



THE KERALA STATE CO-OPERATIVE BANK LTD., THIRUVANANTHAPURAM

BALANCE SHEET AS AT 31st MARCH 2017

Corresponding Figure for the Previous Year		Capital and Liabilities		Figure for the Current Year	
Rs. P	Rs. P			Rs. P	Rs. P
10,000,000,000.00	10,000,000,000.00	1 Capital			
		I Authorised capital			
		10,00,00,000 Shares of Rs. 100/- each	10,00,00,000.00	10,00,00,000.00	
6,787,380,100.00	3,845,380,100.00	ii Subscribed capital			
	2,942,000,000.00	67,873,801 shares of Rs. 100/- each	3,845,380,100.00	6,787,380,100.00	
		iii Amount called upon			
		67,873,801 shares of Rs. 100/- each less calls unpaid			
		Of (iii) above held by			
		a Individuals			
	3,845,380,100.00	b Co-operative Institutions	3,845,380,100.00		
	2,942,000,000.00	c State Government	2,942,000,000.00		
	6,787,380,100.00		6,787,380,100.00		
		2 Reserve Fund Other Reserves & Provisions			
		I Statutory Reserve Fund			
	87,279,260.76		87,279,260.76		
	258,554,738.98	ii Agricultural Credit Stabilization Fund. Of which by way of loans from Government Rs. 16,43,818.00	268,725,366.17		
		iii Building Fund			
	82,173,09.66		8,217,309.66		
		iv Dividend Equalisation Fund			
	2,500,000.00		2,500,000.00		
		v Special Bad Debts Reserve			
			-		
		vi Bad & Doubtful Debts Reserve			
	103,622,328.21		103,622,328.21		
		vii Investment Depreciation Reserve			
			7,983,325.00		
		viii Other Funds Reserves and Provisions			
		a Reserves			
	765,591,313.36		861,722,061.25		
	3,086,524,004.04	b Provisions	3,204,285,461.16		
	4,312,288,955.01		4,544,335,112.21		
		3 Principal State Partnership Fund Account			
		For share capital of			
		I Central Co-operative Banks			
	343,563,850.00		343,563,850.00		
	138,622,680.00	ii Primary Agricultural Credit Societies	138,622,680.00		
	2,344,975.00	iii Other Societies	2,344,975.00		
	484,531,505.00		484,531,505.00		
		4 Deposits and Other Accounts			
		I Fixed Deposits			
		a Individuals			
	3,414,851,887.18		3,032,189,446.64		
	52,093,627,761.99	b Central Co-operative Banks	55,545,817,440.06		
	2,022,282,813.50	c Other Societies	3,052,518,530.50		
		d Other State Co-operative Banks			
			-		
			61,630,525,417.20		
		ii Savings Bank Deposits			
		a Individuals			
	966,211,841.22		1,223,564,632.09		
	3,940,212.58	b Central Co-operative Banks	3,892,293.72		
	887,912,194.22	c Other Societies	942,900,902.52		
	1,858,064,248.02		2,170,357,828.33		
		iii Current Deposits			
		a Individuals			
	99,187,083.52		304,466,390.42		
	1,413,411,514.02	b Central Co-operative Banks	1,750,977,081.57		
	226,949,637.66	c Other Societies	879,408,279.97		
	61,128,374,945.89		2,934,851,751.96		
		iv Money at Call and Short Notice			
		a Individuals			
			-		
		b Central Co-operative Banks			
			-		
		c Other Societies			
			-		
		5 Borrowings			
		I From the Reserve Bank of India / National Bank			
		Short-term loans, cash credit and overdrafts	20,449,500,000.00		
		Of which secured against			
		A Government and other approved securities	Nil		
		B Other tangible securities	Nil		
		ii Medium term loans			
		Of which secured against			
		A Government and other approved securities	Nil		
		B Other tangible securities	Nil		
		C Long term loans			
		Of which secured against			
		A Government and other approved securities	Nil		
		B Other tangible securities	Nil		
		2,118,100,350.00	4,825,734,650.00		
		ii From the SBI / SBT / SCB / DFHI			
		Short-term loans, cash credit and overdrafts			
		Of which secured against			
		A Government and other approved securities	Nil		
		B Other tangible securities	Nil		
		b Medium term loans			
		Of which secured against			
		A Government and other approved securities	Nil		
		B Other tangible securities	Nil		
		c Long term loans			
		Of which secured against			
		A Government and other approved securities	Nil		
		B Other tangible securities	Nil		
		14,118,100,350.00	25,275,234,650.00		
		6 Bills for Collection being Bills Receivable as per Contra			
			38,705,137.63		
		7a Inter Branch Adjustment (Net Credit)			
			839,210.70		
		7b Mask/Almas Adjustment (Net Credit)			
			2,396,569.17		
		7c ACSTI Adjustment (Net Credit)			
			3,403,405.42		
		8 Overdue Interest Reserve			
			3,833,418,845.62		
		9 Interest Payable			
			536,452,414.21		
		10 Other Liabilities			
		a L.T. Loan fisheries interest adjustment account			
			740,466.02		
		b Interest tax received as per contra			
			-		
		c Bills payable			
			129,662,038.43		
		d Dividends			
		i Unpaid			
			-		
		ii Unclaimed			
			-		
		e Discount received but not earned under IDBI Rediscouning Scheme			
			-		
		f Contingent Provision against Standard Assets			
			136,176,675.06		
		g Others			
			330,810,813.21		
			597,389,992.72		
		4,683,460,435.60	597,389,992.72		
		11 Adjusting (Contra) Heads			
		Government Fund routed to Labour Contract Co-operative Societies - amounts received from Government			
			118,365.48		
		12 Profit and Loss			
		Profit as per last Balance Sheet Rs.			
		Less appropriations Rs.			
		Add profit for the year brought from the profit and loss account			
			-		
		92,178,984,762.11	108,839,940,305.65		

