

THE KANGRA CO-OPERATIVE BANK LTD.

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

AGENDA NOTICE FOR ANNUAL GENERAL BODY MEETING AND

**54th Annual Report
2021-2022
Meeting Date 16-10-2022**



दी कांगड़ा को-ऑपरेटिव बैंक लिमिटेड

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

वार्षिक आम साधारण सभा सम्बन्धी सूचना पत्र तथा

54 वीं वार्षिक रिपोर्ट

2021-2022

Meeting Date 16-10-2022

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 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,

आपको यह जानकारी प्रसन्नता होगी कि बैंक की वार्षिक आम साधारण सभा रविवार 16 अक्टूबर, 2022 को ठीक 10 बजे महाराष्ट्र रंगायन सभागार, नूतन मराठी स्कूल, (पहाडगंज थाने के पीछे), आरामबाग नई दिल्ली - 110055 में होगी। आपसे अनुरोध है कि समय पर पहुँचकर सभा की कारवाई को सफल बनाएं। यदि 16.10.2022 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 2021 - 2022 के आडिटड लेखे-जोखे के ब्योरो पर विचार विमर्श तथा पुष्टि (ब्योरे पृष्ठ 3 से 14 पर)।
5. वर्ष 2021-2022 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 06 अक्टूबर, 2022 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 2022 में बोर्ड की 12वीं कक्षा की परीक्षा में 90% या उससे अधिक अंक प्राप्त किये हैं उनको 5100/- रुपये 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 10.10.2022 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. सभी सदस्यों से अनुरोध है कि वे कोविड -19 सावधानियों का पालन करें ।
6. प्रत्येक सदस्य को उपस्थिति लगाते समय भोजन और चाय के लिए दो कूपन दिये जायेंगे । भोजन तथा चाय इन्हीं कूपनों पर उपलब्ध होंगे ।

दिनांक : 26.09.2022

भवदीय
शिवदर्शन शर्मा
मुख्य कार्यकारी अधिकारी

वार्षिक रिपोर्ट

प्रिय सदस्य

बैंक की 54वीं वार्षिक आम साधारण सभा के अवसर पर मैं शिवदर्शन शर्मा, मुख्य कार्यकारी अधिकारी निदेशक मंडल की ओर से आपका हार्दिक स्वागत एवं अभिनन्दन करता हूँ। कोरोना महामारी के कारण वर्ष 2020 तथा 2021 की वार्षिक आम साधारण सभाएं इकट्ठी 10 अप्रैल, 2022 को हुई थी तथा 6 मास के बाद ही आज वर्ष 2022 की सभा की जा रही है। नियमानुसार आम साधारण सभा प्रतिवर्ष अक्टूबर के अंत तक हो जानी चाहिए। आशा है भविष्य में मीटिंग का अंतराल ठीक हो जाएगा।

कोरोना का जो बुरा असर बैंक पर पड़ा उसका प्रभाव धीरे-धीरे कम होना शुरू हो गया है। वर्ष 2021-2022 में प्रगति अपेक्षानुसार नहीं रही जो निम्नलिखित ऑडिटड आंकड़ों से देखी जा सकती है।

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

	31-03-2021	31-03-2022
शेयर राशि (Share Money)	42.75	43.17
जमा राशियां (Deposits)	1199.50	1205.88
ऋण (Advances)	608.18	577.37
कार्यशील पूंजी (Working Capital)	1364.36	1364.26
शुद्ध लाभ (Net Profit)	9.09	12.21
सदस्य संख्या (Membership)	44614	43833
एन.पी.ए. ग्रास (NPA GROSS)	12.06%	10.97%
एन.पी.ए. नैट (NPA NET)	6.58%	3.58%
करार(CRAR)	11.93%	14.08%

वर्ष 2021-2022 में NET NPA का स्तर (LEVEL) 6.58% हो गया था जो अधिकतम 6% होना चाहिए था। परिणाम स्वरूप रिजर्व बैंक ने प्रतिबंध लगा दिया था कि जब तक स्तर (LEVEL) 6% तक नहीं आता बैंक को डिविडेंड (DIVIDEND) देने के लिए आर.बी.आई से अनुमति लेनी आवश्यक होगी।

निदेशक मण्डल तथा बैंक कर्मचारियों के अथक परिश्रम से NET NPA का स्तर (LEVEL) 2021-2022 में घटकर 3.58% हो गया है। क्योंकि अभी तक प्रतिबंध नहीं हटा है, इसलिए रिजर्व बैंक से 10% डिविडेंड देने की अनुमति मांगी है।

