

TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 1 :: CAPITAL

		Rs in lakhs	
PARTICULARS	As on 31-03-2018	As on 31-03-2017	
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	133.00	123.00
	B Class	2461.02	2391.73
	C Class	0.15	0.15
	TOTAL OF SCHEDULE - 1	2594.17	2514.88

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 2 :: RESERVES AND SURPLUS

		Rs in lakhs	
PARTICULARS	As on 31-03-2018	As on 31-03-2017	
I	STATUTORY RESERVE		
	Opening Balance	743.05	465.89
	Addition - Transfer from Nominal Membership fee	21.98	21.09
	Transfer from other funds	0.00	0.00
	Assistance received from Govt of West Bengal	0.00	150.00
	From Appropriation	25.25	106.07
	Total of I	790.28	743.05
II	AGRICULTURAL CREDIT STABILISATION FUND		
	Opening Balance	285.15	179.08
	From Appropriation	25.25	106.07
	Total of I	310.40	285.15
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	721.44	520.25
	Addition during the year	0.00	201.19
	Total of I	721.44	721.44
VI	BAD AND DOUBTFUL DEBT RESERVE		
	Opening Balance	655.29	496.19
	From Appropriation	37.87	159.10
	Total of I	693.16	655.29



PARTICULARS		As on 31-03-2018	As on 31-03-2017
VII	INVESTMENT DEPRECIATION RESERVES		
	Opening Balance	31.14	31.14
	Addition during the year	49.02	0.00
	Total of I	80.16	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	1162.98	605.76
	Addition during the year	0.00	572.27
	Depreciation charged on Revalued Asset	30.91	15.05
	Total of I	1132.07	1162.98
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	20.90	13.01
	From Appropriation	6.55	7.89
	Total of I	27.45	20.90
XVIII	INVESTMENT FLUCTUATION RESERVE		
	Opening Balance	102.14	0.00
	From Appropriation	0.00	102.14
	Total of I	102.14	102.14
XIII	TECHNOLOGY ADOPTION FUND		
	Opening Balance	0.00	0.00
	Addition during the year	46.00	0.00
	Total of XIII	46.00	0.00
XVIII	BALANCE IN PROFIT AND LOSS ACCOUNT	1051.06	1049.32
	TOTAL SCHEDULE - 2	5028.28	4845.53

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 3 :: DEPOSITS

PARTICULARS		As on 31-03-2018	As on 31-03-2017
I	DEMAND DEPOSITS		
	From Societies	2935.59	2121.14
	From Others	1050.02	682.02
	Total	3985.61	2803.16
II	SAVINGS BANK DEPOSITS		
	From Societies	4171.58	3259.02
	From Others	25338.09	22683.47
	Total	29509.67	25942.49
III	TERM DEPOSITS		
	From Societies	104594.81	97552.41
	From Others	38391.02	30057.37
	Total	142985.83	127609.78
	TOTAL SCHEDULE - 3	176481.11	156355.43



SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 4 :: BORROWINGS

Rs in lakhs

PARTICULARS		As on 31-03-2018	As on 31-03-2017
I	BORROWINGS		
	From Reserve Bank of India	0.00	0.00
	From NABARD / WBSCB		
a	Short Term	14100.00	17839.00
b	Medium Term	235.24	364.05
c	Long Term	71.26	28.94
II	Long Term Deposit (LTD)	719.50	719.50
	TOTAL SCHEDULE - 4	15126.00	18951.49

SCHEDULES FORMING PART OF BALANCE SHEET

SCHEDULE - 5 :: OTHER LIABILITIES AND PROVISIONS

Rs in lakhs

PARTICULARS		As on 31-03-2018	As on 31-03-2017
I	Inter Office Adjustments (Net)	14.04	207.76
II	Interest Payable	12506.66	11610.83
III	Contingent Provisions against Standard Assets	170.69	155.32
IV	Deferred Tax Liability	0.00	0.00
V	Suspense Deposit	328.32	249.61
VI	Provision for NPA	154.26	154.26
VII	Provision for unrealised rent	45.67	45.67
VIII	Provisions for Income Tax	1203.10	1166.99
IX	Provisions for Cash suspense	0.40	0.40
X	Provision for overdue interest	7.74	9.18
XI	Employees PF Contribution	16.02	15.03
XII	P Tax payable	0.27	0.27
XIII	Legal Expenses	0.07	0.08
XIV	Audit Fees	2.50	2.04
XV	Valuer fees	0.42	0.00
XVI	Co-operative Education Fund	0.42	0.38
XVII	Interest Subsidy	1.11	1.11
XVIII	Employees Insurance Premium	0.00	0.36
XIX	GST payable	0.00	1.51
XX	Earnest Money	0.00	0.00
XXI	House Rent payable	0.13	0.30
XXII	Insurance Premium payable	2.15	1.94
XXIII	Dividend payable	156.03	176.16
XXIV	TDS	0.41	49.84
XXV	Government Subsidy	100.90	0.00
XXVI	Other Payable	0.06	0.03
	TOTAL SCHEDULE - 5	14711.37	13849.07



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

		Rs in lakhs	
PARTICULARS	As on 31-03-2018	As on 31-03-2017	
I Cash in hand	4345.35	3049.41	
II Balances with RBI	0.00	0.00	
TOTAL SCHEDULE - 6	4345.35	3049.41	

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

		Rs in lakhs	
PARTICULARS	As on 31-03-2018	As on 31-03-2017	
I Balances with Banks			
a) In Current Accounts	6484.53	5293.58	
b) In Other Accounts	22965.15	56286.93	
Total	29449.68	61580.51	
II Money at Call and Short Notice			
a) With Banks	2000.00	700.00	
b) With Other Institutions	0.00	0.00	
Total	2000.00	700.00	
TOTAL SCHEDULE - 7	31449.68	62280.51	

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

		Rs in lakhs	
PARTICULARS	As on 31-03-2018	As on 31-03-2017	
I Government Securities			
Held To Maturity (HTM)			
Central Government Securities	49142.76	7558.50	
State Development Loans	59743.87	50166.70	
Treasury Bills	0.00	17973.82	
Held For Trading (HFT)			
Central Government Securities	0.00	0.00	
State Development Loans	5537.73	2042.63	
Treasury Bills	5985.15	0.00	
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	121206.75	78538.89	



