

BALANCE SHEET AS AT 31st March 2022			
PARTICULARS	SCHEDULE	AS AT 31.03.2022	AS AT 31.03.2021
CAPITAL & LIABILITIES		(In Rs.)	(In Rs.)
Capital	1	1,604,857,935.10	1,595,686,335.10
Reserves & Surpluses	2	5,067,740,102.48	4,284,018,304.00
Deposits	3	59,541,728,608.03	55,491,429,095.79
Borrowings	4	13,479,700,000.00	11,245,685,800.00
Other Liabilities & Provisions	5	4,248,872,699.45	3,386,173,714.50
Total:		83,942,899,345.06	76,002,993,249.39
ASSETS			
Cash & Balances with RBI	6	2,570,319,105.74	2,010,392,883.09
Balance with Banks	7	33,103,146,711.62	1,847,504,466.68
Investments	8	13,518,078,646.00	44,482,472,325.20
Advances	9	34,147,295,387.64	26,281,255,904.34
Fixed Assets	10	159,084,545.44	165,701,814.32
Other Assets	11	444,974,948.62	1,215,665,855.76
Total :		83,942,899,345.06	76,002,993,249.39
Contingent Liability	12	820,000.00	0.00
Bills for collection		0.00	208,000.00

Note: Significant Accounting Policies & Notes on Accounts 17
Schedules referred to above forms an integral part of the Balance Sheet

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2022			
PARTICULARS	SCHEDULE	2021-2022	2020-2021
Income		(In Rs.)	(In Rs.)
Interest Earned	13	4,274,302,508.58	4,603,769,615.54
Other Income	14	62,782,481.47	156,525,436.98
Expenditure		4,337,084,990.05	4,760,295,052.52
Interest expenses	15	2,813,050,903.41	3,621,107,693.66
Operating expenses	16	725,195,733.16	697,948,931.35
Provisions & Contingencies		480,700,100.00	170,000,000.00
Total:		4,018,946,736.57	4,489,056,625.01
Profit & Loss			
Net Profit/Loss for the year		318,138,253.48	271,238,427.51
Profit/Loss brought forward		19,289,801.73	18,438,896.22
Balance carried over to Balance Sheet		337,428,055.21	289,677,323.73
Basic & Diluted Earnings Per Share	(In Rs.)	19.93	17.30

Schedules referred to above forms an integral part of the Profit & Loss Account

SCHEDULE - 1 CAPITAL		
Capital	AS AT 31.03.2022	AS AT 31.03.2021
Authorised Capital	(In Rs.)	(In Rs.)
(20000000 share of Rs.100/- each)	2,000,000,000.00	2,000,000,000.00
Subscribed Called up and paid up Capital Under Bye Laws No. 4 (a)		
Affiliated Societies 12989972 (P.Y. 12906472)	1,298,997,200.00	1,290,647,200.00
Shares of Rs 100 each		
Other Institutions 1197063 (P.Y. 1037428) Shares of Rs.100 each	119,706,300.00	103,742,800.00
Under Bye Laws No. 4 (b)		
State Government	78,090,593.60	92,788,593.60
State Govt. Share Recapitalised Assistance (Refer Note below)	94,965,759.00	94,965,759.00
Under Bye Laws No. 4(c)		
Individual (Nominal) 130980 shares (P.Y.135419 shares) of Rs.100 each	13,098,082.50	13,541,982.50
Total	1,604,857,935.10	1,595,686,335.10

Note: (1) State Government Share Recapitalised Assistance represents amount received from state government on account of revival package as recommended by Vaidhyanathan committee.

SCHEDULE - 2 RESERVES & SURPLUS				
Particulars	Opening Balance as on 01.04.2021	Addition during the year	Deduction during the year	Closing Balance as on 31.03.2022
RESERVES	(In Rs.)	(In Rs.)	(In Rs.)	(In Rs.)
Statutory Reserve Fund	582,096,499.25	70,501,899.25	0.00	652,598,398.50
Agricultural Credit Stabilization Fund	501,738,326.40	56,958,487.00	0.00	558,696,813.40
Building Fund	295,145,760.62	20,000,000.00	0.00	315,145,760.62
Dividend Equalization Fund	7,554,121.58	0.00	0.00	7,554,121.58
Contingent Provision For Standard Assets	113,959,000.00	100,000,000.00	0.00	213,959,000.00
OTHERS RESERVES				
- Bad and Doubtful Debt. Reserve	1,566,346,538.13	300,685,764.00	0.00	1,867,032,302.13
- Investment Depreciation Reserve	100,727,800.00	120,000,000.00	0.00	220,727,800.00
- Provision for Fraud & Embezzlement	300,000.00	700,100.00	0.00	1,000,100.00
- Equity Redemption Fund	401,419,168.60	54,247,686.00	0.00	455,666,854.60
- Other Reserves	425,053,765.69	18,527,502.00	5,650,371.25	437,930,896.44
Balance in Profit & Loss Account	289,677,323.73	318,138,253.48	270,387,522.00	337,428,055.21
Total	4,284,018,304.00	1,059,759,691.73	276,037,893.25	5,067,740,102.48

