

**GOVERNMENT OF ASSAM
OFFICE OF THE REGISTRAR OF COOPERATIVE SOCIETIES, ASSAM
KHANAPARA, GUWAHATI-22.**

No. CG (A) 9/2011/pt-/49

Dated Guwahati, the 7th August, 2021

From : Sri A. K. Baishya,
i/c Chief Auditor
- cum -
i/c Addl.Registrar of Cooperative Societies (Gen),
Assam, Khanapara, Guwahati-22.

To : The Managing Director,
The Industrial Cooperative Bank Ltd.
Guwahati- 1.

Sub : Forwarding of Balance Sheet as on 31-03-2021.

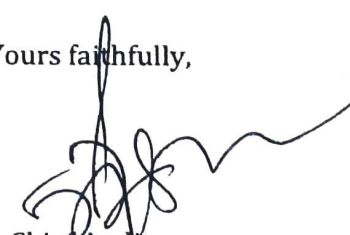
Sir,

With reference to the above, I am to forward herewith the audited Balance Sheet of The Industrial Bank Ltd. as on 31-03-2021, duly countersigned along with other relevant papers for your needful.

You are, hereby requested to read out the entire Audit Observation Report in the Annual General Meeting and send compliance of the report to the Registrar of Cooperative Societies, Assam within 03 (three) months from the date of acceptance of the Report by the Annual General Meeting of the Society, as required under section 85(2) of Assam Cooperative Societies Act, 2007.

This is for your information and necessary action.

Yours faithfully,


i/c Chief Auditor
-cum-

i/c Addl. Registrar of Cooperative Societies (Gen),
Assam, Khanapara, Guwahati-22.

Enclo:- As above.

THE INDUSTRIAL CO-OPERATIVE BANK LTD.

H.O: S. S. ROAD, LAKHTOKIA, GUWAHATI-781001, (ASSAM)

Website: www.icblghy.com, E-mail ID: ho@icblghy.com, Ph: 0361 2635345



Financial Statement

for

Financial Year - 2020-21

Our Branches:

Guwahati Branch

S. S. Road, Lakhtokia,
Guwahati-781001
Ph: 0361-2541616

Noonmati Branch

Anuradha Cinema
Complex, MD Road,
Bamunimaidum,
Guwahati-781021
Ph: 0361-2550599

Maligaon Branch

Bipul Bharali Complex,
Maligaon Charali,
Maligaon,
Guwahati-781011
Ph: 0361-2570090

Ganeshguri Branch

Ganeshguri Chariali,
Nayanpur Road
Guwahati-781006
Ph: 0361-2203662

**ANNUAL REPORT OF BALANCE SHEET OF
THE INDUSTRIAL CO-OPERATIVE BANK LTD, GUWAHATI
FOR THE YEAR 2020-21**

1	Name of the Bank	The Industrial Co-operative Bank Ltd.
2	Address	S. S. Road, Lakhtokia, Guwahati-781001
3	Regn No & Date	4/53 Dtd 19.02.1953
4	Year of Audit	2020-21
5	No. of Members	"A" Class – 48,686 Nos. "B" Class – 5,578 Nos.
6	Authorised Share Capital	Rs. 5,000.00 Lakhs
7	Paid Up Capital	Rs. 1,262.94 Lakhs
8	Total Investment in Govt Securities	Rs. 5,549.75 Lakhs
9	Reserve Fund & Other Reserve	Rs. 3,610.08 Lakhs
10	Deposit Mobilisation	Rs. 21,698.03 Lakhs
11	Accrued Net Worth	Rs. 2,916.68 Lakhs
12	Total Loans & Advances	Rs. 17,097.29 Lakhs
13	Total Overdues	Rs. 1,209.47 Lakhs
14	Net Profit	Rs. 861.04 Lakhs
15	Working Capital	Rs. 26,708.69 Lakhs
16	Date of last Annual General Meeting	15.09.2020
17	Name of the Chairman:	Sri. Mahit Chandra Gayari
18	Name of the Managing Director:	Sri Subhra Jyoti Bharali
19	Name of the Auditors	Sri Baladev Sarma, Sr. Insp/Auditor of C.S., H.o. Sri Uttam Sinha, Sr. Inspector/Auditor o C.S., H.O. Sri Hemen Deka , Sr. Insp/Auditor of C.S., H.O. Sri Farekhuddin Ahmad, Sr. Insp/Auditor of C.S., H.O. Smt. Geetanjali Das, Sr. Insp/Auditor of C.S., H.O. Sri Dhanajit Rabha, Sr. Insp/Auditor of C.S., H.O.
20	Audit Classification	"A"




THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHTOKIA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

Amount in INR

As on 31/03/2020	CAPITAL & LIABILITIES	AMOUNT	As on 31/03/2021
	1. CAPITAL		
	(i) Authorised Capital:		
18,00,00,000.00	2,00,00,000 Nos of "A" Class Ordinary Shares of Rs. 25/- each	50,00,00,000.00	
	(ii) Suscribed Capital :		
12,57,39,361.00	50,51,748 Nos of "A" Class Ordinary Shares of Rs. 25/- each	12,62,93,700.00	
	(iii) Amount Called up 50,51,748 Nos of "A" Class		
	Ordinary Shares of Rs. 25/- each		
	of (iii) Above held by		
12,57,39,361.00	(a) Individual	12,62,93,700.00	
Nil	(b) Co-Operative Institution	Nil	
Nil	(c) State Government	Nil	
12,57,39,361.00	(iv) Share Application Money		12,62,93,700.00
			Nil
	2. RESERVE FUND AND OTHER RESERVES:		
9,35,79,006.36	(i) Statutory Reserved Fund	9,39,35,206.36	
4,35,00,000.00	(ii) Reserve for Land & Building	4,35,00,000.00	
10,89,68,283.99	(iii) Provision for Bad & Doubtful Debts	10,89,68,283.99	
2,65,82,453.00	(iv) Contingent Provision Against Standard Assets	2,65,82,453.00	
7,84,24,057.00	(v) Revaluation Reserve	7,81,22,512.00	
57,00,000.00	(vi) Investment Fluctuation Reserve	57,00,000.00	
42,00,000.00	(vii) Reserve for Bad and Doubtful Debt	42,00,000.00	
36,09,53,800.35			36,10,08,455.35
Nil	3. Principal / Subsidiary State Partner- Ship Fund Account	Nil	
48,66,93,161.35			48,73,02,155.35


Mahit Ch. Gayari
(Chairman)

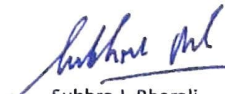

N. C. Medhi
(Vice-Chairman)


M. Ahmed
(Director)


Balendra Bharali
(Director)


Riju Hazarika
(Director)


Kalpana Deka
(Director)


Subhra J. Bharali
(Managing Director)


Rajeswar Das
Chief Manager (Accounts)

THE INDUSTRIAL CO-OPERATIVE BANK LTD.

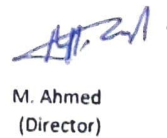
S. N. ROAD, LAKSHITOLA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

			Amount in INR
As on 31/03/2020	PROPERTY AND ASSETS	AMOUNT	As on 31/03/2021
3,44,18,649.00	1. Cash		
5,42,34,661.31	(i) Cash in Hand	1,37,63,838.00	
13,96,781.71	(ii) Cash with RBI in C/D A/c	42,34,661.31	
	(iii) Cash with SBI in C/D A/c	59,76,371.00	
9,00,50,092.02			2,39,74,870.31
	2. BALANCES WITH OTHER BANKS:		
14,73,61,922.38	(i) In Current Deposit	10,15,42,682.42	
18,26,69,688.00	(ii) In Fixed Deposit	16,93,25,164.00	
33,00,31,610.38			27,08,67,846.42
Nil	3. MONEY AT CALL & SHORT NOTICE:		Nil
	4. INVESTMENTS:		
53,33,67,500.00	(i) In Central & State Government Securities (at book value) <i>Face Value : 55,50,00,000.00</i>	55,49,75,833.00	
Nil	(ii) Other Trustees Securities	Nil	
15,000.00	(iii) Share in Co-Operative Institution	15,000.00	
Nil	(iv) Other Investments	Nil	
53,33,82,500.00			55,49,90,833.00
Nil	5. INVESTMENT OUT OF PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND:		Nil
95,34,64,202.40			84,98,33,549.73


Mahil Ch. Gayari
(Chairman)

