





The Third Schedule

( See Section 29)

Form 'A'

Balance Sheet of The Hissar Central Co-operative Bank Ltd, Hissar  
as on 31st March 2025

Particulars	Schedule	As on 31.03.2025	As on 31.03.2024
<b><u>CAPITAL &amp; LIABILITIES</u></b>			
Capital	1	976,960,900.00	976,805,900.00
Reserves & Surplus	2	632,064,454.26	614,683,734.73
Deposits	3	9,894,982,056.26	10,021,441,592.64
Borrowings	4	4,203,457,984.01	4,445,264,984.01
Other Liabilities and Provisions	5	1,167,142,913.80	1,068,472,743.64
<b>Total:</b>		<b>16,874,608,308.33</b>	<b>17,126,668,955.02</b>
<b><u>ASSETS</u></b>			
Cash and Balances	6	416,145,213.71	440,388,802.62
Balances with banks and money at call & Short Notice	7	111,808,081.15	144,447,755.58
Investments	8	2,888,563,523.09	3,509,079,342.14
Loans & Advances	9	12,977,507,011.57	12,552,858,130.87
Fixed Assets	10	154,412,732.37	154,089,226.17
Other Assets	11	326,171,746.44	325,805,697.64
<b>Total:</b>		<b>16,874,608,308.33</b>	<b>17,126,668,955.02</b>
Contingent liabilities	12	4,776,747.47	3,724,794.31
Bills for collection		358,622.50	131,144.00
 Incharge Account Section		 Director Rajesh Kumar	 Director Ramesh Kumar Godara
			 General Manager Jai Parkash

Auditors' Report

Audited in term of separate report of even date

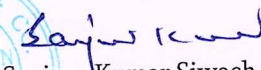
Place : Hissar

Date : 27.06.2025

For S K Siwach & Co.  
Chartered Accountants

FRN-011121N



  
CA. Sanjeev Kumar Siwach  
(Partner)

M No. 508241

The Third Schedule  
(See Section 29)  
Form 'B'

Profit and Loss Account of The Hisar Central Co-operative Bank Limited, Hisar  
for the year ended March 31, 2025

Particulars	Schedule	as on 31.03.2025	as on 31.03.2024
<b>I. Income</b>			
Interest and dividend earned	13	1,252,102,480.07	1,193,374,008.60
Other income	14	34,793,831.65	8,215,079.33
	<b>Total</b>	<b>1,286,896,311.72</b>	<b>1,201,589,087.93</b>
<b>II. Expenditure</b>			
Interest expended	15	890,917,120.51	825,433,042.19
Operating expenses	16	290,208,087.68	273,700,236.33
Provisions and contingencies	16A	89,026,000.00	81,750,000.00
	<b>Total</b>	<b>1,270,151,208.19</b>	<b>1,180,883,278.52</b>
Net profit/(loss) for the year		16,745,103.53	20,705,809.41

Incharge

Account Section

Director

Rajesh Kumar

Director

Ramesh Kumar Godara

General Manager

Jai Parkash

Auditors' Report

Audited in term of separate report of even date

For S K Siwach & Co.

Chartered Accountants

FRN-011121N

Place : Hissar

Date : 27.06.2025



CA. Sanjeev Kumar Siwach  
(Partner)

M No. 508241

**SCHEDULE 1 – CAPITAL**

Particulars	As on 31.03.2025	As on 31.03.2024
<b>For National Bank</b>		
Capital (Fully owned by Central Government)	-	-
<b>For Banks Incorporated Outside India</b>		
Capital (The amount brought in by banks by way of start up capital as prescribed by RBI should be shown under this head.) Amount of deposit kept with RBI under subsection 2 of section 11 of Banking Regulation Act 1949	-	-
<b>For Other Banks</b>		
Authorised Capital (3000000 Shares of Rs 500 each)	<u>1,500,000,000.00</u>	<u>1,500,000,000.00</u>
Issued Capital & Subscribed Capital		
Individuals	2,638,300.00	
Share Co-op Societies	590,914,500.00	557,772,800.00
Share ICDP	4,850,000.00	5,975,000.00
State Govt	199,822,616.00	227,899,300.00
State Govt. Capital Convertible (ex of 25 %)	178,735,484.00	185,158,800.00
Less: Calls unpaid		
Add: Forfeited shares		
<b>Total</b>	<u><u>976,960,900.00</u></u>	<u><u>976,805,900.00</u></u>

