

The Khordha Central Co-op. Bank Ltd, Khordha

Balance Sheet as on 31.03.2019.

Code No.	Previous Balance	Sl No.	Head of Account.	Amount	Total.
1	2	3	4	5	6

CAPITAL & LIABILITIES.

Authorised Capital.

8,50,000 shares @ Rs.1000/ each for Rs.8500,00,000/- & 2,00,000 shares @ Rs.500/- each for Rs.10,00,00,000/-& 500000 shares@

Subscribed & Paid up Share Capital.

201	52,55,69,720.00	(a)	Share Capital of Co-op. Institution.	58,43,14,247.00	
202	3,61,90,000.00	(b)	Share Capital of State Govt.	3,61,90,000.00	
203	-	(c)	Share Capital of other Institutions.	-	
204	1,03,500.00	(d)	Share Capital of Individuals.	1,03,500.00	
205	4,72,18,483.00	(e)	Share Capital of Nominal members.	4,85,32,333.00	66,91,40,080.00

2 Reserve Fund & Other reserves.

206	2,50,73,685.87	(a)	Statutory Reserves.	1,30,74,898.99	
207	8,71,500.00	(b)	Agril. Credit Stabilization Fund.	56,67,856.69	
208	61,269.87	(c)	Building Fund.	65,61,269.87	
209	2,89,15,836.00	(d)	Recapitalisation Assistance	2,89,15,836.00	
210	61,70,757.61	(e)	Bad & Doubtful Reserves.	61,70,757.61	
211	-	(f)	Staff Development Fund	8,00,000.00	
215	-	(g)	Coop.Development Fund(Administrative)	14,78,500.00	
216	2,22,051.00	(l)	Gratuity Fund.	2,22,051.00	
218	-	(h)	Govt. Share Capita Redemption fund	79,93,927.82	
219	-	(j)	Capital Reserve	55,803.00	7,09,40,900.98

3 Principal Subsidiary State Partnership Fund.

-			Principal Subsidiary State Partnership Fund.	-	
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4 Deposits and other accounts.

220	11,34,98,471.00	(a)	Fixed Deposit of Individual & others.	10,57,64,103.00	
221	82,14,51,375.70	(b)	Reinvestment deposit of Individual & others	90,72,02,743.70	
222	1,95,34,628.00	(c)	Recurring Deposit of Individual & others.	2,05,07,391.00	
223	3,21,97,754.90	(d)	Daily Deposit.	2,84,29,544.90	
226	-	(e)	Fixed Deposit of Primary Banks.	-	
227	-	(f)	Reinvestment Depo. of Primary Co-op. Banks	-	

1		3	4	5	6
228	3,14,66,984.00	(g)	Fixed Deposit of Co-op. instituion.	15,84,688.00	
229	1,41,83,16,461.00	(h)	Reinvestment Deposit of Coop. Institution.	1,57,63,22,199.00	
230	-	(l)	Recurring Deposit of Co-op. Institutions.	-	
231	89,40,874.88	(j)	Reserve Fund Deposit of Co-op. Institutions.	96,31,934.88	
232	1,80,20,301.23	(k)	Spl. B. D.R. & Risk Fund Deposit of CS .	1,94,43,139.23	
233	75,15,05,015.95	(l)	SBD of Individual & Others.	89,45,63,281.77	
235	74,744.00	(m)	SBD of Primary Co-op.Banks.	74,744.00	
236	24,43,11,180.04	(n)	SBD of Cooperative Institution.	24,02,46,240.33	
237	14,84,669.50	(o)	Current Deposit of Individual and others.	14,08,654.50	
239	-	(p)	Current Depositof Primary Coop. Banks.	-	
240	5,82,986.14	(q)	Current Deposit of Coop. Institution.	33,11,745.67	
241	21,73,28,839.62	@	Matured Fixed Deposit.	30,58,79,698.62	
242	3,23,07,060.42	(s)	Security deposit of Staff and others.	3,74,11,004.42	4,15,17,81,113.02
		5	<u>BORROWINGS.</u>		
			<u>From RBI / NABARD / OSCB.</u>		
		(I)	<u>Short Term Loan/ Cash Credit.</u>		
244			Borrowing under S.T.(SAO) SF.	5,97,00,000.00	
245	3,87,00,00,000.00	(a)	Borrowing under S.T.(SAO) SF.	4,05,00,00,000.00	
249	2,00,00,000.00	(b)	Borrowing under S.T.(NODP)SF.	4,00,00,000.00	
252	-	@	Borrowing under S.T.Handloom.	-	
256	-	(d)	Borrowing under Bridge Loan.	-	
260	-	(e)	Borrowing under Cash Credit.	-	4,14,97,00,000.00
		(II)	<u>Medium Term Loan.</u>		
265	-	(a)	Borrowing under MTC/RMTC.	-	
266	3,86,60,331.00	(b)	Borrowing under Farm Sector.	2,09,24,168.00	
267	4,23,44,666.00	@	Borrowing under Non Farm Sector.	6,52,54,628.00	
268	-	(d)	Borrowing under Non-Agril. Sector.	5,06,84,669.00	
269	6,05,15,001.00	(e)	Borrowing under SHG.	-	
270	-	(f)	Borrowing under L.T. Farm Sector.	-	
271	-	(g)	Borrowing under L.T. Non- Farm Sector.	28,419.00	
273	28,419.00	(h)	Borrowing from State Govt.	10,59,045.00	
274	10,59,045.00	(l)	Borrowing from other Institution.	-	13,79,50,929.00

