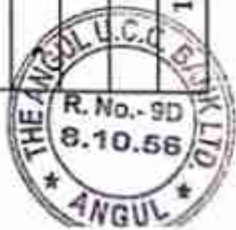


Form - B

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2023-24.

I N C O M E

BALANCE AS ON 31.03.2023.	SL. NO.	CODE NO.	P A R T I C U L A R S	BALANCE AS ON 31.03.2024	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
57,21,78,945.11		301	Interest Received on Loans and Advances	69,91,56,223.60	
15,71,08,875.00		302	Interest Received on Investment From STCI & Call Depo.	16,23,12,389.44	
54,19,09,750.00		302	Interest Received on Investment From OSCB.	72,16,92,116.11	1,58,31,60,729.15
	14		COMMISSION, EXCHANGE AND BROKERAGE		
13,06,585.24		303	Commission Exchange and Brokerage	37,96,155.39	37,96,155.39
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
28,31,00,822.00			(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		
	17		OTHER RECEIPTS		
10,750.00		326	Admission and Share Transfer Fees	1,83,300.00	
65,11,614.00		327	Dividend Received on Share	3,62,07,598.00	
1,69,84,722.31		329	Misc. Receipt	1,31,05,461.22	4,94,96,359.22
			Overdue Interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		
1,57,91,12,063.66			T O T A L		1,63,64,53,243.76



Manager (FAID)
Finance Accounts and Investment Dept. &
Dept. of Information Technology,
Annual U.C.C. Bank Ltd. Annual

Chief Executive Officer
Chief Executive Officer
Angul U.C.C. Bank Ltd.,
Angul.

Director

Director
President



Form - B

**THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL,
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2023-24.**

EXPENDITURE		BALANCE AS ON 31.03.2023		SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2024.	
1	2	3	4				5	6
				2	3			
				1		INTEREST PAID ON DEPOSITS & BORROWINGS		
	32,40,71,207.00				401	Interest paid on Borrowings	37,85,58,738.00	
	63,49,09,685.00				402	Interest paid on Deposits	68,18,43,198.00	1,06,04,01,936.00
	95,89,80,892.00			2		SALARY AND ALLOWANCES		
	8,15,05,513.00				405	S a l a r y	9,59,76,659.00	
	1,83,852.00				406	T.A. to staff	4,54,662.00	
	-				407	Bonus / Exgratia paid to staff	-	
	97,791.00				408	L i v e r i e s	1,31,250.00	
	3,00,000.00				409	T r a i n i n g	9,17,490.00	
	-				410	L T C to Staffs	1,35,176.00	
	96,78,358.00				411	Contribution to Provident fund	1,06,03,479.00	
	37,71,946.00				412	G r a t u i t y	97,33,395.00	
	98,02,743.00				413	Other contingent / Establishment Expenses	99,52,002.00	12,79,04,113.00
	10,53,40,203.00			3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
	4,19,847.00				421	Directors & L.C. members fee and allowances	8,89,104.00	8,89,104.00
	19,60,640.00			4		RENT TAXES INSURANCE & LIGHTING ETC.		
	69,326.28				425	House rent paid	19,40,608.00	
					426	Rent and Taxes.	1,99,816.97	
	1,06,47,40,942.00					T O T A L	21,40,16,197.00	1,18,91,95,153.00

Contd...



1	2	3	4	5	6
1,06,47,40,942.00			B.F.	21,40,424.97	1,18,91,95,153.00
3,06,184.00		427	Income Tax Paid	-	
1,69,30,865.00		428	Insurance Charges	1,67,84,331.00	
22,75,858.52		429	Lighting Charges	19,04,456.00	2,08,29,211.97
2,15,42,873.80	5		LAW CHARGES LEGAL EXPENSES		
4,71,964.00		431	Law Charges	4,48,659.00	4,48,659.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
44,042.00		435	Postage and Telegram	66,318.00	
32,84,678.82		436	Telephone Charges	33,34,980.47	34,01,298.47
33,28,720.82	7		AUDIT FEES		
17,36,372.00		440	Audit Fees	16,54,698.00	16,54,698.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
38,01,363.86		441	Repair and Maintenance	31,13,884.08	
61,28,120.54		442	Depreciation	58,73,155.21	89,87,039.29
99,29,484.40	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
25,14,487.08		445	Stationery and Printing	34,99,494.94	
2,36,139.00		446	Advertisement	3,13,225.00	38,12,719.94
27,50,626.08	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
-		450	Loss from sale of or dealing with Non-Banking Assets		
1,10,45,00,983.10			TOTAL		1,22,83,28,779.67



Contd...

