

THE KANGRA CO-OPERATIVE BANK LTD.

दी कांगड़ा को-ऑपरेटिव बैंक लिमिटेड



**AGENDA NOTICE FOR
ANNUAL GENERAL BODY MEETING
AND**

**55th Annual Report
2022-2023**

Meeting Date 01-10-2023

**वार्षिक आम साधारण सभा
सम्बन्धी सूचना पत्र तथा**

**55 वीं वार्षिक रिपोर्ट
2022-2023**

Meeting Date 01-10-2023

THE KANGRA CO-OPERATIVE BANK LTD.

**C-29, JANAKPURI COMMUNITY CENTRE, PANKHA ROAD,
JANAKPURI, NEW DELHI - 110058**

**सी 29, जनकपुरी कम्युनिटी सैन्टर, पंखा रोड, जनकपुरी
नई दिल्ली - 110058**

निदेशक मण्डल, एडवाईजरज एवम् मुख्य कार्यकारी अधिकारी



श्री लक्ष्मी दास
(चेयरमैन)



श्री राजेन्द्र कुमार शर्मा
(वाइस चेयरमैन)



श्री बी.आर. शर्मा
(चीफ एडवाइजर)



श्री ए. सी. परमार
(एडवाइजर)



श्री अविनाश शर्मा
(डायरेक्टर)



श्री अजय कुमार शर्मा
(डायरेक्टर)



श्री अश्वनी कुमार
(डायरेक्टर)



श्री चन्द्र भान
(डायरेक्टर)



श्री गोपाल बिष्ट
(डायरेक्टर)



श्री जितेन्द्र कुमार शर्मा
(डायरेक्टर)

निदेशक मण्डल



श्री कशमीर सिंह कैपलिश
(डायरेक्टर)



श्री प्रताप चन्द चौहान
(डायरेक्टर)



कुमारी पूजा शर्मा
(डायरेक्टर)



श्रीमती सुदेश ठाकुर
(डायरेक्टर)



श्री सुखदेव शर्मा
(डायरेक्टर)



श्री सुरेश चन्द शर्मा
(डायरेक्टर)



श्री सुरेश पाराशर
(डायरेक्टर)



श्री रामपाल शर्मा
(डायरेक्टर)



श्रीमती रवि किरण कटोच
(डायरेक्टर)



श्री शिवदर्शन कुमार शर्मा
(मुख्य कार्यकारी अधिकारी)

पंजीकृत नं. 2089
18 मार्च, 1960



फोन : 25515969, 25500800, 25525565
www.kangrabank.com

दी कांगड़ा को-ऑपरेटिव बैंक लिमिटेड

सी-29, जनकपुरी कम्युनिटी सेंटर, पंखा रोड, जनकपुरी, नई दिल्ली-110058

वार्षिक आम साधारण सभा सूचना पत्र

प्रिय सदस्य,

मुझे आपको यह सूचना देते हुए प्रसन्नता हो रही है कि बैंक की वार्षिक आम साधारण सभा रविवार 1 अक्टूबर, 2023 को ठीक 10 बजे तालकटोरा इनडोर स्टेडियम, प्रेजिडेंट एस्टेट, नई दिल्ली - 110001 में होगी। आपसे अनुरोध है कि समय पर पहुँचकर सभा की कारवाई को सफल बनाएं। यदि 01-10-2023 को सभा आरम्भ होने के लिए निर्धारित समय से आधे घंटे तक (10:30 बजे तक) कोरम (Quorum) पूरा नहीं हुआ तो सभा की कारवाई 15 मिनट के लिए स्थगित की जायेगी तथा उसी दिन उसी स्थान पर ठीक 10:45 बजे दोबारा आरम्भ होगी जिसके लिए कोरम की आवश्यकता नहीं होगी।

कार्यक्रम

1. पिछली सभा के उपरान्त जिन सदस्यों का निधन हो गया उन्हें श्रद्धांजली देना।
2. अध्यक्ष तथा उपाध्यक्ष महोदय द्वारा सभा को सम्बोधित करना।
3. बैंक सदस्यों तथा बैंक स्टाफ के मेधावी छात्र छात्राओं को विशेष छात्रवृत्ति राशि का वितरण।
4. वार्षिक रिपोर्ट तथा वर्ष 2022 - 2023 के आडिटड लेखे-जोखे के ब्योरों पर विचार विमर्श तथा पुष्टि (ब्योरे पृष्ठ 3 से 13 पर)।
5. वर्ष 2022-2023 के लाभ वितरण प्रस्ताव पर विचार एवम् स्वीकृति (प्रस्ताव पृष्ठ 14 पर)।

6. अध्यक्ष महोदय की अनुमति से अन्य विचार विमर्श ।
7. अध्यक्ष महोदय की अनुमति से बैठक की कारवाई का समापन तथा भोजन ।

नोट

1. सभा में प्रवेश केवल सदस्यों को ही मिलेगा इसलिये वे बैंक द्वारा जारी अपना फोटो पास अवश्य साथ लायें।
2. यदि विषय संख्या 6 के अन्तर्गत कोई सदस्य प्रस्ताव या सुझाव देना चाहे तो उसकी एक प्रति हिन्दी अथवा अंग्रेजी में 20 सितम्बर, 2023 तक बैंक की किसी भी शाखा में पब्लिक टाइम में पहुँचा दें। इसके बाद कोई प्रस्ताव/सुझाव स्वीकार नहीं किया जायेगा। पेश करने की अनुमति देना अथवा न देना सभा के अध्यक्ष महोदय पर निर्भर करेगा।
3. जिन सदस्यों के स्थानीय पते बदल गये हैं वे बैंक की शाखा में अवश्य सूचित करें तथा अपने पते ठीक करवाएँ।
4. आम सभा द्वारा पारित प्रस्ताव के अनुसार माननीय सदस्यों तथा बैंक स्टाफ के उन प्रतिभाशाली बच्चों को जिन्होंने वर्ष 2023 में बोर्ड की 12वीं कक्षा की परीक्षा में 90% या उससे अधिक अंक प्राप्त किये हैं उनको 5100/- रूपये की राशि तथा सम्मान पत्र विशेष छात्रवृत्ति के रूप में दिये जायेंगे। इसलिए जिन सदस्यों तथा बैंक स्टाफ के बच्चे इस योजना की पात्रता रखते हैं उनका पंजीकरण बैंक की सम्बन्धित शाखा में 20 सितम्बर, 2023 तक निर्धारित फार्म तथा सर्टीफिकेट सहित करवा लें अन्यथा वे बच्चे इस छात्रवृत्ति से वंचित रह जायेंगे। छात्रवृत्ति केवल उन्हीं बच्चों को दी जायेगी जो वार्षिक आम साधारण सभा में उपस्थित होंगे।
5. प्रत्येक सदस्य को उपस्थिति लगाते समय भोजन और चाय के लिए दो कूपन दिये जायेंगे। भोजन तथा चाय इन्हीं कूपनों पर उपलब्ध होंगे।

