

CUTTACK CENTRAL CO-OPERATIVE BANK LTD., CUTTACK

BALANCE SHEET AS ON 31st MARCH 2019

Balance as on 31-03-2018	Code No.	Capital and Liabilities			Balance as on 31-03-2019	
		Head of Account			Inner	Outer
		3			4	5
	1	18	Share Capital			
		a)	Authorised Capital			
1,50,00,00,000.00		A:	Class Share of Rs. 1000/- each to Central/State Govt./Co-op. societies	3,00,00,00,000.00		3,00,00,00,000.00
		B:	Class Share of Rs. 5000/- each to Individual Member			
		C:	Class Share of Rs. 100/- each to Nominal Member			
1,57,27,72,186.24	201		Share Capital of Co-op. Ints.	1,73,24,89,147.53		
7,50,00,000.00	202		Share Capital of Govt. of Orissa	7,50,00,000.00		
0.00	203		Share Capital of Other Institutions	0.00		
1,00,06,781.00	204		Share Capital Individual	1,00,64,781.00		
1,78,73,901.00	205		Share Capital Nominal Members	2,77,39,051.00		1,84,52,92,979.53
1,67,56,52,868.24						
	19		Reserved Fund and Other Reserve			
7,59,21,899.09	206		Statutory Reserve	12,35,48,436.29		
84,40,944.00	207		Agril. Cr. Stab. Fund	3,70,16,866.32		
1,06,55,920.84	208		Building Fund	3,06,55,920.84		
1,67,56,52,868.24						
PAGE TOTAL :						1,84,52,92,979.53



1	2	3	4	5
1,67,56,52,868.24				
1,52,762.57	209	Dividend Eql. Fund	B.F.	
39,27,587.35	211	Investment Depreciation Reserve	3,52,762.57	1,84,52,92,979.53
17,60,225.49	212	Special bad debt. Reserved Fund including Risk Fund (CB)	94,10,215.35	
10,08,59,339.34			97,85,268.93	
		Other Reserve (Specify)		21,07,69,470.30
1,02,395.43	213	Charitable Common good fund	5,02,395.43	
2,00,000.00	214	Development Fund (Staff)	6,00,000.00	
5,11,113.72	215	Co-op. Dev. Fund	1,95,61,728.59	
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		
9,21,42,516.08		U.D.P(2016-17)& (2017-18) (Undisbursed Profit)	21,22,977.55	
9,83,63,632.75		Net Profit 2018-19 (Rs.17,14,72,244.01)	17,14,72,244.01	57,35,73,728.23
56,06,34,040.63	20	Principal State Partnership Fund		
0.00	219	Principal subsidiary State Partnership Fund	0.00	
43,29,40,136.00	220	Deposit & Other Accounts		
3,67,60,53,959.00	221	Fixed Dep. of Ind. and others	39,65,26,402.00	
9,50,76,605.00	222	Re-investment deposit and others	3,53,09,30,270.00	
21,43,99,349.58	223	Recurring deposit and others	8,89,24,255.00	
1,38,77,50,544.00	228	Daily deposit (GLD)	21,83,44,116.58	
3,59,76,83,657.00	229	Fixed deposit of Co-op. Institution	1,35,12,14,084.00	
24,60,000.00	230	Re-investment deposit of Co-op. Institution	3,87,83,78,751.00	
5,88,51,758.06	231	Recurring deposit of Co-op. Institution	10,75,000.00	
		Reserve Fund deposit	6,31,18,501.06	
2,33,71,46,248.21				
PAGE TOTAL :				2,62,96,36,178.06



