

# ANNUAL REPORT

FOR THE YEAR  
2010-2011

E-mail : [Keeb\\_kurukshetra@yahoo.com](mailto:Keeb_kurukshetra@yahoo.com)



## THE KURUKSHETRA CENTRAL CO-OP. BANK LTD.

H.O. Kurukshetra Ph. 290160, 291443, 290643 Fax : 01744-294439

### BRANCHES

|               |        |                |        |                      |               |
|---------------|--------|----------------|--------|----------------------|---------------|
| Thanesar      | 290531 | Sugar Mill SBD | 240739 | Gajlana              | 283220        |
| Dhurala       | 272418 | Deeg           | 287982 | Ram Saran Majra      | 280224        |
| Kirmach       | 273276 | Mohanpur       | 247040 | at Babain            |               |
| Pipli         | 230959 | Kalsani        | 289038 | Pehowa               | 01741-220114  |
| Kaulapur      | 275538 | Jhansa         | 257517 | Malikpur             | 01741-286857  |
| Sirsala       | 255512 | Thol           | 257181 | Morthali             | 01741-221137  |
| Amin          | 254235 | Ismailabad     | 252059 | Gumthala Garhu       | 01741-281750  |
| Uni. 3rd Gate | 238099 | Ladwa          | 263077 | Thana                | 01741-281501  |
| Thanesar City | 234234 | Lohara         | 266169 | Ishaq                | 01741-+278251 |
| Lukhi         | 277215 | Bakali         | 263462 | Sandholi             | 01741-283262  |
| Shahabad      | 240012 | Kharkali       | 267321 | Ext. Counter Sec.-13 | 229655        |
|               |        |                |        | Ext. Counter Sec.-7  | 229557        |

# The Kurukshetra Central Co-op. Bank Ltd. Kurkshetra

## BOARD OF DIRECTORS

|   |               |
|---|---------------|
| 1. Sh. Subhash Chander                                  | Chairman      |
| 2. Sh. Kuldeep Singh                                    | Vice Chairman |
| 3. Sh. Brij Mohan                                       | Director      |
| 4. Sh. Mohinder Singh                                   | Director      |
| 5. Sh. Sunehra Singh                                    | Director      |
| 6. Sh. Gopal Kaushik                                    | Director      |
| 7. Sh. Prem Singh                                       | Director      |
| 8. Sh. Babu Ram   | Director      |
| 9. Smt. Balbiro Saini                                   | Director      |
| 10. Sh. Ram Chander                                     | Director      |
| 11. Sh. Ravinder Singh Warraich                         | Director      |
| 12. Registrar Coop. Soieties, Haryana, Panchkula        | Director      |
| 13. Deputy Registrar, Co-op. Societies, Hr. Kurukshetra | Director      |
| 14. M.D. Harco Bank, Chandigarh                         | Director      |
| 15. M.D. Coop. Bank, Kurukshetra                        | Director      |

**SUNIL PATTAR**

General Manager  
Ph. 290160

**SH. MANGE RAM NEHRA**

HSCS-ii  
Managing Director  
Ph. 290643

## ANNUAL REPORT

### Rates of Interest Allowed on Different Types of Deposits

#### SAVING BANK

#### Revised Rates of Interest

w.e.f. 01-09-2011

15/05/2012

|                           |        | Others      | Senior Citizen |
|---------------------------|--------|-------------|----------------|
| 1. S/B Account            |        | 4.00 ✓      | 4.00 ✓         |
| 2. Provident Fund Account | 8.25 ✓ | 9.50 8.60 ✓ | -----          |
| 3. Current Account        |        | -----       | -----          |

#### TERM DEPOSIT

|                                     |  |           |            |
|-------------------------------------|--|-----------|------------|
| 4. 7 days to 14 days                |  | 0         | 0          |
| 5. 15 days to 30 days               |  | 6.00 4.50 | 6.50 5.00  |
| 6. 31 days to 45 days               |  | 6.00 4.50 | 6.50 5.00  |
| 7. 46 days to 90 days               |  | 6.00 6.00 | 6.50 6.50  |
| 8. 91 days to 179 days              |  | 9.00 7.50 | 9.50 8.00  |
| 9. 180 days to Less than 1 Year     |  | 9.00 8.25 | 9.50 8.75  |
| 10. 1 year                          |  | 9.25 9.00 | 9.75 9.50  |
| 11. Over 1 Year to Less than 2 Year |  | 9.50 9.25 | 10.00 9.75 |
| 12. 2 year to 3 year                |  | 9.25 9.00 | 9.75 9.50  |
| 13. Over 3 year to 5 year           |  | 9.25 9.00 | 9.75 9.50  |
| 14. Above 5 year                    |  | 9.25 9.00 | 9.75 9.50  |

Loan upto 85% is admissible against term deposits. Deposits are also accepted under the Money Multiple and recurring deposit scheme. 0.5 Percent benefit be continue to the deposit of Senior Citizens The M/D./G.M/ is authorise to allow half percent more interest on Deposit for One Crore and above.

# दी कुरुक्षेत्र केन्द्रीय सहकारी बैंक लि. कुरुक्षेत्र

## आम सभा

### सूचना

प्रिय सदस्यगण,

आपको सूचित किया जाता है कि बैंक की वार्षिक आम सभा दिनांक 24.02.2012 दिन शुक्रवार को सुबह 12.00 बजे बैंक प्रांगण मुख्यालय कुरुक्षेत्र में होनी निश्चित हुई है। अतः आप सभी सदस्य समितियों से अनुरोध है कि आप उपरोक्त दर्शाई गई तिथि एवं स्थान पर आम सभा की बैठक में भाग लेने के लिए प्रतिनिधि की नियुक्ति बारे प्रस्ताव की प्रति संलग्न फार्म के अनुसार अपने प्रतिनिधि को देकर ही इस बैठक में भेजें।

आम सभा का कार्यक्रम निम्नलिखित होगा :-

1. पिछली आम सभा दिनांक 10-11-2010 की कार्यवाही पुष्टि पर विचार।
2. बैंक की वर्ष 2010-2011 की वार्षिक रिपोर्ट बैलेन्स शीट व लाभ हानि पर विचार।
3. To consider and approve the programme of activities of the bank for the year 2011-2012

# The Kurukshetra Central Co-op. Bank Ltd. Kurukshetra

Proceeding of the General Body meeting of the Kurukshetra Central Coop. Bank Ltd. Kurukshetra held in the premises on 10-11-2010 at 11:00 AM under the Chairmen of Shri Ravinder Singh Warraich Chairman.

| Agenda  | Decision  |
|---|---|
| 1. पिछली आम सभा दिनांक 10.11.2010 की कार्यवाही की पृष्टि करने पर विचार  | 1. प्रमाणित किया जाता है  |
| 2. बैंक की वर्ष 2009-2010 की वार्षिक रिपोर्ट बेलेन्स शीट व लाभ हानि पर विचार  | 2. बैंक की वार्षिक बैलेन्स शीट वर्ष 2009-2010 व लाभ हानि पर विचार के पश्चात् प्रमाणित की जाती है  |
| 3. To Consider and approved the programme of activities of the Bank for the year 2010-2011  | 3. Considered and approved the programme of activities of the Bank for the year 2010-2011   |
| 4. To consider to adopt the model Bye-Laws of the Distt Central Coop. Banks, dully approved by the R.C.S Panchkula vide memo. No. C-4/16519 dated 12-07-2010, circulated to all CBs in the state vide Harco Bank Letter No. M&P/instt/2010-11/7070 dated 9-8-2010, with required changes, if any. | 4. Considered the model bye laws amended by the worthy Registrar co-op. societies Haryana Panchkula, Vide memo No. C=4/16519 dated 12.07.2010, substituted vide memo No. C-4/9883 dated 14.10.10 and resolved unanimously to adopt the amended model by law and further Sh. Suraj Bhan Member and Pritam Pal Singh members are authorised to sign the amedment. |

