

# THE INDUSTRIAL CO-OPERATIVE BANK LTD

S. S. ROAD, LAKHTOKIA, GUWAHATI-781001

BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2022

As on 31/03/2021	CAPITAL & LIABILITIES	AMOUNT	As on 31/03/2022
	<b>1. CAPITAL</b>		
50,00,00,000.00	(i) <b>Authorised Capital:</b> 2,00,00,000 Nos of "A" Class Ordinary Shares of Rs.25/- each	50,00,00,000.00	
12,62,93,700.00	(ii) <b>Subscribed Capital :</b> 45,48,571 Nos of "A" Class Ordinary Shares of Rs.25/- each	11,37,14,275.00	
12,62,93,700.00	(iii) <b>Amount Called up 45,48,571 Nos of "A" Class</b> Ordinary Shares of Rs.25/- each of (iii) Above held by		
NIL	(a) Individual	11,37,14,275.00	
NIL	(b) Co-Operative Institution		
12,62,93,700.00	(c) State Government		11,37,14,275.00
NIL	(iv) Share Application Money		NIL
	<b>2. RESERVE FUND AND OTHER RESERVES:</b>		
9,39,35,206.36	(i) Statutory Reserve Fund	9,39,49,106.36	
4,35,00,000.00	(ii) Reserve for Land and Building	4,35,00,000.00	
10,89,68,283.99	(iii) Provision for Bad & Doubtful Debts.	19,32,00,558.41	
2,65,82,453.00	(iv) Contingent Provision Against Standard Assets	2,65,82,453.00	
7,81,22,512.00	(v) Revaluation Reserve	7,78,30,498.00	
57,00,000.00	(vi) Investment Fluctuation Reserve	81,88,725.00	
42,00,000.00	(vii) Reserve for Bad and Doubtful Debt	-	
36,10,08,455.35			44,32,51,340.77
NIL	<b>3. Principal / Subsidiary State Partner- Ship Fund Account</b>	NIL	
<b>48,73,02,155.35</b>			<b>55,69,65,615.77</b>

  
Panna Deb

Administrator

  
Deepak Choudhury


Credit cum Operation Supervisor

  
Rajeswar Das  
Chief Manager  
(Accounts)

  
Anuj Mour  
Chief Manager  
(Credit)

  
Rupam Buragohain  
Senior Officer CPC

FOR AMIT HEMRAJ JAIN & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FRN NO: 325285E

  
(RAHUL AGARWAL)  
Partner  
M No: 301587  
UDIN: 22301587ALGYYI9047



Place: Guwahati  
Date: 31st May 2022

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S. S. ROAD, LAKHTOKIA, GUWAHATI-781001

BALANCE SHEET AS ON 31st MARCH 2022

As on 31/03/2021	CAPITAL & LIABILITIES		AMOUNT	As on 31/03/2022
48,73,02,155.35	Balance Brought Forward			55,69,65,615.77
	<b>4. DEPOSITS &amp; OTHER ACCOUNTS:</b>			
	<b>(a) Fixed Deposits:</b>			
1,16,28,57,351.84	(i) Individuals	51,35,59,318.50		
	(ii) Other Societies	36,187.00		
	(iii) Staff Security Deposit	92,832.00		
<b>1,16,28,57,351.84</b>			<b>51,36,88,337.50</b>	
2,32,10,052.00	(iv) Recurring Deposits	1,88,55,900.00		
6,53,17,308.20	(v) Cash Certificate	4,48,09,182.10		
3,46,659.76	(vi) Staff Security Deposits			
<b>8,88,74,019.96</b>			<b>6,36,65,082.10</b>	
	<b>(b) Savings Bank Deposits:</b>			
70,92,43,618.37	(i) Individuals	58,46,22,001.15		
	(ii) Other Societies	51,11,247.65		
<b>70,92,43,618.37</b>			<b>58,97,33,248.80</b>	
	<b>(c) Current Deposits:</b>			
20,71,07,234.49	(i) Individuals	20,52,41,829.87		
	(ii) Other Societies	2,69,675.05		
<b>20,71,07,234.49</b>			<b>20,55,11,504.92</b>	
17,20,715.00	<b>(d) Money at call &amp; Short Notice</b>			
<b>2,16,98,02,939.66</b>			16,80,815.00	
NIL	<b>5. Borrowings :</b>			<b>1,37,42,78,988.32</b>
	<b>6. Bills for Collection:</b>			NIL
41,24,406.88	(Being Bills receivable as per contra)			
	<b>7. Branch Adjustments:-</b>		NIL	41,24,406.88
<b>2,66,12,29,501.89</b>				<b>1,93,53,69,010.97</b>