1	2	3	4	5	6
1,10,45,00,983.10			B.F.		1,22,83,28,779.67
	11		OTHER EXPENDITURE		
16,00,568.00		451	Vehicle Expenses	15,00,727.00	
43,07,251.86		452	Commission Paid	44,98,675.44	
60,000.00		453	Donation and Subscription	30,000.00	
79,635.00		454	Newspaper and Periodicals	66,331.30	
28,29,308.00		455	Contingent and Misc. Expenses	32,81,022.00	
55,805.00		456	Committee Meeting Expenditure	4,19,340.00	
28,40,325.75		457	Subsidy and Incentive(Corpus Fund to C.I)	30,34,369.00	
9,99,041.00		458	Seminar Conference Study & Coop. Week	9,99,029.00	
-		459	Observation of Golden Jubilee	-	
-		460	Contribution to Coop. Education Fund	-	
-		464	Loss on account of implementation of OTS Scheme02.	-	
			Total Other Expenditure		1,38,29,493.74
1,27,71,934.61		462	Profit and loss Account (provision)		
-			a) Provision for NPA	9,44,12,761.00	
-			b) Provision for Others Assets	-	
35,79,157.00			c) Provision for Standard Assets	12,19,117.00	
9,00,008.76			d) Provision for Overdue Interest	4,51,04,048.24	
26,63,57,772.00			e) Provision for Income Tax	14,12,32,546.00	
7,57,12,800.00			f) Provision for Imbalance Position @10%	-	
5,07,107.00			g) Provision for DICGC Premium	6,68,908.00	
17,200.00			h) Provision for Honorarium to President	48,000.00	
42,52,350.00			i) Provision For Investment Depreciation	-	
35,13,26,394.76	12		BALANCE OF PROFIT		28,26,85,380.24
11,05,12,751.19		475	Profit and Loss Account (Net Profit FY- 2023-24)	11,16,09,590.11	11,16,09,590.11
1,57,91,12,063.66			T O T A L		1,63,64,53,243.76



[Signature]
President

[Signature]
Director

[Signature]
Director

[Signature]
Director

[Signature]
Chief Executive Officer
Chief Executive Officer,
Angul U.C.C. Bank Ltd.,
Aneul.

[Signature]
Manager (FAID)
Finance Accounts and Investment Dept. &
Dept. of Information Technology,
Aneul U. C. C. Bank Ltd., Aneul

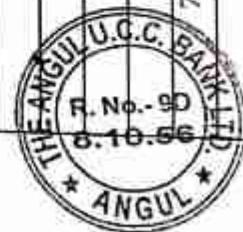
Form - A
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD., ANGUL,
CAPITAL & LIABILITIES

BALANCE AS ON 31.03.2023.	SL. NO.	CODE NO.	P A R T I C U L A R S	BALANCE AS ON 31.03.2024.	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	18		Authorised Share Capital of Rs. 500.00 Crore		
			SUBSCRIBED PAID UP CAPITAL		
96,41,35,096.00		201	Share Capital of Cooperative Institution	1,06,30,99,579.00	
27,28,29,092.00		202	Share Capital of Government of Odisha	31,23,29,092.00	
1,29,29,200.00		205	Share Capital of Nominal Members	1,30,98,400.00	1,38,85,27,071.00
1,24,98,93,388.00	19		RESERVE FUND AND OTHER RESERVES		
87,74,35,817.58		206	Statutory Reserve	94,49,81,083.43	
16,88,49,850.37		207	Agril. Credit Stabilisation Fund	19,06,83,437.69	
15,48,80,966.67		208	Building fund	17,67,14,553.99	
3,10,17,488.02		209	Dividend Equalisation fund	3,53,84,205.48	
-		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	-	
10,28,50,903.51		213	Charitable Common Good Fund	11,74,06,628.39	
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	
9,48,44,759.60		215	Cooperative Development Fund	10,94,00,484.48	
-		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	1,64,03,89,956.42
1,49,56,99,348.71	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
30,40,35,704.00		220	Fixed Deposit of Individual and others	30,62,58,558.00	
2,65,53,52,159.10		221	Reinvestment Deposit of Individual and others	2,80,87,24,740.10	
2,74,55,92,736.71			T O T A L	3,11,49,83,298.10	3,02,89,17,027.42



Contd...

