Postage and Telegram	43,860.00	
25,35,450.20		436	Telephone Charges	31,24,626.72	31,68,486.72
25,97,187.70	7		AUDIT FEES		
13,38,255.00		440	Audit Fees	18,60,424.00	18,60,424.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
21,11,377.71		441	Repair and Maintenance	19,10,704.90	
72,98,958.96		442	Depreciation	45,58,184.50	64,68,889.40
94,10,336.67	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
19,91,211.14		445	Stationery and Printing	28,63,036.36	
1,51,199.00		446	Advertisement	1,95,824.00	30,58,860.36
21,42,410.14	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
-		450	Loss from sale of or dealing with Non-Banking Assets	-	
1,09,61,02,796.59			TOTAL		1,10,46,95,048.47



74

1	2	3	4	5	6
1,09,61,02,796.59			B.F.		1,10,46,95,048.47
	11		OTHER EXPENDITURE		
11,34,627.00		451	Vehicle Expenses	14,60,336.00	
31,54,070.51		452	Commission Paid	36,05,444.98	
13,000.00		453	Donation and Subscription	30,000.00	
55,184.00		454	Newspaper and Periodicals	74,369.00	
10,75,954.09		455	Contingent and Misc. Expenses	16,62,977.10	
-		456	Committee Meeting Expenditure	-	
26,22,531.00		457	Subsidy and Incentive(Corpus Fund to C.I)	27,85,301.25	
1,11,124.00		458	Seminar Conference Study & Coop. Week	1,68,939.00	
-		459	Observation of Golden Jublee	-	
-		460	Contribution to Coop. Education Fund	-	
1,71,01,922.00		464	Loss on account of implementation of OTS Scheme02.	-	
			Total Other Expenditure		97,87,367.33
2,52,68,412.60		462	Profit and loss Account (provision)		
7,44,12,038.00			a) Provision for NPA	-	
-			b) Provision for Others Assets	1,45,292.04	
10,35,146.00			c) Provision for Standard Assets	33,13,215.00	
15,96,79,594.27			d) Provision for Overdue Interest	-	
55,00,000.00			e) Provision for Income Tax	50,00,000.00	
-			f) Provision for Imbalance Position @10%	20,57,84,100.00	
4,97,591.00			g) Provision for DICGC Premium	25,394.00	
			h) Provision For Investment Depreciation	1,60,92,900.00	23,03,60,901.04
24,11,24,369.27	12		BALANCE OF PROFIT		
5,05,62,329.96		475	Profit and Loss Account (Net Profit FY- 2021-22)	8,35,63,580.52	8,35,63,580.52
1,41,30,57,908.42			T O T A L		1,42,84,06,897.36

MANAGER (O&A)
Operation & Accounts,
Angul U. C. C. Bank Ltd., Angul.

SECRETARY,
The Angul U. C. C. Bank Ltd.,
ANGUL.

ADMINISTRATOR
The Angul U. C. C. Bank Ltd.,
Angul



Form - A

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.

CAPITAL & LIABILITIES

BALANCE AS ON 31.03.2021.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2022.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		Authorised Share Capital of Rs. 500.00 Crore		
			SUBSCRIBED PAID UP CAPITAL		
86,53,34,309.00		201	Share Capital of Cooperative Institution	90,62,22,521.00	
7,28,29,092.00		202	Share Capital of Government of Orissa	17,28,29,092.00	
1,31,69,700.00		205	Share Capital of Nominal Members	1,29,84,900.00	1,09,20,36,513.00
95,13,33,101.00	19		RESERVE FUND AND OTHER RESERVES		
64,31,11,328.35		206	Statutory Reserve	86,08,21,450.78	
12,20,62,080.62		207	Agril. Credit Stabilisation Fund	16,31,61,588.25	
10,80,93,196.92		208	Building fund	14,91,92,704.55	
2,16,59,934.07		209	Dividend Equalisation fund	2,98,79,835.60	
-		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	-	
7,16,64,057.00		213	Charitable Common Good Fund	9,90,58,728.76	
56,34,512.00		214	Recapitalisation Fund Received From (GOI+GOO) Share	56,34,512.00	
4,76,48,970.00		214(a)	Recapitalisation Fund Received From CCB Share	4,76,48,970.00	
6,36,52,913.09		215	Cooperative Development Fund	9,10,52,584.85	
-		216	Gratuity Fund	-	
4,79,941.14		217	Co-op. Education Fund	4,79,941.14	
1,20,06,908.00		218	Recapitalisation Fund 25% of Govt Share	1,20,06,908.00	1,45,89,86,455.75
1,09,60,63,073.01	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
37,14,83,137.00		220	Fixed Deposit of Individual and others	32,66,08,975.00	
2,50,16,07,483.00		221	Reinvestment Deposit of Individual and others	2,55,89,54,510.10	
2,04,73,96,174.01			T O T A L	2,88,55,63,485.10	2,55,10,22,968.75