# दी कुरुक्षेत्र केन्द्रीय सहकारी बैंक लि. कुरुक्षेत्र

## का उन्नतालीसवां वार्षिक प्रतिवेदन

**बैंक 2010-2011 की वार्षिक रिपोर्ट व बैलेन्स शीट व लाभ हानि पर विचार**

आदरणीय सदस्यगण,

आज मुझे आपके समक्ष इस बैंक का वर्ष 2010-2011 का उन्नतालीसवां वार्षिक रिपोर्ट तथा परीक्षकों द्वारा जांचा हुआ लेखा-जोखा प्रस्तुत करते हुए अत्यन्त हर्ष हो रहा है। यह बड़े सन्तोष का विषय है कि बैंक ने पिछले एक वर्ष में बहुत उल्लेखनीय उपलब्धियां प्राप्त की है। यह शानदार परिणाम अच्छे वित्तीय प्रबन्ध और कर्मचारियों की कर्तव्यनिष्ठा और कुशल कार्यक्षमता के कारण हो सके हैं जिसका आगे दिए गए लेखा जोखा को देखकर पता लग सकता है। कि इन पिछले वर्षों में बैंक ने जो प्रगति की है वह निम्नलिखित है :-

1. हिस्सा पूंजी:-

हिस्सा पूंजी की राशि जो वर्ष 2009-2010 में 1201.36 लाख रुपये थी वो बढ़कर 2010-2011 में 1290.13 लाख रुपये हो गई जो कि निम्नलिखित है :-

|                 | 2009-10 | 2010-11 |
|-----------------|---------|---------|
| सहकारी समितियाँ | 1138.86 | 1240.13 |
| राज्य सरकार     | 62.50   | 50.00   |
| कुल             | 1201.36 | 1290.13 |

2. आरक्षित तथा अन्य निधियां :-

बैंक की इन निधियां में वर्ष 2009-10 के अन्त में 2339.24 लाख रुपये थे जोकि वर्ष 2010-2011 में बढ़कर 2549.54 हो गई जो निम्नलिखित है :-

|                                   | 2009-2010 | 2010-2011 |
|-----------------------------------|-----------|-----------|
| 1. आरक्षित निधि                   | 607.77    | 607.78    |
| 2. कृषि स्थाई ऋण निधि             | 485.75    | 500.32    |
| 3. इमारती निधि                    | 83.06     | 83.06     |
| 4. लाभांश बराबरी निधि             | 28.85     | 28.85     |
| 5. स्पैशल बैड डैबिट निधि          | 28.27     | 28.27     |
| 6. खराब व शकिया ऋण निधि           | 274.00    | 274.00    |
| 7. इनवैस्टमेंट व डैप्रीसिएशन निधि | 6.00      | 6.00      |
| 8. सामान्य निधि                   | 38.69     | 38.69     |
| 9. हिस्से स्थानान्तरण             | 31.44     | 31.22     |
| 10. मूल्य हास                     | 5.53      | 5.53      |

## ANNUAL REPORT

|  |         |         |
|--|---------|---------|
| 11. शिक्षा निधि                            | 15.18   | 15.18   |
| 12. ग्रेच्युटी फण्ड                        | 380.00  | 569.97  |
| 13. रिस्क फण्ड कन्ट्रीब्यूशन (राज्य सरकार) | 87.07   | 94.03   |
| 14. प्रौपगण्डा फण्ड                        | 28.99   | 28.99   |
| 15. कर्मचारी कल्याण निधि                   | 10.42   | 10.42   |
| 16. अवकाश वेतन निधि                        | 163.00  | 162.01  |
| 17. पुस्तकालय फण्ड                         | 0.97    | 0.97    |
| 18. सरप्लस फण्ड                            | 22.76   | 22.76   |
| 19. रिहब्लिटेसन फण्ड                       | 41.49   | 41.49   |
| कुल  | 2339.24 | 2549.54 |

### 3. अमानते :-

बैंक में तमाम प्रकार की धरोहरों की राशि जो वर्ष 2009-10 में 17214.79 लाख रुपये थी वह बढ़कर वर्ष 2010-2011 के अन्त में 22366.20 लाख रुपये हो गई।

### 4. ऋण प्राप्ति :-

पहले की भांति इन वर्षों के दौरान भी नाबार्ड तथा हरियाणा सहकारी बैंक लि. चण्डीगढ़ भिन्न-भिन्न उद्देश्यों के लिए इस बैंक की आवश्यकताओं को ध्यान में रखते हुए अल्पकालीन तथा मध्यकालीन ऋण सीमाएं मन्जूर करते हैं जिनके कारण यह बैंक अपनी आवश्यकतानुसार उपरोक्त बैंको से साख सुविधाएं प्राप्त कर रहा है तथा अपने कार्यक्षेत्र की सभी सहकारी समितियों को उनकी ऋण सम्बन्धित आवश्यकताओं को पूरा करता है। वर्ष 2010-2011 के दौरान नाबार्ड तथा हरियाणा राज्य सहकारी बैंक लि. चण्डीगढ़ ने इसको निम्नलिखित साख सुविधाएं प्रदान की है।

| क) ऋण सीमा मन्जूर     | 2009-10  | 2010-11  |
|-----------------------|----------|----------|
| 1. अल्पकालीन कृषि ऋण  | 10100.00 | 12000.00 |
| 2. मध्यकालीन कृषि ऋण  | .....    | .....    |
| 3. मध्यकालीन कन्वर्शन | .....    | .....    |
| 4. खाद                | .....    | .....    |
| 5. गैर कृषक ऋण आदि    | 1500.00  | 1500.00  |
| 6. ओवर ड्राफ्ट        | 500.00   | 800.00   |
| 7. अन्य               | 8000.00  | 14000.00 |
| कुल                   | 20100.00 | 28300.00 |

## ANNUAL REPORT

| ख) वर्ष के अन्त में बकाया | 2009-10  | 2010-11  |
|---------------------------|----------|----------|
| 1. अल्पकालीन कृषि ऋण      | 10100.00 | 12000.00 |
| 2. मध्यकालीन कृषि ऋण      | 1094.41  | 549.29   |
| 3. खाद                    | .....    | .....    |
| 4. गैर कृषक ऋण आदि        | .....    | 300.00   |
| 5. ओवर ड्राफ्ट            | .....    | .....    |
| 6. अन्य                   | 3000.00  | 8100.00  |
| कुल                       | 14191.41 | 20949.29 |

