

Form - B
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2022-23.

I N C O M E

BALANCE AS ON 31.03.2022.	SL. NO.	CODE NO.	P A R T I C U L A R S	BALANCE AS ON 31.03.2023	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
67,98,94,922.92		301	Interest Received on Loans and Advances	57,21,78,945.11	
18,87,20,550.00		302	Interest Received on Investment From STCI & Call Depo.	15,71,08,875.00	
49,79,90,224.96		302	Interest Received on Investment From OSCB.	54,19,09,750.00	1,27,11,97,570.11
	14		COMMISSION, EXCHANGE AND BROKERAGE		
17,57,234.14		303	Commission Exchange and Brokerage *	13,06,585.24	13,06,585.24
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
5,59,39,538.00			(b) Int. Subvention from Govt.		
	16		INCOME FROM NON-BANKING ASSETS & PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS		
		310	Income from Non-Banking Assets	28,31,00,822.00	28,31,00,822.00
	17		OTHER RECEIPTS		
14,000.00		326	Admission and Share Transfer Fees *	10,750.00	
0.00		327	Dividend Received on Share	65,11,614.00	
40,90,427.34		329	Misc. Receipt	1,69,84,722.31	2,35,07,086.31
			Overdue Interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		
1,42,84,06,897.36			T O T A L		1,57,91,12,063.66

MANAGER (FAID)

SECRETARY DIRECTOR
DIRECTOR DIRECTOR
PRESIDENT

AUDITOR
 C. JENA & CO.
 ACCOUNTANTS



Form - B

**THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2022-23.**

EXPENDITURE

BALANCE AS ON 31.03.2022	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2023.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
29,05,49,870.00		401	Interest paid on Borrowings	32,40,71,207.00	
67,30,92,303.64		402	Interest paid on Deposits	63,49,09,685.00	95,89,80,892.00
96,36,42,173.64	2		SALARY AND ALLOWANCES		
7,54,40,831.00		405	S a l a r y	8,15,05,513.00	
1,50,889.00		406	T.A. to staff	1,83,852.00	
-		407	Bonus / Exgratia paid to staff	-	
1,38,295.00		408	L i v e r i e s	97,791.00	
8,449.00		409	T r a i n i n g	3,00,000.00	
-		410	Contribution to Pension fund	-	
83,69,267.00		411	Contribution to Provident fund	96,78,358.00	
1,22,91,449.00		412	G r a t u i t y	37,71,946.00	
93,12,647.32		413	Other contingent / Establishment Expenses	98,02,743.00	10,53,40,203.00
10,57,11,827.32	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
		421	Directors & L.C. members fee and allowances	4,19,847.00	4,19,847.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
17,64,970.00		425	House rent paid	19,60,640.00	
97,134.03		426	Rent and Taxes.	69,326.28	
1,06,93,54,000.96			T O T A L	20,29,966.28	1,06,47,40,942.00



1	2	3	4	5	6
1,06,93,54,000.96			B.F.	20,29,966.28	1,06,47,40,942.00
2,94,843.00		427	Income Tax Paid	3,06,184.00	
1,64,05,627.00		428	Insurance Charges	1,69,30,865.00	
21,50,688.00		429	Lighting Charges	22,75,858.52	2,15,42,873.80
2,07,13,262.03	5		LAW CHARGES LEGAL EXPENSES		
71,125.00		431	Law Charges	4,71,964.00	4,71,964.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
43,860.00		435	Postage and Telegram	44,042.00	
31,24,626.72		436	Telephone Charges	32,84,678.82	33,28,720.82
31,68,486.72	7		AUDIT FEES		
18,60,424.00		440	Audit Fees	17,36,372.00	17,36,372.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
19,10,704.90		441	Repair and Maintenance	38,01,363.86	
45,58,184.50		442	Depreciation	61,28,120.54	99,29,484.40
64,68,889.40	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
28,63,036.36		445	Stationery and Printing	25,14,487.08	
1,95,824.00		446	Advertisement	2,36,139.00	27,50,626.08
30,58,860.36	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
		450	Loss from sale of or dealing with Non-Banking Assets		
1,10,46,95,048.47			TOTAL		1,10,45,00,983.10