Contd...

96

1	2	3	4	5	6
2,04,73,96,174.01			B.F.	2,88,55,63,485.10	2,55,10,22,968.75
5,11,23,255.00		222	R.D. of Individual and others	5,53,23,940.00	
8,16,49,720.00		223	Daily Deposit Account	7,90,69,769.00	
80,73,163.00		228	F.D. of Cooperative Institutions	91,72,713.00	
5,69,68,55,823.00		229	Re-investment Deposit of Cooperative Institutions	5,98,57,56,360.50	
2,31,73,232.00		231	Reserve Fund Deposit of Cooperative Institutions	2,47,95,360.00	
91,07,543.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	97,45,084.00	
1,62,31,17,091.74		233	Savings Bank Deposit of Individuals and others	1,75,12,01,356.99	
48,06,46,994.46		236	Savings Bank Deposit of Cooperative Institutions	50,35,35,396.02	
64,81,851.27		237	Current Deposit of Individual and others	47,45,414.18	
3,89,15,729.14		240	Current Deposit of Cooperative Institutions	3,95,29,854.74	
6,86,77,875.00		241	Matured Fixed Deposit Account	6,22,31,965.00	
2,97,47,641.05		242	Security Deposit of staff and others	3,34,08,453.05	11,44,40,79,151.58
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
5,90,00,00,000.00		245	Borrowing under S.T. (SAO) S.F.	6,84,00,00,000.00	6,84,00,00,000.00
			MEDIUM TERM LOANS		
38,19,878.00		266	Borrowing under Farm Sector	14,10,640.00	
-		267	Borrowing under Non-Farm Sector	11,36,000.00	
16,27,63,200.00		269	Borrowing under Self Help Group	25,68,33,334.00	
-		270	Borrowing Under L.T. Farm Sector	-	
-		271	Borrowing under L.T. Non-Farm Sector	-	25,93,79,974.00
			LONG TERM		
28,899.00		273	Borrowing from State Government (LT Loan - WCS)	28,899.00	
7,94,952.00		274	Borrowing from other Institutions	7,94,952.00	
-		275	Borrowing under World Bank Assistance Fishery Project	-	
1,61,36,661.00		276	Borrowing under ICDP Under Govt.	52,17,494.00	60,41,345.00
19,12,16,00,302.67			T O T A L	7,10,54,21,319.00	21,10,05,23,439.33