### 5. ऋण:-

पिछले एक वर्ष की अवधि में बैंक ने सहकारी समितियों को अधिक ऋण प्रदान किये हैं। जिनमें ग्रामीण क्षेत्रों की कृषि व उद्योगों को बढ़ावा मिला है। इसके अतिरिक्त धन एवम् निर्माण तथा मार्किटिंग समितियों की तथा सरकार द्वारा चलाई गई अन्य योजनाओं से तहत ऋण प्रदान किये हैं। हर वर्ष का विवरण इस प्रकार है :-

| क) ऋण दिया गया :-        | 2009-2010 | 2010-11  |
|--------------------------|-----------|----------|
| 1. अल्पकालीन कृषि ऋण     | 15737.81  | 22816.07 |
| 2. अल्पकालीन गैर कृषक ऋण | 358.11    | 533.34   |
| 3. मध्यकालीन कृषि ऋण     | 257.57    | 381.58   |
| 4. मध्यकालीन गैर कृषक ऋण | 148.14    | 163.98   |
| 5. अन्य                  | 7055.67   | 19612.98 |
| कुल                      | 23557.30  | 43507.95 |

| ख) वर्ष की मांग :-       | 2009-2010 | 2010-11  |
|--------------------------|-----------|----------|
| 1. अल्पकालीन कृषि ऋण     | 22008.67  | 28683.29 |
| 2. अल्पकालीन गैर कृषक ऋण | 561.82    | 593.15   |
| 3. मध्यकालीन कृषि ऋण     | 1421.47   | 1054.16  |
| 4. मध्यकालीन गैर कृषक ऋण | 250.56    | 231.61   |
| 5. अन्य                  | 9670.96   | 14017.83 |
| कुल                      | 33913.48  | 44580.04 |



## ANNUAL REPORT

| ग) वर्ष की वसूली :-      | 2009-2010 | 2010-11  |
|--------------------------|-----------|----------|
| 1. अल्पकालीन कृषि ऋण     | 13045.37  | 19591.31 |
| 2. अल्पकालीन गैर कृषक ऋण | 354.35    | 544.31   |
| 3. मध्यकालीन कृषि ऋण     | 965.50    | 734.73   |
| 4. मध्यकालीन गैर कृषक ऋण | 226.25    | 203.46   |
| 5. अन्य                  | 9024.19   | 13198.90 |
| कुल                      | 23615.66  | 34272.71 |

| घ) वर्ष के अन्त में बकाया :- | 2009-2010 | 2010-11  |
|------------------------------|-----------|----------|
| 1. अल्पकालीन कृषि ऋण         | 18589.08  | 21813.84 |
| 2. अल्पकालीन गैर कृषक ऋण     | 227.48    | 273.93   |
| 3. मध्यकालीन कृषि ऋण         | 2053.22   | 1700.07  |
| 4. मध्यकालीन गैर कृषक ऋण     | 550.57    | 511.09   |
| 5. अन्य                      | 6448.94   | 12805.60 |
| कुल                          | 27869.29  | 37104.53 |

| ङ) वर्ष के अन्त में अतिदेय :- | 2009-2010 | 2010-11  |
|-------------------------------|-----------|----------|
| 1. अल्पकालीन कृषि ऋण          | 8963.30   | 9091.98  |
| 2. अल्पकालीन गैर कृषक ऋण      | 45.39     | 48.84    |
| 3. मध्यकालीन कृषि ऋण          | 455.97    | 319.43   |
| 4. मध्यकालीन गैर कृषक ऋण      | 24.31     | 28.15    |
| 5. अन्य                       | 808.85    | 818.93   |
| कुल                           | 10297.82  | 10307.33 |

## ANNUAL REPORT

| इ) अतिदेय मांग प्रतिशत में :- | 2009-2010 | 2010-11 |
|-------------------------------|-----------|---------|
| 1. अल्पकालीन कृषि ऋण          | 40.73     | 31.70   |
| 2. अल्पकालीन गैर कृषक ऋण      | 8.08      | 8.23    |
| 3. मध्यकालीन कृषि ऋण          | 32.08     | 30.30   |
| 4. मध्यकालीन गैर कृषक ऋण      | 9.70      | 12.15   |
| 5. अन्य                       | 8.36      | 5.84    |
| कुल                           | 30.36     | 23.12   |

### 6. मांग तथा अतिदेय :-

बैंक द्वारा अधिक ऋण देने के कारण हर वर्ष मांग बढ़ती जा रही है।

इसके अतिरिक्त मैं सभी उपस्थित सदस्यों तथा महानुभावों से प्रार्थना करता हूँ कि वह अपनी आवश्यकताओं से बचा हुआ धन इस बैंक में जमा कराये तथा अधिक से अधिक ब्याज की दरों से लाभ उठायें। हम सभी का पूर्ण कर्तव्य है कि इलाके के अधिक लोगों की सहायता करने में सफल हों।

मैं रजिस्ट्रार सहकारी समितियां हरियाणा चण्डीगढ़, उप-रजिस्ट्रार सहकारी समितियां जिला कुरुक्षेत्र, सहायक रजिस्ट्रार सहकारी समितियां जिला कुरुक्षेत्र, उपायुक्त महोदय कुरुक्षेत्र, प्रबन्ध निदेशक हरियाणा, राज्य सहकारी शिखर बैंक लि. चण्डीगढ़ तथा नाबार्ड के अधिकारियों का धन्यवादी हूँ जिन्होंने समय पर हमारे बैंक के कार्य में रुचि ली तथा वित्तीय सहायता देते रहे हैं। इसके साथ ही बैंक के सभी निष्ठावान अधिकारियों एवं कर्मचारियों का धन्यवाद करता हूँ जिन्होंने बैंक के कार्यों में पूर्ण सहयोग दिया तथा परिश्रम और ईमानदारी से अपना कर्तव्य पूरा किया। मैं उन खातेदारों का भी धन्यवाद करता हूँ जिन्होंने अपनी अमानते इस बैंक में रखी तथा बैंक के प्रति जिन्होंने अपना अटल विश्वास प्रकट किया है।

अन्त में मैं सभी उपस्थित सदस्यों का धन्यवाद करता हूँ कि अपना अमूल्य समय देकर इस सभा में सम्मिलित होकर बैंक के व्यवसाय में रुचि दिखाई है।