रिजर्व बैंक द्वारा बैंक का निरीक्षण (RBI Inspection) - रिजर्व बैंक ने बैंक का 27 वां निरीक्षण जुलाई 2022 में किया। बैंक की स्थिति का मूल्यांकन अच्छा किया गया लगता है। रिपोर्ट आने का इंतजार किया जा रहा है।

ऑडिट (Audit) - वर्ष 2021-2022 का ऑडिट रिजर्व बैंक द्वारा निर्धारित चार्टर्ड अकाउंटेंट कंपनी M/S DHAWAN & CO. ने किया। ऑडिट रिपोर्ट में दी गई त्रुटियों को दूर करने का प्रयास किया जा रहा है। त्रुटियों तथा सुझावों का संक्षिप्त ब्यौरा पृष्ठ 5 पर दिया गया है।

ऋण पर ब्याज में कमी - सदस्यों को ब्याज में राहत देने तथा ऋणों को बढ़ाने के लिए ब्याज में बड़ी कमी की गई है। मकान खरीदने/बनाने के ऋण पर 6.5% ब्याज निर्धारित किया गया है जो मार्केट में सबसे कम है। ट्रांसपोर्ट (सभी प्रकार की गाड़ियों) पर 7% तथा प्रॉपर्टी के ऊपर ऋण का ब्याज 8.5% रखा गया है। 11% से 13% तक ब्याज पर जिन सदस्यों ने ऋण लिए हैं उन्हें ब्याज को 8.5% तक लाने के लिए विशेष योजना शुरू की है।

के.वाई.सी. (KYC) - सभी ग्राहकों (सदस्यों/ गैर सदस्यों) के लिए KYC करवाना अति आवश्यक कर दिया गया है। जिन सदस्यों का के.वाई.सी. (KYC) नहीं होगा उनकी सदस्यता भी समाप्त हो सकती है। के.वाई.सी. (KYC) करवाए बिना ग्राहक अपने अकाउंट में लेन देन नहीं कर सकेगा। इसलिए सभी सदस्यों/ गैर सदस्यों से अनुरोध है कि वे के.वाई.सी. (KYC) शीघ्र करवा लें तथा असुविधा से बचें।

DICGC PREMIUM- बैंक ने DICGC का अग्रिम प्रीमियम 30.09.2022 तक की अवधि का दे दिया गया है तथा भविष्य में भी समय पर दिया जाता रहेगा ताकि जमाकर्ताओं की जमा राशि सुरक्षित रहे।

सदस्यों से अनुरोध है कि वे अपने ऋण सम्बंधी सभी आवश्यकताओं को बैंक से ही पूरा करें। इसके लिए हमने ऋण पर ब्याज की दरें बहुत कम निर्धारित कर दी हैं। इसी प्रकार जो भी बचत आप करते हैं उसे भी अपने बैंक में ही रखें। आपकी राशि सुरक्षित रहेगी तथा उस पर उचित ब्याज मिलेगा। सदस्यों का बैंक के लिए इन दोनों बातों से बड़ा योगदान होगा। आपसे एक और अनुरोध भी है कि अपने ऋण की किश्तें नियमित रूप से प्रतिमास दें। इससे आपके ऋण का भार भी कम होता रहेगा तथा बैंक में डिफाल्ट नहीं होगा। डिफाल्ट होने पर बैंक को मजबूरन कानूनी कारवाई करनी पड़ती है जिससे सदस्य पर और बोझ पड़ता है तथा बैंक को भी तकलीफ होती है।

जिन सदस्यों की **OPTIONAL DEPOSIT(OD)** में राशि पड़ी हुई है उनसे अनुरोध है कि वे इस राशि को ले लें अथवा अपने किसी अकाउंट में ट्रांसफर करवा लें

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।

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

निदेशक मण्डल सभी सदस्यों का आभारी है कि वे उसका मार्गदर्शन करते रहे हैं तथा अपना सहयोग एवम् समर्थन देते रहे हैं और पूर्ण आशा है आगे भी देते रहेंगे।

अन्त में निदेशक मण्डल उन सभी सदस्यों का आभारी है जिन्होंने समय निकालकर आज बैठक में आने का कष्ट किया तथा इसे सफल बनाया।

धन्यवाद

शिवदर्शन 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 2022, 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, 2022;
 - (b) in the case of profit and loss account, of the **Profit** for the year ended on that date; and
 - (c) in the case of cash flow statement, of the cash flow of the bank for the year ended 31.03.2022.

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 DHAWAN & CO.
Chartered Accountants
(F.R.N.002864N)
ANUSHK KAPOOR (Partner)
M. No. 543825

Place : New Delhi
Date : 19.06.2022

UDIN Reference No. : 22543825ALFLJK5902

THE KANGRA COOPERATIVE BANK LTD.