दिनांक : 01 सितम्बर, 2023

भवदीय
शिवदर्शन कुमार शर्मा
मुख्य कार्यकारी अधिकारी

वार्षिक रिपोर्ट

प्रिय सदस्य

बैंक की 55वीं वार्षिक आम साधारण सभा के अवसर पर मैं शिवदर्शन शर्मा, मुख्य कार्यकारी अधिकारी निर्देशक मण्डल की ओर से आपका हार्दिक स्वागत एवम् अभिनन्दन करता हूँ।

वर्तमान की कड़ी स्पर्धा में भी आपका बैंक आपके सहयोग एवम् समर्थन से, निर्देशक मण्डल के कुशल मार्गदर्शन तथा कर्मचारियों के परिश्रम के परिणामस्वरूप सन्तोष जनक प्रगति कर रहा है जो निम्नलिखित आडिटड आंकड़ों से परिलक्षित होती है।

(सदस्यता, एन.पी. ए. एवं करार के अतिरिक्त सभी आंकड़े करोड़ों में हैं)

	31-03-2022	31-03-2023
शेयर राशि (Share Money)	43.17	44.02
जमा राशियां (Deposits)	1205.88	1240.17
ऋण (Advances)	577.37	629.67
कार्यशील पूंजी (Working Capital)	1364.26	1397.91
शुद्ध लाभ (Net Profit)	12.21	14.64
सदस्य संख्या (Membership)	43833	43610
एन.पी.ए. ग्रास (NPA GROSS)	10.97%	6.63%
एन.पी.ए. नैट (NPA NET)	3.58%	(-)0.60%
करार(CRAR)	14.08%	13.77%

यह प्रसन्नता की बात है कि बैंक का नैट एन.पी.ए. (NPA) 31.03.2023 को (-)0.60% था।

रिजर्व बैंक द्वारा की गई 27वीं INSPECTION की रिपोर्ट

यद्यपि रिजर्व बैंक ने पिछली INSPECTION जुलाई 2022 में की थी परन्तु उसकी रिपोर्ट पिछली वार्षिक आम साधारण सभा जो 16.10.2022 को हुई थी तब तक नहीं आई थी। रिपोर्ट मार्च 2023 को प्राप्त हुई। रिपोर्ट में बैंक की आर्थिक स्थिति को सन्तोषजनक पाया गया। रिपोर्ट में जो सुझाव दिये गये उन पर आवश्यक कारवाई की जा रही है।

रिजर्व बैंक ने कुछ आवश्यकताएं निर्धारित की हैं जिनके पूरा करने पर बैंक को **FINANCIALY SOUND AND WELL MANAGED (FSWM)** (आर्थिक दृष्टि से स्वस्थ तथा अच्छे प्रबन्ध वाला) बैंक की श्रेणी में रक्खा जाता है। यह बड़ी प्रसन्नता की बात है कि आपके बैंक ने वे सभी मापदण्ड पूरे कर लिये हैं तथा वह FSWM बैंकों की श्रेणी में आ गया है। FSWM बैंकों को कुछ विशेष सुविधायें मिलती हैं जिनमें अपनी मर्जी से बिना रिजर्व बैंक की अनुमति से नई ब्रांचें खोलने का अधिकार भी है।

वर्ष 2022-23 का आडिट : वर्ष 2022-23 का आडिट रिजर्व बैंक द्वारा निर्धारित चार्टर्ड अकाउंटेंट कम्पनी M/s AVK & ASSOCIATES ने किया। आडिट रिपोर्ट में दी गई त्रुटियों को दूर करने तथा सुझावों पर अमल करने की आवश्यक कारवाई की जा रही है। त्रुटियों तथा सुझावों का संक्षिप्त व्यौरा पृष्ठ 14 पर दिया गया है।

के.वाई.सी. (KYC) : सभी ग्राहकों के लिये KYC करवाना अनिवार्य कर दिया गया है। जिन ACCOUNTS का KYC नहीं होगा उनमें कोई TRANSACTION नहीं हो सकेगी। ऐसे सदस्यों की सदस्यता भी समाप्त हो सकती है। सभी ग्राहकों से अनुरोध है कि वे शीघ्र अपना KYC करवा लें तथा असुविधा से बचें।

DICGC PREMIUM : बैंक ने 30.09.2023 तक की अवधि का अग्रिम Premium दे दिया है तथा भविष्य में भी समय पर दिया जाता रहेगा ताकि जमाकर्ताओं की जमा राशि सुरक्षित रहें।

सदस्यों से अनुरोध है कि वे अपनी ऋण सम्बन्धि सभी आवश्यकताओं को अपने बैंक यानि कांगड़ा बैंक से ही पूरा करें। बैंक में ऋणों पर ब्याज दरें दूसरे बैंकों से कम हैं तथा जमानत देने की आवश्यकता को काफी नरम कर दिया गया है। इसी प्रकार आप अपनी बचत को भी कांगड़ा बैंक में ही निवेश करें। आपको नियमित रूप से अच्छा ब्याज मिलेगा तथा आपकी जमा राशि सुरक्षित रहेगी।

आपसे एक और अनुरोध भी है कि अपने ऋण की किश्तें प्रतिमास नियमित रूप से दें। डिफाल्ट होने पर बैंक को मजबूरन कानूनी कारवाई करनी पड़ती है जिससे डिफाल्टर सदस्यों को तकलीफ होती है तथा उन पर बोझ बढ़ता है। बैंक की भी ऐसा करने में विवशता होती है। वर्ष 2022-23 में 54 डिफाल्टर सदस्यों की प्रापर्टी के ऊपर कारवाई करनी पड़ी तथा 705 अन्य डिफाल्टर सदस्यों के ऊपर कानूनी कारवाई की गई।

जिन सदस्यों की OPTIONAL DEPOSIT में राशि पड़ी हुई है उनसे अनुरोध है कि वे इस राशि को या तो वापिस ले लें अथवा किसी अन्य अकाउंट में ट्रांसफर करवा लें।

बैंक में अप्रैल 2023 में एक दुखद घटना हुई। बैंक साइबर क्राईम का शिकार हुआ। यद्यपि बैंक के किसी ग्राहक के अकाउंट में कोई नुकसान नहीं हुआ परन्तु CLEARING HOUSE में बैंक के अकाउंट से राशि निकल गई। साइबर क्राईम पोलिस इसकी छानबीन कर रही है।

बैंक उन सभी जमाकर्ताओं (Depositors) का आभारी है जिन्होंने अपनी बचत बैंक में रखी है।

