

CUTTACK CENTRAL CO-OPERATIVE BANK LTD., CUTTACK

BALANCE SHEET AS ON 31st MARCH 2021

Balance as on 31-03-2020		Code No.	Capital and Liabilities		Balance as on 31-03-2021	
1	2		Head of Account		Inner	Outer
			3		4	5
			19	Share Capital		
3,00,00,00,000.00			a)	Authorised Capital	3,00,00,00,000.00	3,00,00,00,000.00
				A: Class Share of Rs.1000/- each to Central/State Govt./Co-op.societies		
				B: Class Share of Rs.5000/- each to Individual Member		
				C: Class Share of Rs.100/- each to Nominal Member		
1,84,89,36,023.53	201			Share Capital of Co-op. Ints.	2,15,97,90,720.82	
11,00,00,00,000.00	202			Share Capital of Govt. of Orissa	21,00,00,000.00	
0.00	203			Share Capital of Other Institutions	0.00	
90,09,581.00	204			Share Capital Individual	88,88,131.00	
3,06,63,151.00	205			Share Capital Nominal Members	2,79,10,671.00	2,40,65,89,522.82
1,99,86,08,755.53						
			20	Reserved Fund and Other Reserve		
17,19,63,455.00	206			Statutory Reserve	17,19,63,455.00	
6,27,37,703.00	207			Agril. Cr. Stab. Fund	6,27,37,703.00	
6,25,97,318.95	208			Building Fund	6,25,97,318.95	
1,99,86,08,755.53				PAGE TOTAL :		2,40,65,89,522.82

1	2	3	4	5
1,99,86,08,755.53		B.F.		2,40,65,89,522.82
4,50,000.00	209	Dividend Eql. Fund	4,50,000.00	
2,00,00,000.00	211	Investment Depreciation Reserve	2,00,00,000.00	
97,85,268.93	212	Special bad debt. Reserved Fund including Risk Fund (CB)	97,85,268.93	
32,75,33,745.88				32,75,33,745.88
		Other Reserve (Specify)		
5,00,000.00	213	Charitable Common good fund	5,00,000.00	
8,00,000.00	214	Development Fund (Staff)	8,00,000.00	
2,50,00,000.00	215	Co-op. Dev. Fund	2,50,00,000.00	
1,00,10,125.65	216	Gratuity Fund	1,00,10,125.65	
16,10,24,927.00	216	Recapitalisation asst. received from Govt.	16,10,24,927.00	
20,82,79,330.00	216	VCR (Bank Share)	20,82,79,330.00	
		Profit & Loss Account		
0.00		U.D.P (2019-20) (Undisbursed Profit)	19,55,59,934.32	
19,55,59,934.32		Net Profit 2020-2021 (Rs.6,51,46,525.18)	6,51,46,525.18	66,63,20,842.15
60,11,74,316.97	21	Principal State Partnership Fund		
0.00	219	Principal subsidiary State Partnership Fund	0.00	
	22	Deposit & Other Accounts		
38,02,74,153.00	220	Fixed Dep. of Ind. and others	42,05,34,480.00	
3,69,82,53,588.00	221	Re-investment deposit and others	4,02,47,81,663.00	
9,29,29,870.00	222	Recurring deposit and others	10,06,39,723.00	
20,02,86,968.58	223	Daily deposit (GLD)	18,48,44,831.43	
1,34,47,69,187.00	228	Fixed deposit of Co-op. Institution	1,67,53,46,255.00	
4,18,31,45,907.00	229	Re-investment deposit of Co-op. Institution	4,79,39,18,761.00	
24,05,000.00	230	Recurring deposit of Co-op. Institution	14,95,000.00	
6,87,99,170.06	231	Reserve Fund deposit	7,32,02,315.06	
2,92,73,16,818.38		PAGE TOTAL :		3,40,04,44,110.85