महाप्रबन्धक  
दी कुरुक्षेत्र केन्द्रीय सहकारी बैंक लि.  
कुरुक्षेत्र

**BALANCE SHEET**

**AND**

**PROFIT & LOSS ACCOUNT**

**OF**

**THE KURUKSHETRA CENTRAL**

**CO-OP. BANK LTD.**

**KURUKSHETRA**

**FOR THE YEAR**

**2010-2011**

**THE KURUKSHETRA CENTRAL**

**Audited Balance Sheet**

Published under the Banking Regulation Act, 1949

| Amount as on<br>31.03.2010 | CAPITAL & LIABILITIES   | AMOUNT<br>31.3.2011 | TOTAL               |
|----------------------------|---|---------------------|---------------------|
|                            | <b>1. CAPITAL</b>   |                     |                     |
|                            | i) Authorised capital shares of Rs. 100/-<br>each amount of Rs. 250000000/-               |                     |                     |
|                            | ii) Subscribed capital<br>shares of Rs. 100/- each  |                     |                     |
|                            | iii) Amount called upon<br>shares of Rs. 100/- each<br>less called un-paid of (ii) above. |                     |                     |
|                            | a) Individuals  |                     |                     |
| 111136200.00               | b) Coop. Societies  | 121262600.00        |                     |
| 6250000.00                 | c) State Government   | 5000000.00          |                     |
| 2750000.00                 | d) I.C.D.P.   | 2750000.00          | <b>129012600.00</b> |
|                            | <b>2. RESERVE FUND &amp; OTHER RESERVES</b>   |                     |                     |
| 60777274.25                | a) Statutory reserve fund   | 60778149.25         |                     |
| 48574597.00                | b) Agri. Credit stabilisation fund  | 50031835.00         |                     |
| 8305536.14                 | c) Building fund  | 8305536.14          |                     |
| 2885289.88                 | d) Dividend equalization fund   | 2885289.88          |                     |
| 2826590.00                 | e) Special bad debts reserve  | 2826590.00          |                     |
| 27400400.19                | f) Bad & doubtful Debts reserve   | 27400400.19         |                     |
| 3144078.09                 | g) Share transfer fund  | 3122178.09          |                     |
| 600056.15                  | h) Investment depreciation fund   | 600056.15           |                     |
| 553475.04                  | i) Depreciation fund  | 553475.04           |                     |
| 38000000.00                | j) Gratiuity fund   | 56996509.00         |                     |
| 2898773.70                 | k) Propaganda fund  | 2898773.70          |                     |
| 1518111.00                 | l) Education fund   | 1518111.00          |                     |
| 8706830.00                 | m) Risk fund contribution   | 9403376.00          |                     |
| 1041736.55                 | n) Employees welfare fund   | 1041736.55          |                     |
| 97205.15                   | o) Library fund   | 97205.15            |                     |
| 3869115.97                 | p) Common good fund   | 3869115.97          |                     |
| 16300000.00                | q) Leave salary fund  | 16200727.00         |                     |
| 2276486.00                 | r) Surplus fund   | 2276486.00          |                     |
| 4148830.00                 | s) Rehabilitation fund  | 4148830.00          | <b>254954380.11</b> |
|                            | <b>3. PRINCIPAL/SUBSIDIARY<br/>PARTNERSHIP FUND ACCOUNTS.</b>                             |                     |                     |
|                            | For Share Capital of :  |                     |                     |
| —                          | i) Central Coop. Bank   | —                   |                     |
| —                          | ii) Primary Agri. Credit Society  | —                   |                     |
| —                          | iii) Other Societies  | —                   |                     |

Annual Report

**CO-OP. BANK LIMITED; KURUKSHETRA**

as on 31st March , 2011

as applicable to Co-operative societies under section 29 & 31 of the B.R. Act.

| Amount as on<br>31.03.2010 | PROPERTY & ASSETS  | AMOUNT<br>31.03.2011 | TOTAL               |
|----------------------------|--|----------------------|---------------------|
|                            | <b>1. CASH</b>   |                      |                     |
| 26708448.15                | a) Cash in Hand  | 39712648.30          |                     |
| 22037381.99                | b) Balance in C/A* with<br>Reserve bank, SBI,  | 10895941.08          |                     |
| 117768316.52               | c) Other Banks   | 65038601.51          | <b>115647190.89</b> |
|                            | <b>2. BALANCE WITH<br/>OTHER BANKS</b>   |                      |                     |
| 8259680.46                 | a) Current Deposits  | 70533241.11          | <b>70533241.11</b>  |
| —                          | b) Saving Bank Deposits  | —                    |                     |
| 471000000.00               | c) Fixed deposits with<br>HARCO Bank   | 690100000.00         |                     |
|                            | <b>3. MONEY AT CALL &amp; SHORT NOTICE</b>   |                      |                     |
|                            | <b>4. INVESTMENTS</b>  |                      |                     |
|                            | a) In Central & State Govt. securities<br>at book value face value<br>market value.              | —                    |                     |
|                            | b) Other trustee securities debentures.  | —                    |                     |
| 30700200.00                | c) Share in Co-op Institution other<br>than item (5) below:                                      | 36700200.00          |                     |
| 9996000.00                 | d) Other investments (share of other)  | 9996000.00           | <b>736796200.00</b> |
|                            | <b>5. INVESTMENT OUT OF THE<br/>PRINCIPAL/SUBSIDIARY<br/>STATE PARTNERSHIP FUND</b>              |                      |                     |
|                            | In share of :  |                      |                     |
|                            | i) Central Co-op. Banks  | —                    |                     |
|                            | ii) Primary agriculture credit societies   | —                    |                     |
|                            | iii) Other societiee   | —                    |                     |
|                            | <b>6. ADVANCES</b>   |                      |                     |
| 2400995820.84              | i) Short term loans,<br>Cash credit overdrafts &<br>bills discounted of<br>which secured against | 3392447979.45        |                     |
| —                          | a) Govt. & other securities  | —                    |                     |
| —                          | b) Other tangible securities.  | —                    |                     |
|                            | c) Of advances due from individuals  | —                    |                     |

## Annual Report

| Amount as on<br>31.03.2010 | CAPITAL & LIABILITIES                                | AMOUNT<br>31.3.2011 | TOTAL         |
|----------------------------|--|---------------------|---------------|
|                            | <b>4. DEPOSITS &amp; OTHER ACCOUNT</b>               |                     |               |
|                            | <b>i) Fixed Deposits</b>                             |                     |               |
| 730539602.73               | a) Individuals                                       | 1100442903.56       |               |
| —                          | b) Central Coop. Banks                               | —                   |               |
| 8926525.44                 | c) Others societies                                  | 19505926.43         | 1119948829.99 |
|                            | <b>ii) Saving Bank Deposits</b>                      |                     |               |
| 827073332.09               | a) Individuals                                       | 952253270.78        |               |
| —                          | b) Central Coop. Banks                               | —                   |               |
| 94951226.94                | c) Others societies                                  | 107500582.98        | 1059753853.76 |
|                            | <b>iii) Current Deposits</b>                         |                     |               |
| 18358101.26                | a) Individuals                                       | 23622560.59         |               |
| —                          | b) Central Coop. Banks                               | —                   |               |
| 41629767.14                | c) Other Societies                                   | 33295139.00         | 56917699.59   |
| —                          | <b>iv) Money at call &amp; short notice</b>          |                     |               |
|                            | <b>TOTAL (2236620383.34)</b>                         |                     |               |
|                            | <b>5. BORROWINGS</b>                                 |                     |               |
|                            | <b>i) From Reserve Bank of India</b>                 |                     |               |
| 1310000000.00              | a) Short-term loans, cash<br>credit and overdraft of | 2040000000.00       |               |
|                            | <b>i) Govt. &amp; other approved<br/>securities</b>  | —                   |               |
|                            | <b>ii) Other tangible securities</b>                 | —                   |               |
| 109440994.93               | b) Medium-term loans                                 | 54928672.93         | 2094928672.93 |
| —                          | <b>i) Govt. &amp; other approved securities</b>      | —                   |               |
| 1164253.00                 | c) Long term loan from sec.                          | —                   |               |
| —                          | <b>6. BILLS LODGED</b>                               | 504273.00           | 504273.00     |
| —                          | <b>7. BRANCH ADJUSTMENTS</b>                         | —                   |               |
| 69089337.01                | <b>8. OVERDUE INTT. RESERVES</b>                     | 81677258.26         | 81677258.26   |
|                            | <b>9. INTEREST PAYABLE</b>                           |                     |               |
| —                          | a) On loan   | —                   |               |
| 17434700.52                | b) On deposits                                       | 12939318.81         | 12939318.81   |
|                            | <b>10. OTHER LIABILITIES</b>                         |                     |               |
| 51670.00                   | a) Audit fee (Provision for the year)                | 4100.00             |               |
| —                          | b) Bonus payable to staff                            | —                   |               |
| 857199.00                  | c) Dividend payable                                  | 826960.00           |               |
| 4633233.00                 | d) Reserve fund IRDP Subsidy                         | 6359258.00          |               |
| —                          | e) Clearing A/c                                      | 1825.00             |               |
| 15701009.40                | f) Suspense Account                                  | 17627615.66         |               |
| 720000.00                  | g) L.P.Os  | 3891000.00          |               |
| 461967.75                  | h) Demand Draft issued A/c                           | 461967.75           |               |
| 4565571.17                 | i) Demand Draft payable                              | 4423189.17          |               |
| 415169.00                  | j) Recruitment A/c.                                  | 415169.00           |               |