1		3	4	5	6
		6	<u>Bills for collection being the bills receivable as per</u>		
277	-	(a)	I.B. for collection.	-	
278	-	(b)	O.B. for collection.	-	-
		7	<u>Adjusting Head.</u>		
279	-		Branch adjustment.	-	-
		8	<u>Overdue Interest reserve.</u>		
280	20,00,55,261.00		Overdue Interest reserve.	26,94,89,945.41	26,94,89,945.41
		9	<u>Interest Payable.</u>		
281	-	(a)	Interest Payable on borrowings.	-	
282	23,11,35,176.66	(b)	Interest Payable on Deposits.	21,64,32,824.66	21,64,32,824.66
		10	<u>Other Liabilities.</u>		
164			<u>Rupay settlement</u>	7,30,673.19	
139			<u>TDS payable</u>	57,311.00	
283	57,656.40	(a)	Un-claimed dividend Payable.	57,656.40	
285			Subsidy reserve	22,57,100.00	
286	53,17,12,818.43	(b)	Provisions. (Schedule-2)	64,48,56,498.80	
287	5,40,032.61	©	Suspense Payable.	5,97,845.73	
288	4,12,28,957.46	(d)	Sundry Creditor A/C.	5,56,44,248.66	
290	-	(e)	Clearing Adjustment.	-	
291	1,72,40,872.00	(f)	Outstanding Charges. (Appendix-10)	3,23,66,119.00	
292	41,74,455.30	(g)	D. D. Payable A/C. (Schedule-6)	27,68,495.30	
293	-	(h)	D. D. Inter Branch.	-	
295	2,20,04,785.00	(I)	Provision against standard assets. (Statement- 23)	2,20,04,785.00	
-		(j)	Provision Against Un-reconciled amount.	-	76,13,40,733.08
		11	<u>Accumulated Profit.</u>		
	95,69,997.63		Previous year.	-	
-			This year profit	1,06,08,342.61	1,06,08,342.61
		12	<u>Off balance sheet items.</u>		
			Acceptance endorsement & other obligations.	-	
9,47,17,45,624.22			Grand Total:-		10,43,73,84,868.76

Manager (Accounts)

Dy. General Manager

Chief Executive Officer.

President.

Final Auditor.

Code No.	Previous Balance	Sl No.	Head of Account.	Amount	Total.
1		3	4	5	6
		1	<u>PROPERTIES & ASSETS</u>		
			<u>Cash & Bank balances.</u>		
100	57,700.00	(a)	ATM cash.	63,000.00	
101	2,88,96,086.80	(b)	Cash in hand.	3,12,25,014.56	
103	23,52,321.00	(c)	C/A with SBI & Subsidiary.	89,40,540.24	
105	3,33,32,489.32	(d)	C/A with OSCB.	2,26,10,664.62	
106	24,14,17,508.79	(e)	C/A with other Commercial Banks.	19,05,87,204.98	
104	24,081.07	(f)	RTGS & NEFT settlement	-	25,34,26,424.40
		2	<u>Balances with other Bank.</u>		
107			Current Account with other Banks (Other than Notified.)	-	-
		3	<u>Money at call & short notices.</u>		
109	-	(a)	S.T. deposit with approved Banks.	-	
110	-	(b)	S.T. deposit with other Institutions.	31,62,96,299.01	31,62,96,299.01
		4	<u>Investments.</u>		
112	91,42,05,000.00	(a)	Investment in Central/State Govt. Securities	1,10,87,33,000.00	
113	35,00,000.00	(b)	Investment in Other Trustee Securities.	35,00,000.00	
114	20,15,07,000.00	(c)	Share in Coop. Institutions.	21,39,31,000.00	
115	1,000.00	(d)	Share with other Institutions.	1,000.00	
116	1,49,46,27,812.14	(e)	F.D with O.S.C.B including RFD.	1,52,71,84,862.14	
117	15,30,00,000.00	(f)	F.D with other Banks.	80,00,000.00	2,86,13,49,862.14
		5	<u>Advances.</u>		
		(i)	<u>Short Term Loans, Cash Credit & O.D.</u>		
			(Of which secured against Govt. Securities and other		
		A.	<u>Co-operative Institutions.</u>		
120	-	(a)	S.T. (SAO) OF Loan to Coop. Institution.	-	
121	5,12,08,75,480.86	(b)	S.T. (SAO) SF Loan to Coop. Institution.	5,68,87,85,301.34	
123	2,88,53,482.51	©	S.T. (NODP) Loan to Coop. Institution(SF).	5,84,41,305.01	
128	61,04,130.50	(d)	S.T. (HL) Loan to Coop. Institution.	61,04,130.50	
131	40,37,458.90	(e)	C.C. Loan to Coop. Institution. (Fert.)	40,37,458.90	