SCHEDULE - 3 DEPOSITS		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
Demand Deposit Current Accounts	(In Rs.)	(In Rs.)
Coop. Societies & Co-operative Bank	3,901,554,962.28	1,598,187,067.90
Individual & Institution & Others	210,817,602.22	196,218,383.79
Total (A)	4,112,372,564.50	1,794,405,451.69
Saving Deposit		
Coop. Societies & Co-operative Bank	323,828,673.45	318,786,344.02
Individual & Institution & Others	4,618,136,905.85	4,112,053,764.02
Total (B)	4,941,965,579.30	4,430,840,108.04
Term Deposit		
Coop. Societies & Co-operative Bank	47,559,425,318.61	46,683,494,641.09
Individual & Institution & Others	2,927,965,145.62	2,582,688,894.97
Total (C)	50,487,390,464.23	49,266,183,536.06
Grand Total (A+B+C)	59,541,728,608.03	55,491,429,095.79

SCHEDULE - 4 BORROWINGS		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
From NABARD	(In Rs.)	(In Rs.)
Short Term	13,275,000,000.00	10,888,602,000.00
Medium Term	204,700,000.00	357,083,800.00
From Other	0.00	0.00
Apex LDB Borrowing From State Govt.	13,479,700,000.00	11,245,685,800.00
Total	13,479,700,000.00	11,245,685,800.00

SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
Bills Payable	(In Rs.)	(In Rs.)
Inter Office adjustments (net)	27,075,050.90	0.00
Interest accrued on deposits and borrowings	851,955,961.36	1,076,694,410.46
Others (including provision)		
a) Overdue Interest Reserve	818,935,677.00	818,935,677.00
b) Sundry Creditor	72,317,908.66	1,251,866,409.33
c) Other Liabilities	2,478,588,101.53	238,677,217.71
Total	4,248,872,699.45	3,386,173,714.50

SCHEDULE - 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
Cash in hand	(In Rs.)	(In Rs.)
Balance with Reserve Bank of India	106,891,105.74	61,964,883.09
In Current Accounts	2,463,428,000.00	1,948,428,000.00
In Other Accounts	0.00	0.00
Total	2,570,319,105.74	2,010,392,883.09

SCHEDULE - 7 BALANCES WITH BANKS		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
(i) Balance with Banks (In Current A/c.)	(In Rs.)	(In Rs.)
a) With Other State Co-operative Bank	1,633,976.73	1,462,287.49
b) With State Bank of India & IDBI	209,563,757.70	217,652,800.24
C) With Other Commercial Banks	4,419,477,590.68	1,628,389,378.95
(ii) With Other Bank Term deposit and call deposit	28,472,471,386.51	0.00
Total	33,103,146,711.62	1,847,504,466.68

SCHEDULE - 8 INVESTMENTS		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
(A) SLR INVESTMENT	(In Rs.)	(In Rs.)
I. Securities of Central & State Government		
a) Held to Maturity	6,807,032,750.00	6,876,012,050.00
b) Available for sale (Current Category)	6,709,427,500.00	6,709,427,500.00
Total	13,516,460,250.00	13,585,439,550.00
II. Other Approved Securities	200,000.00	200,000.00
(B) NON-SLR INVESTMENT		
III. Shares.	1,100,000.00	1,100,000.00
IV. Debentures & Bonds	318,396.00	387,391.20
V. Subsidiaries and/or joint ventures	0.00	0.00
VI. Money at call & short notice (FDR with Bank)	0.00	30,895,345,384.00
Total	13,518,078,646.00	44,482,472,325.20

SCHEDULE - 9 ADVANCES		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
(A) Cash Credit and Over Draft Repayable on Demand	(In Rs.)	(In Rs.)
(i) Bills purchased and discounted	0.00	0.00
(ii) Cash credit over draft and Loan repayable on demands	18,310,437,566.37	13,393,357,827.82
(iii) Short Term Agricultural Loan through KCC	1,367,259,694.15	1,203,862,584.23
(B) Term loans	19,677,697,260.52	14,597,220,412.05
(I) Agricultural Short Term Loan	12,231,245,706.00	9,660,745,979.00
(ii) M.T. Conversion - Agriculture	122,927,085.00	120,173,662.00
(iii) Schematic - Non Agri. IRDP	1,345,843.00	1,345,843.00
(iv) Others - Non Agriculture	2,114,079,493.12	1,901,770,008.29
Sub Total (B)	14,469,598,127.12	11,684,035,492.29
Total (A+B)	34,147,295,387.64	26,281,255,904.34