1	2	3	4	5
2,92,73,16,818.38			B.F.	3,40,04,44,110.85
1,24,61,780.81	232	SBDR & RISK Fund dep. of CS	1,32,48,013.81	
3,15,20,41,555.26	233	SBD of Ind. and others	3,54,13,74,489.37	
81,00,04,090.06	236	SBD of Ind. Co-op. Institution.	1,01,09,19,999.85	
66,89,075.00	237	C/D of Ind. and others	98,71,269.70	
4,65,21,487.99	240	C/D of Co-op. Institution	11,77,65,454.73	
1,08,05,03,136.86	241	Matured F.D.	77,48,63,910.86	
4,37,20,197.35	242	Sec. Dep. of Staff & Others	4,63,88,033.35	
15,12,28,05,166.97				16,78,91,94,200.16
	23	<u>Borrowing from RBI / NABARD / OSCB / Short term loan / Cash Credit/Over</u>		
0.00	244	Borrowing under STSAO	0.00	
13,08,00,00,000.00	245	Borrowing under STSAO SF	17,19,00,00,000.00	
0.00	248	Borrowing under STNODP	0.00	
0.00	249	Borrowing under STNODP SF	0.00	
0.00	252	Borrowing under STHL	0.00	
63,00,00,000.00	254	Borrowing under Against deposit	0.00	
0.00	256	Borrowing under Bridge Loan	0.00	
0.00	257	Borrowing Under Cash Credit Fertilizer	0.00	17,19,00,00,000.00
13,71,00,00,000.00				
		<u>Medium Term Loan</u>		
0.00	265	Borrowing under MTC/RMTC	0.00	
4,38,08,100.00	266	Borrowing under Farm Sector	2,22,41,000.00	
13,86,300.00	267	Borrowing under Non-Farm Sector	0.00	
24,86,77,832.00	268	Borrowing under Non-Agril.	14,74,01,834.00	
12,07,45,603.00	269	Borrowing under Self Help group	21,17,74,733.00	38,14,17,567.00
41,46,17,835.00				
32,17,47,39,820.35		PAGE TOTAL :		37,76,10,55,878.01

1	2	3	4	5
39,00,24,35,109.86		B.F.		46,03,55,32,637.70
	28	Other Liabilities		
3,61,235.92	283	Unclaimed dividend and dividend payable.	3,61,235.92	
3,42,598.80	284	Pay Order	3,90,417.80	
48,15,22,835.67	2864	Provision against Bad & Doubtful Debt (NPA)	48,15,22,835.67	
27,67,05,270.51	2869	Provision against recovery (Contra Prov. Rs.78,50,901.00)	27,81,39,749.51	
2,84,44,464.95	2866	Provision for Building A/C	2,84,44,464.95	
4,42,47,617.00	2869	Provision for Fraud	4,42,47,617.00	
2,23,00,000.00	2869	Provision against Others(MFD)	2,71,20,237.00	
75,00,00,000.00	2869	Provision for Bad & Doubtful Debt(Imbalance)	80,33,90,000.00	
8,08,81,557.00	2869	Provision for arrear 7th pay salary	8,08,81,557.00	
0.00	2869	Provision for Income Tax	4,56,17,352.00	
85,55,462.00	2869	Provision for Exgratia to Staff	85,55,462.00	
63,94,23,054.99	287	Suspense Payable	30,67,56,548.63	
2,45,61,846.53	288	Sundry Creditor	1,61,14,389.73	
1,06,224.88	290	Clearing Adjustment	1,06,224.88	
3,17,72,008.10	291	O/S Charges Payable	1,55,84,965.26	
8,70,000.00	2911	Audit Fees Payable	16,32,710.00	
29,57,277.62	292	D/D Payable	28,57,277.62	
13,18,551.00	139	TDS Payable	4,47,947.00	
9,600.00	293	D/D Inter Branch	9,600.00	
1,86,096.00	294	D/D Paying Bank	1,86,096.00	
33,10,773.41	2951	Provision against Unreconciled A/C	33,10,773.41	
2,26,797.05	2952	Provision against Unreconciled Br. Adj. A/C	2,26,797.05	
5,04,16,537.79	2953	Provision against Standard Assets	6,28,21,451.16	
13,77,69,815.00	296	Corpus Fund	16,54,58,079.00	
15,89,043.51	164	Rupay Settlement	4,52,825.89	
3,53,406.45	217	Co-op. Education Fund	3,53,406.45	
41,59,06,67,184.04		GRAND TOTAL :		2,37,49,90,020.93
				48,41,05,22,658.63

For RAM PRASAD & CO.
CHARTERED ACCOUNTANTS
 Statutory Auditor (C/A FIRM)
Ram Prasad
RAM PRASAD AGARWALLA
 PARTNER
 FRN:319232E MN:054609

Ram Prasad
Administrator, Cuttack Central Co-op. Bank
Cum-Collector & District Magistrate, Cuttack
Administrator
 Cuttack Central Co-op. Bank Cum
 Collector & District Magistrate, Cuttack

Ram Prasad
Chief Executive Officer
Chief Executive Officer
Cuttack Central Co-operative Bank Ltd.
Cuttack
Manager (O&A)
 Manager (Operation & Accounts)
 Cuttack Central Co-operative Bank Ltd.
 Nimchouri, Cuttack