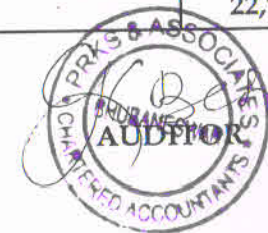
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1	2	3	4	5	6
19,12,16,00,302.67			B.F.	7,10,54,21,319.00	21,10,05,23,439.33
-	23	279	Branch Adjustment	-	-
38,47,73,919.45	24	280	OVERDUE INTEREST RESERVE	38,47,73,919.45	38,47,73,919.45
	25		INTEREST PAYABLE		
8,04,639.00		139	TDS Payable	2,81,811.00	
98,51,964.00		282	Interest Payable on Deposits	99,62,293.00	1,02,44,104.00
	26		OTHER LIABILITIES		
-		283	Unclaimed Dividend / Dividend payable	-	
20,86,475.00		284	Pay Order	14,47,003.00	
46,83,93,832.00		286	Provisions for N.P.A.	46,83,93,832.00	
28,63,40,848.66		287	Suspense Payable	11,32,27,428.45	
3,94,12,186.59		288	Sundry Creditors	4,09,22,688.59	
55,04,353.00		291	Outstanding Charges Payable	70,92,500.00	
14,61,683.00		292	D.D. Payable	14,61,683.00	
2,05,67,181.00		295	a) Provision against Standard Assets	2,38,80,396.00	
4,10,45,252.00			b) Provision against 7th Pay Salary	4,10,45,252.00	
11,61,600.00			c) Provision for Audit Fee.	7,13,215.00	
-			d) Provision for Imbalance Position @10%	20,57,84,100.00	
1,10,00,000.00			e) Provision for Income Tax	1,60,00,000.00	
6,63,90,870.00			f) Provision Other Assets	6,65,36,162.04	
50,95,096.00			g) Matured Fixed Deposit @ 4% Interest.	50,95,096.00	
9,62,99,750.00			h) Provision For Investment Depreciation	10,37,47,650.00	
76,04,374.00			i) Provision For DICGC Premium	76,29,768.00	1,10,29,76,774.08
20,56,93,94,326.37	27	298			
36,53,28,956.74			(i) Undisbursed Profit for 2020-21.	5,05,62,329.96	
5,05,62,329.96			(ii) Current Year Profit	8,35,63,580.52	13,41,25,910.48
20,98,52,85,613.07			GRAND TOTAL		22,73,26,44,147.34

MANAGER (O&A)
Operation & Accounts,
Angul U. C. C. Bank Ltd., Angul.

SECRETARY
The Angul U.C.C. Bank Ltd.
ANGUL.

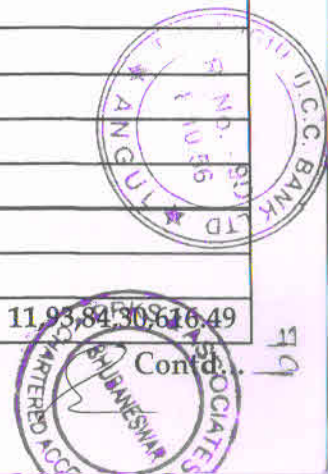
ADMINISTRATOR
The Angul U.C.C. Bank Ltd.,
Angul



Form - A

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROPERTIES AND ASSETS

BALANCE AS ON 31.03.2021.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2022.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	28		C A S H		
2,22,98,440.00		101	Cash in hand	2,02,40,371.00	
1,61,16,097.84		103	Current A/C. with S.B.I. and Subsidiaries	1,83,85,768.04	
14,09,90,111.52		104	Current A/C. with Commercial Bank (Notified)	17,19,84,151.32	
62,81,91,151.61		105	Current A/C. with O.S.C.B.	77,94,20,576.78	
-		106	RTGS A/C With YES Bank	-	99,00,30,867.14
80,75,95,800.97	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		INVESTMENT		
7,35,98,80,362.00		109	S.T. Deposit with approved Bank	8,47,98,10,180.00	
24,31,20,525.35		110	Call Deposit with STCI.	-	
1,97,56,20,000.00		112	Investment in Central Govt.	2,07,49,53,000.00	
-		113	Investment in other trustee securities	-	
31,67,04,000.00		114	Share in Cooperative Institutions	37,27,67,000.00	
-		115	Share with other Institutions	-	
1,85,47,760.35		116	F.D. with OSCB including RFD	2,08,69,569.35	
-		117	F.D. with other Banks	-	10,94,83,99,749.35
9,91,38,72,647.70			A D V A N C E S		
8,68,83,19,868.45		121	S.T. (SAO) S.F. loan to Coop. Institution	9,02,00,23,240.57	
1,79,87,721.45		128	S.T. (Hand looms)	1,78,77,180.85	
96,01,558.40		131	Cash Credit to Cooperative Institution for fertiliser	47,40,266.40	
69,80,121.41		132	Cash Credit for processing and marketing	69,80,121.41	
94,05,830.00		133	Cash Credit for Consumer business	93,82,126.00	
-		134	Cash Credit for SHG to C.I.	-	
10,72,14,68,448.67			T O T A L	9,05,90,02,935.23	11,93,84,30,867.49