1	2	3	4	5
2,33,71,46,248.21				
1,12,16,499.81	232	SBD R & RISK Fund dep. of CS	B.F.	
2,24,89,75,832.21	233	SBD of Ind. and others	1,16,58,087.81	2,62,96,36,178.06
70,00,17,526.87	236	SBD of Ind. Co-op. Institution.	2,88,63,84,093.35	
71,95,263.12	237	C/D of Ind. and others	77,96,84,916.55	
2,28,35,693.79	240	C/D of Co-op. Institution	81,59,631.44	
4,72,54,366.86	241	Matured F.D.	4,73,84,035.82	
3,82,94,024.35	242	Sec. Dep. of Staff & Others	78,06,02,282.86	
			4,00,68,417.35	
12,54,10,05,215.65				14,08,24,52,844.82
	22	<u>Borrowing from RBI / NABARD / OSCB / Short term loan / Cash Credit/Over</u>		
0.00	244	Borrowing under STSAO	0.00	
11,52,00,00,000.00	245	Borrowing under STSAO SF	12,10,00,00,000.00	
0.00	248	Borrowing under STNODP	0.00	
2,62,00,000.00	249	Borrowing under STNODP SF	0.00	
0.00	252	Borrowing under STL	0.00	
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	12,10,00,00,000.00
11,54,62,00,000.00				
		<u>Medium Term Loan</u>		
0.00	265	Borrowing under MTC/RMTC	0.00	
6,69,02,500.00	266	Borrowing under Farm Sector	6,75,61,500.00	
1,15,94,500.00	267	Borrowing under Non-Farm Sector	54,49,900.00	
20,66,09,868.00	268	Borrowing under Non-Agril.	24,48,41,166.00	
14,93,02,500.00	269	Borrowing under Self Help group	11,24,90,467.00	43,03,43,033.00
43,44,09,368.00				
26,85,87,60,831.86				
PAGE TOTAL :				29,24,24,32,055.88



1	2	3	4	5
26,85,87,60,831.86			B.F.	29,24,24,32,055.88
		<u>Long Term Loan</u>		
27,35,000.00	270	Borrowing under LT Farm Sector	12,90,000.00	
0.00	271	Borrowing under LT N.F.S.	0.00	
86,000.00	272	Borrowing under Non-Agril.	0.00	
0.00	273	Borrowing from State Govt.	0.00	
21,63,886.42	274	Borrowing from other Inst.	21,63,886.42	
0.00	260	Borrowing against Cash Credit & Other Purpose	0.00	34,53,886.42
49,84,886.42	23	<u>Bills for collection being the bills receivable as per contra</u>		
0.00	277	I.B. for collection	0.00	
0.00	278	O.B. for collection	0.00	0.00
0.00				
	24	<u>Adjustment Head</u>		
3,26,05,46,528.51	279	Branch Adjustment	4,44,63,78,830.26	4,44,63,78,830.26
3,26,05,46,528.51				
	25	<u>Provisions</u>		
32,76,60,882.00	280	Overdue Interest	42,43,44,656.00	42,43,44,656.00
32,76,60,882.00				
	26	<u>Interest Payable</u>		
0.00	281	Interest payable on borrowing	0.00	
1,08,97,65,932.00	282	Int. Payable on Deposit	1,11,58,73,695.00	1,11,58,73,695.00
1,08,97,65,932.00				
31,54,17,19,060.79			PAGE TOTAL :	35,23,24,83,123.56



1	2	3	4	5
31,54,17,19,060.79			B.F.	35,23,24,83,123.56
	27	Other Liabilities		
2,22,046.47	283	Unclaimed dividend and dividend payable.	3,61,235.92	
4,46,528.80	284	Pay Order	2,89,206.80	
42,60,62,601.72	2864	Provision against Bad & Doubtful Debt (NPA)	42,60,62,601.72	
14,95,71,955.14	2869	Provision against recovery (Contra Prov. Rs.78,50,901.00)	14,95,71,955.14	
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)	2,23,00,000.00	
11,87,50,000.00	2869	Provision against Others	44,07,50,000.00	
18,02,20,000.00	2869	Provision for arrear 7th pay salary	9,00,00,000.00	
0.00	2869	Provision for Gratuity	0.00	
85,55,462.00	2869	Provision for Exgratia to Staff	85,55,462.00	
20,82,55,684.63	287	Suspense Payable	29,04,00,043.86	
1,54,77,085.22	288	Sundry Creditor	6,27,25,964.30	
1,06,224.88	290	Clearing Adjustment	1,06,224.88	
4,62,79,429.00	291	O/S Charges Payable	6,68,55,629.70	
12,00,000.00	2911	Audit Fees Payable	15,25,400.00	
34,09,608.62	292	D/D Payable	29,57,277.62	
45,26,452.00	139	TDS Payable	29,15,564.00	
9,600.00	293	D/D Inter Branch	9,600.00	
1,86,096.00	294	D/D Paying Bank	1,86,096.00	
3,96,43,137.00	295	Provision against Standard Assets	4,67,29,689.00	
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	
11,27,10,701.00	296	Corpus Fund	12,92,35,905.00	
0.00	164	Rupay Settlement	3,40,16,180.44	
3,53,406.45	217	Co-op. Education Fund	3,53,406.45	
32,95,62,34,732.13		GRAND TOTAL :		1,85,21,37,095.24
				37,08,46,20,218.80

