

Form - B

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2025-26.

I N C O M E

BALANCE AS ON 31.03.2025.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2026	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
82,35,37,278.00		301	Interest Received on Loans and Advances	88,73,10,762.47	
90,96,91,948.34		302	Interest Received on Investment OSCB & STCI	1,03,38,66,013.56	1,92,11,76,776.03
	14		COMMISSION. EXCHANGE AND BROKERAGE		
19,14,964.94		303	Commission Exchange and Brokerage	6,55,342.85	6,55,342.85
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
-			(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		
2,20,850.00		326	Admission and Share Transfer Fees	43,400.00	
-		327	Dividend Received on Share	-	
1,30,36,633.67		329	Misc. Receipt	1,35,06,505.84	1,35,49,905.84
			Overdue Interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		-
1,74,84,01,674.95			T O T A L		1,93,53,82,024.72



Manager (FAID)

Chief Executive Officer

Kabita Behera
 Director

Kabita Behera
 Director

President

Auditor
 BHUBANESWAR
 Chartered Accountants

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2025-26.

EXPENDITURE

BALANCE AS ON 31.03.2025	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2026.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
39,77,74,984.00		401	Interest paid on Borrowings	39,72,55,101.00	
77,92,54,582.30		402	Interest paid on Deposits	85,62,66,812.00	1,25,35,21,913.00
1,17,70,29,566.30	2		SALARY AND ALLOWANCES		
9,02,35,638.00		405	S a l a r y	10,70,57,313.00	
3,11,872.00		406	T.A. to staff	7,42,216.00	
-		407	Bonus / Exgratia paid to staff	-	
1,30,024.00		408	L i v e r i e s	1,50,000.00	
25,635.00		409	T r a i n i n g	5,86,322.00	
-		410	L T C to Staffs	-	
1,28,82,759.00		411	Contribution to Provident fund	1,15,22,516.00	
72,67,512.00		412	G r a t u i t y	1,28,37,969.00	
1,16,32,420.00		413	Other contingent / Establishment Expenses	85,61,560.00	14,14,57,896.00
12,24,85,860.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
9,68,346.00		421	Directors & L.C. members fee and allowances	10,63,434.00	10,63,434.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
20,52,656.00		425	House rent paid	21,87,784.00	
1,58,667.55		426	Rent and Taxes.	1,16,948.57	
1,30,04,83,772.30			T O T A L	23,04,732.57	1,39,60,43,243.00



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Kabita Behera . kabita susha

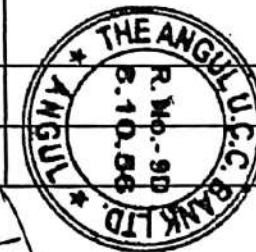
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1	2	3	4	5	6
1,30,04,83,772.30			B.F.	23,04,732.57	1,39,60,43,243.00
-		427	Income Tax Paid	-	
1,79,99,704.00		428	Insurance Charges	1,76,70,202.35	
20,91,002.00		429	Lighting Charges	21,31,339.25	2,21,06,274.17
2,23,02,029.55	5		LAW CHARGES LEGAL EXPENSES		
4,34,161.00		431	Law Charges	5,60,762.00	5,60,762.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
48,028.00		435	Postage and Telegram	83,265.00	
31,63,115.52		436	Telephone Charges	25,07,570.32	25,90,835.32
32,11,143.52	7		AUDIT FEES		
23,54,921.00		440	Audit Fees	8,55,908.00	8,55,908.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
22,00,782.37		441	Repair and Maintenance	28,59,779.46	
63,38,266.00		442	Depreciation	53,53,663.00	82,13,442.46
85,39,048.37	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
31,20,473.90		445	Stationery and Printing	34,05,523.10	
1,22,700.00		446	Advertisement	1,83,862.00	35,89,385.10
32,43,173.90	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
-		450	Loss from sale of or dealing with Non-Banking Assets		
1,34,05,68,249.64			TOTAL		1,43,39,59,850.05



Kabita Behera.

