

**TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD**  
Balance Sheet as on 31-03-2016

As on 31-03-15		Sl.	CAPITAL & LIABILITIES	Sch.	Inner Column		Outer column	
Rs.	P.	No.		No.	Rs.	P.	Rs.	P.
310,000,000.00		1	<b>Capital :</b>				310,000,000.00	
			(i) Authorised Capital .....					
60,000,000.00			A' Class 60000 Share of Rs.1000/- each		60,000,000.00			
250,000,000.00			B' Class 2500000 Sh. of Rs.100/- each		250,000,000.00			
187,347,329.74			Of (i) above held by					
15,000.00			(a) Individual .....		15,000.00		193,923,666.74	
175,032,329.74			(b) Co-operative institution		181,608,666.74			
12,300,000.00			(c) State Government .....		12,300,000.00			
207,066,075.41		2	<b>Reserve Fund and other reserves:</b>				238,543,926.55	
40,429,965.90		(i)	Statutory Reserve		46,588,938.53			
13,712,350.83		(ii)	Agricultural Credit Stabilisation Fund		17,908,501.46			
7,321,046.06		(iii)	Building Fund .....		7,321,046.06			
8,482.00		(iv)	Dividend Equalization Fund ....		8,482.00			
35,999,254.06		(v)	Special Bad Debts Reserve (Risk Fund)		52,024,967.06			
43,324,913.25		(vi)	Bad and Doubtful Debts Reserves		49,619,139.20			
3,114,210.68		(vii)	Investment Depreciation Reserves		3,114,210.68			
63,155,852.63		(viii)	Other funds and reserves (to be specified)		61,958,641.56			
0.00		3	<b>Principal/Subsidiary State Partnership Fund Account :</b>	1				0.00
11,061,332,287.01		4	<b>Deposits and other accounts :</b>				13,251,469,659.90	
8,960,550,383.59		(i)	Fixed Deposits	2	10,757,226,831.54			
2,371,180,865.16		(a)	Individuals		2,746,771,336.73			
0.00		(b)	Central Co-operative Banks ..		0.00			
6,589,369,518.43		(c)	Other societies .....		8,010,455,494.81			
1,929,483,596.77		(ii)	Savings Bank Deposits --		2,254,224,597.85			
1,719,486,302.21		(a)	Individuals		1,956,798,927.43			
0.00		(b)	Central Co-operative Banks ..		0.00			
209,997,294.56		(c)	Other societies .....		297,425,670.42			
157,704,286.65		(iii)	Current Deposits --- .....		237,746,613.51			
46,071,108.31		(a)	Individuals		49,512,517.00			
0.00		(b)	Central Co-operative Banks ..		0.00			
121,633,178.34		(c)	Other societies .....		188,234,096.51			

*[Signature]*  
By General Manager  
(Accounts & Operation)

*[Signature]*  
Chief Executive Officer

*[Signature]*  
Secretary

*[Signature]*  
Vice-Chairman

*[Signature]*  
Chairman

As per our report of even date  
For Nirupam & Associates  
Chartered Accountants  
FRN No. 323575B  
*[Signature]*  
(CA G. Saha)  
Partner (VI no 064984)



**TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD**  
Balance Sheet as on 31-03-2016

0.00	(iv)	Money at call and short notice		0.00	
3,594,020.00	(v)	Deposit at Call		2,271,617.00	
<b>1,476,851,500.00</b>	5	<b>Borrowings * :</b>	3		<b>1,293,155,000.00</b>
	(i)	From the Reserve Bank (the National Bank) of India/State/Central Co-operative Bank			
1,459,453,000.00		(a) Short-term loans, cash credits and overdrafts .....		1,277,717,000.00	
		Of which secured against -			
		(A) Govt. and other approved securities			
11,989,100.00		(B) Other tangible securities @...		10,676,400.00	
		(b) Medium-term loans			
		of which secured against --			
		(A) Govt. and other approved securities			
5,409,400.00		(B) Other tangible securities @...		4,761,600.00	
		(c) Long Term Loans			
		of which secured against --			
		(A) Govt. and other approved securities.			
		(B) Other tangible securities @...			
	6	<b>Bills for collection being bills receivable as per contra .....</b>			
0.00	7	<b>Branch Adjustments .....</b>			0.00
0.00	8	<b>Overdue Interest Reserve .....</b>	4		477,269.59
1,057,382.43	9	<b>Interest Payable .....</b>	5		1,463,589.42
1,217,079,110.84	10	<b>Other Liabilities :</b>			<b>1,165,563,360.80</b>
63,993,114.72		(i) Bills payable ....		0.00	121,077,191.04
		(ii) Unclaimed dividends		0.00	
14,648,752.20		(iii) Suspense .....		16,240,837.03	
49,344,362.52	11	(iv) Sundries .....	6	104,836,354.01	
<b>47,863,763.12</b>		<b>Profit and Loss :</b>			<b>64,743,058.88</b>
34,758,413.13		Profit as per last balance sheet,		47,863,763.12	
15,733,000.00		Less : Appropriations .....		24,871,960.55	
		Add : Profit for the year brought from the Profit and Loss Account...		41,751,256.31	
28,838,349.99		<b>Total</b>			<b>16,330,416,722.92</b>
<b>14,262,590,563.27</b>					
		<b>CONTINGENT LIABILITIES -</b>			
		(i) Outstanding liabilities for guarantees issued			Rs. P.
2,836,100.00		(ii) Others .....			6,053,100.00
<b>2,836,100.00</b>		<b>Total</b>			<b>6,053,100.00</b>