Corresponding Figure for the Previous Year		Property and Assets		Figure for the Current Year	
Rs. P	Rs. P			Rs. P	Rs. P
		9a Inter Branch Adjustment (Net Debit)			
		9b Mask/Almas Adjustment (Net Debit)			
		9c ACSTI Adjustment (Net Debit)			
		10 Premises less depreciation			
		11 Furniture and Fixtures less depreciation			
		12 Other Assets			
		a Vehicles less depreciation			
			6,883,029.96		
		b Library			
			964,397.00		
		c Computer Peripherals & Network			
			4,350,231.00		
		d Stock of Registers & Stationary			
			-		
		e Deposit with Electricity Board and P&T Department			
			253,722.00		
		f Discount paid but not due under IDBI Bills Rediscouning Scheme			
			-		
		g Interest subsidy due from State Government			
			7,049,746.00		
		h Interest tax paid in advance			
			-		
		i Income tax paid in advance			
			54,252,683.00		
		j Premium paid to purchase securities from secondary market			
			-		
		k Others			
			798,657,279.35		
			872,411,088.31		
		13 Adjusting (Contra) Heads			
		Government Fund routed to labour contract co-op societies - Funds lent to societies			
			143,574.42		
		14 Non-Banking Assets Acquired in Satisfaction of Claims			
		Profit and Loss			
		Loss as per last Balance Sheet Rs. 3,41,33,99,494.75			
		Add Profit for the year brought from the profit and loss account Rs. 894,682,692.17			
			2,518,716,802.58		
			2,518,716,802.58		
		92,178,984,762.11	Total		108,839,940,305.65
		1,200,000.00	Contingent Liabilities		
			I Outstanding liabilities for guarantee issued and letter of credit		
				900,000.00	
			II Acceptance of const. liability		
				-	
			III CSGL Account with RBI		
				900,000.00	

Sd/-
E.Devadasan IAS (Managing Director)

Sd/-
V. Sanal kumar IAS (Part Time Administrator)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017

Corresponding figures for the Previous Year		Income		Figures for the Current Year		Expenditure		Figures for the Current Year	
Rs. P	Rs. P			Rs. P	Rs. P			Rs. P	Rs. P
3,273,464,649.63	1,598,036.00	1 Interest Received on Investments	3,185,69,951.62	4,887,519,088.34	1 Interest on deposits		4,253,343,804.85		
2,931,795,423.48		2 Interest Received on Loans & Advances	3,428,769,612.84	744,820,148.00	2 Interest on borrowings etc.		750,442,946.00		
		3 Commission, Exchange and brokerage	156,068,547.96	249,933,968.04	3 Salaries and allowances and Provident Fund		254,589,519.42		
		4 Subsidies and Donations		3,450,384.00	4 Director's and Local Committee members' fee and allowance		3,147,160.00		
		a Subsidy from State Government - Loss of Interest		18,752,111.00	5 Rent, taxes, insurance, lighting etc.		24,607,383.75		
				1,716,863.00	6 Law charges		1,013,350.00		
		5 Other Receipts		22,474,819.71	7 Postage, telegram and telephone charges		1,520,128.73		
		6 Last years contingent provision against Standard Assets - reversed		2,357,635.00	8 Audit Cost		2,257,022.00		
		7 Last years provision against NPA - reversed		7,064,754.270	9 Depreciation and Repairs to property		20,387,406.57		
		8 Income from non-banking assets and Profit from sale of or dealing with such assets		196,014,371.50	10 Stationary, Printing, Advertisement etc.		4,279,013.42		
		9 Last years overdue Interest Reserve - reversed		9,377,503.00	11 Loss from sale of or dealing with non-banking assets		-		
		10 Provisions released		60,927,267.78	12 Other expenditure		314,023,923.85		
		11 Loss (if any)		128,281,042.36	a Reserves		79,235,449.48		
					b Provisions		250,180,399.67		
					14 Balance of profit		894,682,692.17		
		6,484,035,513.19	Total	6,853,710,199.91	Total		6,853,710,199.91		

Sd/-
E.Devadasan IAS (Managing Director)

Sd/-
V. Sanal kumar IAS (Part Time Administrator)