  
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Credit cum Operation Supervisor

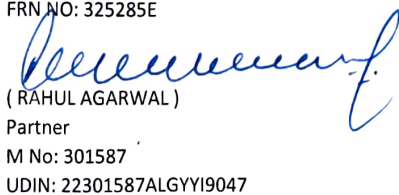
  
Rajeswar Das

Chief Manager  
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FOR AMIT HEMRAJ JAIN & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FRN NO: 325285E

  
( RAHUL AGARWAL )  
Partner  
M No: 301587  
UDIN: 22301587ALGGYI9047



Place: Guwahati  
Date: 31st May 2022

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S. S. ROAD, LAKHTOKIA, GUWAHATI-781001

**BALANCE SHEET AS ON 31st MARCH 2022**

Amount in INR


As on 31/03/2021	CAPITAL & LIABILITIES		AMOUNT	As on 31/03/2022
2,66,12,29,501.89	Balance Brought Forward			1,93,53,69,010.97
NIL	8. Overdue Interest Reserve			2,77,39,917.15
-	9. Overdue Interest Reverse			2,09,92,180.36
	10. Other Liabilities:			
16,57,947.60	(i) Pay Order Issued		18,775.99	
NIL	(ii) RTGS Control Account		45,553.84	
3,36,247.00	(iii) Sundry Creditors for Supply		37,081.00	
53,72,788.50	(iv) Sundries		34,15,538.26	
1,66,008.16	(v) GST Payable (Output)		3,68,018.94	
2,50,000.00	(vi) Security Deposit (Against Rent)		2,50,000.00	
5,82,625.00	(vii) TDS Payable		4,11,681.48	
60.00	(viii) MD Remuneration Payable		60.00	
-	(ix) NPCI Charge Back & Inward NEFT Control Acc		9,352.15	
-	(x) Collectors Suspense Account		2,91,395.00	
83,65,676.26				48,47,456.66
	11. Profit & Loss A/C			
NIL	Profits as per Last Year Balance Sheet			
Nil	Less- Appropriation		-	
8,61,04,461.42	Add: Profit/(Loss) for the year		-	-
8,48,30,619.82	Less: Acc loss of the Prev year		-	
12,73,841.60				
2,67,08,69,019.75				1,98,89,48,565.14

  
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BALANCE SHEET AS ON 31st MARCH 2022

As on	CAPITAL & LIABILITIES		AMOUNT	As on
2,67,08,69,019.75	BALANCE BROUGHT FORWARD			1,98,89,48,565.14
2,67,08,69,019.75	GRAND TOTAL			1,98,89,48,565.14
NIL	Contingent Liabilities : (i) Outstanding Liabilities for Guarantees Issued	NIL		
NIL	(ii) Income Tax Liability AY 2013-14			13,93,44,600.00

  
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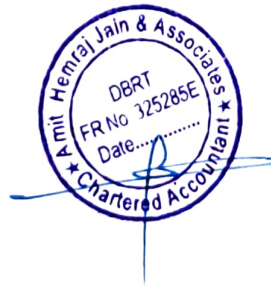
  
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FOR AMIT HEMRAJ JAIN & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FRN NO: 325285E

  
( RAHUL AGARWAL )  
Partner  
M No: 301587  
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Place: Guwahati  
Date: 31st May 2022





# THE INDUSTRIAL CO-OPERATIVE BANK LTD


S. S. ROAD, LAKHTOKIA, GUWAHATI-781001

**BALANCE SHEET AS ON 31st MARCH 2022**

Amount in INR

As on 31/03/2021	PROPERTY AND ASSETS	AMOUNT	As on 31/03/2022
1,37,63,838.00	<b>1. Cash</b>		
42,34,661.31	(i) Cash in Hand	1,80,60,680.00	
59,76,371.00	(ii) Cash with RBI in C/D A/c	42,34,661.31	
<b>2,39,74,870.31</b>	(iii) Cash with SBI in C/D A/c	11,52,467.06	<b>2,34,47,808.37</b>
	<b>2. BALANCES WITH OTHER BANKS:</b>		
10,15,42,682.42	(i) In Current Deposit	10,13,11,043.43	
16,93,25,164.00	(ii) In Fixed Deposit	3,62,72,422.00	<b>13,75,83,465.43</b>
<b>27,08,67,846.42</b>			
NIL	<b>3. MONEY AT CALL &amp; SHORT NOTICE:</b>		NIL
	<b>4. INVESTMENTS:</b>		
55,49,75,833.00	(i) In Central & State Government Securities (at book value) Face Value :: 49,50,00,000	49,44,66,166.00	
NIL	(ii) Other Trustees Securities	NIL	
15,000.00	(iii) Share in Co-Operative Institution	15,000.00	
NIL	(iv) Other Investments	NIL	<b>49,44,81,166.00</b>
<b>55,49,90,833.00</b>			
NIL	<b>5. INVESTMENT OUT OF PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP FUND:</b>		NIL
<b>84,98,33,549.73</b>			<b>65,55,12,439.80</b>