बैंक उन्हें पूर्ण आश्वासन देता है कि उनकी जमा राशियाँ सदैव सुरक्षित रहेंगी तथा उन पर उचित ब्याज मिलता रहेगा।

बैंक अपने सभी कर्मचारियों का आभारी है कि वे बड़ी लगन और मेहनत से बैंक के प्रति अपने कर्तव्य का निर्वहन कर रहे हैं।

निदेशक मण्डल सभी बैंक सदस्यों का आभारी है कि वे अपना पूर्ण सहयोग देते रहे हैं और आशा है आगे भी देते रहेंगे।

निदेशक मण्डल बैंक सदस्यों को आश्वासन देता है कि वह अपनी पूरी योग्यता से बैंक को प्रगति के पथ पर अग्रसर रखेगा।

अन्त में निदेशक मण्डल आज बैठक में आये सभी सदस्यों का आभारी है जो समय निकाल कर आये तथा विचार विमर्श में भाग लिया।

धन्यवाद

शिवदर्शन कुमार शर्मा
मुख्य कार्यकारी अधिकारी
(निदेशक मण्डल की ओर से)

INDEPENDENT AUDITORS' REPORT

To,
The Members
The Kangra Co-Operative Bank Limited,
Janakpuri,
New Delhi

Report on Financial Statements:

1. We have audited the accompanying financial statements of **THE KANGRA CO-OPERATIVE BANK LTD** ("the bank"), which comprise the balance sheet as at 31st March 2023, the statement of profit & loss and the cash flow statement for the year then ended; and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the return of Twelve (12) branches, one (1) service branch and head office audited by us.

Management's Responsibility for the Financial Statements:

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the bank in accordance with the provisions of the Banking Regulation Act, 1949, the guidelines issued by the Reserve bank of India, The Delhi Co-Operative Society Act, 2003 so far as applicable to the bank and the accounting principles generally accepted in India including accounting standards specified by the Central Government. This responsibility includes the maintenance of adequate accounting records for safeguarding the assets of the bank and for preventing and detecting the frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial control, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatements, whether due to fraud or error.

Auditors' Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account provisions of the relevant act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the relevant act and the rules made there under.

We conducted our audit in accordance with the standards on auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the entity's preparation and fair presentation of the financial statements, that give true & fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the entity has in place an adequate internal controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence, we have obtained, is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion

6. In our opinion and to the best of our information and according to the explanation given to us, the financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 in the manner so required for banking companies and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (a) in the case of the balance sheet, of the state of affairs of the bank as at March 31, 2023;
 - (b) in the case of profit and loss account, of the **Profit** for the year ended on that date; and
 - © in the case of cash flow statement, of the cash flow of the bank for the year ended 31.03.2023.

Report on Other Legal and Regulatory Requirements

7. The balance sheet and the profit and loss account have been drawn up in accordance with the provisions of the Section 29 of the Banking Regulation Act, 1949 read with The Companies Act.
8. Subject to the limitations of the audit as indicated in Paragraphs 3 to 5 above, our comments in Part A and Part B, we report that:
 - a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory;
 - b. The transactions of the bank which have come to our notice have been within the powers of the of Bank;
 - c. In our opinion, proper books of account as required by law have been kept by the bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches;
 - d. The balance sheet, the profit and loss account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;
 - e. The reports on the accounts of the branches audited by us have been dealt with in preparing our report in the manner considered necessary by us;
 - f. The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to the bank;
 - g. In our opinion and according to the information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in realisation of money due to the bank.

For AVK & Associates.

Chartered Accountants

(F.R.N.002638N)

ASHWANI KUMAR RELAN (Partner)

M. No. 088309

UDIN Reference No. : 23088309BGSXRC5672

Place : New Delhi

Date : 18.06.2023

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

BALANCE SHEET AS AT 31.03.2023

CAPITAL & LIABILITIES	Schedule	AS AT 31.03.2023	AS AT 31.03.2022
CAPITAL	1	44,02,14,000.00	43,17,41,500.00
RESERVES & SURPLUS	2	77,14,44,799.92	72,51,47,712.91
DEPOSITS & OTHER ACCOUNTS	3	12,40,16,59,368.52	12,05,87,74,261.22
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	60,65,99,874.13	64,95,95,371.07
TOTAL		14,21,99,18,042.57	13,86,52,58,845.20
ASSETS			
CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	54,87,12,573.40	46,25,18,003.85
BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	1,85,51,59,721.44	1,85,06,12,765.81
INVESTMENTS	8	5,25,07,25,473.00	5,48,78,69,137.65
ADVANCES	9	5,93,25,46,870.15	5,41,46,15,819.01
FIXED ASSETS	10	7,26,80,856.20	6,21,73,257.60
OTHER ASSETS	11	56,00,92,548.38	58,74,69,861.28
TOTAL		14,21,99,18,042.57	13,86,52,58,845.20
CONTINGENT LIABILITIES	12	56,86,266.00	1,97,31,363.00
BILLS FOR COLLECTION		76,78,359.49	1,64,24,590.83

SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON
ACCOUNTS FORMING PART OF THE BALANCE SHEET,
PROFIT & LOSS ACCOUNT AND SCHEDULES

FOR AVK & ASSOCIATES.
Chartered Accountants
(F.R.N.002638N)

Place : New Delhi
Date : 18/06/2023

Sd/-
Laxmi Dass
Chairman

Sd/-
Abinash Swaroop Sharma
Director

Sd/-
Sukh Dev Sharma
Director

Sd/-
Shivdarshan Kr. Sharma
Officiating CEO

Sd/-
Ashwani Kumar
Relan
Partner
(M.No. 088309)

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

PROFIT & LOSS ACCOUNT FOR THE PERIOD 01-04-2022 TO 31-03-2023

	Schedule	YEAR ENDED ON 31.03.2023	YEAR ENDED ON 31.03.2022
INCOME			
INTEREST EARNED	13	1,06,85,09,621.16	1,09,99,89,161.63
OTHER INCOME	14	4,20,07,086.41	3,64,60,396.14
TOTAL		1,11,05,16,707.57	1,13,64,49,557.77
EXPENDITURE			
INTEREST EXPENDED	15	65,41,89,961.83	68,24,33,570.21
OPERATING EXPENSES	16	27,38,49,628.26	24,93,71,002.45
PROVISIONS AND CONTINGENCIES			
Special Provision Against Standard Assets		-	1,23,17,000.00
Provision for Standard Assets		26,46,736.63	(6,43,849.26)
Provision for Investment Depreciation Reserve		2,84,18,277.90	2,08,03,984.77
Cooperative Education Fund		50,000.00	50,000.00
Provision for Doubtful Debts		<u>50,00,000.00</u>	<u>5,00,00,000.00</u>
Provision for Taxation			
I) Current Tax		4,50,00,000.00	4,50,00,000.00
ii) Deferred Tax		(50,00,000.00)	22,00,000.00
iii) (Excess)/Short provided in earlier years		<u>1,01,80,970.00</u>	<u>21,08,438.00</u>
TOTAL		1,01,43,35,574.62	1,06,36,40,146.17
III PROFIT/LOSS			
Net Profit/Loss(-) after tax for the year		9,61,81,132.95	7,28,09,411.60
TOTAL		9,61,81,132.95	7,28,09,411.60
IV APPROPRIATIONS			
I) Transfer to Statutory Reserves		2,40,45,283.24	1,82,02,352.90
ii) Transfer to Other Reserves (IFR)		-	40,82,888.06
iii) Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961		19,21,300.00	12,87,600.00
iv) Balance Carried Over to Balance Sheet			
Net Profit/(Loss) for the Year		7,02,14,549.71	4,92,36,570.64
Net Profit/(Loss) Previous Years		<u>6,40,00,000.00</u>	<u>8,48,62,926.00</u>
TOTAL		16,01,81,132.95	15,76,72,337.60

