

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.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
37,85,58,738.00		401	Interest paid on Borrowings	39,77,74,984.00	
68,18,43,198.00		402	Interest paid on Deposits	77,92,54,582.30	1,17,70,29,566.30
1,06,04,01,936.00	2		SALARY AND ALLOWANCES		
9,59,76,659.00		405	Salary	9,02,35,638.00	
4,54,662.00		406	T.A. to staff	3,11,872.00	
		407	Bonus / Exgratia paid to staff	-	
1,31,250.00		408	L i v e r i e s	1,30,024.00	
9,17,490.00		409	T r a i n i n g	25,635.00	
1,35,176.00		410	L T C to Staffs	-	
1,06,03,479.00		411	Contribution to Provident fund	1,28,82,759.00	
97,33,395.00		412	G r a t u i t y	72,67,512.00	
99,52,002.00		413	Other contingent / Establishment Expenses	1,16,32,420.00	12,24,85,860.00
12,79,04,113.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
8,89,104.00		421	Directors & L.C. members fee and allowances	9,68,346.00	9,68,346.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
19,40,608.00		425	House rent paid	20,52,656.00	
1,99,816.97		426	Rent and Taxes.	1,58,667.55	
1,18,91,95,153.00			T O T A L	22,11,323.55	1,30,04,83,772.30

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1	2	3	4	5	6
1,18,91,95,153.00			B.F.	22,11,323.55	1,30,04,83,772.30
-		427	Income Tax Paid	-	
1,67,84,331.00		428	Insurance Charges	1,79,99,704.00	
19,04,456.00		429	Lighting Charges	20,91,002.00	2,23,02,029.55
2,08,29,211.97	5		LAW CHARGES LEGAL EXPENSES		
4,48,659.00		431	Law Charges	4,34,161.00	4,34,161.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
66,318.00		435	Postage and Telegram	48,028.00	
33,34,980.47		436	Telephone Charges	31,63,115.52	32,11,143.52
34,01,298.47	7		AUDIT FEES		
16,54,698.00		440	Audit Fees	23,54,921.00	23,54,921.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
31,13,884.08		441	Repair and Maintenance	22,00,782.37	
58,73,155.21		442	Depreciation	63,38,266.00	85,39,048.37
89,87,039.29	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
34,99,494.94		445	Stationery and Printing	31,20,473.90	
3,13,225.00		446	Advertisement	1,22,700.00	32,43,173.90
38,12,719.94	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
-		450	Loss from sale of or dealing with Non-Banking Assets	-	
1,22,83,28,779.67			TOTAL		1,34,05,68,249.64



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1	2	3	4	5	6
1,22,83,28,779.67			B.F.		1,34,05,68,249.64
	11		OTHER EXPENDITURE		
15,00,727.00		451	Vehicle Expenses	11,31,540.00	
44,98,675.44		452	Commission Paid	46,25,992.42	
30,000.00		453	Donation and Subscription	1,00,000.00	
66,331.30		454	Newspaper and Periodicals	59,638.00	
32,81,022.00		455	Contingent and Misc. Expenses	16,49,681.00	
4,19,340.00		456	Committee Meeting Expenditure	8,12,222.00	
30,34,369.00		457	Subsidy and Incentive(Corpus Fund to C.I)	31,62,180.00	
9,99,029.00		458	Seminar Conference Study & Coop. Week	3,61,941.00	
-		459	Observation of Golden Jubilee	-	
-		460	Contribution to Coop. Education Fund	-	
-		464	Loss on account of implementation of OTS Scheme02.	-	
			Total Other Expenditure		1,19,03,194.42
1,38,29,493.74		462	Profit and loss Account (provision)		
9,44,12,761.00			a) Provision for NPA	-	
-			b) Provision for Others Assets	-	
12,19,117.00			c) Provision for Standard Assets	16,33,108.00	
4,51,04,048.24			d) Provision for Overdue Interest	10,26,78,365.02	
14,12,32,546.00			e) Provision for Income Tax	14,74,28,341.84	
-			f) Provision for Others	1,00,000.00	
6,68,908.00			g) Provision for DICGC Premium	21,15,032.00	
48,000.00			h) Provision for Honorarium to President	48,000.00	
-			i) Provision For Investment Depreciation	2,77,74,950.00	28,17,77,796.86
28,26,85,380.24	12		BALANCE OF PROFIT		
11,16,09,590.11		475	Profit and Loss Account (Net Profit FY- 2024-25)	11,41,52,434.03	11,41,52,434.03
1,63,64,53,243.76			T O T A L		1,74,84,01,674.95