  
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BALANCE SHEET AS ON 31st MARCH 2022


As on 31/03/2021		PROPERTY AND ASSETS		AMOUNT	As on 31/03/2022
84,98,33,549.73	Balance brought forward				65,55,12,439.80
	<b>6. ADVANCES</b>				
	<u>(i) Short Term Loans:</u>				
1,06,38,95,838.51	(a) Overdrafts	91,21,30,335.50			
-	(b) Purchase of Bills & Cheques	-			
47,35,079.06	(c) Advances to Staff	42,94,869.03			
6,74,94,612.78	(d) Overdraft to Staff	2,93,67,531.18			
45,93,00,294.59	(e) Loan	4,00,51,369.59			
1,59,54,25,824.94	<u>Of which, Secured Against:</u>			98,58,44,105.30	
NIL	(a) Govt. & Other Approved Security	NIL			
1,59,54,25,824.94	(b) Other Tangible Security of the Advances:	98,58,44,105.30			
1,59,54,25,824.94	(a) Amount Due from Individual	98,58,44,105.30			
11,34,24,031.69	(b) Amount Overdue	24,63,84,114.77			
Nil	(c) Considered Bad & Doubtful of Recovery	Nil			
	<u>(ii) Medium Term Loans :</u>				
9,79,09,061.52	(a) Loans			9,80,58,252.00	
	<u>Of which Secured Against:</u>				
NIL	(a) Govt. & Other Approved Security	NIL			
9,79,09,061.52	(b) Other Tangible Securities Of the Advances :	9,80,58,252.00			
9,79,09,061.52	(a) Amount due from Individual	9,80,58,252.00			
73,23,968.52	(b) Amount Overdue	6,40,14,632.00			
NIL	(c) Considered Bad & Doubtful of Recovery	NIL			
2,54,31,68,436.19				1,08,39,02,357.30	65,55,12,439.80

  
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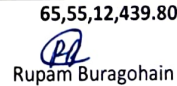
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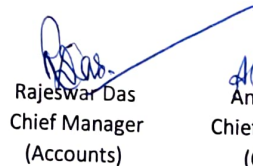
As on 31/03/2021		PROPERTY AND ASSETS		Amount in INR	As on 31/03/2022
2,54,31,68,436.19	Balance Brought Forward			1,08,39,02,357.30	65,55,12,439.80
1,63,94,252.95	<u>iii) Long Term Loans:</u>				
	a) Loans to Staff			5,17,53,730.59	
	<u>Of which Secured Against:</u>				
NIL	(a) Govt. & Other Approved Securities		NIL		
1,63,94,252.95	b) Other Tangible Securities of the Advances:		5,17,53,730.59		
1,63,94,252.95	a) Amount Due from Individuals		5,17,53,730.59		
1,98,500.00	b) Amount Overdue		3,63,28,913.00		
NIL	c) Considered Bad and Doubtful of Recovery		NIL		
1,70,97,29,139.41				1,13,56,56,087.89	1,13,56,56,087.89
1,14,91,024.00	7. Interest Receivable :-				2,09,92,180.36
	<u>Of which</u>				
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
	(Being Bills for Collection as per contra)				
35,33,207.06	9. Branch Adjustment :				35,33,207.06
	10. Land & Building :				
	As per Last Balance Sheet				
6,61,50,000.00	a) Land		6,61,50,000.00		
1,53,48,602.00	b) Building	1,49,64,887.00			
3,83,715.00	Less : Depreciation for the year	3,74,122.00	1,45,90,765.00		
8,11,14,887.00			8,07,40,765.00		8,07,40,765.00
2,65,98,26,214.08	TOTAL				1,90,05,59,086.99