Significant Accounting Policies and Notes on Accounts forming part of the Balance Sheet, Profit & Loss Account and Schedules

FOR AVK & ASSOCIATES.
Chartered Accountants
(F.R.N.002638N)

Place : New Delhi
Date : 18/06/2023

Sd/-
Laxmi Dass
Chairman

Sd/-
Abinash Swaroop Sharma
Director

Sd/-
Sukh Dev Sharma
Director

Sd/-
Shivdarshan Kr. Sharma
Officiating CEO

Sd/-
Ashwani Kumar
Relan
Partner
(M.No. 088309)

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE TO BALANCE SHEET AS AT 31.03.2023

SCHEDULE I- Capital	AS ON(31.03.2023)	AS ON(31.03.2022)
I) Authorised Capital		
50,00,000 Shares of Rs 100 each	50,00,00,000.00	50,00,00,000.00
ii) Issued, Subscribed and Paid up Capital		
Shares 44,02,140 (Prev. Year 43,17,415) of Rs Rs 100 each	44,02,14,000.00	43,17,41,500.00
SCHEDULE 2 - RESERVE & SURPLUS	AS ON(31.03.2023)	AS ON(31.03.2022)
I) Statutory Reserve		
Opening Balance	34,04,40,842.70	29,81,61,989.80
Add: Apportionment of Profit (25%)	2,40,45,283.24	1,82,02,352.90
Add: Transfer from Building Fund	-	2,40,76,500.00
Closing Balance	<u>36,44,86,125.94</u>	<u>34,04,40,842.70</u>
ii) Spl. Bad & Doubtful Debt		
Balance	8,30,96,346.53	4,78,68,786.20
Add: Apportionment of Profit	1,50,00,000.00	4,00,00,000.00
Less: Written Off During the Year	(93,71,032.84)	(47,72,439.67)
Closing Balance	<u>8,87,25,313.69</u>	<u>8,30,96,346.53</u>
iii) Investment Fluctuation Reserve		
Balance	4,13,52,283.06	3,72,69,395.00
Addition during the year	-	40,82,888.06
Closing Balance	<u>4,13,52,283.06</u>	<u>4,13,52,283.06</u>
iv) Investment Dep. Reserve		
Balance	4,11,49,194.60	2,03,45,209.83
Investment Dep. Reserve Utilized (Shifting From AFS to HTM)	(2,01,47,948.00)	-
Addition during the year	2,84,18,277.90	2,08,03,984.77
Closing Balance	<u>4,94,19,524.50</u>	<u>4,11,49,194.60</u>
v) Special Reserve (Income Tax)		
Balance	94,55,855.00	81,68,255.00
Addition during the year	19,21,300.00	12,87,600.00
Closing Balance	<u>1,13,77,155.00</u>	<u>94,55,855.00</u>
vi) Building Fund		
Balance	6,28,78,500.00	8,64,33,750.00
Add: Received form New Members enrolled	12,04,250.00	5,21,250.00
Less: Transfer to Statutory Reserve	-	(2,40,76,500.00)
Closing Balance	<u>6,40,82,750.00</u>	<u>6,28,78,500.00</u>
vii) Welfare Fund		
Balance	21,94,694.38	20,21,587.69
Add: Apportionment of Profit	38,45,647.64	20,43,606.69
Add: Transfer from Member Welfare Scheme	4,756.00	-
Less: Scholarship paid during the rear	-	(18,70,500.00)
Closing Balance	<u>60,45,098.02</u>	<u>21,94,694.38</u>
viii) Member Admission Fund		
Balance	1,04,80,500.00	99,16,500.00
Add: Received form New Members enrolled	12,61,500.00	5,64,000.00
Closing Balance	<u>1,17,42,000.00</u>	<u>1,04,80,500.00</u>
ix) Balance in Profit and Loss Account		
Net Profit / (Loss) Previous Years	1,40,00,000.00	8,48,62,926.00,
Net Profit / (Loss) Brought F.Y. 2019-20	5,00,00,000.00	-
Net Profit / (Loss) for the year	7,02,14,549.71	4,92,36,570.64
	<u>13,42,14,549.71</u>	<u>13,40,99,496.64</u>
TOTAL	<u>77,14,44,799.92</u>	<u>72,51,47,712.91</u>

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE TO BALANCE SHEET AS AT 31.03.2023

