

CUTTACK CENTRAL CO-OPERATIVE BANK LTD., CUTTACK

BALANCE SHEET AS ON 31st MARCH 2020

Balance as on 31-03-2019	Code No.	Capital and Liabilities		Balance as on 31-03-2020	
		Head of Account		Inner	Outer
1	2	3		4	5
		19	Share Capital		
3,000,000,000.00		a)	Authorised Capital	3,000,000,000.00	3,000,000,000.00
			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		
1,732,489,147.53	201		Share Capital of Co-op. Ints.	1,848,936,023.53	
75,000,000.00	202		Share Capital of Govt. of Orissa	110,000,000.00	
0.00	203		Share Capital of Other Institutions	0.00	
10,064,781.00	204		Share Capital Individual	9,009,581.00	
27,739,051.00	205		Share Capital Nominal Members	30,663,151.00	1,998,608,755.53
1,845,292,979.53					
		20	Reserved Fund and Other Reserve		
123,548,436.29	206		Statutory Reserve	171,963,455.00	
37,016,866.32	207		Agril. Cr. Stab. Fund	62,737,703.00	
30,655,920.84	208		Building Fund	62,597,318.95	
1,845,292,979.53			PAGE TOTAL :		1,998,608,755.53

1	2	3	4	5
1,845,292,979.53				1,998,608,755.53
352,762.57	209	Dividend Eql. Fund	450,000.00	
9,410,215.35	211	Investment Depreciation Reserve	20,000,000.00	
9,785,268.93	212	Special bad debt. Reserved Fund including Risk Fund (CB)	9,785,268.93	
210,769,470.30				327,533,745.88
		Other Reserve (Specify)		
502,395.43	213	Charitable Common good fund	500,000.00	
600,000.00	214	Development Fund (Staff)	800,000.00	
19,561,728.59	215	Co-op. Dev. Fund	25,000,000.00	
10,010,125.65	216	Gratuity Fund	10,010,125.65	
161,024,927.00	216	Recapitalisation asst. received from Govt.	161,024,927.00	
208,279,330.00	216	VCR (Bank Share)	208,279,330.00	
		Profit & Loss Account		
2,122,977.55		U.D.P (2017-18) (Undisbursed Profit)	0.00	
171,472,244.01		Net Profit 2019-2020 (Rs.19,55,59,934.32)	195,559,934.32	601,174,316.97
573,573,728.23	21	Principal State Partnership Fund		
0.00	219	Principal subsidiary State Partnership Fund	0.00	
		22 Deposit & Other Accounts		
396,526,402.00	220	Fixed Dep. of Ind. and others	380,274,153.00	
3,530,930,270.00	221	Re-investment deposit and others	3,698,253,588.00	
88,924,255.00	222	Recurring deposit and others	92,929,870.00	
218,344,116.58	223	Daily deposit (GLD)	200,286,968.58	
1,351,214,084.00	228	Fixed deposit of Co-op. Institution	1,344,769,187.00	
3,878,378,751.00	229	Re-investment deposit of Co-op. Institution	4,183,145,907.00	
1,075,000.00	230	Recurring deposit of Co-op. Institution	2,405,000.00	
63,118,501.06	231	Reserve Fund deposit	68,799,170.06	
2,629,636,178.06		PAGE TOTAL :		2,927,316,818.38

1	2	3	4	5
2,629,636,178.06				2,927,316,818.38
11,658,087.81	232	SBD & RISK Fund dep. of CS	12,461,780.81	
2,886,384,093.35	233	SBD of Ind. and others	3,152,041,555.26	
779,684,916.55	236	SBD of Ind. Co-op. Institution.	810,004,090.06	
8,159,631.44	237	C/D of Ind. and others	6,689,075.00	
47,384,035.82	240	C/D of Co-op. Institution	46,521,487.99	
780,602,282.86	241	Matured F.D.	1,080,503,136.86	
40,068,417.35	242	Sec. Dep. of Staff & Others	43,720,197.35	
14,082,452,844.82				15,122,805,166.97
	23	<u>Borrowing from RBI / NABARD / OSCB / Short term loan / Cash Credit/Over</u>		
0.00	244	Borrowing under STSAO	0.00	
12,100,000,000.00	245	Borrowing under STSAO SF	13,080,000,000.00	
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	
0.00	254	Borrowing under Against deposit	630,000,000.00	
0.00	256	Borrowing under Bridge Loan	0.00	
0.00	257	Borrowing Under Cash Credit Fertilizer	0.00	13,710,000,000.00
12,100,000,000.00				
		<u>Medium Term Loan</u>		
0.00	265	Borrowing under MTC/RMTC	0.00	
67,561,500.00	266	Borrowing under Farm Sector	43,808,100.00	
5,449,900.00	267	Borrowing under Non-Farm Sector	1,386,300.00	
244,841,166.00	268	Borrowing under Non-Agril.	248,677,832.00	
112,490,467.00	269	Borrowing under Self Help group	120,745,603.00	414,617,835.00
430,343,033.00				
29,242,432,055.88		PAGE TOTAL :		32,174,739,820.35

