

ZILA SAHKARI BANK LTD., GARHWAL (KOTDWAR)

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act, 1949 Under Section-29)

BALANCE SHEET AS ON 31st MARCH 2025

Rs. 31.03.2024	P.	CAPITAL AND LIABILITIES	Rs. 31.03.2025	P.	Rs. 31.03.2025	P.
115441550.00		1. CAPITAL			162639930.00	
		(i) Authorised Capital				
	Share of Rs.....each.....				
	Share of Rs.....each.....				
		(ii) Subscribed Capital				
	Share of Rs.....each				
	Share of Rs.....each				
		(iii) Amount Called up				
		On Share at Rs.....each less calls unpaid				
		On ...Share at Rs.....each less calls unpaid				
		On (iii) Above held by				
2900.00		(a) Individuals	2900.00			
115438650.00		(b) Co-operative Institutions (Share Capital)	142637030			
0.00		(c) State Government	20000000.00			
1112074041.87		2. RESERVE FUNDS OTHER RESERVES			1139675206.87	
375128699.71		(a) Statutory Reserve Fund	375128699.71			
110368063.50		(b) Agricultural Credit Stabilization Fund	110368063.50			
56000000.00		(c) Building Fund	56000000.00			
2003500.00		(d) Dividend Equalization Fund	2003500.00			
333159311.72		(e) Bad & Doubtful Debts Reserve	358159311.72			
35000.00		(f) Investment and Depreciation Reserve	35000.00			
5500000.00		(g) Staff Welfare Fund	5500000.00			
115868500.00		(h) Other Assets Fund	115868500.00			
1953012.44		(i) Vehicle Fund	1953012.44			
3160486.50		(j) Reserve against fraud	3160486.50			
2004763.00		(k) Provision for Other Asset	2004763.00			
338705.00		(l) Nominal member Fund	439870			
20750000.00		(m) Share Redemption Fund	20750000.00			
35000000.00		(n) Computerisation Fund	35000000.00			
3000000.00		(o) Employees Training Fund	3000000.00			
30000000.00		(p) Pension Fund	30000000.00			
17694000.00		(q) Provision For Standard Assets	20194000.00			
110000.00		(r) Reserch and Development Fund	110000.00			
		3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUNDS				
		For Share capital of				
		(i) Central Co-operative Banks				
		(ii) Primary agricultural credit societies				
		(iii) Other societies				
10360611556.64		4. DEPOSITS AND OTHER ACCOUNTS			11185992467.18	
4642247799.66		(i) Fixed Deposits			5096401137.76	
3042457746.16		(a) Individuals	3423200429.76			
0.00		(b) Central Co-operative Banks	0.00			
1599790053.50		(c) Other Societies	1673200708.00			
175022259.00		(ii) Recurring Deposit	170470711.36		170470711.36	
1598961.96		(iii) Staff Security	1572902.58		1572902.58	
5465829442.92		(II) SAVING BANK DEPOSITS			5827961932.00	



JMS CHOUDHARY
Membership No.516703

UDIN NO. - 25516703 BMK RIT 7351

5305027287.02	(a) Individuals	5645698237.21	
	(b) Central co-operative banks		
160802155.90	(c) Other societies	182263694.79	
73996393.10	(III) CURRENT DEPOSITS		87304983.48
72727643.96	(a) Individuals	85566932.99	
	(b) Central co-operative banks		
1268749.14	(c) Other societies	1738050.49	
1916700.00	(iv) CALL DEPOSITS	2280800.00	2280800.00
2597890032.17	5. BORROWINGS		2887814046.84
2597890032.17	(I) From the Reserve Bank of India/Nabard/State/Central Co-operative banks/Others:		2887814046.84
400279780.93	(a) Short Term Loan, Cash Credit and overdrafts		509079900.00
120000000.00	(i) Short Term Loan from Uttarakhand State	225000000.00	
84040101.93	(ii) Cash Credit Overdraft from Uttarakhand State	0.00	
100000000.00	(iii) Short Term from NABARD	200000000.00	
96239679.00	(iv) CC Overdraft from Other	84079900.00	
2197610251.24	(b) Medium Term		2378734146.84
2195975932	(i) MT Borrowing from Uttarakhand State Cooperative Bank	2278861704	
1634319.24	(ii) Loan From NCDC	1371442.84	
	(iii) Refinance against NRLM	98501000.00	
	(II) From the State Bank of India		
	(a) Short-Term Loans cash credits and overdrafts of which secured against		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(b) Medium term loans of which secured against:		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(c) Long term loans of which secured against:		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(iii) From the State Government		
	(a) Short-term loans of which secured against		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(b) Medium Term Loans of which secured against:		
	(A) Government and other approved securities		
	(B) Other tangible securities		
	(c) Long Term Loans of which secured against		
	(A) Government and other approved securities		
	(B) Other tangible securities		