Manager (FAID)

Chief Executive Officer

Director

Director

President



Auditor

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

BALANCE AS ON 31.03.2024.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2025.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		Authorised Share Capital of Rs. 500.00 Crore		
			SUBSCRIBED PAID UP CAPITAL		
1,06,30,99,579.00		201	Share Capital of Cooperative Institution	1,16,61,38,793.00	
31,23,29,092.00		202	Share Capital of Government of Odisha	34,71,32,092.00	
1,30,98,400.00		205	Share Capital of Nominal Members	1,30,53,250.00	1,52,63,24,135.00
1,38,85,27,071.00	19		RESERVE FUND AND OTHER RESERVES		
94,49,81,083.43		206	Statutory Reserve	98,71,22,252.62	
19,06,83,437.69		207	Agril. Credit Stabilisation Fund	19,90,54,156.95	
17,67,14,553.99		208	Building fund	18,50,85,273.25	
3,53,84,205.48		209	Dividend Equalisation fund	3,70,58,349.33	
		210	Bad and Doubtful debt reserve	-	
49,231.82		211	Investment Depreciation Reserve	49,231.82	
		212	Govt. Share Capital Redemption Fund	2,79,02,397.53	
11,74,06,628.39		213	Charitable Common Good Fund	12,29,87,107.90	
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	
10,94,00,484.48		215	Cooperative Development Fund	11,49,80,963.99	
		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	1,74,00,10,064.53
1,64,03,89,956.42	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
30,62,58,558.00		220	Fixed Deposit of Individual and others	33,41,46,136.00	
2,80,87,24,740.10		221	Reinvestment Deposit of Individual and others	2,84,10,14,125.10	
3,02,89,17,027.42			T O T A L	3,17,51,60,261.10	3,26,63,34,199.53

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1	2	3	4	5	6
3,02,89,17,027.42			B.F.	3,17,51,60,261.10	3,26,63,34,199.53
6,23,45,285.00		222	R.D. of Individual and others	5,98,60,002.00	
9,19,33,004.00		223	Daily Deposit Account	9,42,58,898.00	
1,03,14,339.00		228	F.D. of Cooperative Institutions	14,62,14,995.00	
6,65,57,68,873.00		229	Re-investment Deposit of Cooperative Institutions	7,09,49,37,272.00	
2,83,79,879.00		231	Reserve Fund Deposit of Cooperative Institutions	3,03,66,473.00	
1,11,53,869.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	1,19,34,641.00	
1,87,16,08,445.14		233	Savings Bank Deposit of Individuals and others	2,10,82,67,109.00	
81,01,60,088.67		236	Savings Bank Deposit of Cooperative Institutions	1,10,89,54,157.70	
94,03,048.76		237	Current Deposit of Individual and others	49,90,578.50	
3,89,33,212.48		240	Current Deposit of Cooperative Institutions	4,68,48,804.81	
4,91,25,083.00		241	Matured Fixed Deposit Account	4,82,54,705.00	
4,18,87,284.05		242	Security Deposit of Staff and others	4,64,55,872.05	13,97,65,03,769.16
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
7,74,00,00,000.00		245	Borrowing under S.T. (SAO) S.F.	8,37,00,00,000.00	8,37,00,00,000.00
			MEDIUM TERM LOANS		
		266	Borrowing under Farm Sector		
		267	Borrowing under Non-Farm Sector		
55,48,66,666.00		269	Borrowing under Self Help Group	28,52,33,332.00	
		270	Borrowing Under L.T. Farm Sector		
		271	Borrowing under L.T. Non-Farm Sector		28,52,33,332.00
			LONG TERM		
		273	Borrowing from State Government (L.T 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
24,12,05,74,354.62			T O T A L	8,65,60,28,284.00	25,89,88,66,252.69