## Annual Report

| Amount as on<br>31.03.2010 | PROPERTY & ASSETS  | AMOUNT<br>31.03.2011 | TOTAL                |
|----------------------------|--|----------------------|----------------------|
|                            | d) Considered bad & doubtful recovery  | —                    |                      |
|                            | e) Of advances amount overdues<br>(Rs. 958956000.00)                         | —                    |                      |
| 368247521.20               | ii) Medium term loans secured against :-                                     | 300242861.96         |                      |
| —                          | a) Govt. & other securities  | —                    |                      |
| —                          | b) Of the advances overdue<br>(Rs.71777000.00)                               | —                    |                      |
| —                          | c) Considered bad & doubtful   | —                    |                      |
| 17685283.20                | iii) Long term loan to staff   | 17761708.20          | <b>3710452556.61</b> |
|                            | <b>7. INTEREST RECOVERABLE:</b>  |                      |                      |
| —                          | a) Investment  | —                    |                      |
| 28068628.60                | b) On Loan to employee   | 24497031.95          | <b>24497031.95</b>   |
| 69089387.01                | c) On Loan to societies  | 81677258.26          | <b>81677258.26</b>   |
| —                          | i) Of which overdues   | —                    |                      |
| —                          | ii) Of which considered bad &<br>doubtful                                    | —                    |                      |
| —                          | iii) Intt. recoverable from State Govt.                                      | —                    |                      |
| 1164253.00                 | <b>8) BILLS RECOVERABLE BEING<br/>BILLS FOR COLLECTION AS<br/>PER CONTRA</b> | 504273.00            | <b>504273.00</b>     |
| —                          | <b>9) BRANCH ADJUSTMENT</b>  | —                    |                      |
| 324338.00                  | <b>10) PREMISES</b><br>(Depreciation Rs. 32434.00)                           | 291904.00            | <b>291904.00</b>     |
| 10976537.64                | <b>11) FURNITURE AND FIXTURE</b><br>(Depreciation Rs. 1791497.03)            | 9474368.61           | <b>9474368.61</b>    |
|                            | <b>12) OTHER ASSETS</b>  |                      |                      |
| 386750.00                  | a) Jeeps & Car (Vehicles)<br>(Depreciation Rs.70819.00)                      | 285299.00            |                      |
| 2803.65                    | b) Library (Depreciation Rs 802.20)  | 2560.65              |                      |
| 126117.00                  | c) Securities with Post Office,<br>Electricity Deptt.                        | 125961.00            |                      |
| 594161.96                  | d) Stock of books for sale<br>(Provision for dead stock )                    | 554922.06            |                      |
| 871174.11                  | e) Sundries (Bad & doubtful)   | 1049814.11           |                      |

## Annual Report

| Amount as on<br>31.03.2010 | CAPITAL & LIABILITIES                           | AMOUNT<br>31.3.2011  | TOTAL                |
|----------------------------|---|----------------------|----------------------|
| 1214973.00                 | k) Provision for Accrued Intt. but not realised | 1174973.00           |                      |
| 43250400.00                | l) Provision for NPA                            | 43260400.00          |                      |
| 7533000.00                 | m) General Prov. on standard Assets             | 10520000.00          |                      |
| 49600.00                   | n) Provision for Fraud                          | 49600.00             |                      |
| 2852932.50                 | o) Margin money of ICDP                         | 2852932.50           |                      |
| 3585000.00                 | p) Provision for Outstanding Exp.               | 500000.00            |                      |
| 20000000.00                | q) Prov. for arrear of revised pay of staff     | 20000000.00          | 112368990.08         |
|                            | <b>11. <u>PROFIT AND LOSS ACCOUNT</u></b>       |                      |                      |
| 417194.41                  | Profit for the year 31.3.2010                   | -                    |                      |
| <b>3688977345.40</b>       | <b>GRAND TOTAL</b>                              | <b>4923005876.53</b> | <b>4923005876.53</b> |

Sd/-  
(OM PARKASH)  
CP ACCOUNTANT

Sd/-  
(SUNIL PATTAR)  
GENERAL MANAGER

Sd/-  
(YOGESH JUNEJA)  
MANAGING DIRECTOR

### Chartered Accountant's Certificate :

We the undersigned Auditors of The Kurukshetra Central Cooperative Bank Ltd. Kurukshetra report on the Balance sheet accounts of the Bank as on 31st March, 2011 and also the annexed profit & Loss Account of the Bank for the year ended on that date. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion. Comments/observations enclosed with this report are an integral part of the Audit Report.

### Subject to above we report that :

1. We have obtained all the information and explanation which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
2. The transactions of Bank, which have come to our notice, have been within the powers of the Bank.
3. In our opinion, proper books of accounts as required by law have been kept by the bank as far as appears from our examination of those books



## Annual Report

| Amount as on<br>31.03.2010 | PROPERTY & ASSETS  | AMOUNT<br>31.03.2011 | TOTAL                |
|----------------------------|--|----------------------|----------------------|
| —                          | f) Income tax recoverable  | —                    |                      |
| 911809.36                  | g) C/A of ICDP   | 911809.36            |                      |
| 720000.00                  | h) LPOs issued a/c   | 3891000.00           |                      |
| 78060.00                   | i) Printing & Stationery stock in hand<br>(Provision for dead stock) | 82665.40             |                      |
| 40924177.00                | j) Gratuity Investment with<br>LIC Karnal                            | 66077627.00          |                      |
|                            | k) Clearing House  | 43000.00             | <b>73024658.58</b>   |
|                            | <b>13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIM</b>      |                      |                      |
| 61340545.71                | <b>14. LOSS FOR THE YEAR 2007-08</b>                                 | 60923351.30          | <b>60923351.30</b>   |
|                            | <b>LOSS FOR THE YEAR 2010-11</b>                                     | 39183842.22          | <b>39183842.22</b>   |
| <b>3688977345.40</b>       | <b>GRAND TOTAL</b>   | <b>4923005876.53</b> | <b>4923005876.53</b> |

Sd/-  
(GOPAL KAUSHIK)  
DIRECTOR

Sd/-  
(KULDEEP SINGH)  
VICE CHAIRMAN

4. The Bank's Balance Sheet and Profit and Loss Account dealt with this report are in agreement with the Books of accounts and returns.
5. The Balance Sheet and Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949.
6. In our opinion and to the best of our information and according to explanation given to us, said Balance Sheet gives a true and fair view of the state of affairs of the bank as at 31st March, 2011 and the Profit and Loss Account shows a true balance of profit for the year ended on that date.