  
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As on 31/03/2021	PROPERTY AND ASSETS		Amount in INR	As on 31/03/2022
2,65,98,26,214.08	Balance Brought Forward			1,90,05,59,086.99
31,80,148.31	11. Furniture & Fixture (at cost)			
-	as per Last Balance Sheet.	27,36,236.31		
31,80,148.31	Less: Disposed off	-		
-	Add : Addition during the Year	27,36,236.31		
31,80,148.31		8,06,776.14		
4,43,912.00	Less : Depreciation for the Year	35,43,012.45		
27,36,236.31		8,11,200.31		
	12. Other Assets :		27,31,812.14	27,31,812.14
NIL	a) Interest Receivable			
83,869.00	b) Security Deposits (ASEB)		73,40,247.00	
29,32,427.90	c) Sundries Debtors		83,869.00	
11,20,638.01	d) Printing & Stationary (Stock)		21,12,907.90	
6,99,510.00	e) Income Tax Recoverable/ Tax Deducted at Source		10,76,047.18	
19,88,350.05	f) Unclaimed Deposit Receivable		7,21,229.00	
2,70,666.00	g) Prepaid Insurance Premium		3,32,948.05	
-	h) GST Input		-	
12,00,000.00	i) Bye Laws Amendment Fees		4,06,864.65	
11,108.40	j) NPCI Charges receivable		8,00,000.00	
NIL	k) Collector's Cash in Hand		9,181.68	
83,06,569.36			77,10,424.00	
-	13. Profit & Loss A/c			2,05,93,718.46
-	Loss for the Year		6,63,37,789.15	
-	Less: Profit of the previous Year		12,73,841.60	
				6,50,63,947.55
2,67,08,69,019.75	GRAND TOTAL			1,98,89,48,565.14

  
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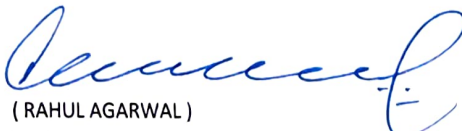
  
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Partner  
M No: 301587  
UDIN: 22301587ALGYI9047

Place: Guwahati  
Date: 31st May 2022





**ASSETS SIDE OF ASSETS & LIABILITIES STATEMENT**

**ITEM 2: BALANCES WITH OTHER BANKS**

Amount in Rs

Code	Particulars	2020-2021	2021-2022
	<b>I. CURRENT DEPOSITS</b>		
319	BANDHAN BANK	12,505.00	12,505.00
320	JANA SMALL FINANCE BANK	5,64,653.10	15,80,571.00
360	HDFC BANK	18,73,394.29	6,74,105.33
99	IDBI CTS	1,55,81,363.03	1,77,43,723.42
104	THE ASSAM CO-OP APEX BANK LTD	12,56,831.13	8,92,750.13
110	BANK OF BARODA	1,84,83,350.11	3,00,74,247.11
112	I.D.B.I. BANK LTD	4,24,21,366.03	2,93,44,104.05
121	UCO BANK SILPUKURI BRANCH	7,78,542.81	7,78,467.56
122	CD AC CORPORATION BANK	10,13,957.33	36,861.93
149	RTGS/NEFT WITH IDBI ABNK	1,01,12,936.56	1,35,64,668.92
250	BANK OF BARODA CD A/C	1,90,499.25	1,90,499.25
260	IDBI C/D A/C CALL MONEY	27,921.60	27,886.20
546	IDBI BANK	20,72,853.53	40,19,458.88
550	ASSAM GRAMIN VIKAS BANK	57,39,625.15	9,58,394.15
551	AGVB CD AC	14,12,883.50	14,12,800.50
	<b>Total</b>	<b>10,15,42,682.42</b>	<b>10,13,11,043.43</b>
	<b>II. FIXED DEPOSITS</b>		
124	FD WITH BANKS-BOB	2,10,25,164.00	-
130	FD WITH BANK-HDFC	2,00,00,000.00	2,09,37,463.00
170	FD WITH BANK-AGVB	1,50,00,000.00	-
284	FD WITH ASSAM COOPERATIVE APEX BANK LTD	4,50,00,000.00	-
350	FD WITH JANA SMALL FINANCE BANK	5,83,00,000.00	1,53,34,959.00
561	UTKARSH SMALL FINANCE BANK LTD	1,00,00,000.00	-
	<b>Total</b>	<b>16,93,25,164.00</b>	<b>3,62,72,422.00</b>

**ITEM 4: INVESTMENTS**

Code	Particulars	2020-2021	2021-2022
139	(I) In Central & State Government	55,49,75,833.00	49,44,66,166.00
132	(II) Share in Cooperative Institutions	15,000.00	15,000.00
	<b>Total</b>	<b>55,49,90,833.00</b>	<b>49,44,81,166.00</b>