**SCHEDULE 2 – RESERVES & SURPLUS**

Particulars	As on 31.03.2025	As on 31.03.2024
<b>I. Statutory Reserves</b>	25,452,171.75	24,929,116.75
<b>II. Capital Reserves</b>		
<b>III. Share Premium</b>		
<b>IV. Revenue and Other Reserves</b>		
i) Agriculture Credit Stab Fund	21,397,925.00	21,285,364.00
ii) Building Fund	2,845,710.40	2,845,710.40
iii) Revaluation Reserve Fund (Land)	137,287,334.00	137,287,334.00
iv) Share Transfer Fund	79,221.90	79,221.90
v) Bad And Doubtful Debt Fund	14,870,320.25	14,870,320.25
vi) Special Bad and Debtor reserve fund	368,698.50	368,698.50
vii) IPDIS Bonds to State Govt (CRAR)	313,000,000.00	313,000,000.00
viii) Technology Adoption Fund CBS Support NABARD	28,200,000.00	28,200,000.00
ix) AUA/KUA Adoption Nabard Support	432,559.00	432,559.00
x) Accumulated Balance of Profit	71,385,409.93	50,679,600.52
<b>V) Balance in Profit and Loss Account</b>	16,745,103.53	20,705,809.41
<b>Total</b>	<u><u>632,064,454.26</u></u>	<u><u>614,683,734.73</u></u>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



SCHEDULE 3 – DEPOSITS

Particulars	As on 31.03.2025	As on 31.03.2024
<b>A. I. Demand Deposits</b>		
(i) From banks		
(ii) From others		
a) Individual	4,262,501,337.56	4,207,904,235.45
b) other Societies	136,799,354.00	109,704,426.00
c) Institutions	1,728,982,960.00	2,116,142,721.00
d) R D		
<b>II. Savings Bank Deposits</b>		
i) Individual	2,678,377,767.67	2,505,010,211.84
ii) other societies	196,548,180.98	188,742,736.95
iii) Institutions	752,976,820.17	721,716,278.33
<b>III. Current Deposits</b>		
(i) From banks		
(ii) From others		
a) individual	41,099,689.89	39,734,843.39
b) other Societies	73,243,081.76	46,725,997.15
c) Institutions	24,452,864.23	85,760,142.53
d) Money at Call & Short Notice		
e) FDR Mature but not drawn		
<b>Total (I, II and III)</b>	<b>9,894,982,056.26</b>	<b>10,021,441,592.64</b>

SCHEDULE 4 – BORROWINGS

Particulars	As on 31.03.2025	As on 31.03.2024
<b>I. Borrowings in India</b>		
From the Reserve Bank of India	-	-
From other banks-NABARD/ State Co-op Bank		
a) Short Term Loan Cash Credit & overdraft	4,200,000,000.00	4,440,000,000.00
b) Medium Term Loan	1,046,000.00	2,853,000.00
c) Overdraft & Cash Credit Payble		
From other institutions and agencies Payable under	2,411,984.01	2,411,984.01
Debentures	-	-
Other Long-term borrowings	-	-
<b>II. Borrowings outside India</b>		
<b>Total (I &amp; II)</b>	<b>4,203,457,984.01</b>	<b>4,445,264,984.01</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



**SCHEDULE 5 – OTHER LIABILITIES AND PROVISIONS**

Particulars	As on 31.03.2025	As on 31.03.2024
I Subordinated Debt for Tier II Capital		
II Bills payable		
III Inter-office (Inter-branch) adjustments (net)		
IV Intra-Group Adjustment (net)	2,449.00	8,511.00
V Interest accrued		
VI Tax Liabilities		
VII Others (including provisions, give details)		
Current tax liabilities		
b) Deferred tax liabilities		
1 Atal Pension Yojana	40,021.00	29,008.00
2 POS Transaction	103,784.98	138,762.73
3 Book For Sale	-	1,192,596.87
4 Employees Pension Fund	2,500.00	2,500.00
5 Employees PF Payable	59,448.00	53,372.00
6 Share ICDP Hisar	78,895.74	78,895.74
7 Atm Transaction Settlement	3,698,504.58	3,650,699.95
8 Subsidy Payable	5,874,935.96	5,874,935.96
9 Grauity Payable to Bank Emp	87,046,487.21	102,057,255.40
10 Loan from I.C.D.P. Hisar	36,596.00	36,596.00
11 Overdue Intt. Reserve	229,951,786.00	231,194,057.92
12 Pay Order & DD Payable	4,748,800.58	7,078,716.58
13 PMSBY	920.00	-
14 PMJJBY	2,394.00	-
15 Prov.for Recoverable CB Fatehabad	1,863,500.00	1,863,500.00
16 Prov.for Embezzlement	14,957,128.40	14,957,128.40
17 Prov.for Leave Incashment	-	44,000,000.00
18 Provision for bill payable	22,500,000.00	17,500,000.00
19 Provision on NPA	482,672,041.00	418,396,041.00
20 Provision on Standard Assets	60,101,000.00	58,101,000.00
21 Provision for Audit Fees	250,000.00	250,000.00
22 Provision for Investment Depreciation	20,000.00	20,000.00
23 Provision for Interest Payable to IPDI	165,000,000.00	115,500,000.00
24 Provision for Gratuity Payable to Staff	-	2,000,000.00
25 Stationary in Stock	-	204,677.86
26 Leave Encashment Payable to Employee	50,898,598.48	20,098,789.14
27 Staff Security	-	-
28 Subsidy Reserve	10,000.00	
29 Sundry creditors	35,907,670.07	23,251,721.19
30 TDS Payable	1,315,452.80	933,977.90
	<b>1,167,142,913.80</b>	<b>1,068,472,743.64</b>