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

BALANCE SHEET AS AT 31.03.2022

CAPITAL & LIABILITIES	Schedule	AS AT 31.03.2022	AS AT 31.03.2021
CAPITAL	1	43,17,41,500.00	42,75,26,800.00
RESERVES & SURPLUS	2	72,51,47,712.91	63,70,92,006.21
DEPOSITS & OTHER ACCOUNTS	3	12,05,87,74,261.22	11,99,50,38,801.02
BORROWINGS	4	-	-
OTHER LIABILITIES AND PROVISIONS	5	64,95,95,371.07	47,64,35,676.87
TOTAL		13,86,52,58,845.20	13,53,60,93,284.10

ASSETS

CASH AND BALANCES WITH RESERVE BANK OF INDIA	6	46,25,18,003.85	45,00,08,542.11
BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE	7	1,85,06,12,765.81	1,89,52,87,823.81
INVESTMENTS	8	5,48,78,69,137.65	4,82,36,32,169.17
ADVANCES	9	5,41,46,15,819.01	5,77,27,02,701.28
FIXED ASSETS	10	6,21,73,257.60	4,68,43,605.78
OTHER ASSETS	11	58,74,69,861.28	54,76,18,441.95
TOTAL		13,86,52,58,845.20	13,53,60,93,284.10

CONTINGENT LIABILITIES	12	1,97,31,363.00	2,17,83,583.00
BILLS FOR COLLECTION		1,64,24,590.83	1,69,64,295.02

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

For DHAWAN & CO.
Chartered Accountants
(F.R.N.002864N)

Place : New Delhi
Date : 19/06/2022

Sd/-
Laxmi Dass
Chairman

Sd/-
Rajinder Kr. Sharma
Vice Chairman

Sd/-
Shivdarshan Sharma
Officiating CEO

Sd/-
Suresh Parasher
Director

Sd/-
Anushk Kapoor
Partner
(M.No. 543825)

THE KANGRA COOPERATIVE BANK LTD.

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD 01-04-2021 TO 31-03-2022

	Schedule	YEAR ENDED ON 31.03.2022	YEAR ENDED ON 31.03.2021
INCOME			
INTEREST EARNED	13	1,09,99,89,161.63	1,07,74,14,251.48
OTHER INCOME	14	3,64,60,396.14	2,36,93,982.32
TOTAL		1,13,64,49,557.77	1,10,11,08,233.80
EXPENDITURE			
INTEREST EXPENDED	15	68,24,33,570.21	68,58,65,097.19
OPERATING EXPENSES	16	24,93,71,002.45	21,93,21,106.72
PROVISIONS AND CONTINGENCIES			
Special Provision Against Standard Assets	1,23,17,000.00		-
Provision for Standard Assets	(6,43,849.26)		(14,40,161.54)
Provision for Investment Depreciation Reserve	2,08,03,984.77		1,57,84,586.95
Cooperative Education Fund	50,000.00		50,000.00
Provision for Doubtful Debts	5,00,00,000.00	8,25,27,135.51	9,06,00,000.00
Provision for Taxation			
i) Current Tax	4,50,00,000.00		4,18,00,000.00
ii) Deferred Tax	22,00,000.00		91,00,000.00
iii) (Excess)/Short provided in earlier years	21,08,438.00	4,93,08,438.00	(48,26,451.00)
TOTAL		1,06,36,40,146.17	1,05,62,54,178.32
III PROFIT/LOSS			
A Net Profit/Loss(-) for the year		7,28,09,411.60	4,48,54,055.48
B Net Profit/Loss(-) Brought Forward Previous Years	1,40,00,000.00	-	1,40,00,000.00
Net Profit/Loss(-) Brought Forward F.Y 2019-20	5,00,00,000.00		7,57,55,981.08
Net Profit/Loss(-) Brought Forward F.Y 2020-21	2,08,62,926.00	8,48,62,926.00	
TOTAL		15,76,72,337.60	13,46,10,036.56
IV APPROPRIATIONS			
i) Transfer to Statutory Reserves		1,82,02,352.90	1,12,13,513.87
ii) Transfer to Other Reserves (IFR)		40,82,888.06	-
iii) Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961		12,87,600.00	(35,10,010.00)
iv) Balance Carried Over to Balance Sheet			
Net Profit/(Loss) for the Year	4,92,36,570.64		3,71,50,551.61
Net Profit/(Loss) Previous Years	8,48,62,926.00	13,40,99,496.64	8,97,55,981.08
TOTAL		15,76,72,337.60	13,46,10,036.56