[Signature]
JMS CHOUDHARY
 Membership No. 516703

UDIN No. - 25516703 BMKBIT7351

FORM "A"			
Rs.	P.	CAPITAL AND LIABILITIES	Rs. P. 31.03.2025
31.03.2024			
0.00		6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE as per contra	0.00
355868.00		7. BRANCH ADJUSTMENT	0.00
70299121.89		8. OVERDUE INTEREST RESERVE	80299121.89
27740014.81		9. INTEREST PAYABLE	26127272.65
187020163.32		10. OTHER LIABILITIES	170744236.15
15852886.62		(I) Sundries Liabilities	13771073.94
4445954.19		(ii) Bills/Draft payable/Pay Order	2738029.04
464914.00		(iii) Unclaimed Dividends	464914.00
13206412.21		(iv) Society Corpus Fund	14415574.21
3497293.61		(v) Sundry Creditors	2764650.74
28600183.00		(vi) IRDP/SHG Subsidy	38623942.00
3557605.22		(vii) ATM Transactions	119879.14
94701077.00		(viii) Advance Income Tax Provision	75760000.00
7476194.47		(ix) Other Liabilities	6999328.76
0.00		(x) Gratuity Payable	725505.00
15217643.00		(ix) Provision for Current Year	14361339.32
156936571.13		11. PROFIT AND LOSS	367686639.02
9545190.00		(i) Undistributed Profit	183643243.13
147391381.13		(ii) Profit For The Year	184043395.89
14628368919.83		TOTAL	16020978920.60
38676061.72		CONTINGENT LIABILITIES	50217604.18
28872206.72		(i) Deaf Account	40413749.18
9803855.00		(ii) Others	9803855.00

Date:- 02-05-2025

SUMAN MAINDOLA
S.O.(ACCTS.)

PRAVEEN KUMAR
Dy.G.M.(ACCTS.)

SANJAY KUMAR RAWAT
SECRETARY/G.M.

GIRISH CHANDRA GUNWANT
ADMINISTRATOR

For M/s BPP And Company
Chartered Accountants
FRNo. 023361N



CA JMS CHOUDHARY
Membership No.516703

UDINNO:- 25516703BMKQIT7351

ZILA SAHKARI BANK LTD., GARHWAL (KOTDWAR)

(Form of Balance Sheet as prescribed by the Reserve Bank of India in the Banking Regulation Act. Under Section 29)

BALANCE SHEET AS ON 31st MARCH 2025

FORM 'A'