1	2	3	4	5	6
10,72,14,68,448.67			B.F.	9,05,90,02,935.23	11,93,84,30,616.49
	32		INDIVIDUALS		
7,07,67,956.20		142	Cash Credit to Individual & other Institution	7,26,49,602.90	
7,35,498.00		143	Gold loan Account	7,35,498.00	
3,15,96,748.00		144	Loan against Deposits	3,85,69,517.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
41,92,424.53		145	Loan to SHG(JLG)	25,05,695.53	
-		146	MTC/ RMTc loan to Cooperative Institution	-	
83,68,620.70		147	M.T. loan to Cooperative Institution under F.S.	91,25,745.70	
4,61,346.60		148	M.T loan to Cooperative Institution under N.F.S.	4,61,346.60	
22,25,03,024.40		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	26,63,88,504.40	
	34		INDIVIDUALS		
92,29,645.00		152	Loans to Staff	2,08,95,007.00	
57,46,475.03		153	MT(FS) Loan to Individuals	57,01,178.03	
4,64,55,407.77		154	M.T. (NFS) loan to Individuals	4,55,98,471.77	
12,78,75,341.53		155	M.T. Non-Agril. to individuals	12,43,44,088.59	
1,32,863.00		156	Loan against Postal & Other Securities	2,86,059.00	
13,63,83,119.74		157	M.T. loan to Coop. Institution for Self Help Group.	13,90,03,543.51	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
87,39,157.05		159	LT (NFS) Loan to CI (ICDP)	23,35,636.00	
15,50,458.00		167	L.T. loan to Individuals under Farm Sector	15,50,458.00	9,78,91,53,287.26
-		164	Rupay Settlement Account	-	-
	36		INTEREST RECEIVABLE		
38,47,73,919.45		172	Interest Receivable on Loan and Advances	36,04,72,575.36	
36,92,29,460.00		173	Interest Receivable on Investment	53,35,51,392.00	89,40,23,967.36
20,88,25,05,013.38			T O T A L		22,62,16,07,871.11



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80

1	2	3	4	5	6
20,88,25,05,013.38			B.F.		22,62,16,07,871.11
	37		ADJUSTMENT HEAD		
-		177	Branch Adjustment	-	-
	38		PREMISES (LESS DEPRECIATION)		
1,14,28,983.00		178	Premises	1,02,86,085.00	1,02,86,085.00
	39		FURNITURE AND FIXTURE		
1,34,65,397.85		179	Furniture and Fixture	1,65,80,328.35	1,65,80,328.35
	40		OTHER ASSETS		
4,428.00		180	Library	3,542.00	
14,02,520.10		181	Stationery in stock	26,54,471.50	
1,26,823.00		182	Vehicle Account	12,37,458.00	
1,35,81,553.49		183	Suspense Recoverable	1,18,49,969.49	
-		185	Clearing Adjustment	-	
1,13,64,097.84		187	Income Tax (Adv. Tax & TDS)	1,63,92,700.84	
491.00		188	Unspent Postage	305.00	
2,31,65,206.00		189	Audit & Other Recovery	2,31,65,206.00	
36,04,311.84		190	Form Account	36,29,168.48	
13,11,275.00		192	DD Paying Bank	13,11,275.00	
2,33,25,512.57		193	Sundry Debtors	2,39,25,766.57	8,41,69,862.88
20,98,52,85,613.07			T O T A L		22,73,26,44,147.34
	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	-	
20,98,52,85,613.07			GRAND TOTAL OF BALANCE SHEET ITEMS		22,73,26,44,147.34


MANAGER (O&A)
 Operation & Accounts,
 Angul U. C. C. Bank Ltd., Angul


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