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

For **DHAWAN & CO.**
Chartered Accountants
(F.R.N.002864N)

Place : New Delhi
Date : 19/06/2022

Sd/-
Laxmi Dass
Chairman

Sd/-
Rajinder Kr. Sharma
Vice Chairman

Sd/-
Shivdarshan Sharma
Officiating CEO

Sd/-
Suresh Parasher
Director

Sd/-
Anushk Kapoor
Partner
(M.No. 543825)

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS AT 31.03.2022

SCHEDULE I- Capital	AS ON(31.03.2022)	AS ON(31.03.2021)
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 43,17,415 (Prev. Year 42,75,268) of Rs Rs 100 each	43,17,41,500.00	42,75,26,800.00
 SCHEDULE 2 - RESERVE & SURPLUS	 AS ON(31.03.2022)	 AS ON(31.03.2021)
I) Statutory Reserve		
Opening Balance	29,81,61,989.80	28,69,48,475.93
Add: Apportionment of Profit (25%)	1,82,02,352.90	1,12,13,513.87
Add: Transfer from Building Fund	2,40,76,500.00	-
Closing Balance	34,04,40,842.70	29,81,61,989.80
ii) Spl. Bad & Doubtful Debt		
Opening Balance	4,78,68,786.20	5,31,98,457.00
Add: Apportionment of Profit 19-20 & 20-21	4,00,00,000.00	-
Less: Written Off During the Year	(47,72,439.67)	(53,29,670.80)
Closing Balance	8,30,96,346.53	4,78,68,786.20
iii) Investment Fluctuation Reserve		
Opening Balance	3,72,69,395.00	3,72,69,395.00
Addition during the year	40,82,888.06	-
Closing Balance	4,13,52,283.06	3,72,69,395.00
iv) Investment Dep. Reserve		
Opening Balance	2,03,45,209.83	45,60,622.88
Addition during the year	2,08,03,984.77	1,57,84,586.95
Closing Balance	4,11,49,194.60	2,03,45,209.83
v) Special Reserve (Income Tax)		
Opening Balance	81,68,255.00	1,16,78,265.00
Addition during the year	12,87,600.00	12,51,700.00
Less: Reversal of Provision (F.Y. 2016-17)	-	(47,61,710.00)
Closing Balance	94,55,855.00	81,68,255.00
vi) Building Fund		
Opening Balance	8,64,33,750.00	8,57,82,750.00
Add: Received form New Members enrolled	5,21,250.00	6,51,000.00
Less: Transfer to Statutory Reserve	(2,40,76,500.00)	-
Closing Balance	6,28,78,500.00	8,64,33,750.00
vii) Welfare Fund		
Opening Balance	20,21,587.69	32,39,087.69
Add: Apportionment of Profit 19-20 & 20-21	20,43,606.69	-
Less: Scholarship paid during the rear	(18,70,500.00)	(12,17,500.00)
Closing Balance	21,94,694.38	20,21,587.69
viii) Member Admission Fund		
Opening Balance	99,16,500.00	92,22,000.00
Add: Received form New Members enrolled	5,64,000.00	6,94,500.00
Closing Balance	1,04,80,500.00	99,16,500.00
ix) Balance in Profit and Loss Account		
	13,40,99,496.64	12,69,06,532.69
TOTAL	72,51,47,712.91	63,70,92,006.21