1	2	3	4	5
29,242,432,055.88		B.F.		32,174,739,820.35
		<u>Long Term Loan</u>		
1,290,000.00	270	Borrowing under LT Farm Sector	0.00	
0.00	271	Borrowing under LT N.F.S.	0.00	
0.00	272	Borrowing under Non-Agril.	0.00	
0.00	273	Borrowing from State Govt.	0.00	
2,163,886.42	274	Borrowing from other Inst.	2,163,886.42	
0.00	260	Borrowing against Cash Credit & Other Purpose	0.00	2,163,886.42
3,453,886.42		<u>24</u> Bills for collection being the bills receivable as per contra		
0.00	277	I.B. for collection	0.00	
0.00	278	O.B. for collection	0.00	0.00
0.00				
		<u>25</u> Adjustment Head		
4,446,378,830.26	279	Branch Adjustment	5,275,936,957.37	5,275,936,957.37
4,446,378,830.26				
		<u>26</u> Provisions		
424,344,656.00	280	Overdue Interest	485,296,434.72	485,296,434.72
424,344,656.00				
		<u>27</u> Interest Payable		
0.00	281	Interest payable on borrowing	0.00	
1,115,873,695.00	282	Int. Payable on Deposit	1,064,298,011.00	1,064,298,011.00
1,115,873,695.00				
35,232,483,123.56		PAGE TOTAL :		39,002,435,109.86

1	2	3	4	5
35,232,483,123.56		B.F.		39,002,435,109.86
	28	Other Liabilities		
361,235.92	283	Unclaimed dividend and dividend payable.	361,235.92	
289,206.80	284	Pay Order	342,598.80	
426,062,601.72	2864	Provision against Bad & Doubtful Debt (NPA)	481,522,835.67	
149,571,955.14	2869	Provision against recovery (Contra Prov. Rs.78,50,901.00)	276,705,270.51	
28,444,464.95	2866	Provision for Building A/C	28,444,464.95	
44,247,617.00	2869	Provision for Fraud	44,247,617.00	
22,300,000.00	2869	Provision against Others(MFD)	22,300,000.00	
440,750,000.00	2869	Provision against Others(Imbalance)	750,000,000.00	
90,000,000.00	2869	Provision for arrear 7th pay salary	80,881,557.00	
0.00	2869	Provision for Gratuity	0.00	
8,555,462.00	2869	Provision for Exgratia to Staff	8,555,462.00	
290,400,043.86	287	Suspense Payable	639,423,054.99	
62,725,964.30	288	Sundry Creditor	24,561,846.53	
106,224.88	290	Clearing Adjustment	106,224.88	
66,855,629.70	291	O/S Charges Payable	31,772,008.10	
1,525,400.00	2911	Audit Fees Payable	870,000.00	
2,957,277.62	292	D/D Payable	2,957,277.62	
2,915,564.00	139	TDS Payable	1,318,551.00	
9,600.00	293	D/D Inter Branch	9,600.00	
186,096.00	294	D/D Paying Bank	186,096.00	
3,310,773.41	2951	Provision against Unreconciled A/C	3,310,773.41	
226,797.05	2952	Provision against Unreconciled Br. Adj. A/C	226,797.05	
46,729,689.00	2953	Provision against Standard Assets	50,416,537.79	
129,235,905.00	296	Corpus Fund	137,769,815.00	
34,016,180.44	164	Rupay Settlement	1,589,043.51	
353,406.45	217	Co-op. Education Fund	353,406.45	
37,084,620,218.80		GRAND TOTAL :		2,588,232,074.18
				41,590,667,184.04

Manager (O&A)

Manager (Operation & Accounts)
Cutback Central Co-operative Bank Ltd,
Nimchouri, Cutback

Chief Executive Officer

Chief Executive Officer

Cutback Central Co-operative Bank Ltd,
Cutback

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

Administrator

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

Statutory Auditor (C/A FIRM)

For SRDG & ASSOCIATES
CHARTERED ACCOUNTANTS

(Signature)

(CA. DINESH GOCHHAYAT)

Partner

M.No.-069129, FRN-327175E

1	2	3	4	5
12,525,241,759.94			B.F.	13,372,081,342.41
		33	Advances	
			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	
			Co-operative Institution	
80,360,062.96	120		ST (SAO) loan to Coop. Institution	143,972,361.92
17,954,089,110.59	121		ST (SAO) SF Loan to Coop. Institution	20,308,032,297.70
0.00	122		ST (NODP) Loan to Coop. Institution	0.00
3,539,000.00	123		ST (NODP) SF to Coop. Institution	3,539,000.00
0.00	124		ST NPDP to Coop. Institution	0.00
0.00	125		ST NPDP SF to Coop. Institution	0.00
79,393,109.61	128		ST HL to Coop. Institution	79,393,109.61
4,617,449.12	131		Cash Credit to Coop. Institution (Fert.)	6,565,117.12
3,917,612.20	133		Cash Credit to Coop. Institution (Consumer)	8,662,604.20
15,373,381.65	134(A)		Cash Credit other purpose	16,060,170.65
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
18,141,289,726.13				20,566,224,661.20
			Individuals	
40,745,715.50	142		CC loan to Indv. & Other	41,838,721.50
6,050,702.00	143		Gold Loan	5,901,012.00
85,763,959.00	144		Loan against deposit	123,634,359.00
132,560,376.50				171,374,092.50
30,799,091,862.57			PAGE TOTAL :	34,109,680,096.11

