

CUTTACK CENTRAL CO-OPERATIVE BANK LTD., CUTTACK

BALANCE SHEET AS ON 31st MARCH 2018

Balance as on 31-03-2017	Code No.	Capital and Liabilities		Balance as on 31-03-2018	
		Head of Account		Inner	Outer
1	2	3		4	5
		18	Share Capital		
15000,00,000.00		a)	Authorised Capital		
			A: Class Share of Rs.1000/- each to Central/State Govt./Co-op societies	15000,00,000.00	15000,00,000.00
			B: Class Share of Rs.5000/- each to Individual Member		
			C: Class Share of Rs.100/- each to Nominal Member		
14000,10,475.24	201		Share Capital of Co-op. Ints.	15727,72,186.24	
750,00,000.00	202		Share Capital of Govt. of Orissa	750,00,000.00	
0.00	203		Share Capital of Other Institutions	0.00	
98,34,171.00	204		Share Capital Individual	100,06,781.00	
112,95,251.00	205		Share Capital Nominal Members	178,73,901.00	16756,52,868.24
14961,39,897.24					
		19	Reserved Fund and Other Reserve		
759,21,899.09	206		Statutory Reserve	759,21,899.09	
84,40,944.00	207		Agril. Cr. Stab. Fund	84,40,944.00	
106,55,920.84	208		Building Fund	106,55,920.84	
14961,39,897.24					
PAGE TOTAL :					16756,52,868.24

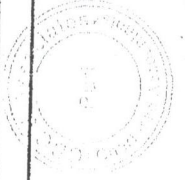


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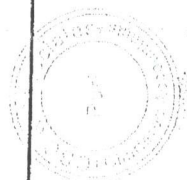
1	2	3	4	5
14961,39,897.24				16756,52,868.24
1,52,762.57	209	Dividend Eql. Fund		
39,27,587.35	211	Investment Depreciation Reserve	1,52,762.57	
17,60,225.49	212	Special bad debt. Reserved Fund including Risk Fund (CB)	39,27,587.35	
1008,59,339.34			17,60,225.49	
		Other Reserve (Specify)		1008,59,339.34
1,02,395.43	213	Charitable Common good fund		
2,00,000.00	214	Development Fund (Staff)	1,02,395.43	
5,11,113.72	215	Co-op. Dev. Fund	2,00,000.00	
10,125.65	216	Gratuity Fund	5,11,113.72	
1610,24,927.00	216	Recapitalisation asst. received from Govt.	10,125.65	
2082,79,330.00	216	VCR (Bank Share)	1610,24,927.00	
		Profit & Loss Account	2082,79,330.00	
0.00		U.D.P(2016-17)(Undisbursed Profit)		
921,42,516.08		Net Profit 2017-18	921,42,516.08	
4622,70,407.88	20	Principal State Partnership Fund	983,63,632.75	5506,34,040.63
0.00	219	Principal subsidiary State Partnership Fund		
			0.00	
	21	Deposit & Other Accounts		
4593,85,410.00	220	Fixed Dep. of Ind. and others		
35217,60,966.00	221	Re-investment deposit and others	4329,40,136.00	
899,67,124.00	222	Recurring deposit and others	36760,53,959.00	
2079,88,714.58	223	Daily deposit (GLD)	950,76,605.00	
13534,00,998.00	228	Fixed deposit of Co-op. Institution	2143,99,349.58	
32964,51,182.73	229	Re-investment deposit of Co-op. Institution	13877,50,544.00	
19,85,000.00	230	Recurring deposit of Co-op. Institution	35976,83,657.00	
539,92,435.06	231	Reserve Fund deposit	24,60,000.00	
			588,51,758.06	
20592,69,644.46				
		PAGE TOTAL :		23371,46,248.21



1	2	3	4	5
20592,69,644.46				
104,94,271.81	232	SBD & RISK Fund dep. of CS	B.F.	23371,46,248.21
19117,62,616.93	233	SBD of Ind. and others		
11910,97,793.74	236	SBD of Ind. Co-op. Institution.		112,16,499.81
94,20,223.11	237	C/D of Ind. and others		22489,75,832.21
300,51,190.71	240	C/D of Co-op. Institution		7000,17,526.87
602,41,956.86	241	Matured F.D.		71,95,263.12
345,12,795.35	242	Sec. Dep. of Staff & Others		228,35,693.79
				472,54,366.86
				382,94,024.35
122325,12,678.88				
	22	Borrowing from RBI / NABARD / OSCB / Short term loan / Cash Credit/Over		125410,05,215.65
0.00	244	Borrowing under STSAO		
102000,00,000.00	245	Borrowing under STSAO SF	0.00	
0.00	248	Borrowing under STNODP	115200,00,000.00	
600,00,000.00	249	Borrowing under STNODP SF	0.00	
0.00	252	Borrowing under STHL	262,00,000.00	
0.00	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	
102600,00,000.00			0.00	115462,00,000.00
		Medium Term Loan		
0.00	265	Borrowing under MTC/RMTC		
960,63,900.00	266	Borrowing under Farm Sector	0.00	
206,56,100.00	267	Borrowing under Non-Farm Sector	669,02,500.00	
1406,88,734.00	268	Borrowing under Non-Agril.	115,94,500.00	
1471,56,834.00	269	Borrowing under Self Help group	2066,09,868.00	
4045,65,568.00			1493,02,500.00	4344,09,368.00
249563,47,891.34				
		PAGE TOTAL :		268587,60,831.86