SCHEDULE - 10 FIXED ASSETS												
Name of Assets	Rate of Dep.	GROSS BLOCK				DEPRECIATION				NET BLOCK		
		Balance as at 01.04.2021	Addition During the year	Sale/ Deduction During the year	Transfer to/ Transfer from	Balance as at 31.03.2022	Accumulated Deduction as at 01.04.2021	Depreciation for the year	Deduction During the year	Accumulated Deduction as at 31.03.2022	As at 31.03.2022	As at 31.03.2021
Land	--	47,936,413.00	0.00	0.00	0.00	47,936,413.00	0.00	0.00	0.00	0.00	47,936,413.00	47,936,413.00
Building & Premises	10%	115,967,803.43	0.00	0.00	0.00	115,967,803.43	39,990,980.30	7,597,683.00	0.00	47,588,663.30	68,379,140.13	75,976,823.13
Furniture & Fixture (Note)	10%	61,884,813.51	2,800,773.52	0.00	0.00	64,685,587.03	29,447,512.12	3,877,591.15	0.00	33,325,103.27	31,360,483.76	32,437,301.39
Vehicles	15%	10,079,946.00	0.00	0.00	0.00	10,079,946.00	4,282,577.36	885,322.00	0.00	5,167,899.36	4,912,046.64	5,797,368.64
Library Books	15%	68,395.25	0.00	0.00	0.00	68,395.25	61,702.00	2,385.71	0.00	64,087.71	4,307.54	6,693.25
Arms & Ammunition	15%	16,069.50	0.00	0.00	0.00	16,069.50	11,179.00	58.28	0.00	11,237.28	4,832.22	4,890.50
Computer Hardware	40%	24,715,498.97	4,592,356.78	0.00	0.00	29,307,855.75	21,173,174.56	1,712,630.23	0.00	22,885,804.79	6,422,050.96	3,542,324.41
Plant and Machinery	15%	0.00	71,271.19	0.00	0.00	71,271.19	0.00	6,000.00	0.00	6,000.00	65,271.19	0.00
TOTAL		260,668,939.66	7,464,401.49	0.00	0.00	268,133,341.15	94,967,125.34	14,081,670.37	0.00	109,048,795.71	159,084,545.44	165,701,814.32

Note:- Plant & Machinery purchased during the year as well as in previous year has been accounted under the Furniture & Fixture Head. On which depreciation is charged @ 15%. Thus financial statement does not show true presentation of the same.

SCHEDULE - 11 OTHER ASSETS		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
Inter-Office adjustments (Net)	(In Rs.)	(In Rs.)
Interest accrued and receivable	0.00	5,082,615.69
- On Loans & Advances	58,819,408.71	57,677,585.50
- On Investment & Deposits	555,687,444.89	654,936,312.89
- On Employees House Loan	0.00	0.00
- On Others	241,828,584.96	241,828,584.96
Non-Banking assets acquired in satisfaction of claims	0.00	0.00
Others		
a) Receivable from State Govt. for losses of Apex LDB	26,022,316.28	154,222,316.28
b) Receivable from State Govt. for losses of Raigarh LDB	0.00	84,891,315.02
c) Other Assets	(437,382,806.22)	17,027,125.42
Total	444,974,948.62	1,215,665,855.76

SCHEDULE - 12 CONTINGENT LIABILITIES		
PARTICULARS	AS AT 31.03.2022	AS AT 31.03.2021
Claims against the bank not acknowledged as debt	(In Rs.)	(In Rs.)
Guarantees given on behalf of Term Deposit	820,000.00	0.00
Acceptances endorsements & other obligations	0.00	0.00
Other items for which the bank is contingently liable (bill for collection)	0.00	208,000.00
Total	820,000.00	208,000.00

SCHEDULE - 14 OTHER INCOME		
PARTICULARS	2021-2022	2020-2021
Commission, Exchange & Brokerage	1,052,461.86	2,150,267.30
Profit on Sale of Investments	0.00	0.00
Profit on revaluation of investments	0.00	0.00
less loss on revaluation of investments		
Dividend Received on Investment	220,000.00	220,000.00
Safe Custody Charges	1,203,888.00	1,132,475.00
Supervision charges on Paddy Procurement	41,952,773.48	0.00
Miscellaneous Income	18,353,358.13	153,022,694.68
Total	62,782,481.47	156,525,436.98

SCHEDULE -16 OPERATING EXPENSES		
PARTICULARS	2021-2022	2020-2021
	(In Rs.)	(In Rs.)
Payments to and provisions for employees	231,526,692.46	271,200,916.00
Rent, Taxes and lighting	14,702,113.72	11,548,238.22
Printing and stationery	5,337,982.70	5,707,513.10
Advertisement and publicity	4,740,897.32	3,355,445.07
Depreciation on bank property	14,081,670.37	15,521,699.86
Directors fees, allowances and expenses	--	--
Auditors fees and expenses	2,298,750.00	3,867,550.00
Law charges	1,047,523.92	715,185.84
Postages, telegrams, telephones etc.	804,485.87	772,719.75
Repairs and Maintenance	3,049,620.88	2,866,021.79
Insurance	18,527,294.07	18,275,701.92
Income Tax and TDS	313,257,841.94	283,100,122.62
Other Expenditure	115,820,859.91	81,017,817.18
Total	725,195,733.16	697,948,931.35