1	2	3	4	5
30,799,091,862.57			B.F.	34,109,680,096.11
		<u>Medium Term Loan to Co-operative Institution</u>		
18,936,936.20	146	MTC/RMTC Loan to Co-operative Institution	18,936,937.00	
37,909,569.00	147	MT Loan to Farm Sector	24,380,114.53	
77,621,516.85	148	MT Loan to Non-Farm Sector	75,266,329.85	
23,696,724.00	149	MT Loan to Non-Agril.	18,149,732.50	136,733,113.88
158,164,746.05				
		<u>Individuals</u>		
3,552,673.52	152	Loan to Staff	3,420,252.22	
9,143,116.00	153	MT FS Loan to Individual	9,143,116.00	
311,614,828.00	154	MT NFS Loan to Individual	302,201,762.00	
6,535,535.00	155	MT NA Loan to individual	6,492,079.00	
3,153,455.00	156	Loan against postal / other security	3,762,227.00	
91,280,286.00	157	MT Loan to Self Help Group	121,722,197.00	446,741,633.22
425,279,893.52		<u>Long Term Loan to Co-operative Institution</u>		
19,105,922.00	158	LT FS to Co-operative Institution	10,927,519.00	
1,957,126.00	159	LT NFS to Co-operative Institution	1,764,762.00	
0.00	160	LT Non-Agril. to Co-operative Institution	0.00	
194,498.00	161	LT Loan to Co-operative Institution for housing	119,133.00	
431,016.20	162	LT Loan to Co-operative Institution for Storage Godown	431,016.20	13,242,430.20
21,688,562.20				
		<u>Individuals</u>		
9,946,983.47	167	LT Loan to Individual under Farm Sector	10,451,907.47	
65,836,494.95	168	LT Loan to Individual under Non-farm Sector	65,062,660.95	
0.00	169	LT Loan to Indvl. Non-Agril Purpose	0.00	
6,883,064.50	170	LT Loan to Indvl. For Housing Loan	6,189,750.00	81,704,318.42
82,666,542.92				
31,486,891,607.26		PAGE TOTAL :		34,788,101,591.83

1	2	3	4	5
31,486,891,607.26			B.F.	34,788,101,591.83
		34	<u>Interest Receivable</u>	
639,246,696.13	172		Interest receivable on Loans & Adv.	777,438,168.36
236,726,993.00	173		Interest receivable on Investment	425,263,934.00
875,973,689.13				1,202,702,102.36
		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				
		36	<u>Adjusting Head</u>	
4,446,533,903.31	177		Branch Adjustment	5,276,092,030.42
4,446,533,903.31				
		37	<u>Premises (Less depreciation)</u>	
16,552,789.00	178		Premises	15,762,479.00
16,552,789.00				
		38	<u>Furniture and Fixture (Less depri.)</u>	
11,904,661.00	179		Furniture and Fittings	10,476,120.75
11,904,661.00				
		39	<u>Other Assets</u>	
250.00	180		Library	200.00
3,195,461.15	181		Stationary in Stock	3,428,221.15
758,214.00	182		Vehicles	2,227,401.00
150,270,192.14	183		Suspense Recoverable	146,949,342.91
1,229,639.44	185		Clearing Adjustment	1,229,639.44
0.00	186		Cheque / Bill purchase	0.00
36,837,856,649.70			PAGE TOTAL :	41,293,134,324.36

1	2	3	4	5
36,837,856,649.70		B.F.		41,293,134,324.36
0.00	187	Income Tax Refund Receivable	157,401.00	
1,805.00	188	Unspent postage	1,102.00	
17,275,427.40	189(A)	Audit and Other recoveries (Contra Rs.78,50,901.00)	17,077,619.30	
84,800.95	189(B)	Unreconciled Amount Recoverable	84,800.95	
2,110,811.60	190	Form Account	2,076,603.60	
1,653,442.00	191	D/D Ex-Advice	1,653,442.00	
0.00	192	D/D Issuing Bank	0.00	
69,152,161.47	193	Sundry Debtors	121,525,722.38	
0.00	195	TDS Receivable	90,000.00	
0.00	164	Rupay Settlement	0.00	
1,031,363.95	273	Excess Dues Paid to Govt. on Borrowing	1,031,363.95	297,532,859.68
246,763,569.10				
37,084,620,218.80		GRAND TOTAL :		41,590,667,184.04


Manager (O&A)

Manager (Operation & Accounts)
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 Nimchouri, Cuttack


Chief Executive Officer
Chief Executive Officer
 Cuttack Central Co-operative Bank Ltd.
 Cuttack


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

Statutory Auditor (C/A FIRM)

For S R D G & ASSOCIATES
 CHARTERED ACCOUNTANTS



(CA. DINESH GOCHHAYAT)
 Partner
 M.No.-069129, FRN-327175E