Kabita Behera

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1	2	3	4	5	6
1,34,05,68,249.64			B.F.		
	11		OTHER EXPENDITURE		1,43,39,59,850.05
11,31,540.00		451	Vehicle Expenses	12,98,307.00	
46,25,992.42		452	Commission Paid	47,07,655.45	
1,00,000.00		453	Donation and Subscription	90,000.00	
59,638.00		454	Newspaper and Periodicals	55,959.00	
16,49,681.00		455	Contingent and Misc. Expenses	21,11,862.00	
8,12,222.00		456	Committee Meeting Expenditure	7,20,200.00	
31,62,180.00		457	Subsidy and Incentive(Corpus Fund to C.I)	35,36,122.00	
3,61,941.00		458	Seminar Conference Study & Coop. Week	10,01,740.00	
-		459	Observation of Golden Jubilee	-	
-		460	Contribution to Coop. Education Fund	-	
-		464	Loss on account of implementation of OTS Scheme02.	-	
			Total Other Expenditure		1,35,21,845.45
1,19,03,194.42		462	Profit and loss Account (Provision)		
-			a) Provision for NPA	-	
-			b) Provision for Others Assets	-	
16,33,108.00			c) Provision for Standard Assets	17,56,331.00	
10,26,78,365.02			d) Provision for Overdue Interest	-	
14,74,28,341.84			e) Provision for Income Tax	33,00,42,342.08	
1,00,000.00			f) Provision for Others	-	
21,15,032.00			g) Provision for DICGC Premium	-	
48,000.00			h) Provision for Honorarium to President	48,000.00	
2,77,74,950.00			i) Provision For Investment Depreciation	-	33,18,46,673.08
28,17,77,796.86	12		BALANCE OF PROFIT		
11,41,52,434.03		475	Profit and Loss Account (Net Profit FY- 2025-26)	15,60,53,656.14	15,60,53,656.14
1,74,84,01,674.95			T O T A L		1,93,53,82,024.72

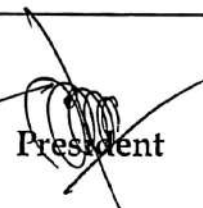

Manager (FAID)


Chief Executive Officer

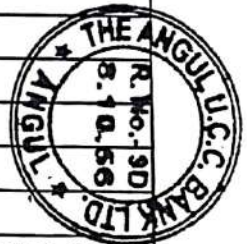
Kabita Behena.
Director

Kabita Saha
Director


Director


President


Auditor



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

BALANCE AS ON 31.03.2025.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2026.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		Authorised Share Capital of Rs. 500.00 Crore		
			SUBSCRIBED PAID UP CAPITAL		
1,16,61,38,793.00		201	Share Capital of Cooperative Institution	1,25,09,36,765.25	
34,71,32,092.00		202	Share Capital of Government of Odisha	38,15,81,092.00	
1,30,53,250.00		205	Share Capital of Nominal Members	1,35,58,082.00	1,64,60,75,939.25
1,52,63,24,135.00	19		RESERVE FUND AND OTHER RESERVES		
98,71,22,252.62		206	Statutory Reserve	1,03,06,18,914.13	
19,90,54,156.95		207	Agril. Credit Stabilisation Fund	20,76,15,589.50	
18,50,85,273.25		208	Building fund	19,36,46,705.80	
3,70,58,349.33		209	Dividend Equalisation fund	3,87,70,635.84	
-		210	Bad and Doubtful debt reserve	-	
49,231.82		211	Investment Depreciation Reserve	49,231.82	
2,79,02,397.53		212	Govt. Share Capital Redemption Fund	5,64,40,506.04	
12,29,87,107.90		213	Charitable Common Good Fund	12,86,94,729.60	
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	
11,49,80,963.99		215	Cooperative Development Fund	12,06,88,585.69	
-		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	1,84,22,95,229.56
1,74,00,10,064.53	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
33,41,46,136.00		220	Fixed Deposit of Individual and others	34,40,90,294.00	
2,84,10,14,125.10		221	Reinvestment Deposit of Individual and others	3,18,62,00,301.64	
3,26,63,34,199.53			T O T A L	3,53,02,90,595.64	48,83,71,168.81



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Kabita Behera. Kabita Sarker

1	2	3	4	5	6
3,26,63,34,199.53			B.F.	3,53,02,90,595.64	3,48,83,71,168.81
5,98,60,002.00		222	R.D. of Individual and others	5,62,64,974.50	
9,42,58,898.00		223	Daily Deposit Account	10,43,69,225.00	
14,62,14,995.00		228	F.D. of Cooperative Institutions	10,74,24,404.00	
7,09,49,37,272.00		229	Re-investment Deposit of Cooperative Institutions	7,84,70,83,264.00	
3,03,66,473.00		231	Reserve Fund Deposit of Cooperative Institutions	3,24,92,162.00	
1,19,34,641.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	1,27,70,053.00	
2,10,82,67,109.00		233	Savings Bank Deposit of Individuals and others	1,90,62,10,066.14	
1,10,89,54,157.70		236	Savings Bank Deposit of Cooperative Institutions	1,19,36,40,944.33	
49,90,578.50		237	Current Deposit of Individual and others	37,78,764.63	
4,68,48,804.81		240	Current Deposit of Cooperative Institutions	4,36,83,330.46	
4,82,54,705.00		241	Matured Fixed Deposit Account	4,65,53,662.50	
4,64,55,872.05		242	Security Deposit of Staff and others	4,90,72,727.05	14,93,36,34,173.25
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
8,37,00,00,000.00		245	Borrowing under S.T. (SAO) S.F.	8,89,00,00,000.00	8,89,00,00,000.00
			MEDIUM TERM LOANS		
-		266	Borrowing under Farm Sector	-	
-		267	Borrowing under Non-Farm Sector	-	
28,52,33,332.00		269	Borrowing under Self Help Group	-	
-		270	Borrowing Under L.T. Farm Sector	-	
-		271	Borrowing under L.T. Non-Farm Sector	-	
			LONG TERM		
-		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
25,89,88,66,252.69			T O T A L	8,89,07,94,952.00	12,80,00,294.06