1	2	3	4	5	6
2,74,55,92,736.71			B.F.	3,11,49,83,298.10	3,02,89,17,027.42
5,78,15,890.00		222	R.D. of Individual and others	6,23,45,285.00	
8,59,84,204.00		223	Daily Deposit Account	9,19,33,004.00	
96,48,315.00		228	F.D. of Cooperative Institutions	1,03,14,339.00	
6,24,55,58,502.00		229	Re-investment Deposit of Cooperative Institutions	6,65,57,68,873.00	
2,65,23,257.00		231	Reserve Fund Deposit of Cooperative Institutions	2,83,79,879.00	
1,04,24,180.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	1,11,53,869.00	
1,85,58,28,074.35		233	Savings Bank Deposit of Individuals and others	1,87,16,08,445.14	
46,46,91,044.95		236	Savings Bank Deposit of Cooperative Institutions	81,01,60,088.67	
51,62,884.01		237	Current Deposit of Individual and others	94,03,048.76	
3,68,87,631.16		240	Current Deposit of Cooperative Institutions	3,89,33,212.48	
4,85,33,579.00		241	Matured Fixed Deposit Account	4,91,25,083.00	
3,78,65,819.05		242	Security Deposit of Staff and others	4,18,87,284.05	12,79,59,95,709.20
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
		245	SHORT TERM LOAN- LOANS/ CASH CREDIT		
7,10,00,00,000.00			Borrowing under S.T. (SAO) S.F.	7,74,00,00,000.00	7,74,00,00,000.00
			MEDIUM TERM LOANS		
4,51,720.00		266	Borrowing under Farm Sector	-	
9,27,737.00		267	Borrowing under Non-Farm Sector	-	
45,01,37,079.00		269	Borrowing under Self Help Group	55,48,66,666.00	
		270	Borrowing Under L. T. Farm Sector	-	
		271	Borrowing under L. T. Non-Farm Sector	-	55,48,66,666.00
			LONG TERM		
28,899.00		273	Borrowing from State Government (LT Loan - WCS)	-	
7,94,952.00		274	Borrowing from other Institutions	7,94,952.00	
		275	Borrowing under World Bank Assistance Fishery Project	-	
		276	Borrowing under ICDP Under Govt.		7,94,952.00
22,14,22,44,367.33			T O T A L	8,29,56,81,615.60	24,12,05,74,354.62



1	2	3	4	5	6
22,14,22,44,367.33			B.F.	8,29,56,61,618.00	24,12,05,74,354.62
	23	279	Branch Adjustment	-	-
38,56,73,928.21	24	280	OVERDUE INTEREST RESERVE	43,07,77,976.45	43,07,77,976.45
	25		INTEREST PAYABLE		
3,49,177.00		139	TDS Payable	25,83,122.00	
78,12,348.00		282	Interest Payable on Deposits	83,97,593.00	1,09,80,715.00
	26		OTHER LIABILITIES		
		283	Unclaimed Dividend / Dividend payable	-	
15,70,355.00		284	Pay Order	8,54,074.00	
46,83,93,832.00		286	Provisions for N.P.A.	56,28,06,593.00	
9,29,58,836.85		287	Suspense Payable	9,32,44,150.08	
4,08,04,069.59		288	Sundry Creditors	2,93,59,465.59	
35,00,000.00		291	Outstanding Charges Payable	61,46,950.00	
14,61,683.00		292	D.D. Payable	14,61,683.00	
2,74,59,553.00		295	a) Provision against Standard Assets	2,86,78,670.00	
4,10,45,252.00			b) Provision against 7th Pay Salary	4,10,45,252.00	
7,62,716.00			c) Provision for Audit Fee.	10,68,749.00	
28,14,96,900.00			d) Provision for Imbalance Position @10%	28,14,96,900.00	
28,23,57,772.00			e) Provision for Income Tax	40,85,90,318.00	
6,64,62,461.04			f) Provision Other Assets	6,64,62,461.04	
19,41,343.00			g) Matured Fixed Deposit @ 4% Interest.	19,41,343.00	
10,80,00,000.00			h) Provision For Investment Depreciation	10,80,00,000.00	
17,200.00			i) Provision For Honourarium to President	48,000.00	
81,36,875.00			j) Provision For DICGC Premium	88,05,783.00	1,64,00,10,391.71
23,96,24,48,669.02	27	298	(i) Undisbursed Profit for 2022-23.		
8,35,63,580.52			(ii) Current Year Profit		
11,05,12,751.19			GRAND TOTAL	11,16,09,590.11	11,16,09,590.11
24,15,65,25,000.73					26,31,39,53,027.89



