

TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 1 :: CAPITAL

		Rs in lakhs	
PARTICULARS	As on 31-03-2017	As on 31-03-2016	
I	AUTHORISED CAPITAL		
	A Class	600.00	600.00
	B Class	2500.00	2500.00
	Total	3100.00	3100.00
II	ISSUED, SUBSCRIBED, CALLED UP AND PAID UP		
	A Class	123.00	123.00
	B Class	2391.73	1816.09
	C Class	0.15	0.15
	TOTAL OF SCHEDULE - 1	2514.88	1939.24

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 2 :: RESERVES AND SURPLUS

		Rs in lakhs	
PARTICULARS	As on 31-03-2017	As on 31-03-2016	
I	STATUTORY RESERVE		
	Opening Balance	465.89	404.30
	Addition - Transfer from Nominal Membership fee	21.09	19.63
	Transfer from other funds	0.00	0.00
	Assistance received from Govt of West Bengal	150.00	0.00
	From Appropriation	106.07	41.96
	Total of I	743.05	465.89
II	AGRICULTURAL CREDIT STABILISATION FUND		
	Opening Balance	179.08	137.12
	From Appropriation	106.07	41.96
	Total of I	285.15	179.08
III	BUILDING FUND		
	Opening Balance	73.21	73.21
	Addition during the year	0.00	0.00
	Total of I	73.21	73.21
IV	DIVIDEND EQUALISATION FUND		
	Opening Balance	0.08	0.08
	Addition during the year	0.00	0.00
	Total of I	0.08	0.08
V	SPECIAL BAD DEBT RESERVE (RISK FUND)		
	Opening Balance	520.25	359.99
	Addition during the year	201.19	160.26
	Total of I	721.44	520.25
VI	BAD AND DOUBTFUL DEBT RESERVE		
	Opening Balance	496.19	433.25
	From Appropriation	159.10	62.94
	Total of I	655.29	496.19



PARTICULARS		As on 31-03-2017	As on 31-03-2016
VII	INVESTMENT DEPRECIATION RESERVES		
	Opening Balance	31.14	31.14
	Addition during the year	0.00	0.00
	Total of I	31.14	31.14
XIV	RECAPITALISATION ASSISTANCE		
	Opening Balance	0.59	0.59
	Addition during the year	0.00	0.00
	Total of I	0.59	0.59
XV	REVALUATION RESERVE		
	Opening Balance	605.76	622.48
	Addition during the year	572.27	0.00
	Depreciation charged on Revalued Asset	15.05	16.72
	Total of I	1162.98	605.76
XVI	CAPITAL RESERVE		
	Opening Balance	0.24	0.24
	Addition during the year	0.00	0.00
	Total of I	0.24	0.24
XVII	SPECIAL RESERVE U/S 36(i)(viii) of IT Act 1961		
	Opening Balance	13.01	8.26
	From Appropriation	7.89	4.75
	Total of I	20.90	13.01
XVIII	INVESTMENT FLUCTUATION RESERVE		
	Opening Balance	0.00	0.00
	From Appropriation	102.14	0.00
	Total of I	102.14	0.00
XVIII	BALANCE IN PROFIT AND LOSS ACCOUNT	1049.32	647.43
	TOTAL SCHEDULE - 2	4845.53	3032.87

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 3 :: DEPOSITS

Rs in lakhs

PARTICULARS		As on 31-03-2017	As on 31-03-2016
I	DEMAND DEPOSITS		
	From Societies	2121.14	1882.34
	From Others	682.02	495.13
	Total	2803.16	2377.47
II	SAVINGS BANK DEPOSITS		
	From Societies	3259.02	2974.26
	From Others	22683.47	19590.70
	Total	25942.49	22564.96
III	TERM DEPOSITS		
	From Societies	97552.41	80104.56
	From Others	30057.37	27467.71
	Total	127609.78	107572.27
	TOTAL SCHEDULE - 3	156355.43	132514.70



SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE - 4 :: BORROWINGS

		Rs in lakhs	
PARTICULARS	As on 31-03-2017	As on 31-03-2016	
I	BORROWINGS		
	From Reserve Bank of India	0.00	0.00
	From NABARD / WBSCB	18231.99	12931.55
II	Long Term Deposit (LTD)	719.50	0.00
	TOTAL SCHEDULE - 4	18951.49	12931.55

SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE -5 :: OTHER LIABILITIES AND PROVISIONS