**ITEM 6(i): SHORT TERM LOANS & ADVANCES**

Code	Particulars	2020-2021	2021-2022
	<b>(a) Overdrafts</b>		
183	OVERDRAFT	27,30,25,777.18	16,03,76,897.39
252	SELF HELP GROUP OD	29,22,06,758.00	34,07,10,128.00
253	SHG OD II	4,42,31,484.70	2,21,69,317.00
256	SHG CASH CREDIT	30,48,03,961.00	17,38,68,456.00
683	I/R OVERDRAFT	22,31,893.90	-
752	I/R SELF HELP GROUP OD	3,11,82,355.00	-
753	I/R SHG OD II	93,00,156.00	-
756	I/R SHG-CASH CREDIT	29,21,308.00	-
153	NPA (STICKY AND CASE)	10,39,92,144.73	21,50,05,537.11
	<b>Total</b>	<b>1,06,38,95,838.51</b>	<b>91,21,30,335.50</b>



**ITEM 6(i) : SHORT TERM LOANS & ADVANCES**

Code	Particulars	2020-2021	2021-2022
	<b>(c) Advances to staff</b>		
43	FESTIVAL ADVANCE STAFF	2,99,735.00	6,79,235.00
547	STAFF ADVANCE (OTHERS)	44,35,344.06	36,15,634.03
	Total	<b>47,35,079.06</b>	<b>42,94,869.03</b>

**ITEM 6(i) : SHORT TERM LOANS & ADVANCES**

Code	Particulars	2020-2021	2021-2022
	<b>(d) Overdraft to staff</b>		
160	STAFF OVERDRAFT A/C	6,66,47,302.78	91,29,201.01
660	I/R STAFF OVERDRAFT A/C	8,47,310.00	-
153	NPA (STICKY AND CASE)	-	2,02,38,330.17
	Total	<b>6,74,94,612.78</b>	<b>2,93,67,531.18</b>

**ITEM 6(i) : SHORT TERM LOANS & ADVANCES**

Code	Particulars	2020-2021	2021-2022
	<b>(e) Loan</b>		
162	DAILY DEPOSIT LOAN	12,09,565.00	13,92,401.00
164	DEMAND LOAN PARTY A/C	-	-
166	DEMAND LOAN LIC A/C	73,22,518.00	1,08,16,174.00
167	DEMAND LOAN FD AND CC A/C	43,15,64,454.00	1,07,06,033.00
168	DEMAND LOAN NSC KVP A/C	7,95,521.00	15,59,949.00
172	DEMAND LOAN STAFF	14,41,266.10	4,10,371.10
182	DEMAND LOAN	35,08,702.00	40,26,194.00
662	I/R DAILY DEPOSIT LOAN	4,81,576.00	-
666	I/R DEMAND LOAN LIC A/C	22,80,305.00	-
667	I/R DEMAND LOAN FD & CC A/C	12,03,945.00	-
668	I/R DEMAND LOAN NSC KVP A/C	1,14,816.00	-
672	I/R DEMAND LOAN STAFF	2,86,027.00	-
682	I/R DEMAND LOAN	10,99,125.00	-
153	NPA (STICKY AND CASE)	79,92,474.49	1,11,40,247.49
	Total	<b>45,93,00,294.59</b>	<b>4,00,51,369.59</b>

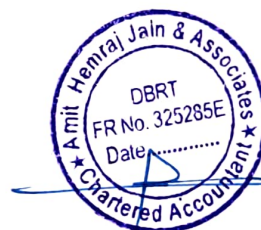
**ITEM 6(ii) : MEDIUM TERM LOANS & ADVANCES**

Code	Particulars	2020-2021	2021-2022
	<b>(a) Loan</b>		
173	CONSUMER LOAN PARTY	65,070.00	12,815.00
181	TERM LOAN (PARTY)	2,56,65,625.00	2,01,59,589.00
196	PERSONAL LOAN	4,27,90,421.00	10,15,004.00
254	VEHICLE LOAN	93,15,860.00	49,03,544.00
255	PLANT AND MACHINERY	1,06,19,068.00	79,52,668.00
673	I/R CONSUMER LOAN PARTY	-	-
681	I/R TERM LOAN (PARTY)	18,63,329.00	-
696	I/R PERSONAL LOAN	1,94,889.00	-
754	I/R CAR AND SCOOTER LOAN	1,47,356.00	-
755	I/R PLANT AND MACHINERY	62,794.00	-
153	NPA (STICKY AND CASE)	71,84,649.52	6,40,14,632.00
		<b>9,79,09,061.52</b>	<b>9,80,58,252.00</b>



