

TEHRI GARHWAL ZILA SAHKARI BANK LIMITED

FORM-A

BALANCE SHEET AS ON 31st MARCH, 2025

CAPITAL AND LIABILITIES		As on 31.03.2024	As on 31.03.2025	PROPERTY AND ASSETS		As on 31.03.2024	As on 31.03.2025
1 CAPITAL:		61835422.00	84998386.00	1 CASH:		127697123.69	129528915.28
(i)	Authorised Capital				In hand with Reserve Bank [National Bank] State Bank of India, State Co-operative Bank and Central Co-operative Bank	127697123.69	129528915.28
Share of Rs..... each Share of Rs each						
(ii)	Subscribed Capital						
Share of Rs..... each Share of Rs each						
(iii)	Amount Called Up			2 BALANCE WITH OTHER BANKS:		6107048613.79	6046163666.82
				(i)	Current deposits	555227265.05	544038071.49
	on Share at Rs.... Each less called unpaid on ... sahare			(ii)	Saving bank deposits	12928794.74	1209602.33
	at Rs.. Each less called unpaid of (iii) above, held by	61835422.00	84998386.00	(iii)	Fixed deposits	5538892554.00	5500915993.00
	(a) Individuals	3300.00	3300.00	3 MONEY AT CALL AND SHORT NOTICE:		0.00	
	(b) Co-operative institutions	61832122.00	64995086.00				
	(c) State Government	0.00	20000000.00	4 INVESTMENTS:		2279835000.00	2529835000.00
2 RESERVE FUND AND OTHER RESERVES:		1597902194.92	1619341948.42	(i)	In Central and State Government securities (at book value)	2206110000.00	2456110000.00
(i)	Statutory Reserve	642898581.15	642898581.15		Face Value Rs. 2206110000.00		
(ii)	Agricultural (Credit Stabilization Fund)	219726098.66	235490098.66		Market value Rs. 2224797460.00		
(iii)	Building Fund	46000000.00	46000000.00	(ii)	Other Trustee securities		
(iv)	Dividend Equalization Fund	0.00	0.00	(iii)	Shares in co-operative institutions other than in item (5) below ...	73725000.00	73725000.00
(v)	Special Bad Debts Reserve	69349.00	69349.00	(iv)	Other investments (to be specified)		
(vi)	Bad and Doubtful Debts Reserve	285527595.27	288027595.27	(a)	Liquid Mutual fund	0.00	
(vii)	Investment and Depreciation Reserve	13597689.40	13597689.40	5 INVESTMENTS OUT OF THE PRINCIPAL/SUBSIDIARY STATE		0.00	
(viii)	Other Funds and Reserve	390082881.44	393258634.94	PARTNERSHIP FUND			
	(a) Corpus Funds	30775354.01	33951107.51		In Share of:		
	(b) Vehicle Fund	2000000.00	2000000.00	(i)	Central co-operative banks		
	(c) Share Redemption Fund	6418500.00	6418500.00	(ii)	Primary agricultural credit societies		
	(d) Risk Reserve Fund	12340954.94	12340954.94	(iii)	Other Societies		
	(e) Charity Fund	430000.00	430000.00	6 ADVANCES:		7237016655.01	7996596827.90
	(f) Branch Modernisation Fund	10500000.00	10500000.00	(i)	Short-term loans, cash credits, overdrafts and bills discounted of which secured against:	4324355740.63	4736098165.15
	(g) Reserch and Devepopment Funds	27000.00	27000.00	(a)	Government and other approved securites		
	(h) Pacs Sachive cadre Fund	64200000.00	64200000.00	(b)	Other tangible securities of the advances, amount due from individuals of the advances amount overdue considered bad and		
	(i) Interest Overdue Fund	148022960.00	148022960.00	(ii)	Meduim-term loans	1479527824.95	1597310062.85
	(j) Staff Welfare Fund	3400000.00	3400000.00	(a)	Government and other approved securites		
	(k) Contingent Standard Assets reserve fund	35000000.00	35000000.00	(b)	Other tangible securities of the advances, amount due from individuals Of the advances amount overdue considered bad and		
	(l) Depreciation Bank Building Fund	4042468.49	4042468.49	(iii)	long-term loans	1433133089.43	1663188599.90
	(m) Computer Fund	15365644.00	15365644.00		Of which secured against:		
	(n) Education Fund	60000.00	60000.00	(a)	Government and other approved securites		
	(o) Other Society Reserve Fund	17000000.00	17000000.00	(b)	Other tangible securities of the advances, amount due from individuals of the advances amount over due:		
	(p) Fraud Fund	8000000.00	8000000.00		Considered bad and doubtful of recovery		
	(q) Bonus and Exgratia fund	24000000.00	24000000.00	7 INTEREST RECEIVABLE		171702259.98	191921944.42
	(r) Arrear Salary Allownace	3000000.00	3000000.00		Of which overdue Considered bad and doubtful recovery		
	(s)Gratuity Staff Fund	2000000.00	2000000.00				
	(t)Providend Fund Staff	2000000.00	2000000.00				
	(u)Income Tax	1500000.00	1500000.00				
3 PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUN		0.00	0.00				