*[Signature]*  
Dy. General Manager  
(Accounts & Operation)

*[Signature]*  
Vice-Chairman



*[Signature]*  
Chief Executive Officer

*[Signature]*  
Chairman

As per our report of even date  
For Nirupam & Associates  
Chartered Accountants  
FRN No. 323575E  
*[Signature]*  
(CA) G. Saha  
Partner (M no 064984)



# TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD

Balance Sheet as on 31-03-2016

As on 31-03-15 Rs. P.	Sl.No.	PROPERTY AND ASSETS	Sch. No.	Inner Column Rs. P.	Outer column Rs. P.
6,640,473,520.16	1	<b>Cash :</b> In hand and with Reserve Bank ( the National Bank) State Bank of India, State Co-operative Bank and Central Co-operative Bank	7		3,689,654,484.66
1,672,158,470.33	2	<b>Balances with other banks :</b>	8		666,453,596.82
472,122,469.33		(i) Current Deposits		616,953,596.82	
0.00		(ii) Savings Bank Deposits		0.00	
1,200,036,001.00		(iii) Fixed Deposits.....		49,500,000.00	
0.00	3	<b>Money at call and short notice :</b>	9		15,000,000.00
1,671,334,487.42	4	<b>Investments</b>	10		7,429,062,363.92
1,671,334,487.42		(i) In Central and State Government securities (at book value)		7,349,338,023.00	
1,548,837,340.92		Face value Rs.		7,350,000,000.00	
1,579,212,290.92		Market value Rs.		7,359,949,150.00	
0.00		(ii) Other trustee securities		0.00	
48,782,000.00		(iii) Shares in co-operative		79,669,000.00	
55,340.92		(iv) Other investments ( to be specified ) .....		55,340.92	
3,567,022,589.66	5	<b>Investment out of the principal / subsidiary State Partnership Fund:</b>			
1,381,398,509.70	6	<b>Advances :</b>	11		3,970,364,733.06
1,953,042,145.79		(i) Short-term loans, cash credits, overdrafts and bills discounted		1,385,826,238.78	
232,581,934.17		(ii) Medium-term Loans :		2,284,441,641.45	
422,418,111.38		(iii) Long-term Loans :		300,096,852.83	
1,057,382.43	7	<b>Interest receivable :</b>	12		265,078,960.08
0.00		Of which overdue .....		1,463,589.42	
9,041,538.59	8	Bills receivable being bills for collection as per contra			0.00
64,970,300.00	9	<b>Branch adjustments</b>	4		0.00
19,555,271.01	10	<b>Premises less depreciation ...</b>	13		63,029,270.00
195,616,274.72	11	<b>Furniture and fixtures less depreciation &amp; Computers and Machineries</b>	14		19,923,696.14
0.00	12	<b>Other assets ( to be specified)</b>	15		211,849,618.24
0.00	13	Non-banking assets acquired in satisfaction of claims	16		0.00
0.00	14	<b>Profit and Loss ....</b>			0.00
<b>14,262,590,563.27</b>		<b>Total</b>			<b>16,330,416,722.92</b>

*[Signature]*  
Dy. General Manager  
(Accounts & Operation)

*[Signature]*  
Chief Executive Officer

*[Signature]*  
Secretary

As per our report of even date  
For Nirupam & Associates  
Chartered Accountants  
FRN No. 325575E

*[Signature]*  
Vice-Chairman

*[Signature]*  
Chairman

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(CA G. Saha)  
Partner (M. no 064984)