**ITEM 6(iii): LONG TERM LOANS & ADVANCES**

Code	Particulars	2020-2021	2021-2022
	<b>(a) Loan to staff</b>		
288	ANTI CONCESSION INTEREST	17,04,609.00	17,04,609.00
174	HOUSE BUILDING LOAN STAFF	46,62,051.00	39,35,899.00
175	HOUSE BUILDING LOAN SECOND	7,01,165.00	4,11,668.00
176	CAR AND SCOTTER LOAN STAFF	18,60,187.70	12,14,739.95
178	HOUSE REPAIRING LOAN	61,436.00	-
188	CONSUMER LOAN STAFF	26,219.00	11,751.00
257	HOUSE BUILDING LOAN	45,00,000.00	44,21,570.00
258	STAFF PERSONAL LOAN	-	37,24,580.64
674	I/R HOUSE BUILDING LOAN STAFF	16,72,553.00	-
675	I/R HOUSE BUILDING LOAN SECOND	99,938.00	-
676	I/R CAR AND SCOOTER LOAN	8,41,538.25	-
678	I/R HOUSE REPAIRING LOAN	24,333.00	-
688	I/R CONSUMER LOAN STAFF	302.00	-
757	I/R HOUSE BUILDING LOAN	41,421.00	-
153	NPA (STICKY AND CASE)	2,57,040.00	3,63,28,913.00
		<b>1,64,52,792.95</b>	<b>5,17,53,730.59</b>





# LIABILITIES SIDE OF ASSETS & LIABILITIES STATEMENT

## ITEM 4: DEPOSITS & OTHER ACCOUNTS

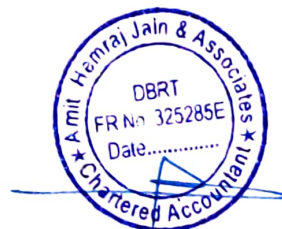
Amount in Rs

Code	Particulars	2020-2021	2021-2022
	<b>a. FIXED DEPOSITS</b>		
31	FIXED DEPOSIT	8,81,93,658.50	6,03,62,102.10
33	SHORT TERM DEPOSIT	3,18,80,975.00	80,651.00
35	FIXED DEPOSIT AUTO RENEWAL	95,70,57,285.10	40,08,75,079.40
36	MONTHLY INCOME SCHEME	8,17,96,078.00	5,12,04,268.00
63	INTEREST PAYABLE	42,76,015.00	11,66,237.00
	Less: Staff Securities	3,46,659.76	92,832.00
	<b>Total</b>	<b>1,16,28,57,351.84</b>	<b>51,35,95,505.50</b>

Code	Particulars	2020-2021	2021-2022
25	Recurring Deposits	2,32,10,052.00	1,88,55,900.00
32	Cash Certificate	6,53,17,308.20	4,48,09,182.10
	Staff Security Deposits	3,46,659.76	92,832.00
	<b>Total</b>	<b>8,88,74,019.96</b>	<b>6,37,57,914.10</b>

Code	Particulars	2020-2021	2021-2022
	<b>b. SAVING BANK DEPOSITS</b>		
23	SAVING BANK DEPOSIT	63,09,20,706.37	51,80,91,529.80
29	PIGMY SUSPENSE	36,700.00	-
300	DAILY DEPOSIT A/C	1,00,85,672.00	7,16,41,719.00
301	DAILY DEPOSIT A/C-1	2,12,67,211.00	-
302	DAILY DEPOSIT A/C-2	2,53,22,839.00	-
303	DAILY DEPOSIT A/C-3	1,24,29,790.00	-
304	DAILY DEPOSIT A/C-4	91,80,700.00	-
	<b>Total</b>	<b>70,92,43,618.37</b>	<b>58,97,33,248.80</b>

Code	Particulars	2020-2021	2021-2022
	<b>c. CURRENT DEPOSITS</b>		
21	CURRENT DEPOSIT FOR FIRMS/COMPANIES	11,51,95,139.32	11,89,82,279.75
160	STAFF OVERDRAFT A/C	228.34	1,19,713.39
181	TERM LOAN	-	914.00
183	OVERDRAFT	9,19,01,131.83	8,64,07,774.78
174	HOUSE BUILDING LOAN STAFF	10,735.00	8.00
172	DEMAND LOAN STAFF	-	469.00
258	STAFF PERSONAL LOAN	-	346.00
41	AT CALL DEPOSIT	-	16,80,815.00
	<b>Total</b>	<b>20,71,07,234.49</b>	<b>20,71,92,319.92</b>





**THE INDUSTRIAL CO-OPERATIVE BANK LTD**  
S. S. ROAD, LAKHTOKIA, GUWAHATI-781001  
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2022**