SCHEDULE 3- DEPOSITS		AS ON(31.03.2023)	AS ON(31.03.2022)
A	FIXED DEPOSITS		
I)	Individuals	7,95,57,27,588.72	7,327,683,278.56
ii)	Cooperative Societies and Others	62,77,59,967.00	70,84,61,322.00
B	SAVING DEPOSITS		
	Individuals	3,09,46,82,140.24	3,17,70,76,670.89
	Cooperative Societies & Others	1,76,08,636.66	1,84,01,571.78
	Saving Deposits (Inoperative)	50,00,117.30	49,43,605.69
C	CURRENT DEPOSITS	48,01,44,165.84	43,60,82,088.00
D	RECURRING DEPOSITS	15,61,97,586.00	17,64,36,632.85
E	SPECIAL DEPOSIT MEMBERS	-	-
F	OPTIONAL DEPOSITS	6,45,39,166.76	20,96,89,091.45
TOTAL		12,40,16,59,368.52	12,05,87,74,261.22
SCHEDULE 4-BORROWINGS		AS ON(31.03.2023)	AS ON(31.03.2022)
	Borrowings in India	-	-
	Borrowings outside India	-	-
TOTAL		-	-
SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS		AS ON(31.03.2023)	AS ON(31.03.2022)
I)	Inter- Office Adjustment (Net)	-	-
ii)	Overdue Interest Reserve (As per Contra)	27,92,31,788.03	26,47,59,673.28
iii)	Banker Cheques Payable	3,88,02,882.21	14,12,46,572.39
iv)	Security Deposits	20,25,336.00	5,72,164.00
v)	Interest Accrued But Not Due	23,38,810.69	25,95,577.69
vi)	Member Welfare Scheme	-	4,09,756.00
vii)	Electricity & Water Charges Payable	3,39,688.00	3,75,010.00
viii)	Telephone Charges Payable	88,700.00	92,400.00
ix)	Conveyance Payable	3,93,300.00	2,62,450.00
x)	Audit Fees Payable	4,66,200.00	4,84,875.00
xi)	Other Liabilities	45,25,362.67	61,69,632.37
xii)	Contingent Prov. Against Standard Assets	2,36,54,531.80	2,10,07,795.17
xiii)	Special Prov. Against Standard Assets	1,23,17,000.00	1,23,17,000.00
xiv)	Prov. Gratuity and Leave Encashment	14,08,67,509.00	13,49,93,365.00
xv)	Co-operative Education Fund Payable	50,000.00	50,000.00
xvi)	TDS Payable	1,25,83,514.00	1,36,52,292.17
xvii)	Bonus Payable	39,99,525.00	37,41,607.00
xviii)	Provision for Income Tax	4,50,00,000.00	4,50,00,000.00
xix)	GST Payable	-	-
xx)	CPF Payable	19,38,514.00	18,65,201.00
xxi)	ATM Reconciliation	-	-
xxii)	Share Dividend	3,79,77,212.73	-
TOTAL		60,65,99,874.13	64,95,95,371.07
SCHEDULE 6-CASH & BALANCES WITH RESERVE BANK OF INDIA		AS ON(31.03.2023)	AS ON(31.03.2022)
I)	Cash In Hand	7,54,74,697.00	8,70,77,114.00
ii)	Balances with Reserve Bank of India	47,32,37,876.40	37,54,40,889.85
TOTAL		54,87,12,573.40	46,25,18,003.85
SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE		AS ON(31.03.2023)	AS ON(31.03.2022)
I)	Current Deposits	18,02,08,690.98	17,94,48,881.35
ii)	Saving Bank Deposits	4,51,030.46	4,31,300.46
iii)	Fixed Deposits	1,35,45,00,000.00	1,58,07,32,584.00
iv)	Money at call & short Notice	32,00,00,000.00	9,00,00,000.00
TOTAL		1,85,51,59,721.44	1,85,06,12,765.81

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE TO BALANCE SHEET AS AT 31.03.2023

SCHEDULE 8- INVESTMENTS	AS ON(31.03.2023)	AS ON(31.03.2022)
I) In Central and & State Government Securities	4,14,57,45,486.36	4,47,45,00,434.00
ii) Other Approved Securities	-	-
iii) Shares of Cooperative Institutions	4,950.00	4,950.00
iv) Other Investments (Non SLR)	1,10,35,53,000.00	1,01,15,53,000.00
v) Premium Prepaid on Government Securities	14,22,036.64	18,10,753.65
TOTAL	5,25,07,25,473.00	5,48,78,69,137.65
SCHEDULE 9- ADVANCES	AS ON(31.03.2023)	AS ON(31.03.2022)
I) Over Draft (Against FDR, Property & Stock)	41,38,05,576.18	44,61,06,205.52
Less: Provision for Non-performing Assets	(20,54,230.43)	(2,41,83,302.04)
Net Over Draft (Against FDR, Property & Stock) I	41,17,51,345.75	42,19,22,903.48
ii) Loans Secured by Tangible Assets	4,70,77,43,330.15	4,09,17,63,449.36
Less: Provision for Non-performing Assets	(18,11,19,260.15)	(15,03,73,846.41)
Net Loans Secured by Tangible Assets II	4,52,66,24,070.00	3,94,13,89,602.95
iii) Loan Against Deposit III	24,18,61,160.50	17,33,71,161.81
iv) Unsecured Loans	93,32,60,744.32	1,06,24,98,943.32
Less: Provision for Non-performing Assets	(18,09,50,450.42)	(18,45,66,792.55)
Net Unsecured Loans IV	75,23,10,293.90	87,79,32,150.77
TOTAL (I+II+III+IV)	5,93,25,46,870.15	5,41,46,15,819.01
SCHEDULE 10- FIXED ASSETS	AS ON(31.03.2023)	AS ON(31.03.2022)
I) Premises	1,20,70,366.57	3,14,31,448.00
ii) Land	2,45,57,060.00	-
iii) Furniture & Fixtures	85,48,406.19	94,75,382.99
iv) Arms & Ammunition	69,613.50	81,899.50
v) Office Equipments	80,71,102.49	90,43,383.62
vi) Electrical Fittings	27,76,025.13	32,59,571.21
vii) Vehicles	21,51,262.00	25,30,897.00
viii) Computers & Softwares	91,57,782.20	4,84,854.16
ix) Capital Expenditure on Rented Premises	52,79,238.12	58,65,821.12
TOTAL	7,26,80,856.20	6,21,73,257.60
SCHEDULE 11 - OTHER ASSETS	AS ON(31.03.2023)	AS ON(31.03.2022)
I) Inter- Office Adjustment (Net)	-	-
ii) Interest Receivable on Investments	18,71,38,570.00	20,06,78,905.00
iii) Interest Receivable on Standard Advances (As per Contra)	3,84,50,821.53	4,21,54,504.75
iv) Interest Receivable on NPA (As per Contra)	24,07,80,966.50	22,26,05,168.53
v) Staff Advance	7,63,365.00	8,18,135.00
vi) Closing Stock (Stationery)	8,39,012.00	7,29,232.00
vii) TDS Receivable	43,891.43	48,988.58
viii) Income Tax Refund Receivable	29,911.00	3,81,20,890.00
ix) Advance Tax & Self Assessment Tax	5,05,00,000.00	4,50,00,000.00
x) Security Deposits	20,94,000.00	19,96,500.00
xi) Deferred Tax Assets	3,37,00,000.00	2,87,00,000.00
xii) Other Assets	18,97,323.84	42,51,394.82
xiii) Prepaid Expenses	20,11,140.08	15,06,366.00
xiv) GST Cash Ledger	12,21,764.00	8,04,120.00
xv) GST Receivable	6,21,783.00	55,656.60
xvi) Branch Imprest	-	-
TOTAL	56,00,92,548.38	58,74,69,861.28

THE KANGRA COOPERATIVE BANK LTD.