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS AT 31.03.2022

SCHEDULE 3- DEPOSITS		AS ON(31.03.2022)	AS ON(31.03.2021)
A	FIXED DEPOSITS		
I)	Individuals	7,327,683,278.56	7,08,93,46,894.87
ii)	Cooperative Societies and Others	70,84,61,322.00	63,81,63,699.00
B	SAVING DEPOSITS		
	Individuals	3,17,70,76,670.89	2,85,13,87,915.95
	Cooperative Societies & Others	1,84,01,571.78	3,82,94,370.74
	Saving Deposits (Inoperative)	49,43,605.69	48,51,412.09
C	CURRENT DEPOSITS	43,60,82,088.00	39,55,42,178.98
D	RECURRING DEPOSITS	17,64,36,632.85	17,51,93,696.52
E	SPECIAL DEPOSIT MEMBERS	-	58,24,36,138.36
F	OPTIONAL DEPOSITS	20,96,89,091.45	21,98,22,494.51
TOTAL		12,05,87,74,261.22	11,99,50,38,801.02
SCHEDULE 4-BORROWINGS		AS ON(31.03.2022)	AS ON(31.03.2021)
	Borrowings in India	-	-
	Borrowings outside India	-	-
TOTAL		-	-
SCHEDULE 5-OTHER LIABILITIES AND PROVISIONS		AS ON(31.03.2022)	AS ON(31.03.2021)
I)	Inter- Office Adjustment (Net)	-	-
ii)	Overdue Interest Reserve (As per Contra)	26,47,59,673.28	24,51,64,740.48
iii)	Banker Cheques Payable	14,12,46,572.39	1,78,95,600.97
iv)	Security Deposits	5,72,164.00	9,23,771.25
v)	Interest Accrued But Not Due	25,95,577.69	12,88,418.30
vi)	Member Welfare Scheme	4,09,756.00	62,65,910.00
vii)	Electricity & Water Charges Payable	3,75,010.00	4,10,390.00
viii)	Telephone Charges Payable	92,400.00	1,07,670.00
ix)	Conveyance Payable	2,62,450.00	5,04,750.00
x)	Audit Fees Payable	4,84,875.00	4,38,647.00
xi)	Other Liabilities	61,69,632.37	16,87,076.44
xii)	Contingent Prov. Against Standard Assets	2,10,07,795.17	2,16,51,644.43
xiii)	Special Prov. Against Standard Assets	1,23,17,000.00	-
xiv)	Prov. Gratuity and Leave Encashment	13,49,93,365.00	12,35,94,653.00
xv)	Co-operative Education Fund Payable	50,000.00	50,000.00
xvi)	TDS Payable	1,36,52,292.17	1,18,95,261.00
xvii)	Bonus Payable	37,41,607.00	11,14,575.00
xviii)	Provision for Income Tax	4,50,00,000.00	4,18,00,000.00
xix)	GST Payable	-	-
xx)	CPF Payable	18,65,201.00	16,42,569.00
TOTAL		64,95,95,371.07	47,64,35,676.87
SCHEDULE 6-CASH & BALANCES WITH RESERVE BANK OF INDIA		AS ON(31.03.2022)	AS ON(31.03.2021)
I)	Cash In Hand	8,70,77,114.00	13,73,39,717.00
ii)	Balances with Reserve Bank of India	37,54,40,889.85	31,26,68,825.11
TOTAL		46,25,18,003.85	45,00,08,542.11
SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL & SHORT NOTICE		AS ON(31.03.2022)	AS ON(31.03.2021)
I)	Current Deposits	17,94,48,881.35	10,01,30,284.35
ii)	Saving Bank Deposits	4,31,300.46	4,24,955.46
iii)	Fixed Deposits	1,58,07,32,584.00	1,64,47,32,584.00
iv)	Money at call & short Notice	9,00,00,000.00	15,00,00,000.00
TOTAL		1,85,06,12,765.81	1,89,52,87,823.81

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS AT 31.03.2022

SCHEDULE 8- INVESTMENTS		AS ON(31.03.2022)	AS ON(31.03.2021)
I) In Central and & State Government Securitiles		4,47,45,00,434.00	3,77,18,42,148.88
ii) Other Approved Securities		-	
iii) Shares of Cooperative Institutions		4,950.00	4,950.00
iv) Other Investments (Non SLR)		10,11,553,000.00	10,49,553,000.00
v) Premium Prepaid on Government Securities		18,10,753.65	22,32,070.29
TOTAL		5,48,78,69,137.65	4,82,36,32,169.17
SCHEDULE 9- ADVANCES		AS ON(31.03.2022)	AS ON(31.03.2021)
I) Over Draft (Against FDR, Property & Stock)		44,61,06,205.52	48,14,89,301.77
Less: Provision for Non-performing Assets		(2,41,83,302.04)	(2,03,84,805.20)
Net Over Draft (Against FDR, Property & Stock)	I	42,19,22,903.48	461,104,496.57
ii) Loans Secured by Tangible Assets		4,09,17,63,449.36	4,17,90,63,393.74
Less: Provision for Non-performing Assets		(15,03,73,846.41)	(13,53,18,472.34)
Net Loans Secured by Tangible Assets	II	3,94,13,89,602.95	4,04,37,44,921.40
iii) Loan Against Deposit	III	17,33,71,161.81	16,68,36,957.44
iiiv) Unsecured Loans		1,06,24,98,943.32	1,25,44,36,989.33
Less: Provision for Non-performing Assets		(18,45,66,792.55)	(15,34,20,663.47)
Net Unsecured Loans	IV	87,79,32,150.77	1,10,10,16,325.86
TOTAL (I+II+III+IV)		5,41,46,15,819.01	5,77,27,02,701.28
SCHEDULE 10- FIXED ASSETS		AS ON(31.03.2022)	AS ON(31.03.2021)
I) Premises		3,14,31,448.00	95,09,749.00
ii) Furniture & Fixtures		94,75,382.99	1,04,93,098.99
iii) Arms & Ammunitions		81,899.50	96,352.50
iv) Office Equipments		90,43,383.62	1,04,88,826.36
v) Electrical Fittings		32,59,571.21	38,27,143.89
vi) Vehicles		25,30,897.00	20,99,383.00
vii) Computers & Softwares		4,84,854.16	38,11,472.92
viii) Capital Expenditure on Rented Premises		58,65,821.12	65,17,579.12
TOTAL		6,21,73,257.60	4,68,43,605.78
SCHEDULE 11 - OTHER ASSETS		AS ON(31.03.2022)	AS ON(31.03.2021)
I) Inter- Office Adjustment (Net)		-	
ii) Interest Receivable on Investments		20,06,78,905.00	17,58,19,216.00
iii) Interest Receivable on Standard Advances (As per Contra)		4,21,54,504.75	4,08,58,992.26
iv) Interest Receivable on NPA (As per Contra)		22,26,05,168.53	20,43,05,748.22
v) Staff Advance		8,18,135.00	9,57,183.00
vi) Closing Stock (Stationery)		7,29,232.00	7,85,549.00
vii) TDS Receivable		48,988.58	9,18,182.47
viii) Income Tax Refund Receivable		3,81,20,890.00	2,41,09,590.00
ix) Advance Tax & Self Assessment Tax		4,50,00,000.00	5,70,00,000.00
x) Security Deposits		19,96,500.00	14,86,500.00
xi) Deferred Tax Assets		2,87,00,000.00	3,09,00,000.00
xii) Other Assets		42,51,394.82	68,88,728.79
xiii) Prepaid Expenses		15,06,366.00	21,08,974.00
xiv) GST Cash Ledger		8,04,120.00	10,59,081.00
xv) GST Receivable		55,656.60	4,20,697.21
xvi) Branch Imprest		-	
TOTAL		58,74,69,861.28	54,76,18,441.95