Balance as on 31-03-2020		Code No.	Properties and Assets		Balance as on 31-03-2021	
1	2		Head of Account	3	Inner	Outer
					4	5
			Cash	29		
6,92,800.00		100	ATM CASH		10,97,200.00	
7,35,47,431.00		101	Cash in Hand		5,77,73,104.00	
1,53,39,017.87		103	C/A with SBI & Subsidiaries		1,06,67,515.20	
45,30,84,225.86		104	C/A with Commercial Bank (Notified)		47,77,66,490.86	
22,94,30,553.66		105	C/A with OSCB		45,05,24,137.06	99,78,28,447.12
77,20,94,028.39						
			Balance with other Bank	30		
61,21,325.58		106	C/A with YES Banks (NEFT/RTGS Settlement)		70,30,479.34	
62,20,733.44		107	C/A with other Bank (other than notified)		1,10,95,143.84	1,81,25,623.18
1,23,42,059.02						
			Money at call and short notice	31		
0.00		109	S.T. deposit with approved Bank		0.00	
0.00		110	S.T. deposit with other institution		0.00	0.00
0.00						
			Investment	32		
3,45,73,93,000.00		112	Investment in Central/State Govt. Secu.		3,52,97,84,000.00	
17,760.00		113	Investment in other Trustee Secu.		17,760.00	
76,03,94,650.00		114	Share in Co-op. Institution (OSCB)		87,85,70,650.00	
20,000.00		115	Share with other institution		20,000.00	
8,05,13,25,231.00		116	FD with OSCB (Incl. RFD Rs.24,90,49,385.00)		10,76,22,18,162.00	
31,84,94,614.00		117	FD with other Banks		33,14,65,325.00	15,50,20,75,897.00
12,58,76,45,255.00						
13,37,20,81,342.41			PAGE TOTAL :			16,51,80,29,967.30

1	2	3	4	5
13,37,20,81,342.41		B.F.		16,51,80,29,967.30
	33	<u>Advances</u>		
		A) Short term loan Cash Cr. and Over Drafts		
		1. Of which secured against Govt. Secy.		
		2. Other tangible secu. Of which due from individuals		
		<u>Co-operative Institution</u>		
14,39,72,361.92	120	ST (SAO) loan to Coop. Institution	4,29,94,507.00	
20,30,80,32,297.70	121	ST (SAO) SF Loan to Coop. Institution	22,67,90,01,056.64	
0.00	122	ST (NODP) Loan to Coop. Institution	0.00	
35,39,000.00	123	ST (NODP) SF to Coop. Institution	35,39,000.00	
0.00	124	ST NPDP to Coop. Institution	0.00	
0.00	125	ST NPDP SF to Coop. Institution	0.00	
7,93,93,109.61	128	ST HL to Coop. Institution	7,93,93,109.61	
65,65,117.12	131	Cash Credit to Coop. Institution (Fert.)	61,67,308.62	
86,62,604.20	133	Cash Credit to Coop. Institution (Consumer)	44,20,962.20	
1,60,60,170.65	134(A)	Cash Credit other purpose	1,60,41,158.65	
0.00	134(B)	Cash Credit to Co-op. Institution for Consumption Loan	0.00	
0.00	135	ST loans for Non-Agril.	0.00	22,83,15,57,102.72
20,56,62,24,661.20				
		<u>Individuals</u>		
4,18,38,721.50	142	CC loan to Indv. & Other	4,20,73,577.50	
59,01,012.00	143	Gold Loan	54,95,282.00	
12,36,34,359.00	144	Loan against deposit	13,84,22,327.00	18,59,91,186.50
17,13,74,092.50				
34,10,96,80,096.11		PAGE TOTAL :		39,53,55,78,256.52