For share capital of:	0.00	0.00	8	BILLS RECEIVABLE BEING BILLS FOR COLLECTION	0.00	0.00
(i) Central co-operative banks	0.00	0.00		As per contra		
(ii) Primary agricultural credit societies	0.00	0.00				
(iii) Other Societies	0.00	0.00	9	BRANCH ADJUSTMENTS	0.00	0.00
4 DEPOSITS AND OTHER ACCOUNTS	12172593782.59	13134888103.14	10	PREMISES LESS DEPRECIATION	14759310.51	13289639.06
(i) Fixed Deposits	6096913299.28	6642641952.59				
(a) Individuals	4012024145.99	4458135467.30	11	FURNITURE & FIXTURES LESS DEPRECIATION	23305991.43	21870052.19
(b) Central co-operative banks	0.00					
(c) Other societies	2084889153.29	2184506485.29	12	OTHER ASSETS (TO BE SPECIFIED)	61214494.98	62721339.84
(ii) Saving Bank Deposits	5703638586.16	6150082701.59		(a) Stationery in Stock	4302439.04	4179248.94
(a) Individuals	5468169461.38	5905665395.68		(b) Telephone Security	22299.00	22299.00
(b) Central co-operative banks	0.00	0.00		(c) Library	10055.25	10055.25
(c) Other societies	235469124.78	244417305.91		(d) Sundry Debtors	0.00	
(iii) Current Deposits	372041897.15	342163448.96		(e) Staff GIC	0.00	179292.00
(a) Individuals	368408233.44	338766910.98		(f) System Pointing Proxy Account	24434.60	98590.60
(b) Central co-operative banks	0.00	0.00		(g) Accruid Intt. On Govt. Sec.	21583.33	262777.78
(c) Other societies	3633663.71	3396537.98		(h) Sachive Pay Overdraft	44186656.00	44186656.00
(iv) Money at call and short notice	0.00	0.00		(i) Input Tax Credit	1636898.78	1654056.79
				(j) Tax Demand	1660000.00	1660000.00
5 BORROWINGS	1851134670.89	1645013134.21		(k) Other Miscellaneous Assets	1319527.98	1321489.48
From the Reserve Bank of India [the				(l) Computer hardware WIP	226000.00	226000.00
(i) National/State/Central co-operative bank:	1670070045.70	1453358155.00		(m) Deferred Premium on Purchase of Investment	7804601.00	8203374.00
(a) Short-term loans, cash credit and overdrafts	720000000.00	592200000.00		(n) Work in Progress	0.00	692500.00
Of which secured against:	0.00			(o) Nabard FLC	0.00	25000.00
(A) Government and other approved securities	0.00		13	NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS		
(B) Other tangible securities						
(b) Medium-term loans of which secured against:	940590908.00	856681817.00	14	PROFIT AND LOSS		
(A) Government and other approved securities	0.00					
(B) Other tangible securities	0.00					
(c) Long-term loans	9479137.70	4476338.00				
Of which secured against						
(A) Government and other approved securities						
(B) Other tangible securities						
(ii) From the State Bank of India	0.00					
(a) Short-term loans loans, cash credits and overdrafts						
Of which secured against:						
(A) Government and other approved securities						
(B) Other tangible securities						
(b) Medium-term loans of which secured against						
(A) Government and other approved securities						
(B) Other tangible securities						
(c) Long-term loans of which secured against:						
(A) Government and other approved securities						
(B) Other tangible securities						
(iii) From the State Government	4325261.00	3303654.00				
(a) Short-term loans loans						
Of which secured against:						
(A) Government and other approved securities						
(B) Other tangible securities						