THE KANGRA COOPERATIVE BANK LTD.

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

SCHEDULE TO BALANCE SHEET AS AT 31.03.2022

SCHEDULE 12 - CONTINGENT LIABILITIES		AS ON(31.03.2022)	AS ON(31.03.2021)
i)	Claims against the bank not acknowledged as debts	-	-
ii)	Liability for partly paid investments	-	-
ii)	Guarantee given on behalf of constituents	1,97,31,363.00	2,17,83,583.00
iv)	Acceptances, endorsements and other obligations	-	-
v)	Other items for which the bank is contingently liable	-	-
TOTAL		1,97,31,363.00	2,17,83,583.00
SCHEDULE 13 - INTEREST EARNED		AS ON(31.03.2022)	AS ON(31.03.2021)
i)	Interest/Discount on Advances/ Bills	62,84,06,976.90	63,11,78,735.42
ii)	Income on Investments	47,15,82,184.73	44,62,35,516.06
iii)	Interest on Balances With Reserve Bank of India and Other Inter Bank Funds	-	-
v)	Other	-	-
TOTAL		1,09,99,89,161.63	1,07,74,14,251.48
SCHEDULE 14 - OTHER INCOME		AS ON(31.03.2022)	AS ON(31.03.2021)
i)	Commission, Exchange and Brokerage	1,15,19,004.65	89,61,210.00
ii)	Profit on Sale of Investments	4,082,888.06	
	Less: Loss on Sale of Investments	(9,20,280.00)	(2,15,000.00)
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	-	(16,708.40)
v)	Miscellaneous Income	2,17,78,783.43	1,49,64,480.72
TOTAL		3,64,60,396.14	2,36,93,982.32
SCHEDULE 15- INTEREST EXPENDED		AS ON(31.03.2022)	AS ON(31.03.2021)
i)	Interest on Deposit	68,24,33,570.21	68,58,65,097.19
ii)	Interest on Balances With Reserve Bank of India and Other Inter-Bank Funds	-	-
iii)	Other	-	-
TOTAL		68,24,33,570.21	68,58,65,097.19
SCHEDULE 16- OPERATING EXPENSES		AS ON(31.03.2022)	AS ON(31.03.2021)
i)	Payments to and Provisions for Employees	15,86,06,210.15	13,56,11,575.00
ii)	Rent, Taxes and Lighting	1,62,12,352.82	1,46,35,238.04
iii)	Printing and Stationery	22,07,960.45	22,50,845.34
iv)	Advertisement and Publicity	98,41,052.42	99,27,191.41
vi)	Directors's Fees, Allowances and Expenses	35,71,952.66	37,28,228.64
v)	Depreciation on Bank's property	-	-
vii)	Auditors' Fee and Expenses (Including Concurrent Auditors)	20,26,578.00	24,78,938.97
viii)	Law Charges	13,00,109.94	3,02,782.54
ix)	Postages, Telegrams, Telephones, etc.	24,59,530.89	27,49,140.62
x)	Repairs and Maintenance	98,04,831.71	94,36,756.01
xi)	Insurance	1,75,23,920.76	1,69,47,625.41
xii)	Other Expenditure	2,58,16,502.65	2,12,52,784.74
TOTAL		24,93,71,002.45	21,93,21,106.72