1	2	3	4	5
34,10,96,80,096.11			B.F.	39,53,55,78,256.52
		Medium Term Loan to Co-operative Institution		
1,89,36,937.00	146	MTC/RMTC Loan to Co-operative Institution	1,89,36,937.00	
2,43,80,114.53	147	MT Loan to Farm Sector	1,64,93,343.53	
7,52,66,329.85	148	MT Loan to Non-Farm Sector	14,24,67,628.00	
1,81,49,732.50	149	MT Loan to Non-Agril.	2,21,19,296.50	20,00,17,205.03
13,67,33,113.88				
		Individuals		
34,20,252.22	152	Loan to Staff	26,86,483.48	
91,43,116.00	153	MT FS Loan to Individual	91,39,116.00	
30,22,01,762.00	154	MT NFS Loan to Individual	27,54,73,547.50	
64,92,079.00	155	MT NA Loan to individual	64,14,718.00	
37,62,227.00	156	Loan against postal / other security	49,53,785.00	
12,17,22,197.00	157	MT Loan to Self Help Group	16,52,69,456.00	46,39,37,105.98
44,67,41,633.22		Long Term Loan to Co-operative Institution		
1,09,27,519.00	158	LT FS to Co-operative Institution	62,54,960.00	
17,64,762.00	159	LT NFS to Co-operative Institution	16,31,668.00	
0.00	160	LT Non-Agril. to Co-operative Institution	0.00	
1,19,133.00	161	LT Loan to Co-operative Institution for housing	8,33,170.00	
4,31,016.20	162	LT Loan to Co-operative Institution for Storage Godown	4,31,016.20	91,50,814.20
1,32,42,430.20				
		Individuals		
1,04,51,907.47	167	LT Loan to Individual under Farm Sector	1,01,17,941.47	
6,50,62,660.95	168	LT Loan to Individual under Non-farm Sector	6,29,30,281.95	
0.00	169	LT Loan to Indvl. Non-Agril Purpose	0.00	
61,89,750.00	170	LT Loan to Indvl. For Housing Loan	55,06,160.00	7,85,54,383.42
8,17,04,318.42				
34,78,81,01,591.83		PAGE TOTAL :		40,28,72,37,765.15

1	2	3	4	5
34,78,81,01,591.83				40,28,72,37,765.15
		34		
77,74,38,168.36	172	<u>Interest Receivable</u>		
42,52,63,934.00	173	Interest receivable on Loans & Adv.	90,17,18,300.88	
1,20,27,02,102.36		Interest receivable on Investment	21,71,17,196.00	1,11,88,35,496.88
		35		
		<u>Bills Receivable as per Contra</u>		
0.00	175	I.B. Lodged	0.00	
0.00	176	O.B. Lodged	0.00	0.00
0.00				
		36		
		<u>Adjusting Head</u>		
5,27,60,92,030.42	177	Branch Adjustment	6,65,30,63,052.92	6,65,30,63,052.92
5,27,60,92,030.42				
		37		
		<u>Premises (Less depreciation)</u>		
1,57,62,479.00	178	Premises	1,50,11,684.00	1,50,11,684.00
1,57,62,479.00				
		38		
		<u>Furniture and Fixture (Less depri.)</u>		
1,04,76,120.75	179	Furniture and Fittings	1,63,37,589.45	1,63,37,589.45
1,04,76,120.75				
		39		
		<u>Other Assets</u>		
200.00	180	Library	160.00	
34,28,221.15	181	Stationary in Stock	34,37,004.86	
22,27,401.00	182	Vehicles	17,80,641.00	
14,69,49,342.91	183	Suspense Recoverable	24,81,94,403.79	
12,29,639.44	185	Clearing Adjustment	12,29,639.44	
0.00	186	Cheque / Bill purchase	0.00	
41,29,31,34,324.36				
		PAGE TOTAL :		48,09,04,85,588.40

1	2	3	4	5
41,29,31,34,324.36		B.F.		48,09,04,85,588.40
1,57,401.00	187	Income Tax Refund Receivable	2,59,079.00	
1,102.00	188	Unspent postage	56.00	
1,70,77,619.30	189(A)	Audit and Other recoveries (Contra Rs. 78,50,901.00)	1,75,99,035.20	
84,800.95	189(B)	Unreconciled Amount Recoverable	84,800.95	
20,76,603.60	190	Form Account	21,31,520.11	
16,53,442.00	191	D/D Ex-Advice	16,53,442.00	
0.00	192	D/D Issuing Bank	0.00	
12,15,25,722.38	193	Sundry Debtors	4,24,76,453.93	
90,000.00	195	TDS Receivable	1,59,470.00	
0.00	164	Rupay Settlement	0.00	
10,31,363.95	273	Excess Dues Paid to Govt. on Borrowing	10,31,363.95	32,00,37,070.23
29,75,32,859.68				
41,59,06,67,184.04		GRAND TOTAL :		48,41,05,22,658.63

For RAM PRASAD & CO.
CHARTERED ACCOUNTANTS
Statutory Auditor (C/A FIRM)

Ram Prasad
RAM PRASAD AGARWALLA
PARTNER
FRN:319232E MN:054609

[Signature]
Administrator, Cuttack Central Co-op. Bank
Cum-Collector & District Magistrate, Cuttack

Administrator
Cuttack Central Co-op. Bank Cum
Collector & District Magistrate, Cuttack

[Signature]
Chief Executive Officer
Chief Executive Officer
Cuttack Central Co-operative Bank Ltd.
Cuttack

[Signature]
Manager (O&A)
Manager (Operation & Accounts)
Cuttack Central Co-operative Bank Ltd.
Nimchouri, Cuttack