  
Incharge

Account Section  
Co-op. Bank Hisar



**SCHEDULE 6 – CASH AND BALANCES WITH RESERVE BANK OF INDIA**

Particulars	As on 31.03.2025	As on 31.03.2024
I Cash in hand	172,911,921.79	190,562,538.76
(including foreign currency notes)		
II Balances with Reserve Bank of India		
(i) in Current Account		
Cash with S.B.I./ Notified Banks	243,233,291.92	249,705,099.65
Central Co-op. Bank Bhiwani		121,164.21
(ii) in other Accounts	-	-
<b>Total</b>	<b>416,145,213.71</b>	<b>440,388,802.62</b>

**SCHEDULE 7 – BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE**

Particulars	As on 31.03.2025	As on 31.03.2024
I. In India		
(i) Balances with banks		
(a) in Current accounts		
State Bank & Nationalised Bank		
Delhi State Co-op Bank	502,334.33	442,334.33
With Harco Bank	111,305,746.82	134,005,421.25
Saving A/c Post Office		
(b) in other Deposit accounts		
(ii) Money at call and short notice		10,000,000.00
<b>Total (I &amp; II)</b>	<b>111,808,081.15</b>	<b>144,447,755.58</b>
II. Outside India		
(i) in Current accounts	-	-
(ii) in other Deposit accounts	-	-
(iii) Money at call and short notice	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I &amp; II)</b>	<b>111,808,081.15</b>	<b>144,447,755.58</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



**SCHEDULE 8 – INVESTMENTS**

Particulars	As on 31.03.2025	As on 31.03.2024
<b>I. Investments in India in</b>		
(i) Government securities	2,023,748,437.40	2,228,444,025.60
(ii) Other approved securities	20,000.00	20,000.00
(iii) Shares	-	-
(iv) NABARD Bonds		11,609,272.00
(v) Others		-
FD with State Co operative Bank	569,900,000.00	819,900,000.00
FD with Ujjivan Small Finance Bank Ltd.		20,000,000.00
FD with Fincare Small Finance Bank		150,000,000.00
Share in Co-operative Institution	156,950,000.00	156,950,000.00
<b>Total</b>	<b>2,750,618,437.40</b>	<b>3,386,923,297.60</b>
<b>II. Investments outside India in</b>		
(i) Government securities (including local authorities)	-	-
(ii) Other investments (to be specified)	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I &amp; II)</b>	<b>2,750,618,437.40</b>	<b>3,386,923,297.60</b>
<b>III. Gross value of Investments</b>	<b>2,750,618,437.40</b>	<b>3,386,923,297.60</b>
Aggregate of Provisions for Depreciation	-	
<b>Net Investment</b>	<b>2,750,618,437.40</b>	<b>3,386,923,297.60</b>
<b>Classification of Investments as per RBI Guidelines</b>		
I. Held for Trading	-	-
II. Held to Maturity	2,750,618,437.40	3,386,923,297.60
III. Available for Sale	-	-
<b>Total</b>	<b>2,750,618,437.40</b>	<b>3,386,923,297.60</b>
<b>Details of other investments</b>		
I. Investments in associates (disclose goodwill/ capital reserves separately as per AS 23)	-	-
II. Other investments (Gratuity etc)		-
Gratuity Invested in LIC Karnal	87,046,487.21	102,057,255.40
Leave encashment in LIC Karnal	50,898,598.48	20,098,789.14
<b>Total</b>	<b>2,888,563,523.09</b>	<b>3,509,079,342.14</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