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 :	14.08% as on 31.03.2022	
2. Movement of CRAR		
CRAR AS ON 31.03.2022	CRAR AS ON 31.03.2021	INCREASE / (DECREASE)
14.08%	12.38%	1.70%
3. Investments		
A	Book Value of Investments	Rs. 7,06,67,86,030.88
B	Face Value of Investments	Rs. 7,06,55,45,584.00
4. Advances against real estate	Rs. 4823.11 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)	7.71 Lacs	
b) Non-fund based (Guarantees, L/C etc.)	NIL	
7. Average cost of Deposits	5.66%	
8. NPAs		
a) Gross NPA	Rs. 6,331.88 Lacs	
b) Net NPA	Rs. 1909.69 Lacs	
9. Movement in provisions / Depreciation in Investments		
a) Movement in provision for NPAs (excluding provision on standard Assets)		
PARTICULARS	CURRENT YEAR (31.03.2022)	PREVIOUS YEAR (31.03.2021)
	(In Crores)	(In Crores)
Opening Balance	30.91	21.35
Add : Provision made during the year	5.00	9.06
Add : Amt. Transfer from Spl. Provision (COVID 19)	--	0.50
Less : Written off	--	--
Closing Balance	35.91	30.91
b) Movement in Standard Assets provision		
PARTICULARS	CURRENT YEAR (31.03.2022)	PREVIOUS YEAR(31.03.2021)
	(In Crores)	(In Crores)
Opening Balance	2.17	2.31
Add/Less : Provision Reversed during the year	(0.07)	(0.14)
Closing Balance	2.10	2.17
c) Movement of Special provision on standard Assets		
PARTICULARS	CURRENT YEAR (31.03.2022)	PREVIOUS YEAR (31.03.2021)
	(In Crores)	(In Crores)
Opening Balance	--	0.50
Add : Provision made during the year	1.23	--
Less : Amount Transfer to Provision to Doubtful Debts	--	(0.50)
Closing Balance	1.23	--

14. **Profitability**

PARTICULARS	Current Year 31.03.2022	Previous Year 31.03.2021
(a) Interest income as a percentage of working funds	8.06%	8.11%
(b) Non interest income as a percentage of working funds	0.27%	0.18%
(c) Operating profit as percentage of working funds	0.97%	0.76%
(d) Return on Assets	0.90%	0.68%
(e) Business (Deposits + Advances) per employee	9.76 Crores	9.93 Crores
(f) Profit per employee	0.07 Crores	0.05 Crores

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

Rs. In Crores

No.	Issuer	Investment Grade	Extent below investment grade securities	Extent of 'unrated' securities	Extent of 'unlisted' securities
1.	2	3	4	5	6.
1.	PSUs	101.15	—	—	—
2.	FIs	—	—	—	—
3.	Nationalized Bank	—	—	—	—
4.	Others (Mutual Fund)	—	—	—	—
5.	Provision held towards depreciation	—	—	—	—
	Total	101.15	—	—	—

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

13. **The Payment of Insurance premium to the Deposit Insurance and Credit Guarantee Corporation (DICGC) RS. 1,72,17,204.00 (Previous Year Rs. 1,64,32,742.00)**

Brief note on the deficiencies pointed out and improvements suggested by the Statutory Auditors in the Audit report for the financial year 2021-22

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
Part III	-	Following observations were made :
- 2.1 **No Major defects observed except certain discrepancies as indicated below :**
 - 1) 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 as and when required.
 - 2) all overdraft accounts should be reviewed and renewed on yearly basis. However, we observed that the bank generally renews the overdraft accounts for two years. In cases where the bank feels the need to review the account more frequently, the same are reviewed annually on precautionary basis.
 - 3) It is noted that in case of rescheduled loans, overdue report that is generated from the system shows incorrect overdue. it was observed that even if the borrower is regular in depositing installments as per the revised repayment schedule, overdue installments are reported by the bank's software.
 - 4) It is observed that the bank does not obtain the latest financial statements from its borrowers, especially in case of secured business loan and business overdraft facilities. In various cases of renewal of loans (OD/CC), it was observed that most of the loans that were renewed before Dec 2021, were renewed on the basis of Financial Statements for the FY 2019-20 instead of FY 2020-21. We observed that the bank did not consider current (FY 2020-21 and part of FY 2021-22) turnover / income of the borrower at the time of renewal of these accounts. Also, the bank must consider the latest financial statements or GST Returns of the entity while renewing its existing loans.
 - 5) It was observed that in some cases bank did not ensure that loan amount has been utilized for the purpose it was sanction.
 - 6) 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.