73



1	2	3	4	5	6
1,10,46,95,048.47			B.F.		1,10,45,00,983.10
	11		OTHER EXPENDITURE		
14,60,336.00	451		Vehicle Expenses	16,00,568.00	
36,05,444.98	452		Commission Paid	43,07,251.86	
30,000.00	453		Donation and Subscription	60,000.00	
74,369.00	454		Newspaper and Periodicals	79,635.00	
16,62,977.10	455		Contingent and Misc. Expenses	28,29,308.00	
-	456		Committee Meeting Expenditure	55,805.00	
27,85,301.25	457		Subsidy and Incentive(Corpus Fund to C.I)	28,40,325.75	
1,68,939.00	458		Seminar Conference Study & Coop. Week	9,99,041.00	
-	459		Observation of Golden Jubilee	-	
-	460		Contribution to Coop. Education Fund	-	
-	464		Loss on account of implementation of OTS Scheme02.	-	
97,87,367.33	462		Total Other Expenditure		1,27,71,934.61
-			Profit and loss Account (provision)		
1,45,292.04			a) Provision for NPA	-	
33,13,215.00			b) Provision for Others Assets	-	
-			c) Provision for Standard Assets	35,79,157.00	
50,00,000.00			d) Provision for Overdue Interest	9,00,008.76	
20,57,84,100.00			e) Provision for Income Tax	26,63,57,772.00	
25,394.00			f) Provision for Imbalance Position @10%	7,57,12,800.00	
-			g) Provision for DICGC Premium	5,07,107.00	
1,60,92,900.00			h) Provision for Honorarium to President	17,200.00	
23,03,60,901.04	12		i) Provision For Investment Depreciation	42,52,350.00	35,13,26,394.76
8,35,63,580.52			BALANCE OF PROFIT		
1,42,84,06,897.36	475		Profit and Loss Account (Net Profit FY- 2022-23)	11,05,12,751.19	11,05,12,751.19
			T O T A L		1,57,91,12,063.66

MANAGER (FAID)

SECRETARY DIRECTOR

Saw (Kumar Nik Sanjivta Jaha

DIRECTOR

PRESIDENT



74

Form - A
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL,

CAPITAL & LIABILITIES

BALANCE AS ON 31.03.2022.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2023.	
				AMOUNT	AMOUNT
	2	3	4	5	6
	18		Authorised Share Capital of Rs. 500.00 Crore		
			SUBSCRIBED PAID UP CAPITAL		
90,62,22,521.00		201	Share Capital of Cooperative Institution	96,41,35,096.00	
17,28,29,092.00		202	Share Capital of Government of Odisha	27,28,29,092.00	
1,29,84,900.00		205	Share Capital of Nominal Members	1,29,29,200.00	1,24,98,93,388.00
1,09,20,36,513.00	19		RESERVE FUND AND OTHER RESERVES		
86,08,21,450.78		206	Statutory Reserve	87,74,35,817.58	
16,31,61,588.25		207	Agril. Credit Stabilisation Fund	16,88,49,850.37	
14,91,92,704.55		208	Building fund	15,48,80,966.67	
2,98,79,835.60		209	Dividend Equalisation fund	3,10,17,488.02	
		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		
9,90,58,728.76		213	Charitable Common Good Fund	10,28,50,903.51	
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	
9,10,52,584.85		215	Cooperative Development Fund	9,48,44,759.60	
		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	1,49,56,99,348.71
1,45,89,86,455.75	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
32,66,08,975.00		220	Fixed Deposit of Individual and others	30,40,35,704.00	
2,55,89,54,510.10		221	Reinvestment Deposit of Individual and others	2,65,53,52,159.10	
2,55,10,22,968.75			T O T A L	2,95,93,87,863.10	2,74,55,92,736.71