SCHEDULE 9 – LOANS & ADVANCES

Particulars	As on 31.03.2025	As on 31.03.2024
A (i) Short Term Loans & Cash Credit Bill Discounted		
a) A.B.C. Societies	11,969,493,894.06	11,411,338,361.11
b) U/L & U.W.up Societies	642,465.38	642,465.38
(ii)Cash credits, overdrafts and loans		
repayable on demand	62,530,291.90	45,113,149.78
(iii)Term loans		
a) Medium Term Loan	937,905,259.38	1,085,641,263.68
b)Long Term Loan	6,935,100.85	10,122,890.92
(iv) Lease Receivables	-	-
Total	<u>12,977,507,011.57</u>	<u>12,552,858,130.87</u>
B. (i) Secured by tangible assets	-	-
(ii)Covered by Bank/Government	-	-
Guarantees		
(iii) Unsecured	-	-
Total	<u>-</u>	<u>-</u>
C.I Advances in India	-	-
(i) Priority sectors	12,977,507,011.57	12,552,858,130.87
(ii)Public sector	-	-
(iii) Banks	-	-
(iv) Others	-	-
Total	<u>12,977,507,011.57</u>	<u>12,552,858,130.87</u>
C.II Advances outside India		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	<u>-</u>	<u>-</u>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



SCHEDULE 10 – FIXED ASSETS

Particulars	As on 31.03.2025	As on 31.03.2024
I. Premises		
At cost as on 31 March of the preceding year	862,309.55	958,120.55
* Additions during the year		
Deductions during the year	-	-
Depreciation to date	86,231.01	95,811.00
* As on 31st March	776,078.55	862,309.55
IA. Land	137,484,777.00	137,484,777.00
II. Other Fixed Assets including furniture and fixtures)	-	-
At cost (as on 31 March of the preceding year	15,742,139.62	16,870,376.68
Additions during the year	2,760,876.58	1,277,149.92
Deductions during the year	-	-
Depreciation to date	2,351,139.38	2,405,386.98
As on 31st March	16,151,876.82	15,742,139.62
IIA. Leased Assets		
At cost as on 31 <sup>st</sup> March of the preceding year	-	-
Additions during the year	-	-
Deductions during the year	-	-
Depreciation to date	-	-
As on 31st March	-	-
<b>Total (I, IA,II &amp;IIA)</b>	<b>154,412,732.37</b>	<b>154,089,226.17</b>
III Capital-Work-in progress (Leased Assets) net provisions	-	-
<b>Total (I, IA, II, IIA &amp; III)</b>	<b>154,412,732.37</b>	<b>154,089,226.17</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



SCHEDULE 11 – OTHER ASSETS

Particulars	As on 31.03.2025	As on 31.03.2024
I. Inter-office (Inter-branch) adjustments (net)*		
a) Parent		
b) Subsidiaries		
II. Intra-Group Adjustments (net)		43,892.80
III. Interest Recoverable		
(a) A.B.C. Societies	228,045,447.70	230,565,698.70
(b) Loan to Employees	185,860.85	163,169.23
(c) Intt Recoverable from Central / State Govt securities	35,808,294.55	32,321,708.89
(d) Recoverable from Govt of India	69,654.00	69,654.00
(e) Intt Recoverable from State Govt-OTS	101,453.18	101,453.18
(f) Recoverable from nabard Pacs FVR		33,800.00
IV. Tax paid in advance/tax deducted at source	318,108.00	318,108.00
V. NEFT Inward Pool Account		2,565,676.00
VI. Non-banking assets acquired in satisfaction of Claims	6,635,008.25	6,635,008.25
VII. Prepaid expenses	4,674.00	321,396.00
VIII. Insurance Premium Reco.	29,559.08	29,559.08
VIII. Pool Account for DBT APBS / ACH		3,136,838.89
a Book for sale	25,708.77	
b D.D. & P.O Recoverable	1,918,555.16	1,918,555.16
c Share Purchase by CB	1,200.00	1,200.00
d Elec. Meter & telephone Security	131,403.00	131,403.00
e I GST Input Credit	34,926,537.22	29,393,394.49
f Proxy Account		2,700.00
g Library	2,027.00	2,027.00
h Rent Recoverable from NPCI	48,600.00	48,600.00
i ATM Acquire Settlement Account	887,023.21	1,118,722.50
j Amt.Recoverable under I.C.D.P	2,420,784.67	2,420,784.67
k Recoverable from CB Fatehabad	1,863,500.00	1,863,500.00
l Sundry debtors	1,042,617.80	893,117.80
m Embezzlement A/C	11,705,730.00	11,705,730.00
<b>Total</b>	<b>326,171,746.44</b>	<b>325,805,697.64</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