Rs.	P.	PROPERTY AND ASSETS	Rs.	P.	Rs.	P.
31.03.2024			31.03.2025		31.03.2025	
190377193.66		1. CASH			155323728.75	
190377193.66		(i) In hand and with Reserve Bank of India, State Bank of India, State Cooperative Bank and Cooperative Banks	155323728.75			
6504857220.07		2. BALANCES WITH OTHER BANKS			7125547592.14	
378550380.27		(i) Current deposits With			477922882.36	
17621379.15		(a) State Bank of India	9790940.75			
198094811.15		(b) Nationalized Banks	229610028.10			
79670733.70		(c) Uttarakhand State Co-operative Bank	71091959.29			
83163456.27		(d) Other Banks	167429954.22			
22453207.80		(ii) Special Deposit Account for Sugar Mills	40651723.78		40651723.78	
6103853632.00		(iii) Fixed Deposit			6606972986.00	
0.00		(a) State Bank of India	0.00			
220000000.00		(b) Nationalized Banks	330000000.00			
3977918248.00		(c) Uttarakhand State Co-operative Bank	3919183386.00			
1515935384		(d) Other Banks	1377389600			
390000000		(e) Small Finance Banks	980400000			
		3. MONEY AT CALL AND AT SHORT NOTICE				
2109691681.00		4. INVESTMENTS :-			2224628950.00	
1988966681.00		(i) In Central and State Government securities (at book	2088903950.00			
2050000000.00		Face value Rs.	2150000000.00			
2076665000.00		Market value Rs.	2237345000.00			
0.00		(ii) Other Trustee	0.00			
0.00		(iii) Shares in Co-operative institutions other than in item (5) below	0.00			
120700000.00		(a) Uttarakhand State Cooperative Bank	135700000.00			
25000.00		(b) Other Cooperative Institution	25000.00			
		(iv) Other Investment (to be specified)	0.00			
		5. INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUNDS IN SHARES OF				
		(I) Central Co-operative Banks				
		(II) Primary agricultural credit societies				
		(III) Other Societies				
5165606656.57		6. ADVANCES :			5864736302.18	
2471616041.28		(i) Short-term loans, cash credits, overdrafts and bills				
		discounted Of which secured against:	2795814220			
		(a) Government and other approved securities				
		(b) Other tangible securities @				
		Of the advances, amount due from individuals				



CHANDRA CHAUDHARY
Membership No. 516703

VDIN No. - 25516703BMKQIT7351

	Of the advances, amount overdue Considered bad and doubtful of recovery		
2280819605.54	(ii) MEDIUM TERM LOANS OF WHICH SECURED AGAINST	2568224264.60	
	(a) Government and other approved securities		
	(b) Other tangible securities @		
	Of the advances, amount due from individuals		
	and doubtful of recovery		
413171009.75	(iii) LONG TERM LOANS OF WHICH SECURED AGAINST:	500697817.90	
	(a) Government and other approved securities		
	(b) Other tangible securities @		
	Of the advances, amount due from individuals		
	Of the advances, amount overdue Considered bad and doubtful of recovery		
408059684.41	7. Interest Receivable on		418870087.77
290468969.00	(a) Investment	260003532.33	
117590715.41	(b) Loans and advances	158866555.44	
0.00	8. Bills Receivable Being Bills for Collection As per contra	0.00	0.00
0.00	9. Branch Adjustments	0.00	0.00
4644004.02	10. Premises Less Depreciation	4200136.62	4200136.62
10473948.43	11. Furniture and Fixtures Less Depreciation	9225956.29	9225956.29
234658531.67	12. Other Assets (To be specified)		218446166.85
120987.92	(a) Meter Security	217406.36	
169999.11	(b) Sundry Debtors	104779.87	
1256424.95	(c) Stationary	1490008.94	
17203.89	(d) Misc. Dues From Societies	0.00	
115868363.73	(e) Over Draft Pacs Cader Fund	115868363.73	
7525054.72	(f) Other Miscellaneous Assets	8372879.07	
13959620.35	(g) Input Gst	16603228.88	
94701077.00	(h) Advance Income Tax	75760000.00	
1039800.00	(i) Pool Account	29,500.00	
	13. Non Banking Assets Acquired in Satisfaction of Claims		0.00
0.00	14. Profit and loss	0.00	0.00
14628368919.83	GRAND TOTAL	16020978920.60	16020978920.60

Date:- 02-05-2025


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SANJAY KUMAR RAWAT
SECRETARY/G.M.