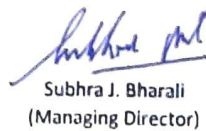

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Chief Manager (Accounts)

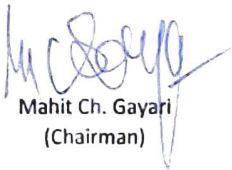
THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHITOKJA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

Amount in INR

As on 31/03/2020	CAPITAL & LIABILITIES	AMOUNT	As on 31/03/2021
48,66,93,161.35	Balance Brought Forward		48,73,02,155.35
	4. DEPOSITS & OTHER ACCOUNTS:		
	(a) Fixed Deposits:		
73,15,12,307.60	(i) Individuals	1,04,55,10,195.50	
9,94,78,991.42	(ii) Other Societies	11,73,47,156.34	
83,09,91,299.02		1,16,28,57,351.84	
2,62,91,220.00	(iii) Recurring Deposits	2,32,10,052.00	
9,61,64,682.20	(iv) Cash Certificate	6,53,17,308.20	
3,23,981.08	(v) Staff Security Deposits	3,46,659.76	
12,27,79,883.28		8,88,74,019.96	
	(b) Savings Bank Deposits:		
69,83,06,777.16	(i) Individuals	67,85,97,143.77	
24,59,92,549.63	(ii) Other Societies	3,06,46,474.60	
94,42,99,326.79		70,92,43,618.37	
	(c) Current Deposits:		
15,34,08,198.66	(i) Individual	12,00,38,832.16	
11,64,59,835.05	(ii) Other Societies	8,70,68,402.33	
26,98,68,033.71		20,71,07,234.49	
17,54,715.00	(e) Money at Call & Short Notice	17,20,715.00	
2,16,96,93,257.80			2,16,98,02,939.66
Nil	5. BORROWINGS :		Nil
41,24,406.88	6. BILLS FOR COLLECTIONS: (Being Bills receivable as per contra)		41,24,406.88
Nil	7. BRANCH ADJUSTMENTS:		Nil
2,66,05,10,826.03			2,66,12,29,501.89


Mahit Ch. Gayari
(Chairman)

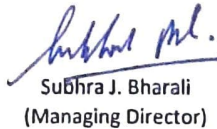

N. C. Medhi
(Vice-Chairman)

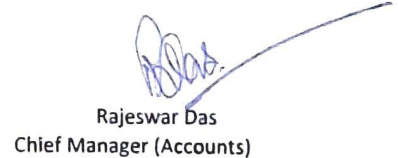

M. Ahmed
(Director)


Balendra Bharali
(Director)


Riju Hazarika
(Director)


Kalpana Deka
(Director)


Subhra J. Bharali
(Managing Director)


Rajeswar Das
Chief Manager (Accounts)

THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHITOXA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

Amount in INR

As on 31/03/2020	PROPERTY AND ASSETS	AMOUNT	As on 31/03/2021
95,34,64,202.40	Balance brought forward		84,98,33,549.73
	6. ADVANCES		
	<u>(i) Short Term Loans:</u>		
1,26,32,50,648.32	(a) Overdrafts	1,06,38,95,838.51	
-	(b) Purchase of Bills & Cheques	-	
61,81,906.87	(c) Advances to Staff	47,35,079.06	
4,94,95,144.11	(d) Overdraft to Staff	6,74,94,612.78	
5,41,02,904.10	(e) Loan	45,93,00,294.59	
1,37,30,30,603.40	<u>Of which, Secured Against:</u>	1,59,54,25,824.94	
Nil	(a) Govt. & Other Approved Security	Nil	
1,37,30,30,603.40	(b) Other Tangible Security of the Advances;	1,59,54,25,824.94	
1,37,30,30,603.40	(a) Amount Due from Individual	1,59,54,25,824.94	
12,32,43,260.00	(b) Amount Overdue	11,34,24,031.69	
Nil	(c) Considered Bad & Doubtful of Recovery	Nil	
	<u>(ii) Medium Term Loans :</u>		
13,35,52,381.29	(a) Loans	9,79,09,061.52	
	<u>Of which Secured Against:</u>		
Nil	(a) Govt. & Other Approved Security	Nil	
15,86,93,213.59	(b) Other Tangible Securities Of the Advances ;	9,79,09,061.52	
15,86,93,213.59	(a) Amount due from Individual	9,79,09,061.52	
78,85,379.29	(b) Amount Overdue	73,23,968.52	
Nil	(c) Considered Bad & Doubtful of Recovery	Nil	
2,46,00,47,187.09		1,69,33,34,886.46	84,98,33,549.73