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1	2	3	4	5	6
24,12,05,74,354.62			B.F.	8,65,60,28,284.00	25,89,88,66,252.69
	23	279	Branch Adjustment		
43,07,77,976.45	24	280	OVERDUE INTEREST RESERVE	53,34,56,341.47	53,34,56,341.47
	25		INTEREST PAYABLE		
25,83,122.00		139	TDS Payable	18,43,196.00	
83,97,593.00		282	Interest Payable on Deposits	1,16,08,572.00	1,34,51,768.00
	26		OTHER LLABILITIES		
		283	Unclaimed Dividend / Dividend payable		
8,54,074.00		284	Pay Order	5,74,814.50	
56,28,06,593.00		286	Provisions for N.P.A.	56,28,06,593.00	
9,32,44,150.08		287	Suspense Payable	26,39,11,256.72	
2,93,59,465.59		288	Sundry Creditors	3,16,97,078.59	
61,46,950.00		291	Outstanding Charges Payable	37,93,664.64	
14,61,683.00		292	D.D. Payable	14,61,683.00	
2,86,78,670.00		295	a) Provision against Standard Assets		
4,10,45,252.00			b) Provision against 7th Pay Salary	14,46,071.00	
10,68,749.00			c) Provision for Audit Fee.	28,14,96,900.00	
28,14,96,900.00			d) Provision for Imbalance Position @10%	13,29,86,869.00	
40,85,90,318.00			e) Provision for Income Tax	6,64,62,461.04	
6,64,62,461.04			f) Provision Other Assets	19,41,343.00	
19,41,343.00			g) Matured Fixed Deposit @ 4% Interest.	13,57,74,950.00	
10,80,00,000.00			h) Provision For Investment Depreciation	48,000.00	
48,000.00			i) Provision For Honorarium to President	96,93,032.00	1,52,44,06,494.49
88,05,783.00			j) Provision For DICGC Premium	5,69,608.99	5,69,608.99
		296	GST Payable		
26,20,23,43,437.78	27	298	(f) Undisbursed Profit for 2023-24.		
			(ii) Current Year Profit	11,41,52,434.03	11,41,52,434.03
11,16,09,590.11			GRAND TOTAL		28,08,49,02,899.67
26,31,39,53,027.89					



Manager (FAID)

Chief Executive Officer

Sanjay Kumar Dasgupta
Director

Director

President

(Signature)

Auditor



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

PROPERTIES AND ASSETS

BALANCE AS ON 31.03.2024.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2025.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	28		C A S H		
2,43,24,087.00		101	Cash in hand	2,66,34,855.00	
1,51,13,390.60		103	Current A/C. with S.B.I. and Subsidiaries	2,04,89,122.62	
17,93,66,143.08		104	Current A/C. with Commercial Bank (Notified)	18,74,78,197.68	
47,07,16,153.01		105	Current A/C. with O.S.C.B.	66,20,96,500.59	
-		106	RTGS A/C With YES Bank	-	89,66,98,675.89
68,95,19,773.69	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		INVESTMENT		
9,87,83,44,819.00		109	S.T. Deposit with approved Bank	10,95,39,18,471.00	
-		110	Call Deposit with STCI.	-	
2,33,56,78,000.00		112	Investment in Central Govt.	2,51,54,99,000.00	
-		113	Investment in other trustee securities	-	
41,51,43,000.00		114	Share in Cooperative Institutions	43,55,00,000.00	
-		115	Share with other Institutions	-	
2,39,27,065.35		116	F.D. with OSCB including RFD	2,56,37,850.35	
-		117	F.D. with other Banks	-	13,93,05,55,321.35
12,65,30,92,884.35			A D V A N C E S		
10,37,80,77,647.35		121	S.T. (SAO) S.F. loan to Coop. Institution	11,11,89,68,457.55	
1,78,77,180.85		128	S.T. (Hand looms)	1,78,77,180.85	
31,02,312.40		131	Cash Credit to Cooperative Institution for fertiliser	26,68,596.40	
69,80,097.41		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	
1,02,636.00		134	Cash Credit for SHG to C.I.	1,12,057.00	
13,34,26,12,658.04			T O T A L	11,15,59,88,515.21	14,82,72,53,997.24