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(b)	Medium-term loans of which secured against	3656811.00	3303654.00						
(A)	Government and other approved securities								
(B)	Other tangible securities								
(c)	Long-term loans								
	Of which secured against:	668450.00	0.00						
(A)	Government and other approved securities								
(B)	Other tangible securities								
(iv)	Loan From other source (source and security to be specified)								
	(i) over draft from PNB bank	176739364.19	188351325.21						
	(ii) over draft IDBI bank	86133806.22	100151368.94						
		90605557.97	88199956.27						
6	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS								
	per contra	0.00							
7	BRANCH ADJUSTMENTS								
		0.00							
8	OVERDUE INTEREST RESERVE								
		0.00							
9	INTEREST PAYABLE								
		18822910.08	4276449.00						
10	OTHER LIABILITIES								
	(i) Bill payable	188182144.45	208524569.81						
	(ii) Unclaimed dividends								
	(iii) Suspense								
	(iv) Sundries								
	(v) others	188182144.45	208524569.81						
11	PROFIT AND LOSS								
	Profit as per last balance sheet		132108324.46						
	Less: Appropriations								
	Add: profit for the year brought from the Profit and Loss Account	132108324.46	162776470.47						
	TOTAL	16022579449.39	16991927385.51						
CONTINGENT LIABILITIES				CONTINGENT LIABILITIES				TOTAL	
(i)	Outstanding liabilities for guarantees issued			(i)	Outstanding liabilities for guarantees issued			16022579449.39	16991927385.51
(ii)	Others (DEAF)	4337231.99	30216604.72	(ii)	Others			4337231.99	30216604.72

Akhilesh Negi
SO Accounts

Bhupendra Singh
DGM Accounts

Rahul Gairola
Sec/General Manager

Varuna Agrawal
C.D.O Tehri/Bank Administrator



TEHRI GARHWAL ZILA SAHKARI BANK LIMITED


FORM-B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2025

EXPENDITURE			INCOME		
	As on 31.03.2024	As on 31.03.2025		As on 31.03.2024	As on 31.03.2025
1 Interest on Deposits, Borrowings etc.	649744925.66	731916879.98	1 Interest and Discount	1169820124.72	1308340374.75
2 Salaries and Allowances and Provident Fund	262372607.39	246887141.00	2 Commission, Exchange & Brokerage	13728039.40	12797039.98
3 Directors' and Local Committee Members' Fee and Allowances	472300.00	0.00	3 Subsidies and Donations	0.00	
4 Rent, Taxes, Insurance, Lighting etc.	123722973.70	135912294.40	4 Income from Non-banking assets & Profit from Sale of or Dealing with such Assets	0.00	
5 Law Charges	377800.00	548500.00	5 Other Receipts	7328310.93	5086767.93
6 Postage, Telegrams & Telephone Charges	631524.67	569785.42	6 Loss (if any)	0.00	
7 Auditors' Fee	1616600.00	1932200.00			
8 Depreciation on & repairs to property	8014189.09	7609288.52			
9 Stationery, Printing & Advertisement etc.	5136947.34	2635064.78			
10 Loss from sale of or dealing with non-banking assets					
11 Other Expenditure	6678282.74	35436558.09			
12 Balance of Profit	132108324.46	162776470.47			
TOTAL	1190876475.05	1326224182.66	TOTAL	1190876475.05	1326224182.66


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SO Accounts


Bhupendra Singh
DGM Accounts


Rahul Gairola
Sec/General Manager


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