Mahit Ch. Gayari
(Chairman)

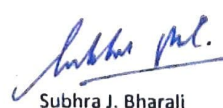

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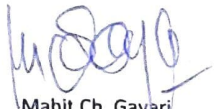

Rajeswar Das
Chief Manager (Accounts)

THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHITOKTA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

As on 31/03/2020	CAPITAL & LIABILITIES	AMOUNT	Amount in INR As on 31/03/2021
2,66,05,10,826.03	Balance Brought Forward		2,66,12,29,501.89
	8. OTHER LIABILITIES:		
23,00,839.99	(i) Pay Order Issued	16,57,947.60	
69,04,044.99	(ii) Sundries	53,72,788.50	
2,50,000.00	(iii) Security Deposit (Against Rent)	2,50,000.00	
48.00	(iv) Remuneration Payable to Sri Subhra Jyoti Bharali as Managing Director (@ Rs. 1/- Per Month)	60.00	
21,000.00	(v) Director's Sitting Fees Payable	-	
1,42,304.00	(vi) Sundries Creditors for Supply	3,36,247.00	
9,06,588.10	(vii) TDS Payable	5,82,625.00	
3,65,919.00	(viii) GST Payable (Output)	1,66,008.16	
1,08,90,744.08			83,65,676.26
	9. PROFIT & LOSS A/C		
Nil	Profits as per Last Year Balance Sheet	Nil	
Nil	Less- Appropriation	Nil	
Nil	Add: Profit for the year	8,61,04,461.42	
	Less: Acc. Loss of the Previous Year	8,48,30,619.82	12,73,841.60
2,67,14,01,570.11			2,67,08,69,019.75


Mahit Ch. Gayari
(Chairman)

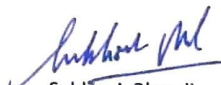

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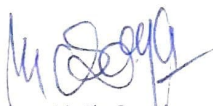
THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHTOKTA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

Amount in INR

As on 31/03/2020	PROPERTY AND ASSETS	AMOUNT	As on 31/03/2021
2,46,00,47,187.09	Balance Brought Forward	1,69,33,34,886.46	84,98,33,549.73
	iii) Long Term Loans:		
1,41,82,792.84	a) Loans to Staff	1,63,94,252.95	
	<i>Of which Secured Against:</i>		
Nil	(a) Govt. & Other Approved Securities	Nil	
1,41,82,792.84	b) Other Tangible Securities of the Advances:	1,63,94,252.95	
1,41,82,792.84	a) Amount Due from Individuals	1,63,94,252.95	
2,57,040.00	b) Amount Overdue	1,98,500.00	
Nil	c) Considered Bad and Doubtful of Recovery	Nil	
1,52,07,65,777.53		1,70,97,29,139.41	1,70,97,29,139.41
1,55,98,074.27	7. INTEREST RECEIVABLE :		1,14,91,024.00
	<i>Of which</i>		
Nil	a) Amount Overdue	Nil	
Nil	b) Considered Bad and Doubtful of Recovery	Nil	
41,24,406.88	8. BILLS RECEIVABLE :		41,24,406.88
	<i>(Being Bills for Collection as per contra)</i>		
35,33,207.06	9. BRANCH ADJUSTMENTS :		35,33,207.06
	10. LAND & BUILDING :		
	<i>As per Last Balance Sheet</i>		
6,61,50,000.00	a) Land	6,61,50,000.00	
1,57,42,156.00	b) Building	1,53,48,602.00	
3,93,554.00	Less : Depreciation for the year	3,83,715.00	
8,14,98,602.00		8,11,14,887.00	8,11,14,887.00
2,57,89,84,270.14			2,65,98,26,214.08


Mahit Ch. Gayari
(Chairman)

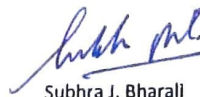

N. C. Medhi
(Vice-Chairman)


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Subhra J. Bharali
(Managing Director)


Rajeswar Das
Chief Manager (Accounts)


THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHITOKJA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2021

Amount in INR

As on 31/03/2020	CAPITAL & LIABILITIES	AMOUNT	As on 31/03/2021
2,67,14,01,570.11	BALANCE BROUGHT FORWARD		2,67,08,69,019.75
2,67,14,01,570.11	GRAND TOTAL		2,67,08,69,019.75
2,07,34,043.00	<u>Contingent Liabilities :</u> (i) Outstanding Liabilities for Guarantees issued	Nil	
Nil	(ii) Other	Nil	


Mahit Ch. Gayari
(Chairman)

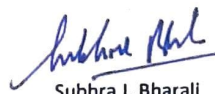

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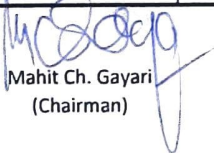
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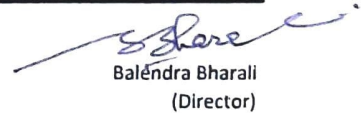
Amount in INR

As on 31/03/2020	PROPERTY AND ASSETS	AMOUNT	As on 31/03/2021
2,57,89,84,270.14	Balance Brought Forward		2,65,98,26,214.08
36,83,612.31	11. FURNITURE & FIXTURE (at cost) as per Last Balance Sheet.	31,80,148.31	
-	Less: Disposed off	-	
36,83,612.31		31,80,148.31	
-	Add : Addition during the Year	-	
36,83,612.31		31,80,148.31	
5,03,464.00	Less : Depreciation for the Year	4,43,912.00	
31,80,148.31		27,36,236.31	27,36,236.31
	12. OTHER ASSETS :		
83,869.00	a) Security Deposits (ASEB)	83,869.00	
23,02,155.90	b) Sundries Debtors	29,32,427.90	
7,92,023.11	c) Printing & Stationary (Stock)	11,20,638.01	
5,66,720.00	d) Income Tax Recoverable/ Tax Deducted at Source	6,99,510.00	
3,10,082.05	e) Unclaimed Deposit Receivable	19,88,350.05	
3,48,420.00	f) Prepaid Insurance Premium	2,70,666.00	
-	g) Bye Laws Exp. Not written off	12,00,000.00	
3,261.78	h) NPCI Charges Receivable	11,108.40	
44,06,531.84			83,06,569.36
	13. PROFIT & LOSS A/c		
13,12,71,949.59	Accumulated Loss of the Previous Year	-	
4,64,41,329.77	Less: Profit for the Year	-	
8,48,30,619.82			
2,67,14,01,570.11	GRAND TOTAL		2,67,08,69,019.75


Mahit Ch. Gayari
(Chairman)


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Riju Hazarika
(Director)



Kalpana Deka
(Director)



Subhra J. Bharali
(Managing Director)



Rajeswar Das
Chief Manager (Accounts)


AUDITOR'S CERTIFICATE

We report that we have audited the Balance Sheet as at 31st March, 2021 and the annexed Profit & Loss a/c for the year ended 31st March, 2021 of The Industrial Co-Operative Bank Ltd. and obtained all the information and explanations as we required. In our opinion, the Balance Sheet and Profit & Loss a/c have been drawn up in conformity with the law, subject to our separate report of even date. The Balance Sheet exhibits a true and correct view of the state of the Bank's affairs according to the best of our information and explanations given to us and as shown by the books of the society.


(Baladev Sarma)
Sr. Insp/Auditor of
Co-Op: Societies, H.O.



(Uttam Sinha)
Sr. Insp/Auditor of
Co-Op: Societies, H.O.


(Hemen Deka)
Sr. Insp/Auditor of
Co-Op: Societies, H.O.


(Geetanjali Das)
Sr. Insp/Auditor of
Co-Op: Societies, H.O.


(Farekuddin Ahmed)
Sr. Insp/Auditor of
Co-Op: Societies, H.O.


(Dhanajit Rabha)
Sr. Insp/Auditor of
Co-Op: Societies, H.O.