C-29, Community Centre, Pankha Road, Janakpuri, New Delhi-110 058

SCHEDULE 12 - CONTINGENT LIABILITIES		AS ON(31.03.2023)	AS ON(31.03.2022)
i)	Claims against the bank not acknowledged as debts	-	-
ii)	Liability for partly paid investments	-	-
ii)	Guarantee given on behalf of constituents	56,86,266.00	1,97,31,363.00
iv)	Acceptances, endorsements and other obligations	-	-
v)	Other items for which the bank is contingently liable	-	-
TOTAL		56,86,266.00	1,97,31,363.00

SCHEDULE TO PROFIT AND LOSS A/C FOR THE PERIOD 01-04-2022 TO 31.03.2023

SCHEDULE 13 - INTEREST EARNED		AS ON(31.03.2023)	AS ON(31.03.2022)
i)	Interest/Discount on Advances/ Bills	58,10,89,839.41	62,84,06,976.90
ii)	Income on Investments	48,74,19,781.75	47,15,82,184.73
iii)	Interest on Balances With Reserve Bank of India and Other Inter Bank Funds	-	-
v)	Other	-	-
TOTAL		1,06,85,09,621.16	1,09,99,89,161.63

SCHEDULE 14 - OTHER INCOME		AS ON(31.03.2023)	AS ON(31.03.2022)
i)	Commission, Exchange and Brokerage	1,47,32,988.60	1,15,19,004.65
ii)	Profit on Sale of Investments	--	4,082,888.06
	Less: Loss on Sale of Investments	<u>2,85,000.00</u>	(9,20,280.00)
iii)	Profit on revaluation of investments	--	-
	Less: Loss on revaluation of Investments	-	-
iv)	Profit on Sale of Land, Buildings and Other Assets	--	-
	Less: Loss on Sale of Land, Buildings and Other Assets	<u>14,488.29</u>	-
v)	Miscellaneous Income	2,75,73,586.10	2,17,78,783.43
TOTAL		4,20,07,086.41	3,64,60,396.14

SCHEDULE 15- INTEREST EXPENDED		AS ON(31.03.2023)	AS ON(31.03.2022)
i)	Interest on Deposit	65,41,89,961.83	68,24,33,570.21
ii)	Interest on Balances With Reserve Bank of India and Other Inter-Bank Funds	-	-
iii)	Other	-	-
TOTAL		65,41,89,961.83	68,24,33,570.21

SCHEDULE 16- OPERATING EXPENSES		AS ON(31.03.2023)	AS ON(31.03.2022)
i)	Payments to and Provisions for Employees	16,41,81,670.00	15,86,06,210.15
ii)	Rent, Taxes and Lighting	1,65,03,875.09	1,62,12,352.82
iii)	Printing and Stationery	26,02,377.79	22,07,960.45
iv)	Advertisement and Publicity	5,69,532.08	-
v)	Depreciation on Bank's property	71,51,186.76	98,41,052.42
vi)	Directors's Fees, Allowances and Expenses	56,86,198.10	35,71,952.66
vii)	Auditors' Fee and Expenses (Including Concurrent Auditors)	16,77,822.64	20,26,578.00
viii)	Law Charges	12,80,504.64	13,00,109.94
ix)	Postages, Telegrams, Telephones, etc.	24,60,524.57	24,59,530.89
x)	Repairs and Maintenance	1,09,73,069.00	98,04,831.71
xi)	Insurance	1,90,21,443.34	1,75,23,920.76
xii)	Other Expenditure	4,17,41,424.25	2,58,16,502.65
TOTAL		27,38,49,628.26	24,93,71,002.45

ADDITIONAL INFORMATION

Disclosure pursuant to Reserve Bank of India circular No. UBD.CO.BPD.(PCB) CIR No. 52/12.05.001/2013-14 dated 25th March 2014.

1. Capital to Risk Asset Ratio :	13.77% as on 31.03.2023	
2. Movement of CRAR		
CRAR AS ON 31.03.2023	CRAR AS ON 31.03.2022	INCREASE / (DECREASE)
13.77%	14.08%	(0.31%)
3. Investments		
A	Book Value of Investments	Rs. 6,60,37,98,486.36
B	Face Value of Investments	Rs. 6,63,13,13,000.00
4. Advances against real estate		Rs. 4346.00 Lacs
5. Advances against shares & debentures.		Rs. NIL
6. Advances to directors, their relatives, companies/firm in which they are interested.		
a) Fund based (against Bank Deposits)		6.05 Lacs
b) Non-fund based (Guarantees, L/C etc.)		NIL
7. Average cost of Deposits		5.28%
8. NPAs		
a) Gross NPA		Rs. 4,174.96 Lacs
b) Net NPA		Rs. (353.53) Lacs
9. Movement in provisions / Depreciation in Investments		
a) Movement in provision for NPAs (excluding provision on standard Assets)		
PARTICULARS	CURRENT YEAR (31.03.2023)	PREVIOUS YEAR (31.03.2022)
	(In Crores)	(In Crores)
Opening Balance	35.91	30.91
Add : Provision made during the year	0.50	5.00
Less : Written off	–	–
Closing Balance	36.41	35.91
b) Movement in Standard Assets provision		
PARTICULARS	CURRENT YEAR (31.03.2023)	PREVIOUS YEAR(31.03.2022)
	(In Crores)	(In Crores)
Opening Balance	2.10	2.16
Add/Less : Provision / (Reversed) during the year	0.26	(0.06)
Closing Balance	2.36	2.10
c) Movement of Special provision on standard Assets		
PARTICULARS	CURRENT YEAR (31.03.2023)	PREVIOUS YEAR (31.03.2022)
	(In Crores)	(In Crores)
Opening Balance	1.23	--
Add : Provision made during the year	--	1.23
Less : Amount Transfer to Provision to Doubtful Debts	--	–
Closing Balance	1.23	1.23
d) Movement of provisions for depreciation in Investment		
PARTICULARS	CURRENT YEAR (31.03.2023)	PREVIOUS YEAR (31.03.2022)
	(In Crores)	(In Crores)
Opening Balance	4.11	2.03
Add : Provision made during the year	2.84	2.08
Less : Write off/write back of Provisions during year	2.01	–
Closing Balance	4.94	4.11

10. **Profitability**

PARTICULARS	Current Year 31.03.2023	Previous Year 31.03.2022
(a) Interest income as a percentage to working funds	7.64%	8.06%
(b) Non interest income as a percentage to working funds	0.30%	0.27%
(c) Operating profit as percentage to working funds	1.10%	0.97%
(d) Return on Assets	1.05%	0.90%
(e) Business (Deposits + Advances) per employee	10.98 Crores	9.76 Crores
(f) Profit per employee	0.09 Crores	0.07 Crores