75

1	2	3	4	5	6
2,55,10,22,968.75			B.F.	2,95,93,87,863.10	2,74,55,92,736.71
5,53,23,940.00		222	R.D. of Individual and others	5,78,15,890.00	
7,90,69,769.00		223	Daily Deposit Account	8,59,84,204.00	
91,72,713.00		228	F.D. of Cooperative Institutions	96,48,315.00	
5,98,57,56,360.50		229	Re-investment Deposit of Cooperative Institutions	6,24,55,58,502.00	
2,47,95,360.00		231	Reserve Fund Deposit of Cooperative Institutions	2,65,23,257.00	
97,45,084.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	1,04,24,180.00	
1,75,12,01,356.99		233	Savings Bank Deposit of Individuals and others	1,85,58,29,074.35	
50,35,35,396.02		236	Savings Bank Deposit of Cooperative Institutions	46,46,91,944.95	
47,45,414.18		237	Current Deposit of Individual and others	51,62,884.01	
3,95,29,854.74		240	Current Deposit of Cooperative Institutions	3,68,87,631.16	
6,22,31,965.00		241	Matured Fixed Deposit Account	4,85,33,579.00	
3,34,08,453.05		242	Security Deposit of staff and others	3,78,65,819.05	11,84,43,11,243.62
	22		BORROWING FROM R.B.I. / NABARD / O/SCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
6,84,00,00,000.00		245	Borrowing under S.T. (SAO) S.F.	7,10,00,00,000.00	7,10,00,00,000.00
			MEDIUM TERM LOANS		
14,10,640.00		266	Borrowing under Farm Sector	4,51,720.00	
11,36,000.00		267	Borrowing under Non-Farm Sector	9,27,737.00	
25,68,33,334.00		269	Borrowing under Self Help Group	45,01,37,079.00	
		270	Borrowing Under L.T. Farm Sector		
		271	Borrowing under L.T. Non-Farm Sector		45,15,16,536.00
			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		
52,17,494.00		276	Borrowing under ICDP Under Govt.		8,23,851.00
21,10,05,23,439.33			T O T A L	7,55,23,40,367.00	22,14,72,44,367.33



1	2	3	4	5	6
21,10,05,23,439.33			B.F.	7,55,23,40,387.00	22,14,22,44,367.33
-	23	279	Branch Adjustment	-	-
38,47,73,919.45	24	280	OVERDUE INTEREST RESERVE	38,56,73,928.21	38,56,73,928.21
	25		INTEREST PAYABLE		
2,81,811.00		139	TDS Payable	3,49,177.00	
99,62,293.00		282	Interest Payable on Deposits	78,12,348.00	81,61,525.00
	26		OTHER LIABILITIES		
-		283	Unclaimed Dividend / Dividend payable	-	
14,47,003.00		284	Pay Order	15,70,355.00	
46,83,93,832.00		286	Provisions for N.P.A.	46,83,93,832.00	
11,32,27,428.45		287	Suspense Payable	9,29,58,836.85	
4,09,22,688.59		288	Sundry Creditors	4,08,04,069.59	
70,92,500.00		291	Outstanding Charges Payable	35,00,000.00	
14,61,683.00		292	D.D. Payable	14,61,683.00	
2,38,80,396.00		295	a) Provision against Standard Assets	2,74,59,553.00	
4,10,45,252.00			b) Provision against 7th Pay Salary	4,10,45,252.00	
7,13,215.00			c) Provision for Audit Fee.	7,62,716.00	
20,57,84,100.00			d) Provision for Imbalance Position @10%	28,14,96,900.00	
1,60,00,000.00			e) Provision for Income Tax	28,23,57,772.00	
6,65,36,162.04			f) Provision Other Assets	6,64,62,461.04	
50,95,096.00			g) Matured Fixed Deposit @ 4% Interest.	19,41,343.00	
-			h) Provision For Investment Depreciation	10,80,00,000.00	
10,37,47,650.00			i) Provision For Honorarium to President	17,200.00	
76,29,768.00			j) Provision For DICGC Premium	81,36,875.00	1,42,63,68,848.48
22,59,85,18,236.86	27	298	(i) Undisbursed Profit for 2022-23.	8,35,63,580.52	
5,05,62,329.96			(ii) Current Year Profit	11,05,12,751.19	19,40,76,331.71
8,35,63,580.52			GRAND TOTAL		24,15,65,25,000.73
22,73,26,44,147.34					



MANAGER (FAID)

SECRETARY

DIRECTOR

DIRECTOR

PRESIDENT



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

BALANCE AS ON 31.03.2022.	SL NO.	CODE NO.	P A R T I C U L A R S	BALANCE AS ON 31.03.2023.	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	28		C A S H		
2,02,40,371.00		101	Cash in hand	2,41,90,457.00	
1,83,85,768.04		103	Current A/C. with S.B.I. and Subsidiaries	92,33,832.84	
17,19,84,151.32		104	Current A/C. with Commercial Bank (Notified)	16,82,96,054.74	
77,94,20,576.78		105	Current A/C. with O.S.C.B.	11,89,84,027.84	
		106	RIGS A/C With YES Bank		32,07,04,372.42
99,00,30,867.14	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		I N V E S T M E N T		
8,47,98,10,180.00		109	S.T. Deposit with approved Bank	9,86,92,57,097.00	
		110	Call Deposit with STCL		
2,07,49,53,000.00		112	Investment in Central Govt.	2,12,36,18,000.00	
		113	Investment in other trustee securities		
37,27,67,000.00		114	Share in Cooperative Institutions	37,75,76,000.00	
		115	Share with other Institutions		
2,08,69,569.35		116	F.D. with OSCB including RFD	2,23,30,439.35	
		117	F.D. with other Banks		12,39,27,81,536.35
10,94,83,99,749.35			A D V A N C E S		
9,02,00,23,240.57		121	S.T. (SAO) S.F. loan to Coop. Institution	9,74,30,03,398.52	
1,78,77,180.85		128	S.T. (Hand looms)	1,78,77,180.85	
47,40,266.40		131	Cash Credit to Cooperative Institution for fertiliser	24,97,621.40	
69,80,121.41		132	Cash Credit for processing and marketing	69,80,097.41	
93,82,126.00		133	Cash Credit for Consumer business	93,82,126.00	
		134	Cash Credit for SHG to C.I.		
11,93,84,30,616.49			T O T A L	9,77,97,40,424.18	12,71,34,85,908.77