Place : Kurukshetra

Date : 08-08-2011

Sd/-  
(M/s Anurag Manoj & Associates)  
Chartered Accountants  
C.A. MANOJ LAMBA  
M. No. 097319

## Annual Report

### THE KURUKSHETRA CENTRAL

#### Profit & Loss Account for

| Amount as on<br>31.3.2010 | EXPENDITURE                                      | AMOUNT<br>31.03.2011 |
|---------------------------|--|----------------------|
| 104788170.91              | 1. a) Interest on deposits                       | 129452587.49         |
| 49719218.00               | b) interest on borrowing                         | 59672721.60          |
| 71362469.50               | 2. Salaries, Allowances &<br>Provident fund etc. | 83784849.00          |
| 3965018.00                | 3. Rent, Taxes, Insurance & Lighting etc.        | 4265795.80           |
| 35614.00                  | 4. TA to Directors                               | 43928.25             |
| 111000.00                 | 5) Law Charges                                   | 118050.00            |
| 499400.00                 | 6) Govt. Audit fee payable                       | 97224.00             |
| 358403.00                 | 7) Postage, Telegram and<br>Telephone expenses   | 338747.09            |
| 2001786.27                | 8) Repairs & Depreciation to Property            | 1895443.03           |
| 696901.85                 | 9) Stationery, Printing & Advertisement          | 815794.30            |
| 85052.00                  | 10) Advertisement                                | 151780.00            |
| 20120242.21               | 11) Other Expenditure                            | 30391513.34          |
|                           | 12) Maintenance of Building                      | 93493.00             |
| 3585000.00                | 13) Provision for Outstanding Exp.               | 500000.00            |
| 1593400.00                | 14) Provision for N.P.A.                         | 2957000.00           |
| 169816.00                 | 15) Provision for Accrued Intt. not realised     |                      |
| —                         | 16. Provision for Leave Salaries                 | 5000000.00           |
| 417194.41                 | 17) Profit for the year 31.3.2010                |                      |
| <b>259508686.15</b>       | <b>GRAND TOTAL</b>                               | <b>319578926.90</b>  |
|                           |  | <b>319578926.90</b>  |

Sd/-  
(OM PARKASH)  
SR. ACCOUNTANT

Sd/-  
(SUNIL PATTAR)  
GENERAL MANAGER

Sd/-  
(YOGESH JUNEJA)  
MANAGING DIRECTOR

**Annual Report**

**COOPERATIVE BANK LTD., KURUKSHETRA**

the year ending 31.03.2011

| Amount as on<br>31.3.2010 | INCOME  | AMOUNT<br>31.03.2011 |
|---------------------------|---|----------------------|
| 216455817.00              | 1 a) Interest & discount  | 228096105.56         |
| 41224393.00               | b) Interest on Investment   | 51017682.00          |
| 614003.00                 | c) Dividend   | 20000.00             |
| 1080974.15                | 2 Commision, Exchange<br>& Brokerage etc.   | 1005960.12           |
| —                         | 3 Subsidies and Donations   | —                    |
| —                         | 4 Income from Non-Banking<br>Assets & Profit from Sale<br>or dealing with Such Assets | —                    |
| —                         | 5 Other receipts  | —                    |
| 127425.00                 | a) Lockers  | 254693.00            |
| 6074.00                   | b) Other Banking Income   | 644.00               |
| —                         | 6 Loss, for the year 2010-11  | 39183842.22          |
| <b>259508686.15</b>       | <b>GRAND TOTAL</b>  | <b>319578926.90</b>  |
|                           |   | <b>319578926.90</b>  |

Sd/-  
**(GOPAL KAUSHIK)**  
DIRECTOR

Sd/-  
**(KULDEEP SINGH)**  
VICE CHAIRMAN

Sd/-  
**(M/s Anurag Manoj & Associates)**  
Chartered Accountants  
**C.A. MANOJ LAMBA**  
M. No. 097319

**Annual Report**

**THE KURUKSHETRA CENTRAL CO-OPERATIVE BANK LTD. KURUKSHETRA  
ANNEXURE**

Notes on accounts as on 31st March 2011 ( vide RBI/2005-06/178/RPCD.Co RF.BC NO 44 107 dt. 18 October, 2005)

| S.No | Particulars  |   |
|------|--|---|
| 1    | Investments( only SLR) with break up under permanent and current category under current category with the following break up   | -   |
| a    | Book value and face value of investments   | 6901.00   |
| b    | Market value of investments  | 3.00 share Sugar Mills  |
|      | ( Further, towards non SLR investment, instructions for disclosure already issued vide RBI circular RPCD, CO.RF,BC No. 65/07/02.03/2003-04 dt. February 23, 2004 should be strictly adhered to ) | 1.00 share of Ifco,<br>363.00 share with H. Bank<br>99.96 NABARD BOND |
| 2    | Advances to directors, their relatives, companies/firms in which they are interested   |   |
| a    | Fund Based   | -   |
| b    | Non Fund Based ( guarantees, LIC etc.)   | -   |
| 3    | Cost of Deposits— Average cost of Deposits   | 5.95  |
| 4    | NPA's  | -   |
| a    | Gross NPAs   | 2295.03   |
| b    | Net NPAs   | 2295.03   |
| c    | % of Gross NPAs to Total Advances and  | 6.19  |
| d    | % of net NPA to net Advances   | 6.19  |
| 5    | Movement of NPA's  | -   |
| 6    | Profitability  | -   |
| a    | Interest income as a % age of working funds  | 7.05  |
| b    | Non -Interest income as a % age of working funds   | 0.03  |
| c    | Operating profit as a % age of working funds   | -   |
| d    | Return on Assets   | 7.05  |
| e    | Business ( Deposits + Advances ) per employee  | 265.49  |
| f    | Profit Per employee  | -1.75   |
| 7    | Provisions   | -   |
| a    | Provision of NPA;s required to be made   | 840.57  |
| b    | Provision on NPA's actually made   | 840.57  |
| c    | Provision required to be made in respect of overdue interest taken into income A/C gratuity fund, provident fund, arrears in reconciliation of inter branch account.                             | 325.77  |
| d    | Provision actually made in respect of overdue interest taken into income A/C gratuity fund, provident fund, arrears in reconciliation of inter branch account.                                   | 325.78  |
| e    | Provision Required to be made on depreciation in investments   | -   |
| f    | Provision actually made on depreciation in investment  | -   |
| 8    | Movement in Provisions   | 735.37  |
| a    | Towards NPA's  | -   |
| b    | Towards Depreciation on investment   | -   |
| c    | Towards Standard Assets  | 105.20  |
| d    | Towards all other items under 7 above  | -   |
| 9    | Payment of insurance premium to DICGC including arrear if any  | No  |
| 10   | Penalty imposed by RBI for any violation   | No  |
| 11   | Information on extent of arrears in reconciliation of inter bank and inter branch A/C  | 100%  |

|                     |                       |                        |                        |                        |
|---------------------|-----------------------|------------------------|------------------------|------------------------|
| Sd/-                | Sd/-                  | Sd/-                   | Sd/-                   | Sd/-                   |
| <b>(Om Parkash)</b> | <b>(Sunil pattar)</b> | <b>(Yogesh Juneja)</b> | <b>(Gopal Kaushik)</b> | <b>(Kuldeep Singh)</b> |
| SR. ACCOUNTANT      | GENERAL MANAGER       | MANAGING DIRECTOR      | DIRECTOR               | VICE CHAIRMAN          |

# THE KURUKSHETRA CENTRAL CO-OP. BANK LTD. KURUKSHETRA

STATEMENT NO. OSC-05 (31-03-2011)