11. **Issuer Composition of Non SLR Investments.**

Rs. In Crores

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Mar'23	Mar'22	Mar'23	Mar'22	Mar'23	Mar'22	Mar'23	Mar'22	Mar'23	Mar'22
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Mar'23	Mar'22	Mar'23	Mar'22	Mar'23	Mar'22	Mar'23	Mar'22	Mar'23	Mar'22
a)	PSUs	110.36	99.95	--	--	--	--	--	--	--	--
b)	FIs	--	--	--	--	--	--	--	--	--	--
c)	Banks	--	--	--	--	--	--	--	--	--	--
d)	Private Corporates	--	--	--	--	--	--	--	--	--	--
e)	Subsidiaries/ Joint Ventures	--	--	--	--	--	--	--	--	--	--
f)	Others	--	--	--	--	--	--	--	--	--	--
g)	Provision held towards Depreciation	--	--	--	--	--	--	--	--	--	--
	Total *	110.36	99.95	--	--	--	--	--	--	--	--

12. **Foreign Currency Assets & Liabilities : NIL**

13. **The Payment of Insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) RS. 1,75,00,889.00 (Previous Year Rs. 1,72,17,204.00)**

Brief note on the deficiencies pointed out and improvements suggested by the Statutory Auditors in the Audit report for the financial year 2022-23

Statutory Auditors have submitted their report in two parts (A and B) along with Long Form Audit Report consisting three parts (I, II and III). Deficiencies pointed out and suggestions given for implementation are given below :

1. PARTA - No deficiency reported
PART B - No deficiency reported

2. LONG FORM AUDIT REPORT
Part I - No deficiency reported
Part II - No deficiency reported except a major event of vulnerability of operating system of the bank was noticed from the NEFT/RTGS settlement account maintained with RBI which may affect the financial position of the bank

Action by the Management Committee (Board of Directors):- Forensic Audit has been conducted and RCA was done. Remedial steps recommended by auditors and regulators have been taken. FIR with EOW , Delhi Police has already filed and investigation is in progress. Continuous Follow up with various banks/branches and RBI is being done on war footing to mitigate the predicted adverse impact to the financial position of the bank

Part III - Following observations were made :

No Major defects observed except certain discrepancies as indicated below :

- 1) In various cases of renewal of loans (OD/CC), it was observed that bank did not consider current year turnover/income of the borrower at the time of renewal of these accounts. The bank must consider the latest financial statements or GST Returns of the entity while renewing its existing Loan(OD limit limits).
- 2) The bank generally renews the overdraft accounts for two years instead of one year. In cases where the bank feels the need to review the account more frequently, the same are reviewed annually on precautionary basis.
- 3) The bank should evolve a system where end use of funds is invariably monitored by the bank officials
- 4) In case of overdraft / CC accounts, there is manual control over marking of NPAs. The bank officials monitor all the overdraft and CC accounts to identify stressed accounts and mark them NPA.
- 5) It was observed that the valuation report of the property of NPA accounts has not been obtained by the bank. Valuation report of such property should be done once in 3 Years however 100% provision for NPA accounts has been provided.
- 6) Few fraud cases have been found in property loans.

Action by the Management Committee (Board of Directors)

The Board of Directors took note of all deficiencies / suggestions made by the Auditors in their report. FIRs have been filed and further litigation process before DRT under SARFAESI Act, 2002 has actively been pursued which gives right to bank for disposing of the property so as to recover the loans amount. Bank is striving hard to recover the money through legal ways. Other observations are of general in nature and need continuous efforts to make improvement in the working system of the bank. The Management would like to inform honorable members that some essential steps have already been initiated and assured that some more needed steps will be taken. The Audit Committee of the bank has already been looking into these deficiencies and advising remedial actions for further improvements.

The detailed audit report would be available to members of the bank for reading /review at Head Office during working hours (10AM to 5PM)) and also at AGBM venue on 01.10.2023.

Shivdarshan Kr. Sharma
Officiating CEO
(On behalf of the Board of Directors)

PROFIT ALLOCATION PROPOSAL FOR 2022-2023

Profit	₹	7,02,14,549.71
Allocation		
Dividend @10%	₹	4,29,66,016.00
BDDR	₹	1,00,00,000.00
Undistributed Profit	₹	1,60,00,000.00
Welfare Fund	₹	12,48,533.71
	₹	7,02,14,549.71

THE KANGRA CO-OPERATIVE BANK LTD.

FINANCIAL POSITION OF THE BANK DURING THE LAST FIVE YEARS

	2018-19	2019-20	2020-21	2021-22	2022-23
Membership / सदस्य संख्या	43930	44567	44614	43833	43610
No. of Customer's / ग्राहक संख्या	145342	149064	149523	145756	132343

(In Crores) (करोड़ों में)

	2018-19	2019-20	2020-21	2021-22	2022-23
Share Money / शेयर धन	38.79	41.80	42.75	43.17	44.02
Reserves/Other funds / रिजर्वज	76.53	84.09	95.46	72.51	77.14
Deposits / जमा राशियां	1053.19	1120.36	1199.50	1205.88	1240.17
Loans/Advances / ऋण	568.68	616.91	608.18	577.37	629.67
Working Capital / कार्यशील पूंजी	1201.24	1273.93	1364.36	1364.26	1397.91
Net Profit / शुद्ध लाभ	15.45	15.35	9.09	12.21	14.64

Net NPA / शुद्ध एन.पी.ए.	2.55%	2.26%	6.58%	3.58%	(-)0.60%
CRAR / करार	12.72%	12.88%	11.93%	14.08%	13.77%

बैंक की शाखाएं

1. पहाड़ गंज : 'कांगड़ा भवन' 1916 चूना मण्डी पहाड़गंज, नई दिल्ली . 110055
मुख्य शाखा दूरभाष : 23585931, 23581103, 23588358
सर्विस ब्रांच 23582056
2. जगतपुरी : 73-ए, ब्लॉक-ए, जगतपुरी, दिल्ली . 110051
दूरभाष : 22431265, 22504903, 22505979
3. जनकपुरी : सी-29 कम्युनिटी सेंटर, पंखा रोड, जनकपुरी, नई दिल्ली . 110058
दूरभाष : 25507006, 25507007, 25507008
4. रोहिणी : सावित्री चेंबर-1, पहला तल, ब्लॉक D, प्रशांत विहार मेन मार्किट, सैक्टर 14, रोहिणी, दिल्ली . 110085
दूरभाष : 27557114, 27557115, 27557116
5. गोविन्द पुरी : 59/4, के ब्लॉक कालकाजी, गोविन्दपुरी, नई दिल्ली . 110019
दूरभाष : 26238261, 26238262, 26238263
6. मयूर विहार : सी 4/17, आचार्य निकेतन, मयूर विहार, नई दिल्ली . 110091
दूरभाष : 22759374, 22759378, 22759380
7. सन्तनगर बुराड़ी : 1, खुशाल कम्प्लैक्स, बी ब्लॉक, सन्तनगर बुराड़ी, दिल्ली . 110084
दूरभाष : 27619770, 27619771, 27619772
8. पुल पहलादपुर : प्लॉट नं. बी-183, अपर ग्राउंड फ्लोर, एम.बी.रोड, पुल पहलादपुर, नई दिल्ली . 110044
दूरभाष : 26365235, 26365236, 26365237
9. भजनपुरा : प्लॉट नं. एफ-397, ग्राउंड फ्लोर, ब्लॉक एफ, खसरा नं. 103, खजूरी खास, वजीराबाद रोड, भजनपुरा, दिल्ली . 110094 दूरभाष : 22961350, 22961351, 22961352
10. उत्तम नगर : WZ-C-21-22, ग्राउंड फ्लोर, पाकेट ए, नजदीक ककरोला मोड, पटेल गार्डन उत्तम नगर, दिल्ली . 110059 दूरभाष : 8448581357, 8448581358, 8448581359
11. रणजीत नगर : प्लॉट नं. 34/ 105, लोअर ग्राउंड फ्लोर, खसरा नं. 774/599/36, गांव खामपुर, रंजीत नगर, मेन पटेल नगर रोड, नई दिल्ली. 110008 दूरभाष : 25708311, 25708411
12. नांगलोई : प्लॉट नं. 19 प्रथम तल, खसरा नं. 36/20/1, राजेन्द्रा पार्क, सैक्टर 01, मेन रोहतक रोड, नजदीक मैट्रो पिलर नं. 435 नांगलोई, नई दिल्ली. 110041 दूरभाष : 25941551-52