133	13,27,497.60	(g)	C.C. Loan to Coop. Institution (Consu.)	15,36,556.60	
134	40,11,638.50	(h)	C.C. Loan to Coop. Institution (Other pur.)	37,33,853.50	
					5,76,26,38,605.85

1		3	4	5	6
		B.	<u>Individuals.</u>		
142	2,49,26,516.02	(a)	Cash Credit loan to Individual & others.	2,49,09,831.02	
143	10,64,81,331.00	(b)	Loan against Gold.	8,05,93,241.00	
144	3,10,81,389.00	©	Loan against Deposit.	4,50,91,943.00	
145	2,78,27,111.00	(d)	Loan to Self Help Group.(ST)	8,88,77,505.76	23,94,72,520.78
		(ii)	<u>MEDIUM TERM LOAN.</u>		
		A.	<u>Co-operative Institutions.</u>		
146	7,790.00	(a)	MTC & RMTTC Loan to Coop. Institution.	7,790.00	
147	7,14,22,317.72	(b)	MT Loan to Coop. Institution FS.	6,24,86,779.00	
148	8,20,08,581.23	©	MT Loan to Coop. Institution NFS.	5,66,37,848.00	
149	1,34,79,221.00	(d)	MT Loan to Coop. Institution NA.	1,51,93,606.00	13,43,26,023.00
		B.	<u>Individuals.</u>		
152	1,70,33,979.66	(a)	Loan to staff.	1,69,14,506.30	
153	19,02,946.00	(b)	MT Loan to Individual FS	23,15,446.00	
154	14,36,21,995.00	©	MT Loan to Individual NFS.	14,09,11,320.00	
155	92,09,950.00	(d)	MT Loan to Individual NA.	1,30,33,354.00	
156	22,89,613.00	(e)	Loan against postal & other security.	16,02,179.00	
157	6,86,72,957.83	(f)	Loan to Self Help Group.	12,66,65,899.67	30,14,42,704.97
		(iii)	<u>LONG TERM LOAN.</u>		
		A.	<u>Co-operative Institutions.</u>		
158	3,91,560.00	(a)	L.T. Loan to Coop. Institution FS.	1,12,560.00	
159	46,810.00	(b)	L.T. Loan to Co-op. Instn. NFS.	21,084.00	
160	5,370.00	(c)	L.T. Loan to Coop. Institution NA.	5,370.00	
161	73,18,895.00	(d)	L.T. Loan to Coop. Institution Housing.	54,70,095.00	56,09,109.00
		B.	<u>Individuals.</u>		
168	1,15,20,334.00	(a)	L.T. Loan to Individual FS.	80,82,260.00	
170	41,90,570.00	(b)	L.T. Loan to Individual for Housing.	36,87,290.00	
171	17,90,76,627.56	(c)	Loan to Self Help Group.(LT)	9,95,55,963.98	11,13,25,513.98
		6	<u>Interest receivable.</u>		
172	26,24,10,930.74	(a)	Interest receivable on loans and advances.	26,94,89,945.41	

173	4,81,13,437.00	(b)	Interest receivable on investment.	5,44,43,366.21	32,39,33,311.62
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1		3	4	5	6
		7	<u>Bills receivable as per contra</u>		
175	-	(a)	I.B. lodged.	-	
176	-	(b)	O.B. lodged.	-	-
		8	<u>Adjusting head.</u>		
177	-		Branch adjustment.	-	-
		9	<u>Premises.</u>		
178	6,75,54,390.00		Premises. (Less depritiation)	6,74,94,223.00	6,74,94,223.00
		10	<u>Furniture & Fittings.</u>		
179	66,91,064.49		Furniture & Fittings.(Less depritiation)	1,21,95,805.40	1,21,95,805.40
		11	<u>Other Assets.</u>		
181	4,88,664.75	(b)	Stationery in stock.	2,59,135.00	
182	16,09,672.00	©	Vehicle account.	24,79,546.00	
183	2,29,80,411.57	(d)	Suspense receivable. (Statement-17)	2,39,94,232.94	
188	-	(e)	Unspent postage.	-	
	-	(f)	Unspent fuel & Lubricants.	-	
189	21,04,681.37	(g)	Audit & other recoveries. (Appendix-22)	22,08,541.58	
190	18,81,525.55	(h)	Forms account.	9,58,714.85	
191	19,68,883.90	(l)	D.D. Ex-advice account. (Schedule-6)	19,68,883.90	
193	1,52,95,409.84	(j)	Sundry Debtor account.	1,60,05,411.34	4,78,74,465.61
		12	<u>Non-banking assets acquired in satisfaction of claims.</u>		
	-		Non-banking assets acquired in satisfaction of claims.		
		13	<u>Off balance sheet item.</u>		
			Constituency liabilities acceptance, endorsement & other obligation.		
9,47,17,45,624.22			Grand Total:-	10,43,73,84,868.76	

Manager (Accounts)

Dy. General Manager

Chief Executive Officer.

President.

Final Auditor.