 Sanku Kumar Saha
 Director

 R. Prasad
 Director

 P. Prasad
 President

 M. Prasad
 Finance Accounts and Investment Dept. &
 Dept. of Information Technology,

Chief Executive Officer
Angul U.C.C. Bank Ltd.,
 Angul

1	2	3	4	5	6
12,71,34,85,908.77			B.F.	10,41,55,22,000.01	13,34,26,12,658.04
	32		INDIVIDUALS		
7,41,80,853.76		142	Cash Credit to Individual & other Institution	7,42,09,694.76	
7,35,498.00		143	Gold loan Account	7,35,498.00	
3,36,01,814.00		144	Loan against Deposits	3,23,80,644.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
20,66,318.53		145	Loan to SHG(JLG)	16,83,601.53	
-		146	MTC/ RMTc loan to Cooperative Institution	-	
82,69,521.70		147	M.T. loan to Cooperative Institution under F.S.	80,13,332.70	
4,55,432.00		148	M.T loan to Cooperative Institution under N.F.S.	4,44,837.00	
39,74,48,487.40		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	46,01,39,276.40	
	34		INDIVIDUALS		
-		150	Mission Shakti Scooter Yojana	11,30,88,323.18	
3,04,40,392.00		152	Loans to Staff	2,85,96,299.00	
58,27,504.03		153	MT(FS) Loan to Individuals	64,22,705.03	
4,54,65,821.77		154	M.T. (NFS) loan to Individuals	4,48,33,277.77	
12,27,59,574.52		155	M.T. Non-Agril. to individuals	12,06,24,082.12	
6,29,790.00		156	Loan against Postal & Other Securities	20,51,951.00	
20,93,17,387.42		157	M.T. loan to Coop. Institution for Self Help Group.	25,68,38,648.37	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
16,00,698.00		159	LT (NFS) Loan to CI (ICDP)	5,31,752.00	
15,50,458.00		167	L.T. loan to Individuals under Farm Sector	15,50,458.00	
-		164	Rupay Settlement Account	-	
-		170	LT Housing Loan to Individual	13,97,840.00	11,56,90,64,220.87
	36		INTEREST RECEIVABLE		
		172	Interest Receivable on Loan and Advances	43,07,77,976.45	
		173	Interest Receivable on Investment	84,01,48,530.00	1,27,08,96,506.45
24,04,86,68,280.29			T O T A L		26,18,25,73,385.36



Contd...

1	2	3	4	5	6
24,04,86,68,280.29			B.F.		26,18,25,73,385.36
	37		ADJUSTMENT HEAD		
		177	Branch Adjustment		
	38		PREMISES (LESS DEPRECIATION)		
89,09,642.00		178	Premises	80,33,678.00	80,33,678.00
	39		FURNITURE AND FIXTURE		
1,41,46,705.81		179	Furniture and Fixture	1,32,88,469.60	1,32,88,469.60
	40		OTHER ASSETS		
2,834.00		180	Library	3,932.00	
22,25,408.00		181	Stationery in stock	21,58,217.00	
10,17,616.00		182	Vehicle Account	54,11,297.00	
1,03,49,102.49		183	Suspense Recoverable	97,89,083.45	
		185	Clearing Adjustment		
2,14,12,488.84		187	Income Tax (Adv. Tax & TDS)	4,29,36,373.84	
411.00		188	Unspent Postage	294.00	
2,31,65,206.00		189	Audit & Other Recovery	2,31,65,206.00	
35,63,712.73		190	Form Account	35,40,056.07	
13,11,275.00		192	DD Paying Bank	13,11,275.00	
2,17,52,318.57		193	Sundry Debtors	2,17,41,760.57	11,00,57,494.93
24,15,65,25,000.73			T O T A L		26,31,39,53,027.89
	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		
24,15,65,25,000.73			GRAND TOTAL OF BALANCE SHEET ITEMS		26,31,39,53,027.89



[Signature]
President

[Signature]
Director

[Signature]
Director

[Signature]
Chief Executive Officer
Angul U.C.C. Bank Ltd.,
Angul

[Signature]
Manager (F&I)
Finance Accounts and Investment Dept. &
Dept. of Information Technology,
Angul U. C. C. Bank Ltd.