नोट 1 : सभी शाखाओं का कार्य समय सुबह 10 बजे से सायं 5.30 बजे तक जिसमें पब्लिक के लिए समय सुबह 10 बजे से सायं 4.00 बजे तक (बिना किसी ब्रेक के)

Interest rates on Advances	CIBIL 750 & Above	CIBIL Below 750	Interest rates on Deposits	
1. Priority Sector Housing Loan and its renovation (Property Face value Rs.45 Lakhs and max loan amount Rs.35 Lakhs) Maximum repair renovation amount Rs. 10 Lakhs.	8 %	8.50%	1. 46 days to 180 days	4.5%
			2. 181 days to 1 year	6%
			3. More than 1 year to 3 years	7%
			4. More than 3 year to 5 years	7.50%
2. Non Priority Sector Housing Loan	9 %	9.50%	5. Saving Account	3.25%
3. Transport Loan (EV) Commercial & Private	8 %	8.50%	6. Saving Account for Children below 14 years	3.75%
4. Transport Loan Other Commercial & Private	8.25%	8.75%	7. Ladies Saving Account	3.5%
5. Business Loans	9.50%	10%	Note : a) 0.5% additional interest will be given on single deposit of Rs. 15 Lakh and above for the period of one year to 3 years and 3 years to 5 years b) Sr. Citizens (60 years and above but below 80 years) will be given 0.5% additional interest on deposit for the period of 1 year to 3 years and 3 years and above c) Super Sr. Citizen (80 years and above) will be given 1% additional interest on 1 year and above and upto 5 years.	
6. General Loan	13 %	14%		
7. Education Loan (Upto Rs. 20 Lakhs)	9%			
(Above Rs. 20 Lakhs)	9.50%			
8. DCG	13%			
9. OD Limit				
a) Upto Rs. 50 lakhs	10.50%			
b) Above Rs. 50 lakhs and upto Rs. 1 Crore	10%			
c) More than Rs. 1 Crore	9.50%			

List of Board Members

NAME	DESIGNATION	LOCAL ADDRESS	PHONE
Sh. Laxmi Dass	Chairman	389-A, Pocket II, Phase I, Mayur Vihar Delhi 110091	9968279250 22755122 (Resi.) 25524505 (off.)
Sh. R. K. Sharma	Vice-Chairman	D-858, Type III, Sec-D, Mandir Marg, Gole Market, New Delhi 110 001	23368347(Resi) 8448418954
Sh. B. R. Sharma	Hony. Chief Advisor	B-17, Himkunj, Plot No. 8, Sector 14 Rohini, Delhi 110 085	9312223237, 9958677233 25534504 (Off.) 27565446(Resi.)
Sh. Attar Chand Parmar	Hony. Advisor	B-702, Mahalaxmi Apartments, Plot No. 4, Sector 2, Dwarka, New Delhi - 110075	9810742649 25611041 (Off.) 25076163(Resi.)
Sh. Abinash Swaroop Sharma	Director	C-56, Shivalik, Malviya Nagar New Delhi - 110 017	9810075715 8810556335
Sh. Ashwani Kumar	Director	230/27C, Gali No. 9, Railway Colony Mandawali, Delhi - 110 092	9871128523 22477878(Resi.)
Sh. Jitender Sharma	Director	1/10749, Subhash Park, Naveen Shahdara Delhi 110 032	9971338889
Sh. Kashmir Singh Caplish	Director	H.No. 5256, Gali No. 115/4, B-Block Sant Nagar Burari, Delhi 110 084	9212790895 8700334463
Sh. Pratap Chand Chouhan	Director	C-85, Pandav Nagar, Patparganj Road Delhi 110 092	9891691996 7217610490
Smt. Sudesh Thakur	Director	H.No. D1/150, Mansa Ram Park, Dwarka Mor, Uttam Nagar, New Delhi 110 059	9873929407 9213981649
Sh. Sukh Dev Sharma	Director	23/768, DDA Colony, Kalkaji New Delhi 110 019	9810042103 8383992390
Sh. Suresh Parashar	Director	Pocket H-18/119, 120 Sector 7 Rohini, Delhi - 110 085	9650020607 9868261344
Sh. Suresh Chand Sharma	Director	C-32, Himkunj, Plot No. 8, Sector 14 Rohini, Delhi 110 085	8800594230
Sh. Ajay Kumar Sharma	Director	K-51, Naveen Shahdara Delhi 110 032	8178429924
Sh. Chander Bhan	Director	B-4/8, Babu Jagjiwan Ram Hospital Complex Jahangirpuri, New Delhi - 110 033	9013463909
Sh. Gopal Bisht	Director	C-29, Chanakya Place, Part 1 New Delhi - 110 059	9953592357
Ms. Pooja Sharma	Director	B-50, T-2, B-Block, Dilshad Garden New Delhi-110 095	9818592245
Sh. Ram Pal Sharma	Director (Co-opted)	165-B, 2nd Floor, Jeevan Nagar, Ashram New Delhi-110014	9868203269 9643060020 26344010(Resi.)
Mrs. Ravi Kiran Katoch	Director (Co-opted)	C-609, Manchahat Apartments, Plot No. 42, Sector 10, Dwarka, New Delhi 110075	9818436756
Sh. Shivdarshan Kr. Sharma	Officiating CEO	21, Mitra Vihar, Pitampura New Delhi-110 034	9968070371

Service to community with smile through co-operatives