Manager (O&A)

GM

Manager (Operation & Accounts)
Cutlack Central Co-operative Bank Ltd.
Nimchour, Cutlack

Secretary

Secretary
Cutlack Central Co-operative
Bank Ltd.

President

President
Cutlack Central Co-operative Bank Ltd.
Cutlack

For R. P. MORE & ASSOCIATES
Chartered Accountants
Statutory Auditor (CMA FIRM)

(C.A.R.P. MORE)
Proprietor

M. No-053623

Balance as on 31-03-2018		Code No.	Properties and Assets Head of Account		Balance as on 31-03-2019	
1	2	28	3	Inner	Outer	
				4	5	
		0		4,23,800.00		
		100	ATM CASH			
		101	Cash in Hand	7,35,92,211.56		
		103	C/A with SBI & Subsidiaries	3,50,66,284.41		
		104	C/A with Commercial Bank (Notified)	46,29,54,810.02		
		105	C/A with OSCB	42,48,87,088.05	99,69,24,194.04	



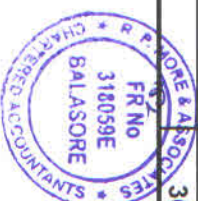
1	2	3	4	5
12,37,43,15,260.22		B.F.		12,52,52,41,759.94
	32	Advances		
		A) Short term loan Cash Cr. and Over Drafts		
		1. Of which secured against Govt. Secy.		
		2. Other tangible secu. Of which due from individuals		
		Co-operative Institution		
3,94,55,030.42	120	ST (SAO) loan to Coop. Institution	8,03,60,062.96	
15,29,30,57,093.58	121	ST (SAO) SF Loan to Coop. Institution	17,95,40,89,110.59	
0.00	122	ST (NODP) Loan to Coop. Institution	0.00	
3,98,90,960.00	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	
58,85,168.62	131	Cash Credit to Coop. Institution (Fert.)	46,17,449.12	
36,73,165.20	133	Cash Credit to Coop. Institution (Consumer)	39,17,612.20	
1,62,65,915.65	134(A)	Cash Credit other purpose	1,53,73,381.65	
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	18,14,12,89,726.13
15,47,76,20,443.08		Individuals		
3,96,53,607.50	142	CC loan to Indv. & Other	4,07,45,715.50	
70,11,428.00	143	Gold Loan	60,50,702.00	
12,50,69,987.00	144	Loan against deposit	8,57,63,959.00	13,25,60,376.50
17,17,35,022.50				
28,02,36,70,725.80		PAGE TOTAL :		30,79,90,91,862.57