As on 31/03/2021	INCOME		Amount in INR As on 31/03/2022
17,32,27,344.50	1		
5,51,80,799.46	a. Interest and Discount on Loans & Advances	11,97,93,548.93	
58,59,000.00	b. Interest on Investment	4,68,69,135.00	
30,420.25	c. Profit on sale of G. Securities	31,05,000.00	16,97,67,683.93
-	2. Commission, Exchange & Brokerage		19,581.86
-	3. Subsidies & Donations		-
-	4. Income from Non-Banking Assets & Profit from Sale of or Dealing with such Assets		-
17,12,452.50	5. Other Receipts :		
-	a. Incidental Charges	20,99,373.30	
4,98,837.26	b. Loan Processing Fees	7,27,413.56	
-	c. Go-Down Supervision Charges & Loan Proposal Processing Fees	95,380.00	
3,01,909.58	d. Miscellaneous	6,07,765.73	
7,14,052.98	e. Share Application fees	8,898.26	
11,38,220.32	f. Rent-Locker Rent	6,68,644.88	
-	g. Rent-House Rent	-	
-	h. ATM & Ecom Charges	98,611.30	
-	i. Income Tax Refund	8,150.00	
43,65,472.64			43,14,237.03
23,86,63,036.85	GRAND TOTAL		17,41,01,502.82

  
Panna Deb

Administrator

  
Deepak Choudhury

Credit cum Operation Supervisor

  
Rajeswar Das  
Chief Manager  
(Accounts)

  
Anuj Mour

Chief Manager (Credit)

  
Rupam Buragohain

Senior Officer CPC

FOR AMIT HEMRAJ JAIN & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FRN NO: 325285E

  
(RAHUL AGARWAL)

Partner

M No: 301587

UDIN: 22301587ALGYI9047

Place: Guwahati  
Date: 31st May 2022




# THE INDUSTRIAL CO-OPERATIVE BANK LTD

S. S. ROAD, LAKHTOKIA, GUWAHATI-781001

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2022

		Amount in INR
As on 31/03/2021	EXPENDITURE	As on 31/03/2022
6,53,29,413.09	1. Interest on Deposits and Borrowings	5,11,12,665.51
7,27,77,150.44	2. Salaries, Allowances & Staff Provident Fund & Gratuity	7,04,23,749.74
	3.	
19,90,396.18	(a) Rent, Taxes, Insurance & Lighting	23,85,692.45
26,23,000.34	(b) Deposit Insurance Premium	24,42,314.03
	4. Directors & Local Committee Members Fees and Allowances	-
2,86,945.00	5. Law Charges	6,85,325.00
4,93,943.00	6. Postage, Telegram & Telephone Charges	77,847.00
2,24,255.00	7. Audit Fees	5,79,975.00
4,70,500.00	8. Depreciation & Repairs to property	10,39,906.37
6,39,242.50	9. Printing, Stationary & Advertisement	5,41,802.41
3,72,278.44	10. Other Expenditures :-	11,11,50,014.46
73,51,451.44		
8,61,04,461.42	11. Balance of Profit Transferred to B. S.	(6,63,37,789.15)
23,86,63,036.85	GRAND TOTAL	17,41,01,502.82
	12. Earnings per share	
17.04	Basic	(14.58)
17.04	Diluted	(14.58)


  
Panna Deb

Administrator

  
Deepak Choudhury

Credit cum Operation Supervisor

  
Rajeswar Das  
Chief Manager  
(Accounts)

  
Anuj Mour  
Chief Manager (Credit)

  
Rupam Buragohain  
Senior Officer CPC

FOR AMIT HEMRAJ JAIN & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FRN NO: 325285E

  
( RAHUL AGARWAL )  
Partner

M No: 301587

UDIN: 22301587ALGYI9047

Place: Guwahati  
Date: 31st May 2022



**EXPENDITURE SIDE OF INCOME & EXPENDITURE A/C**

**ITEM 1: INTEREST ON DEPOSITS & BORROWINGS**

		Amount in Rs	
Code	Particulars	2020-2021	2021-2022
23	INT PAID ON SAVING DEPOSITS	1,86,89,990.09	1,51,94,276.51
25	INT PAID ON RECURRING DEPOSIT	15,03,679.00	12,78,351.00
31	INTERET PAID ON FIXED DEPOSIT	9,05,400.00	6,02,180.00
32	INT PAID ON CASH CERTIFICATE	18,46,027.00	32,89,142.00
33	INT PAID ON SHORT TERM DEPOSIT	3,22,388.00	16,975.00
35	INTEREST PAID ON AUTO RENEWAL FD	3,17,62,499.00	2,47,57,428.00
36	INTT. PAID ON MIS	78,09,378.00	36,17,701.00
300	INTEREST PAID ON DAILY DEPOSIT	2,76,692.00	2,40,988.00
301	INTEREST PAID ON DAILY DEPOSIT	6,45,222.00	6,50,729.00
302	INTEREST PAID ON DAILY DEPOSIT	9,61,539.00	7,90,861.00
303	INTEREST PAID ON DAILY DEPOSIT	3,75,224.00	4,02,358.00
304	INTEREST PAID ON DAILY DEPOSIT	2,31,375.00	2,71,676.00
	Total	6,53,29,413.09	5,11,12,665.51