Action by the Management Committee (Board of Directors)

The Board of Directors at its meeting took note of all deficiencies / suggestions made by the Auditors in their report. It was revealed that most of the observations are of general in nature and will 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 16.10.2022.

Shivdarshan Sharma
CEO
(On behalf of the Board of Directors)

PROFIT ALLOCATION PROPOSAL FOR 2021-2022

Profit	₹	4,92,36,570.64
Allocation		
Dividend @10%	₹	4,20,00,570.00
BDDR	₹	50,00,000.00
Welfare Fund	₹	22,36,570.64
		4,92,36,570.64

THE KANGRA CO-OPERATIVE BANK LTD.

FINANCIAL POSITION OF THE BANK DURING THE LAST FIVE YEARS

	2017-18	2018-19	2019-20	2020-21	2021-22
Membership / सदस्य संख्या	42820	43930	44567	44614	43833
No. of Customer's / ग्राहक संख्या	139405	145342	149064	149523	145756

(In Crores) (करोड़ों में)

	2017-18	2018-19	2019-20	2020-21	2021-22
Share Money / शेयर धन	35.09	38.79	41.80	42.75	43.17
Reserves/Other funds / रिजर्वज	67.37	76.53	84.09	95.46	72.51
Deposits / जमा राशियाँ	937.52	1053.19	1120.36	1199.50	1205.88
Loans/Advances / ऋण	527.24	568.68	616.91	608.18	577.37
Working Capital / कार्यशील पूंजी	1068.83	1201.24	1273.93	1364.36	1364.26
Net Profit / शुद्ध लाभ	17.37	15.45	15.35	9.09	12.21

Net NPA / शुद्ध एन.पी.ए.	2.32%	2.55%	2.26%	6.58%	3.58%
CRAR / क्यार	12.42%	12.72%	12.88%	11.93%	14.08%

बैंक की शाखाएं

1. पहाड़ गंज : 'कांगड़ा भवन' 1916 चूना मण्डी पहाड़गंज, नई दिल्ली - 110055
मुख्य शाखा : 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 कम्पलैक्स, 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 मोड़, 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
रोड़, 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)

ऋण पर ब्याज दरें		जमा राशियों पर ब्याज दरें	
1. मकान के लिये	: 6.5% वार्षिक	46 दिन से 180 दिन तक	: 3.5 %
2. मकान की मरम्मत के लिये	: 7.5% वार्षिक	181 दिन से एक वर्ष तक	: 4.5 %
3. वाहन के लिये	: 7% वार्षिक	एक वर्ष से अधिक तथा तीन वर्ष तक	: 5.5 %
4. बिजनेस लोन अथवा LAP	: 8.5% वार्षिक	तीन वर्ष से अधिक तथा पाँच वर्ष तक	: 6 %
5. घरेलू उपकरणों के लिये	: 10% वार्षिक	बचत खाता (Saving Account)	: 3.25%
6. शिक्षा के लिये (20 लाख तक)	: 8.5% वार्षिक	वरिष्ठ नागरिकों के लिये 0.5% अधिक ब्याज	
7. शिक्षा के लिये (20 लाख से अधिक)	: 9% वार्षिक	अति वरिष्ठ नागरिकों के लिये तीन वर्ष से अधिक तथा पाँच वर्ष तक की अवधि पर 0.75% अधिक ब्याज	
8. जमानती ऋण	: 12% वार्षिक	15 लाख रुपये (Single Deposit) तथा उससे अधिक राशि की व्यक्तिगत F.D. तीन वर्ष से अधिक तथा पांच वर्ष तक की अवधि के लिए जमा करवाने पर 0.5% अधिक ब्याज	
9. स्वीकृत ODL			
50 लाख रु. तक	: 10.5% वार्षिक		
50 लाख रु. से 1 करोड़ तक	: 10% वार्षिक		
1 करोड़ से अधिक	: 9.5% वार्षिक		
10 स्वीकृत ODL / TODL, Bill Purchase से अधिक राशि पर नारमल ब्याज से 3% अधिक			
11. PENAL INTEREST	: 3% अतिरिक्त		

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