1	2	3	4	5
28,02,36,70,725.80			B.F.	30,79,90,91,862.57
		<u>Medium Term Loan to Co-operative Institution</u>		
1,89,36,937.00	146	MT C/RMTC Loan to Co-operative Institution	1,89,36,936.20	
4,29,61,433.00	147	MT Loan to Farm Sector	3,79,09,569.00	
7,86,89,887.85	148	MT Loan to Non-Farm Sector	7,76,21,516.85	
3,01,95,828.00	149	MT Loan to Non-Agril.	2,36,96,724.00	15,81,64,746.05
17,07,84,085.85				
		<u>Individuals</u>		
40,38,744.52	152	Loan to Staff	35,52,673.52	
90,10,580.00	153	MT FS Loan to Individual	91,43,116.00	
23,06,84,666.00	154	MT NFS Loan to Individual	31,16,14,828.00	
66,76,900.00	155	MT NA Loan to individual	65,35,535.00	
39,87,935.00	156	Loan against postal / other security	31,53,455.00	
8,05,03,559.00	157	MT Loan to Self Help Group	9,12,80,286.00	42,52,79,893.52
33,49,02,384.52		<u>Long Term Loan to Co-operative Institution</u>		
2,24,98,841.00	158	LT FS to Co-operative Institution	1,91,05,922.00	
20,00,762.00	159	LT NFS to Co-operative Institution	19,57,126.00	
0.00	160	LT Non-Agril. to Co-operative Institution	0.00	
2,55,779.00	161	LT Loan to Co-operative Institution for housing	1,94,498.00	
4,31,016.20	162	LT Loan to Co-operative Institution for Storage Godown	4,31,016.20	2,16,88,562.20
2,51,86,398.20				
		<u>Individuals</u>		
88,98,374.47	167	LT Loan to Individual under Farm Sector	99,46,983.47	
6,77,68,173.95	168	LT Loan to Individual under Non-farm Sector	6,58,36,494.95	
0.00	169	LT Loan to Indvl. Non-Agril Purpose	0.00	
80,93,060.50	170	LT Loan to Indvl. For Housing Loan	68,83,064.50	8,26,66,542.92
8,47,59,608.92				
28,63,93,03,203.29			PAGE TOTAL :	31,48,68,91,607.26



1	2	3	4	5
28,63,93,03,203.29		B.F.		31,48,68,91,607.26
	33	Interest Receivable		
53,72,02,554.47	172	Interest receivable on Loans & Adv.	63,92,46,696.13	
25,73,38,088.02	173	Interest receivable on Investment	23,67,26,993.00	87,59,73,689.13
79,45,40,642.49				
	34	Bills Receivable as per Contra		
0.00	175	I.B. Lodged	0.00	
0.00	176	O.B. Lodged	0.00	0.00
0.00				
	35	Adjusting Head		
3,26,07,01,601.56	177	Branch Adjustment	4,44,65,33,903.31	4,44,65,33,903.31
3,26,07,01,601.56				
	36	Premises (Less depreciation)		
1,73,84,694.00	178	Premises	1,65,52,789.00	1,65,52,789.00
1,73,84,694.00				
	37	Furniture and Fixture (Less depri.)		
1,59,78,168.19	179	Furniture and Fittings	1,19,04,661.00	1,19,04,661.00
1,59,78,168.19				
	38	Other Assets		
313.00	180	Library	250.00	
29,80,167.80	181	Stationary in Stock	31,95,461.15	
9,77,044.00	182	Vehicles	7,58,214.00	
15,84,90,405.04	183	Suspense Recoverable	15,02,70,192.14	
12,29,639.44	185	Clearing Adjustment	12,29,639.44	
0.00	186	Cheque / Bill purchase	0.00	
32,72,79,08,309.53			PAGE TOTAL :	36,83,78,56,649.70



1	2	3	4	5
32,72,79,08,309.53			B.F.	36,83,78,56,649.70
261.00	188	Unspent postage	1,805.00	
1,75,24,797.77	189(A)	Audit and Other recoveries (Contra Rs.78,50,901.00)	1,72,75,427.40	
84,800.95	189(B)	Unreconciled Amount Recoverable	84,800.95	
29,52,686.53	190	Form Account	21,10,811.60	
16,53,442.00	191	D/D Ex-Advice	16,53,442.00	
0.00	192	D/D Issuing Bank	0.00	
4,10,14,407.47	193	Sundry Debtors	6,91,52,161.47	
3,87,093.65	164	Rupay Settlement	0.00	
10,31,363.95	273	Excess Dues Paid to Govt. on Borrowing	10,31,363.95	24,67,63,569.10
22,83,26,422.60				
32,95,62,34,732.13			GRAND TOTAL :	37,08,46,20,218.80

Manager (O&A)

GM

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

Secretary

Secretary
Cutlack Central Co-operative
Bank Ltd.

President

President
Cutlack Central Co-operative Bank Ltd.
Cutlack

Statutory Auditor (C/A FIRM)

For R. P. MORE & ASSOCIATES
Chartered accountants
F. R. No-318059 E
(C.A.R.P. N-ORE)
Proprietor
M. No-053623