CAPITAL FUND : RISK ASSETS/EXPOSURES AND RISK ASSETS RATIO

PART-A CAPITAL FUNDS AND RISK ASSETS RATIO

| Sr. No.     | Items   | Book Value<br>(Rs. in lakhs) |
|-------------|---|------------------------------|
| <b>I.</b>   | <b>Capital Funds</b>  | <b>31-03-2011</b>            |
| <b>A</b>    | <b>Tier I capital elements</b>  |                              |
| a)          | Paid up share capital   | 1290.13                      |
| b)          | Statutory Reserves  | 2549.54                      |
| c)          | Capital reserves  | -                            |
| d)          | Other disclosed free reserves   | 105.20                       |
| e)          | Undisbursed profit  | -                            |
|             | <b>TOTAL</b>  | <b>3944.87</b>               |
|             | <b>LESS INTANGIBLE ASSETS AND LOSSES :</b>                                | <b>1001.07</b>               |
| <b>B</b>    | <b>Tier II capital elements</b>   |                              |
| a)          | Undisclosed Reserves  | -                            |
| b)          | Revaluation Reserves  | -                            |
| c)          | General provisions and loss provisions                                    | -                            |
| d)          | Subordinated debts  | -                            |
|             | <b>TOTAL of B:</b>  | <b>-</b>                     |
|             | <b>Grand Total (A+B)</b>  | <b>2943.80</b>               |
| <b>II.</b>  | <b>Risk Assets</b>  |                              |
| a)          | Adjusted value of funded risk assets on B/S items<br>(Part B)             | 38562.92                     |
| b)          | Adjusted value of Non-funded and off balance sheet<br>(Part-C)            | -                            |
| c)          | Total risk weighted assets (a+b)  | 38562.92                     |
| <b>III.</b> | <b>Percentage of capital funds to risk<br/>weighted assets I-C : II-C</b> | <b>7.63</b>                  |

## PART-B : RISK WEIGHTED ASSETS ON BALANCE SHEET ITEM

| S. NO. | Description of          | Book value of<br>assets as on<br>31.03.2011 | Risk weight % | Total risk weighted<br>assets (adjusted value) |
|--------|-------------------------|---|---------------|--|
| 1      | 2                       | 3   | 4             | 5  |
| 1      | Cash in hand            | 0   | 397.13        | 0.00   |
| 2      | Balance with            |   |               |  |
|        | i) R.B.I.               | -   | -             | -  |
|        | ii) Banks (Current A/c) | -   | 1464.68       | -  |

## Annual Report

|   |   |     |                 |                 |
|---|---|-----|-----------------|-----------------|
| 3 | Money at call and notice  | 0   | -               | -               |
| 4 | All claims on Banks (Fixed Deposits, Certificate of deposits, Bonds etc.) | 20  | 6901.00         | 1380.20         |
| 5 | Investments   |     |                 |                 |
|   | i) Investment in Govt. Guarantee & other trustee securities               | 0   | 4.00            |                 |
|   | ii) Investment in Bonds/Debentures of public financial Institutions       | 20  | 99.96           | 19.99           |
|   | iii) All other investments  | 100 | 367.00          | 73.40           |
| 6 | Advances  |     |                 |                 |
|   | i) Advances guaranteed by Govt.   | 100 | -               | -               |
|   | ii) Advances to staff.  | 0   | 650.30          | -               |
|   | iii) Advances against deposits  | 20  | 147.24          | 29.45           |
|   | iv) Advances against LIC Policies IVP & KVP                               | 0   | 36.12           | -               |
|   | v) Advances to Banks/guaranteed by banks                                  | 50  | -               | -               |
|   | vi) Advances guaranteed by DICGC ECGC                                     | 50  | -               | -               |
|   | vii) All other advances   | 100 | 36270.87        | 26270.87        |
| 7 | Fixed assets (net of depreciation)  | 100 | 100.52          | 100.52          |
| 8 | Other Assets  |     |                 |                 |
|   | i) Tax deducted at source   | -   | -               | -               |
|   | ii) Interest accrued on Govt. Guarantee loans                             | -   | -               | -               |
|   | iii) Claim on R. B.I.   | -   | -               | -               |
|   | iv) All other assets  | 100 | 688.49          | 688.49          |
|   | <b>Total of Part -B</b>   |     | <b>47123.31</b> | <b>38562.92</b> |

### PART - C : OFF-BALANCE SHEET ITEMS (NON-FUNDED BUSINESS AND OFF- BALANCE SHEET ITEMS)

| Sr. No. | Description of   | Value of items<br>(Rs. in lakhs) | Credit Conversion<br>factor (CCF in %) | Risk weight (%) | Total Risk<br>weighted<br>assets (Rs.<br>in lakhs)<br>(3x4x5) |
|---------|--|----------------------------------|--|-----------------|---|
|         | 2  | 3                                | 4                                      | 5               | 6 (3x4x5)   |
|         | Financial guarantees/letter of credit serving to as financial guarantee    | 100                              | 100                                    |                 |   |
|         | Performance guarantees/letter of credit relating to particular transaction | 50                               | 100                                    |                 |   |

Note : In all the above cases value in column 3 to be indicated net of cash/deposit margins, if any.

Sd/-  
**(Om Parkash)**  
SR. ACCOUNTANT

Sd/-  
**(Sunil pattar)**  
GENERAL MANAGER

Sd/-  
**(Yogesh Juneja)**  
MANAGING DIRECTOR

Sd/-  
**(Gopal Kaushik)**  
DIRECTOR

Sd/-  
**(Kuldeep Singh)**  
VICE CHAIRMAN

Sd/-  
**(M/s Anurag Manoj & Associates)**  
Chartered Accountants  
C.A. MANOJ LAMBA  
M. No. 097319

## THE KURUKSHETRA CENTRAL CO-OP. BANK LTD., KURUKSHETRA

Prudential Norms for Co-operative Banks  
Assets Classification and Provisioning Statement  
(For the year ended 31 March, 2011)

## (A) Loans and Advances

(Amt. in lacs)