		Rs in lakhs	
PARTICULARS	As on 31-03-2017	As on 31-03-2016	
I	Inter Office Adjustments (Net)	207.76	4.77
II	Interest Payable	11610.83	11655.63
III	Contingent Provisions against Standard Assets	155.32	136.12
IV	Deferred Tax Liability	0.00	0.00
V	Suspense Deposit	249.61	162.41
VI	Provision for NPA	154.26	154.26
VII	Provision for unrealised rent	45.67	45.67
VIII	Provisions for Income Tax	1166.99	596.79
IX	Provisions for Cash suspense	0.40	0.40
X	Provision for overdue interest	9.18	14.64
XI	Employees PF Contribution	15.03	13.39
XII	P Tax payable	0.27	0.00
XIII	Legal Expenses	0.08	0.10
XIV	Audit Fees	2.04	1.70
XV	Assessors fees	0.00	0.01
XVI	Co-operative Education Fund	0.38	0.30
XVII	Interest Subsidy	1.11	1.11
XVIII	Employees Insurance Premium	0.36	0.39
XIX	Service Tax payable	1.51	0.03
XX	Earnest Money	0.00	0.00
XXI	House Rent payable	0.30	0.00
XXII	Insurance Premium payable	1.94	1.11
XXIII	Dividend payable	176.16	96.95
XXIV	TDS	49.84	0.00
XXV	Other Payable	0.03	0.03
	TOTAL SCHEDULE - 5	13849.07	12885.81



SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE - 6 :: CASH AND BALANCES WITH RBI

PARTICULARS		Rs in lakhs	
		As on 31-03-2017	As on 31-03-2016
I	Cash in hand	3049.41	2630.74
II	Balances with RBI	0.00	0.00
TOTAL SCHEDULE - 6		3049.41	2630.74

SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE - 7 :: BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

PARTICULARS		Rs in lakhs	
		As on 31-03-2017	As on 31-03-2016
I	Balances with Banks		
a)	In Current Accounts	5293.58	9175.26
b)	In Other Accounts	56286.93	31755.08
	Total	61580.51	40930.34
II	Money at Call and Short Notice		
a)	With Banks	700.00	150.00
b)	With Other Institutions	0.00	0.00
	Total	700.00	150.00
TOTAL SCHEDULE - 7		62280.51	41080.34

SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE - 8 :: INVESTMENTS

PARTICULARS		Rs in lakhs	
		As on 31-03-2017	As on 31-03-2016
I	Government Securities		
	Held To Maturity (HTM)		
	Central Government Securities	7558.50	14635.04
	State Development Loans	50166.70	2003.11
	Treasury Bills	17973.82	13928.21
	Held For Trading (HFT)		
	Central Government Securities	0.00	12075.68
	State Development Loans	2042.63	5004.55
	Treasury Bills	0.00	25846.79
II	Other Approved Securities	0.00	0.00
III	Shares	797.04	797.04
IV	Debentures and Bonds	0.00	0.00
V	Others	0.20	0.20
TOTAL SCHEDULE - 8		78538.89	74290.62



SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE - 9 :: ADVANCES

		Rs in lakhs	
PARTICULARS	As on 31-03-2017	As on 31-03-2016	
I Short Term Loan			
ST SAO	8402.87	8417.47	
ST Weavers	141.05	141.05	
OD & CC	1023.50	969.20	
Loan against deposit	1746.29	1166.14	
Loan against NSC / KVP / LIC	222.57	277.95	
Gold Loan	3139.53	2875.88	
Other ST	292.38	10.57	
II Medium Term Loans			
MT Agril	760.28	779.19	
MT ECCS	1454.77	1228.56	
MT House Repairing	22225.34	20182.80	
MT Other	1284.58	653.87	
III Long Term Loans			
Consortium Finance	74.75	74.75	
Housing	2896.26	2109.48	
Staff Loans	789.86	811.58	
Loan due from Liquidated societies	5.16	5.16	
TOTAL SCHEDULE - 9	44459.19	39703.65	

SCHEDULES FORMING PART OF BALANCE SHEET
SCHEDULE - 10 :: FIXED ASSETS

		Rs in lakhs	
PARTICULARS	As on 31-03-2017	As on 31-03-2016	
I LAND			
Opening Balance	455.60	455.60	
Addition during the year	398.65	0.00	
Deduction during the year	0.00	0.00	
WDV at the end of the year	854.25	455.60	
II BUILDING			
Opening Balance	174.69	194.10	
Addition during the year	173.63	0.00	
Deduction during the year	0.00	0.00	
Depreciation charged	17.47	19.41	
WDV at the end of the year	330.85	174.69	
III FURNITURE & FIXTURES			
Opening Balance	128.28	123.56	
Addition during the year	28.23	18.45	
Deduction during the year	0.00	0.00	
Depreciation charged	14.85	13.73	
WDV at the end of the year	141.66	128.28	
IV COMPUTER & MACHINERY			
Opening Balance	70.96	72.00	
Addition during the year	34.18	29.74	
Deduction during the year	0.00	0.00	
Depreciation charged	30.95	30.78	
WDV at the end of the year	74.19	70.96	
TOTAL SCHEDULE - 10	1400.95	829.53	