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Kabita Behera.

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1	2	3	4	5	6
25,89,88,66,252.69			B.F.	8,89,07,94,952.00	27,31,28,00,294.06
-	23	279	Branch Adjustment	-	-
53,34,56,341.47	24	280	OVERDUE INTEREST RESERVE	44,38,41,010.46	44,38,41,010.46
	25		INTEREST PAYABLE		
18,43,196.00		139	TDS Payable	9,90,614.00	
1,16,08,572.00		282	Interest Payable on Deposits	1,18,21,172.00	1,28,11,786.00
	26		OTHER LIABILITIES		
-		283	Unclaimed Dividend / Dividend payable	-	
5,74,814.50		284	Pay Order	7,91,316.50	
56,28,06,593.00		286	Provisions for N.P.A.	56,28,06,593.00	
26,39,11,256.72		287	Suspense Payable	9,96,55,278.50	
3,16,97,078.59		288	Sundry Creditors	2,67,12,374.59	
37,93,664.64		291	Outstanding Charges Payable	64,56,000.00	
14,61,683.00		292	D.D. Payable	14,61,683.00	
3,03,11,778.00		295	a) Provision against Standard Assets	3,20,68,109.00	
14,46,071.00			b) Provision for Audit fee.	6,98,000.00	
13,29,86,869.00			c) Provision for Income Tax	33,00,09,836.00	
6,64,62,461.04			d) Provision Other Assets	6,25,44,386.90	
28,14,96,900.00			e) Provision for Imbalance Position	28,14,96,900.00	
19,41,343.00			f) Matured Fixed Deposit Interest @4%	19,41,343.00	
13,57,74,950.00			g) Provision For Investment Depreciation	13,57,74,950.00	
48,000.00			h) Provision For Honorarium to President	48,000.00	
96,93,032.00			i) Provision For DICGC Premium	64,65,921.07	1,54,89,911.58
5,69,608.99		296	GST Payable	5,07,838.26	5,07,838.26
27,97,07,50,465.64	27	298			
-			(i) Undisbursed Profit for 2024-25.	-	
11,41,52,434.03			(ii) Current Year Profit	15,60,53,656.14	15,60,53,656.14
28,08,49,02,899.67			GRAND TOTAL		29,47,49,45,276.48



Manager (FAID)

Chief Executive Officer

Kabita Behera. Karbi'kashu

Director

Director

Director

President



Auditor

Form - A

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.

PROPERTIES AND ASSETS

BALANCE AS ON 31.03.2025.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2026.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	28		C A S H		
2,66,34,855.00		101	Cash in hand	2,14,25,489.00	
2,04,89,122.62		103	Current A/C. with S.B.I. and Subsidiaries	2,03,10,956.02	
18,74,78,197.68		104	Current A/C. with Commercial Bank (Notified)	25,95,64,509.73	
66,20,96,500.59		105	Current A/C. with O.S.C.B.	17,15,46,351.75	
		106	RTGS A/C With YES Bank	-	47,28,47,306.50
89,66,98,675.89	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		INVESTMENT		
10,95,39,18,471.00		109	S.T. Deposit with approved Bank	11,93,03,69,649.00	
-		110	Call Deposit with STCI.	-	
2,51,54,99,000.00		112	Investment in Central Govt.	2,68,51,99,000.00	
-		113	Investment in other trustee securities	-	
43,55,00,000.00		114	Share in Cooperative Institutions	44,60,00,000.00	
-		115	Share with other Institutions	-	
2,56,37,850.35		116	F.D. with OSCB including RFD	2,74,70,956.35	
-		117	F.D. with other Banks	-	15,08,90,39,605.35
13,93,05,55,321.35			A D V A N C E S		
11,11,89,68,457.55		121	S.T. (SAO) S.F. loan to Coop. Institution	11,77,33,33,500.91	
1,78,77,180.85		128	S.T. (Hand looms)	1,78,75,782.85	
26,68,596.40		131	Cash Credit to Cooperative Institution for fertiliser	20,67,234.40	
69,80,097.41		132	Cash Credit for processing and marketing	69,79,349.54	
93,82,126.00		133	Cash Credit for Consumer business	93,82,126.00	
1,12,057.00		134	Cash Credit for SHG to C.I.	96,579.00	
14,82,72,53,997.24			T O T A L	11,80,97,34,572.20	15,06,18,86,911.85