GIRISH CHANDRA GUNWANT
ADMINISTRATOR




G. S. CHOUDHARY
Membership No.516703

VDIN No-25516703BMK0IT7351

ZILA SAHKARI BANK LTD., GARHWAL(KOTDWAR)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED:- 31.03.2025

EXPENDITURE	Rs. 31.03.2025	P. 31.03.2025	INCOME	Rs. 31.03.2025	P. 31.03.2025
1. a. Interest on Deposits			1. a. Interest From Loan	498370248.64	
b. Interest On Borrowings			b. Interest From Investment	136456587.87	
2. Salaries and Allowances and Provident Fund			c. Income from Dividend	138936534.00	1000.00
3. Directors and Local Committee Members and allowances			d. Interest on Income Tax Refund	0.00	
4. Rent, Taxes, Insurance, Lighting etc.			2. Commission Exchange and Brokerage	30941374.43	1468868.00
5. Law charges			3. Maturity Amount Gov Sec	600624.00	12327750.28
6. Postage, Telegrams and Telephone charges			4. Other Receipts	477231.52	
7. Auditors Fees			5. Loss (if any)	183500.00	0.00
8. Depreciation on and repairs to property				2023421.47	
9. Stationery, Printing and advertisement etc.				1497114.31	
10. Other Expenditure				38168566.11	
11. Provisions for current year				14361339.32	
12.a Provisions for Intt Overdue				10000000.00	
12.b Provisions for STD Assets				2500000.00	
12. c Provisions for BDDR				25000000.00	
13. Balance of profit (Before Tax)				259803395.89	
13. Income Tax Paid				75760000.00	
13. Balance of profit (After Tax)				184043395.89	
TOTAL			TOTAL	1159319937.56	1159319937.56

Date:- 02-05-2025

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GIRISH CHANDRA GUNWANT
ADMINISTRATOR

SANJAY RAJWAT
SECRETARY/G.M.

For M/s BPP And Company
Chartered Accountants
FRNo. 023361N



UDIN No - 25516703B MKQIT7357

ZILA SAHKARI BANK LTD. GARHWAL (KOTDWAR)

HEAD OFFICE : KOTDWARA (PAURI GARHWAL)

REVENUE STATEMENT AS ON :- 31-03-2025

	RECEIPT	Rs. P. 31.03.2025	DISBURSMENTS	Rs. P. 31.03.2025
1	SHARE		SHARE	
	Share received	48337680.00	Share Repaid	1139300.00
2	BORROWING TAKEN FROM	19787565761.22	BORROWING REPAID TO	18672260836.01
	(a) Individuals		(a) Individuals	
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
3	LENDINGS RECEIVED FROM	4085088576.08	LENDINGS MADE TO	4784218221.69
	(a) Individuals		(a) Individuals	
	(b) Central Banks		(b) Central Banks	
	(c) Primary Societies		(c) Primary Societies	
	(d) Government		(d) Government	
	(e) Others		(e) Others	
4	INVESTMENT WITHDRAWN	8671041363.00	INVESTMENT MADE	9289097986.00
5	INCOME REALISED		EXPENSES PAID	
	(a) Interest received	1135518235.92	(a) Interest Paid	636439578.67
	(b) Sale of Goods	2046464.88	(b) Dividend & Bonus to members	
	(c) Secretary Pay Fund received		(c) Stocks bought	354605.34
	(d) Other items received	12991298.28	(d) Cost of management	225166283.69
			(e) Secretary Pay Fund disbursed	
6	OTHER ITEMS RECEIVED		OTHER ITEMS DISBURSED	
	(a) by forfeiture Rs Funds		(a) by Writing off Rs	2023421.47
	(b) Otherwise Rs	55878241565.74	(b) Otherwise Rs	55897792796.03
			© Of Which disbursed by distribution of profit Rs....	147391381.13
7	TOTAL RECEIPTS OF THE YEAR		TOTAL DISBURSEMENT OF THE YEAR	
	(a) Cash Opening Balances	190377193.66	(a) Cash Closing Balances	155323728.75
	GRAND TOTAL	89811208138.78	GRAND TOTAL	89811208138.78

Date:- 02-05-2025

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