Countersigned

Chief Auditor
To the Registrar of Co-op Societies
Assam, Kamrup, Guwahati


THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKEHOTOKIA, GUWAHATI-781001

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2021


Amount in INR

As on 31/03/2020	EXPENDITURE		As on 31/03/2021
8,91,33,143.20	1. Interest on Deposits and Borrowings		6,53,29,413.09
7,52,72,049.83	2. Salaries, Allowances & Staff Provident Fund & Gratuity		7,27,77,150.44
16,94,582.08	3.		19,90,396.18
23,21,474.50	(a) Rent, Taxes, Insurance & Lighting		26,23,000.34
2,13,060.00	(b) Deposit Insurance Premium		2,86,945.00
7,52,615.00	4. Directors & Local Committee Members Fees and Allowances		4,93,943.00
3,07,199.00	5. Law Charges		2,24,255.00
3,00,980.00	6. Postage, Telegram & Telephone Charges		4,70,500.00
	7. Audit Fees		
	8. Depreciation & Repairs to property		
78,598.00	a. Depreciation on Building	82,170.00	
5,03,464.00	b. Depreciation on Furniture & Fixture	4,43,912.00	
86,453.25	c. Repairs to Furniture & Fixtures & Building	1,13,160.50	
6,68,515.25			6,39,242.50
6,67,550.11	9. Printing, Stationary & Advertisement		3,72,278.44
	10. Other Expenditures :-		
1,85,882.75	a) Miscellaneous	2,67,388.12	
9,745.64	b) Incidental charges	35,903.79	
33,44,251.42	c) Organisation Expenses	23,48,530.31	
2,69,000.00	d) Amortisation of Premium on Investment	6,43,667.00	
3,52,98,719.00	e) DD Agent & PCs Commissions & Incentives	15,10,992.00	
3,455.00	f) Interest on Late Payment of TDS	608.00	
12.00	g) Remuneration to Sri Subhra Jyoti Bharali as Managing Director (@ Rs. 1/- Per Month)	12.00	
38,29,284.00	h) Consultancy Charges	19,19,086.00	
-	i) Amortization of Bye laws amendement fees	4,00,000.00	
-	j) IT Expenses	2,25,264.22	
4,29,40,349.81			73,51,451.44
4,64,41,329.77	11. Balance of Profit Transferred to Balance Sheet		8,61,04,461.42
26,07,12,848.55	GRAND TOTAL	79,90,693.94	23,86,63,036.85


Mahit Ch. Gayari
(Chairman)

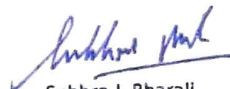

N. C. Medhi
(Vice-Chairman)



M. Ahmed
(Director)


Balendra Bharali
(Director)


Riju Hazarika
(Director)


Kalpana Deka
(Director)


Subhra J. Bharali
(Managing Director)


Rajeswar Das
Chief Manager (Accounts)

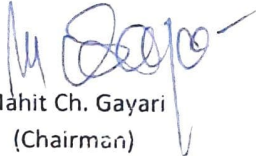
THE INDUSTRIAL CO-OPERATIVE BANK LTD.

S. S. ROAD, LAKHOTOKIA, GUWAHATI-781001

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2021

Amount in INR


As on 31/03/2020	INCOME	As on 31/03/2021
	1.	
19,89,05,580.72	a. Interest and Discount on Loans & Advances	17,32,27,344.50
5,54,69,872.27	b. Interest on Investment	5,51,80,799.46
-	c. Profit on Sale of G. Securities	58,59,000.00
1,10,704.60	2. Commission, Exchange & Brokerage	23,42,67,143.96
Nil	3. Subsidies & Donations	30,420.25
Nil	4. Income from Non-Banking Assets & Profit from Sale of or Dealing with such Assets	Nil
	5. OTHER RECEIPTS:	
21,11,819.14	a. Incidental Charges	17,12,452.50
100.00	b. Loan Application Fees	-
9,04,126.60	c. Go-Down Supervision Charges & Loan Proposal Processing Fees	4,98,837.26
6,94,406.98	d. Share Application fees	3,01,909.58
7,93,089.48	e. Rent-Locker Rent	7,14,052.98
13,52,934.76	f. Rent-House Rent	11,38,220.32
20,214.00	h. Interest on Income Tax Refund	-
3,50,000.00	k. Award received from RCS	-
62,26,690.96		43,65,472.64
26,07,12,848.55	GRAND TOTAL	23,86,63,036.85



Mahit Ch. Gayari
(Chairman)

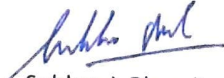

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