**ITEM 2: SALARY, ALLOWANCES & STAFF PROVIDENT FUND AND GRATUITY**

Code	Particulars	2020-2021	2021-2022
13	ESTABLISHMENT	7,11,28,650.44	6,90,50,196.41
80	DIRECTORS REMUNERATION INCL SITTING FEES	16,48,500.00	9,20,220.00
366	ADMINISTRATOR SALARY	-	4,53,333.33
	Total	7,27,77,150.44	7,04,23,749.74

**ITEM 3 : RENT, TAXES, INSURANCE & LIGHTING**

Code	Particulars	2020-2021	2021-2022
12	ELECTRIC CHARGES	4,05,281.48	4,53,514.91
42	INSURANCE PREMIUM	7,11,049.80	10,81,056.96
47	LIGHTING (ELECTRIC CHARGES)	-	695.00
60	HOUSE RENT PAID	8,26,641.90	7,91,762.50
67	TAXES	47,423.00	58,663.08
	Total	19,90,396.18	23,85,692.45

**ITEM 6: POSTAGE, TELEGRAM & TELEPHONE EXPENSES**

Code	Particulars	2020-2021	2021-2022
56	POSTAGE STAMPS AND TELEGRAM	165.00	9,791.00
69	TELEPHONE CHARGES	2,24,090.00	68,056.00
	Total	2,24,255.00	77,847.00





**ITEM 8 : DEPRECIATION & REPAIRS TO PROPERTY**

Code	Particulars	2020-2021	2021-2022
10	DEPRECIATION ON FURNITURE AND FIXTURE	4,43,912.00	8,11,200.31
62	REPAIRS TO BANK PROPERTY	88,132.10	1,21,885.46
63	REPAIRS AND RENEWAL	25,028.40	24,712.60
79	DEPRECIATION ON LAND AND BUILDING	82,170.00	82,108.00
	<b>Total</b>	<b>6,39,242.50</b>	<b>10,39,906.37</b>

**ITEM 10: MISC & OTHER EXPENDITURE**

Code	Particulars	2020-2021	2021-2022
50	MISCELLANEOUS EXPENSES	2,67,388.12	1,99,916.28
52	ORGANIZATION EXPENSES	23,48,530.31	13,41,520.38
58	PROVISION FOR BAD AND DOUBTFULL DEBTS	-	8,00,32,274.42
73	AGENT COMMISSION	15,10,992.00	16,69,085.00
83	INCIDENTAL CHARGES	947.62	1,00,158.25
88	AMORTIZATION OF PREMIUM ON INVESTMENT	6,43,667.00	6,17,667.00
89	PROVISION FOR INVESTMENT DEPRECIATION	-	24,88,725.00
95	INT ON LATE PAYMENT OF TDS	608.00	-
103	INTT. ON LATE PAYMENT OF GST	-	5,666.00
106	INT RECD ON DAILY DEPOSIT LOAN	-	4,59,506.00
174	INT RECD ON HOUSE BULDG STAFF	-	1,94,205.00
175	INT RECD ON HOUSE BUILD. LOAN	-	25,668.00
178	INT RECD ON HOUSE REPAIRING	-	24,333.00
213	AMORTIZATION OF BYE LAW AMENDMENT FEES	4,00,000.00	4,00,000.00
215	CONSULTANCY CHARGES	19,19,086.00	10,70,818.88
216	PENALTY (RBI)	-	8,099.04
218	INCOME TAX	-	1,73,37,377.00
219	INTT ON LATE PAYMENT OF P. TAX	-	2,044.00
239	MD REMUNERATION	12.00	-
253	INTT RECD ON SHG OD-II	-	37,19,790.00
361	ISSUER CHARGES	34,956.17	91,265.09
365	IT EXPENSES	2,25,264.22	13,00,296.12
367	LATE FILING FEES	-	61,600.00
	<b>Total</b>	<b>73,51,451.44</b>	<b>11,11,50,014.46</b>