| 1  | CATEGORY OF CREDIT FACILITY |                  |                    |                          |                            |                            | 8        |
|--|-----------------------------|------------------|--------------------|--------------------------|----------------------------|----------------------------|----------|
|  | SAO                         |                  | ST<br>(NON<br>SAO) | Cash<br>credit<br>& O/Ds | Loan<br>against<br>Dep/Nsc | Term<br>loan all-<br>types |          |
|  | Short<br>term               | Cash-<br>credits |                    |                          |                            |                            |          |
| 2  | 3                           | 4                | 5                  | 6                        | 7                          |                            |          |
| I. Amt. Outstanding                      | 21813.81                    | 55.70            | 107.97             | 11965.28                 | 1662.45                    | 1499.89                    | 37105.10 |
| II. Asset Classification                 |                             |                  |                    |                          |                            |                            |          |
| 1 Standard                               | 21401.80                    | 47.39            | 101.73             | 11042.04                 | 1248.45                    | 968.66                     | 34810.07 |
| 2 Sub-standard                           |                             |                  |                    |                          |                            |                            |          |
| Overdue upto 3 yrs                       | 411.99                      | 5.33             | 5.39               | 526.86                   | 205.51                     | 98.47                      | 1253.55  |
| 3 Doubtful                               |                             |                  |                    |                          |                            |                            |          |
| i) Secured overdues                      |                             |                  |                    |                          |                            |                            |          |
| a) Over 3 yrs to 4 yrs                   | --                          | -                | --                 | 218.11                   | 26.06                      | 86.99                      | 331.16   |
| b) Over 4 yrs to 6 yrs                   | --                          | -                | --                 | 98.27                    | 89.04                      | 50.58                      | 237.89   |
| c) Over 6 yrs                            | --                          | 2.50             | --                 | 66.68                    | 90.12                      | 94.49                      | 253.79   |
| ii) Un secured overdues                  | --                          | 0.15             | 0.28               | 2.36                     | --                         | 200.70                     | 203.49   |
| 4 Loss Assets                            | 0.02                        | 0.33             | 0.57               | 10.96                    | 3.27                       | -                          | 15.15    |
| <u>Provisioning required</u>             |                             |                  |                    |                          |                            |                            |          |
| 1 Standard Assets<br>@ 0.25% and @ 0.40% | 53.50                       | 0.12             | 0.41               | 44.17                    | 3.12                       | 3.87                       | 105.19   |
| 2 Sub - standard<br>(10% of item II (2)) | 41.20                       | 0.53             | 0.54               | 52.69                    | 20.55                      | 9.85                       | 125.36   |
| 3 i) Doubtful asset                      | --                          | --               | --                 | --                       | --                         | --                         | --       |
| ii) 20% of item II (3)(i) (a)            | --                          | --               | --                 | 43.62                    | 5.21                       | 17.40                      | 66.23    |
| iii) 30% of item II (3)(i) (b)           | --                          | --               | --                 | 29.48                    | 26.71                      | 15.17                      | 71.36    |
| iv) 100% of item II (3) (i) (c)          | --                          | 2.50             | --                 | 66.68                    | 90.12                      | 94.49                      | 253.79   |
| v) 100% of item II (3) (ii)              | --                          | 0.15             | 0.28               | 2.36                     | -                          | 200.70                     | 203.49   |
| 4 Loss assets (100%<br>of item II (4))   | 0.02                        | 0.33             | 0.57               | 10.96                    | 3.27                       | -                          | 15.15    |
| 5 TOTAL of item-III<br>(1 to4)           | 94.72                       | 3.63             | 1.80               | 249.96                   | 148.98                     | 341.48                     | 840.57   |

# Annual Report

## (B) OVER ASSETS/LIABILITIES (OUTSTANDING)

| Sr.No | Particulars   | PROVISION    |              |
|-------|---|--------------|--------------|
|       |   | Required     | Made         |
|       | 1   | 2            | 3            |
| i)    | <u>Income Recognition</u>   |              |              |
| a)    | Overdue interest taken to P & L A/C   | -            | -            |
| b)    | Accrued interest taken to income a/c in the previous year but not realised            | 11.74        | 11.75        |
| c)    | Fee, Commission & other income taken to P&L a/c in the previous year but not realised | -            | -            |
|       | <b>TOTAL OF ( i )</b>   | <b>11.74</b> | <b>11.75</b> |
| ii)   | <u>Depreciation in investments</u>  |              |              |
| a)    | Govt. securities/bonds, etc.  | -            | -            |
| b)    | Share in other Coop. Institutions   | -            | -            |
| c)    | Other investments - shares, etc.  | -            | -            |
|       | <b>TOTAL OF ( ii )</b>  | <b>-</b>     | <b>-</b>     |
| iii)  | Frauds, Embezzlements, etc.   | 0.50         | 0.50         |
| iv)   | PF, Gratuity, etc.  | 50.00        | 50.00        |
| v)    | Other liabilities like rent, rates, taxes, (Education fund )                          | -            | -            |
| vi)   | Contingent/Off-balance sheet exposures (Audit Fee fund)                               | 5.00         | 5.00         |
| vii)  | Interest on deposits and borrowings outstanding as liability.                         | -            | -            |
| viii) | Depreciation on other assets like land, building, furniture, fixture etc.             | 18.95        | 18.95        |
|       | <b>TOTAL</b>  | <b>74.45</b> | <b>74.45</b> |

- (C) (i) Total Provision required to be made in Balance  $840.57+11.74+74.45 = 926.76$   
 Sheet Items iii(4) (Col. 8) + total of col.2 of Part (B)  
 ii) Actually made  $105.20+0.50+28.27+274.00+74.45+11.75+432.60 = 926.77$   
 iii) Deficit(-)/Surplus(+)= 0.01

### Asset Classification and provision statement (Contd.....)

We the undersigned (Inspection term of the bank) for the verification of provision of Non-Performing assets as per circular issued vide R.B.I. letter No. BC 155/07.37.02/95-96 date 22.06.1996 and other clarification issued by NABARD from time to time. We have examined the foregoing provision in the Balance Sheet as on 31.03.2011 and the profit & loss account of the bank for the year ended on the date. In our opinion, the provision made in the Balance Sheet is a full and fair containing all necessary particulars and is properly made according to the best of our knowledge.

Sd/-  
**(R. G. NAIN)**  
 Senior Accountant

Sd/-  
**(OM PARKASH)**  
 Senior Accountant

### CHARTERED ACCOUNTANT'S CERTIFICATE :

We the undersigned Chartered Accountant of The Kurukshetra Central Cooperative Bank Ltd; Kurukshetra report on the provision made in the balance sheet and profit and loss a/c. of the bank as on 31 March, 2011. As per circular issued vide R.B.I. letter No. BC/155/07.37.02/95-96 dated 22.06.1996 and other clarification issued by NABARD from time to time. In our opinion the provision made in the balance sheet is full and fair containing all the necessary particular and is properly drawn up according to the best of our knowledge, information and explanation given to us and as shown in the books of the bank.

Certified subject to our separate Audit Report attached at page No. to

Sd/-  
**(M/s Anurag Manoj & Associates)**  
 Chartered Accountants  
**C.A. MANOJ LAMBA**  
 M. No. 097319



ANNUAL REPORT

**THE KURUKSHETRA CENTRAL CO-OP. BANK LTD.**  
**KURUKSHETRA**

**Lending Programme of the Bank Under Various  
Activities for the ensuing Year 2011-2012**

| Name of Activity          | No. of A/Cs | Amount (Rs. in Lakh) |
|---------------------------|-------------|----------------------|
| 1. Bio Gas                | 15          | 3.00                 |
| 2. Agri. Implements       | 66          | 676.00               |
| 3. Rural Artisans         | 66          | 100.00               |
| 4. Industry               | 12          | 100.00               |
| 5. Petty Shopkeeper       | 66          | 100.00               |
| 6. Consumption            | 66          | 110.00               |
| 7. Paddy                  | 66          | 11700.00             |
| 8. Wheat                  | 66          | 11100.00             |
| 9. Sugarcane              | 66          | 2290.00              |
| 10. Potatoes              | 66          | 2290.00              |
| 11. Two Wheelers          | 4           | 1.00                 |
| 12. Village Industries    | 10          | 50.00                |
| 13. Others                | 790         | 18829.00             |
| 14. Revolving Cash Credit | 1900        | 2100.00              |
| 15. Non Priority Sector   | 1900        | 2001.00              |
| <b>Total</b>              |             | <b>51,450.00</b>     |

Besides the above lending programme, the bank has fixed the targets of Deposits for the Year 2011-2012 to the tune of Rs. 26,900.00 lacs to be achieved by its branches upto 31.3.2012

# BOOK POST/PRINTED MATTER

## Under Postal Certificate

To

The President

\_\_\_\_\_

\_\_\_\_\_

Vill. \_\_\_\_\_ P.O. \_\_\_\_\_

Tehsil \_\_\_\_\_ Distt. Kurukshetra

If undelivered please return to

**THE KURUKSHETRA CENTRAL CO-OPERATIVE BANK LTD.**

**KURUKSHETRA (HARYANA)**

**PH. : 01744-290160, 290643**