1	2	3	4	5	6
11,93,84,30,616.49			B.F.	9,77,97,40,424.18	12,71,34,85,908.77
	32		INDIVIDUALS		
7,26,49,602.90		142	Cash Credit to Individual & other Institution	7,41,80,853.76	
7,35,498.00		143	Gold loan Account	7,35,498.00	
3,85,69,517.00		144	Loan against Deposits	3,36,01,814.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
25,05,695.53		145	Loan to SHG(LG)	20,66,318.53	
		146	MTC/ RMTTC loan to Cooperative Institution		
91,25,745.70		147	M.T. loan to Cooperative Institution under F.S.	82,69,521.70	
4,61,346.60		148	M.T loan to Cooperative Institution under N.F.S.	4,55,432.00	
26,63,88,504.40		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	39,74,48,487.40	
	34		INDIVIDUALS		
2,08,95,007.00		152	Loans to Staff	3,04,40,392.00	
57,01,178.03		153	MT(FS) Loan to Individuals	58,27,504.03	
4,55,98,471.77		154	M.T. (NFS) loan to Individuals	4,54,65,821.77	
12,43,44,088.59		155	M.T. Non-Agril. to individuals	12,27,59,574.52	
2,86,059.00		156	Loan against Postal & Other Securities	6,29,790.00	
13,90,03,543.51		157	M.T. loan to Coop. Institution for Self Help Group.	20,93,17,387.42	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
23,35,636.00		159	LT (NFS) Loan to CI (ICDP)	16,00,698.00	
15,50,458.00		167	L.T. loan to Individuals under Farm Sector	15,50,458.00	10,71,40,89,975.31
		164	Rupay Settlement Account		
	36		INTEREST RECEIVABLE		
36,04,72,575.36		172	Interest Receivable on Loan and Advances	38,56,73,928.21	
53,35,51,392.00		173	Interest Receivable on Investment	23,54,18,468.00	62,10,92,396.21
22,62,16,07,871.11			T O T A L		24,04,86,68,280.29



1	2	3	4	5	6
22,62,16,07,871.11			B.F.		24,04,86,68,280.29
	37		ADJUSTMENT HEAD		
		177	Branch Adjustment		
	38		PREMISES (LESS DEPRECIATION)		
1,02,86,085.00		178	Premises	89,09,642.00	89,09,642.00
	39		FURNITURE AND FIXTURE		
1,65,80,328.35		179	Furniture and Fixture	1,41,46,705.81	1,41,46,705.81
	40		OTHER ASSETS		
3,542.00		180	Library	2,834.00	
26,54,471.50		181	Stationery in stock	22,25,408.00	
12,37,458.00		182	Vehicle Account	10,17,616.00	
1,18,49,969.49		183	Suspense Recoverable	1,03,49,102.49	
		185	Clearing Adjustment		
1,63,92,700.84		187	Income Tax (Adv. Tax & TDS)	2,14,12,488.84	
305.00		188	Unspent Postage	411.00	
2,31,65,206.00		189	Audit & Other Recovery	2,31,65,206.00	
36,29,168.48		190	Form Account	35,63,712.73	
13,11,275.00		192	DD Paying Bank	13,11,275.00	
2,39,25,766.57		193	Sundry Debtors	2,17,52,318.57	8,48,00,372.63
22,73,26,44,147.34			T O T A L		24,15,65,25,000.73
	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		
22,73,26,44,147.34			GRAND TOTAL OF BALANCE SHEET ITEMS		24,15,65,25,000.73



MANAGER (FAID)

SECRETARY DIRECTOR

PRESIDENT