SCHEDULE 12 – CONTINGENT LIABILITIES

Particulars	As on 31.03.2025	As on 31.03.2024
I Claims against the bank not acknowledged as debts	4,776,747.47	3,724,794.31
II Liability for partly paid investments	-	-
III Liability on account of outstanding forward exchange contracts	-	-
IV Guarantees given on behalf of constituents	-	-
(a) In India	-	-
(b) Outside India	-	-
V Acceptances, endorsements and other obligations (give details)	-	-
VI Other items for which the Group is contingently liable	-	-
<b>Total</b>	<b>4,776,747.47</b>	<b>3,724,794.31</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



**SCHEDULE 13 – INTEREST AND DIVIDENDS EARNED**

Particulars	As on 31.3.2025	As on 31.3.2024
I Interest/discount on advances/bills	985,509,138.58	1,001,630,259.05
II Interest and dividends on investments	266,593,341.49	191,743,749.55
III Interest on balances with Reserve Bank of India and other inter-bank funds	-	-
IV Others (give details)	-	-
<b>Total</b>	<b>1,252,102,480.07</b>	<b>1,193,374,008.60</b>

**SCHEDULE 14 – OTHER INCOME**

Particulars	As on 31.3.2025	As on 31.3.2024
I Commission, exchange and brokerage	6,167,444.40	6,818,584.55
II Profit on sale of land, buildings and other assets Less: Loss on sale of land, buildings and other assets		
III Profit on exchange transactions Less: Loss on exchange transactions	-	-
IV Profit on sale of investments(net) Less: Loss on sale of investments	-	-
V Profit on revaluation of investments Less: Loss on revaluation of investments	-	-
VI a) Lease finance income	-	-
b) Lease management fee	-	-
c) Overdue charges	-	-
d) Interest on lease rent receivables	-	-
VII Miscellaneous income		
a) Misc Income	1,949,367.25	1,134,254.78
b) Rental income	262,360.00	262,240.00
c) Dividend income	26,414,660.00	-
<b>Total</b>	<b>34,793,831.65</b>	<b>8,215,079.33</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar



**SCHEDULE 15 – INTEREST EXPENDED**

Particulars	As on 31.3.2025	As on 31.3.2024
I Interest on deposits	585,135,561.31	550,898,979.99
II Interest on borrowing	304,466,817.00	272,743,266.00
Commission paid on government securities	1,314,742.20	1,790,796.20
<b>Total</b>	<b>890,917,120.51</b>	<b>825,433,042.19</b>

**SCHEDULE 16 – OPERATING EXPENSES**

Particulars	As on 31.3.2025	As on 31.3.2024
I Employees' costs	158,130,951.53	211,243,325.65
II Rent, taxes and lighting	5,074,726.40	4,720,582.87
III Printing and stationery	494,693.40	475,891.62
IV Advertisement and publicity	146,550.97	234,367.32
V Depreciation on bank's property	2,437,370.38	2,501,197.98
VI TA to staff/Director	-	-
VII Hire Charges	18,660.48	15,132.01
VIII Law charges	735,205.00	232,105.00
IX Postage, telegrams, telephones, etc.	349,882.44	327,836.78
X Repairs and maintenance	440,888.00	462,214.96
XI Insurance	13,537,749.60	12,861,775.02
XII Auditor Fee and Expenses	118,946.00	121,590.00
XIII Other expenditure (give details)		
a Entertainment/meeting & conference	521,505.00	444,530.00
b General Charges	3,315,858.64	2,768,117.86
c Computer / generator maintainance	104,613.00	293,841.50
d Service / cibil charges	178,261.47	219,709.11
e Subscription to Nafscob	-	3,000.00
f CTS solution charges	106,602.00	116,630.00
g Relief under OTS Scheme	-	4,059,171.41
h CBS & Power backup expenses	13,793,434.48	31,416,147.47
i Recovery Campaign	997,402.16	892,586.43
j Interest rebate on PACS	88,858,780.00	-
k Property Tax	846,006.73	290,483.34
<b>Total</b>	<b>290,208,087.68</b>	<b>273,700,236.33</b>

**SCHEDULE 16A – PROVISION**

Particulars	As on 31.03.2025	As on 31.03.2024
1 Provision for NPA	64,276,000.00	60,000,000.00
2 Provision for Audit Fees	250,000.00	250,000.00
3 Provision for Std Assets	2,000,000.00	4,000,000.00
4 Provision for Bill Payable	22,500,000.00	17,500,000.00
<b>Total</b>	<b>89,026,000.00</b>	<b>81,750,000.00</b>

  
 Incharge  
 Account Section  
 Co-op. Bank Hisar