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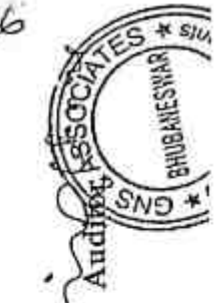


1	2	3	4	5	6
13,34,26,12,658.04			B.F.	11,15,59,88,515.21	14,82,72,53,997.24
	32		INDIVIDUALS		
7,42,09,694.76		142	Cash Credit to Individual & other Institution	7,35,38,486.96	
7,35,498.00		143	Gold loan Account	7,95,924.00	
3,23,80,644.00		144	Loan against Deposits	3,19,70,746.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
16,83,601.53		145	Loan to SHG(JLG)	11,96,661.53	
		146	MTC/ RMTc loan to Cooperative Institution		
80,13,332.70		147	M.T. loan to Cooperative Institution under F.S.	1,77,13,394.70	
4,44,837.00		148	M.T. loan to Cooperative Institution under N.F.S.	4,43,288.00	
46,01,39,276.40		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	38,58,49,551.40	
	34		INDIVIDUALS		
11,30,88,323.18		150	Mission Shakti Scooter Yojana	9,17,05,325.66	
2,85,96,299.00		152	Loans to Staff	4,23,51,383.00	
64,22,705.03		153	MT(PS) Loan to Individuals	91,17,853.06	
4,48,33,277.77		154	M.T. (NFS) loan to Individuals	4,48,89,075.77	
12,06,24,082.12		155	M.T. Non-Agril. to individuals	11,81,40,786.12	
20,51,951.00		156	Loan against Postal & Other Securities	37,35,806.00	
25,68,38,648.37		157	M.T. loan to Coop. Institution for Self Help Group.	26,67,30,318.72	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
5,31,752.00		159	LT (NFS) Loan to CI (ICDP)		
15,50,458.00		167	L.T. loan to Individuals under Farm Sector	15,50,458.00	
		164	Rupay Settlement Account		
13,97,840.00		170	LT Housing Loan to Individual	32,86,966.00	12,24,90,04,540.13
	36		INTEREST RECEIVABLE		
43,07,77,976.45		172	Interest Receivable on Loan and Advances	53,34,56,341.47	
84,01,18,530.00		173	Interest Receivable on Investment	28,02,03,186.00	81,36,59,527.47
26,18,25,73,385.36			T O T A L		27,88,99,18,064.84

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1	2	3	4	5	6
26,18,25,73,385.36			B.F.		27,88,99,18,064.84
	37		ADJUSTMENT HEAD		
		177	Branch Adjustment		
	38		PREMISES (LESS DEPRECIATION)		
80,33,678.00		178	Premises	72,30,310.00	72,30,310.00
	39		FURNITURE AND FIXTURE		
1,32,88,469.60		179	Furniture and Fixture	1,32,86,602.60	1,32,86,602.60
	40		OTHER ASSETS		
		180	Library	3,146.00	
3,932.00		181	Stationery in stock	21,74,865.10	
21,58,217.00		182	Vehicle Account	42,56,149.00	
54,11,297.00		183	Suspense Recoverable	1,38,19,101.18	
97,89,083.45		185	Clearing Adjustment	-	
		187	Income Tax (Adv.Tax & TDS)	10,50,74,594.08	
4,29,36,373.84		188	Unspent Postage	260.00	
294.00		189	Audit & Other Recovery	2,31,65,206.00	
2,31,65,206.00		190	Form Account	29,21,565.30	
35,40,056.07		192	DD Paying Bank	13,11,275.00	
13,11,275.00		193	Sundry Debtors	2,17,41,760.57	17,44,67,922.23
2,17,41,760.57			T O T A L		28,08,49,02,899.67
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		
26,31,39,53,027.89			GRAND TOTAL OF BALANCE SHEET ITEMS		28,08,49,02,899.67



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 Auditor
 GNS ASSOCIATES
 BHUBANESWAR

Director
 Director

Chief Executive Officer

Manager (FAID)