Kabita Behera.

Kabitaee Schu

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1	2	3	4	5	6
14,82,72,53,997.24			B.F.	11,80,97,34,572.70	15,56,18,86,911.85
	32		INDIVIDUALS		
7,35,38,486.96		142	Cash Credit to Individual & other Institution	7,06,14,935.96	
7,95,924.00		143	Gold loan Account	1,07,467.00	
3,19,70,746.00		144	Loan against Deposits	4,02,24,912.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
11,96,661.53		145	Loan to SHG(JLG)	10,54,451.53	
-		146	MTC/ RMTTC loan to Cooperative Institution	-	
1,77,13,394.70		147	M.T. loan to Cooperative Institution under F.S.	1,79,21,469.70	
4,43,288.00		148	M.T loan to Cooperative Institution under N.F.S.	21,79,333.00	
38,58,49,551.40		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	38,17,05,411.40	
	34		INDIVIDUALS		
9,17,05,325.66		150	Mission Shakti Scooter Yojana	6,30,67,863.47	
-		151	Easy Personal Loan	8,69,566.00	
4,23,51,383.00		152	Loans to Staff	7,87,82,581.00	
91,17,853.06		153	MT(FS) Loan to Individuals	1,54,73,710.06	
4,48,89,075.77		154	M.T. (NFS) loan to Individuals	4,68,03,792.77	
11,81,40,786.12		155	M.T. Non-Agril. to individuals	11,75,28,459.12	
37,35,806.00		156	Loan against Postal & Other Securities	25,59,972.00	
26,67,30,318.72		157	M.T. loan to Coop. Institution for Self Help Group.	32,60,91,461.94	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
-		159	LT (NFS) Loan to CI (ICDP)	-	
15,50,458.00		167	L.T. loan to Individuals under Farm Sector	14,64,424.00	
-		164	Rupay Settlement Account	-	
32,86,966.00		170	LT Housing Loan to Individual	32,03,293.00	12,97,93,87,676.65
	36		INTEREST RECEIVABLE		
53,34,56,341.47		172	Interest Receivable on Loan and Advances	44,38,41,010.46	
28,02,03,186.00		173	Interest Receivable on Investment	31,61,93,911.00	76,00,34,921.46
27,88,99,18,064.84			T O T A L		13,09,509.96

Kabita Behera. Kabita Sehu

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1	2	3	4	5	6
27,88,99,18,064.84			B.F.		29,30,13,09,509.96
	37		ADJUSTMENT HEAD		
-		177	Branch Adjustment	-	-
	38		PREMISES (LESS DEPRECIATION)		
72,30,310.00		178	Premises	1,05,07,279.00	1,05,07,279.00
	39		FURNITURE AND FIXTURE		
1,32,86,602.60		179	Furniture and Fixture	1,51,57,385.60	1,51,57,385.60
	40		OTHER ASSETS		
3,146.00		180	Library	2,517.00	
21,74,865.10		181	Stationery in stock	18,28,793.10	
42,56,149.00		182	Vehicle Account	34,04,919.00	
1,38,19,101.18		183	Suspense Recoverable	1,19,95,331.58	
-		185	Clearing Adjustment	-	
10,50,74,594.08		187	Income Tax (Adv.Tax & TDS)	8,20,19,279.02	
260.00		188	Unspent Postage	357.00	
2,31,65,206.00		189	Audit & Other Recovery	2,31,65,206.00	
29,21,565.30		190	Form Account	25,01,663.65	
13,11,275.00		192	DD Paying Bank	13,11,275.00	
2,17,41,760.57		193	Sundry Debtors	2,17,41,760.57	14,79,71,101.92
28,08,49,02,899.67			T O T A L		29,47,49,45,276.48
	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		-
28,08,49,02,899.67			GRAND TOTAL OF BALANCE SHEET ITEMS		29,47,49,45,276.48



Manager (FAID)

Chief Executive Officer

Director

Director

Director

President