1	2	3	4	5
249563,47,891.34				268537,60,831.86
		<u>Long Term Loan</u>	B.F.	
41,91,000.00	270	Borrowing under LT Farm Sector		
0.00	271	Borrowing under LT N.F.S.	27,35,000.00	
2,06,000.00	272	Borrowing under Non-Agril.	0.00	
0.00	273	Borrowing from State Govt.	86,000.00	
21,63,886.42	274	Borrowing from other Inst.	0.00	
0.00	260	Borrowing against Cash Credit & Other Purpose	21,63,886.42	
65,60,886.42	23	Bills for collection being the bills receivable as per contra	0.00	49,84,886.42
0.00	277	I.B. for collection		
0.00	278	O.B. for collection	0.00	
0.00			0.00	0.00
	24	<u>Adjustment Head</u>		
20444,73,991.99	279	Branch Adjustment	32605,46,528.51	32605,46,528.51
20444,73,991.99				
	25	<u>Provisions</u>		
2500,00,000.00	280	Overdue Interest	3276,60,882.00	3276,60,882.00
2500,00,000.00				
	26	<u>Interest Payable</u>		
0.00	281	Interest payable on borrowing		
11229,14,900.27	282	Int. Payable on Deposit	0.00	
11229,14,900.27			10897,65,932.00	10897,65,932.00
283802,97,670.02				
		PAGE TOTAL :		315417,19,060.79



1	2	3	4	5
283802,97,670.02			B.F.	315417,19,060.79
	27	Other Liabilities		
100,85,831.47	283	Unclaimed dividend and dividend payable.		2,22,046.47
7,52,832.80	284	Pay Order		4,46,528.80
4260,62,601.72	2864	Provision against Bad & Doubtful Debt (NPA)		4260,62,601.72
1495,95,603.14	2869	Provision against recovery (Contra Prov. Rs.78,50,901.00)		1495,95,603.14
284,44,464.95	2866	Provision for Building A/C		284,44,464.95
442,47,617.00	2869	Provision for Fraud		442,47,617.00
223,00,000.00	2869	Provision against Others(MFD)		223,00,000.00
0.00	2869	Provision against Others		1187,50,000.00
780,00,000.00	2869	Provision for arrear 6th pay salary		1802,20,000.00
1200,00,000.00	2869	Provision for Gratuity		0.00
85,55,462.00	2869	Provision for Exgratia to Staff		85,55,462.00
964,61,803.08	287	Suspense Payable		2082,55,684.63
156,34,557.22	288	Sundry Creditor		154,77,085.22
1,06,224.88	290	Clearing Adjustment		1,06,224.88
20,23,887.00	291	O/S Charges Payable		462,79,429.00
10,62,550.00	2911	Audit Fees Payable		12,00,000.00
72,08,214.62	292	D/D Payable		34,09,608.62
0.00	139	TDS Payable		45,26,452.00
9,600.00	293	D/D Inter Branch		9,600.00
1,86,096.00	294	D/D Paying Bank		1,86,096.00
360,00,000.00	295	Provision against Standard Assets		396,43,137.00
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
956,83,531.00	296	Corpus Fund		1127,10,701.00
14,29,308.13	164	Rupay Settlement		0.00
3,53,406.45	217	Co-op. Education Fund		
295280,38,831.94			GRAND TOTAL :	14145,15,671.34
				329562,34,732.13

Manager (O&A)

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

GM

Secretary
Cutlax Central Co-operative Bank Ltd.
Cutlax

President

President
Cutlax Central Co-operative Bank Ltd.
Cutlax

Statutory Auditor (C/A FIRM)
For CBC & Associates
Chartered Accountants
FRN - 325794E

Ching P. Biswal (FCA)
Partner

BALANCE SHEET (2017-18) JSR

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Balance as on 31-03-2017	Code No.	Properties and Assets		Balance as on 31-03-2018	
		Head of Account		Inner	Outer
1	2	3		4	5
		28	Cash		
1025,74,476.00	101		Cash in Hand		
935,33,565.71	103		C/A with SBI & Subsidiaries	539,79,133.00	
5653,46,349.00	104		C/A with Commercial Bank (Notified)	276,30,018.66	
6429,01,899.59	105		C/A with OSCB	4529,84,174.81	
14043,56,290.30				4419,10,176.60	9765,03,503.07
		29	Balance with other Bank		
114,13,811.38	106		C/A with YES Banks (NEFT/RTGS Settlement)		
238,55,659.17	107		C/A with other Bank (other than notified)	161,90,736.46	
352,69,470.55				260,57,582.93	422,48,319.39
		30	Money at call and short notice		
0.00	109		S.T. deposit with approved Bank		
0.00	110		S.T. deposit with other institution	0.00	
0.00				0.00	0.00
		31	Investment		
27324,22,150.00	112		Investment in Central/State Govt. Secu.		
17,760.00	113		Investment in other Trustee Secu.	33187,80,788.00	
5334,47,650.00	114		Share in Co-op. Institution (OSCB)	17,760.00	
20,000.00	115		Share with other institution	5991,71,650.00	
68514,62,816.76	116		FD with OSCB (Incl. RFD Rs.110,18,178.76)	20,000.00	
3202,43,276.00	117		FD with other Banks	71219,21,281.76	
104376,13,652.76				3156,51,958.00	113555,63,437.76
118772,39,413.61					
PAGE TOTAL :					123743,15,260.22



1	2	3	4	5
259227,63,077.38			B.F.	280236,70,725.80
189,36,937.00	146	Medium Term Loan to Co-operative Institution		
538,43,231.69	147	MT/RTMC Loan to Co-operative Institution	189,36,937.00	
813,45,038.85	148	MT Loan to Farm Sector	429,61,433.00	
372,38,872.00	149	MT Loan to Non-Farm Sector	786,89,887.85	
1913,64,079.54		MT Loan to Non-Agril.	301,95,828.00	1707,84,085.85
		Individuals		
50,06,069.52	152	Loan to Staff	40,38,744.52	
90,21,347.00	153	MT FS Loan to Individual	90,10,580.00	
1682,31,132.00	154	MT NFS Loan to Individual	2306,84,666.00	
65,81,319.00	155	MT NA Loan to individual	66,76,900.00	
44,64,890.00	156	Loan against postal / other security	39,87,935.00	
675,55,886.00	157	MT Loan to Self Help Group	805,03,559.00	3349,02,384.52
2608,60,643.52		Long Term Loan to Co-operative Institution		
272,68,629.00	158	LT FS to Co-operative Institution	224,98,841.00	
19,50,188.00	159	LT NFS to Co-operative Institution	20,00,762.00	
0.00	160	LT Non-Agril. to Co-operative Institution	0.00	
5,63,251.00	161	LT Loan to Co-operative Institution for housing	2,55,779.00	
12,29,966.20	162	LT Loan to Co-operative Institution for Storage Godown	4,31,016.20	251,86,398.20
310,12,034.20				
		Individuals		
74,34,156.47	167	LT Loan to Individual under Farm Sector	88,98,374.47	
663,74,038.95	168	LT Loan to Individual under Non-farm Sector	677,68,173.95	
0.00	169	LT Loan to Indvl. Non-Agril Purpose	0.00	
96,20,701.50	170	LT Loan to Indvl. For Housing Loan	80,93,060.50	847,59,608.92
834,28,896.92				
264894,28,731.56				
		PAGE TOTAL :		286393,03,203.29



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1	2	3	4	5
264834,28,731.56				286393,03,203.29
		33	B.F.	
4311,51,825.12	172		Interest Receivable	
2749,22,750.48	173		Interest receivable on Loans & Adv.	
7060,74,575.60			Interest receivable on Investment	5372,02,554.47
				2573,38,088.02
		34	Bills Receivable as per Contra	7945,40,642.49
0.00	175		I.B. Lodged	
0.00	176		O.B. Lodged	0.00
0.00				0.00
		35	Adjusting Head	
20446,29,065.04	177		Branch Adjustment	
20446,29,065.04				32607,01,601.56
		36	Premises (Less depreciation)	
167,44,487.00	178		Premises	
167,44,487.00				173,84,694.00
		37	Furniture and Fixture (Less depri.)	
176,16,634.00	179		Furniture and Fittings	
176,16,634.00				159,78,168.19
		38	Other Assets	
391.00	180		Library	
29,57,094.45	181		Stationary in Stock	313.00
12,20,930.00	182		Vehicles	29,80,167.80
1567,83,841.65	183		Suspense Recoverable	9,77,044.00
12,29,639.44	185		Clearing Adjustment	1584,90,405.04
0.00	186		Cheque / Bill purchase	12,29,639.44
292744,93,493.20				0.00
			PAGE TOTAL :	327279,08,309.53



1	2	3	4	5
292744,93,493.20				
771.50	188			
176,00,793.77	189(A)			
84,800.95	189(B)		261.00	
30,22,982.47	190		175,24,797.77	
16,53,442.00	191		84,800.95	
0.00	192		29,52,686.53	
679,59,287.56	193		16,53,442.00	
0.00	164		0.00	
10,31,363.95	273		410,14,407.47	
2535,45,338.74			3,87,093.65	
			10,31,363.95	
295280,38,831.94				2283,26,422.60
GRAND TOTAL :				329562,34,732.13

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

Secretary
 Secretary
 Cuttack Central Co-operative Bank Ltd.
 Cuttack

President
 President
 Cuttack Central Co-operative Bank Ltd.
 Cuttack

Statutory Auditor (CIA FIRM)

For CBC & Associates
 Chartered Accountants
 FRN - 325794E
 C. P. Biswal (FCA)
 Partner
 M. No.-065753