

**THE BELAGAVI DISTRICT CENTRAL CO-OPERATIVE BANK LTD., BELAGAVI.**  
BALANCE SHEET AS ON 31st MARCH 2018 (AUDITED)

31/03/2017	CAPITAL AND LIABILITIES	31/03/2018	31/03/2017	PROPERTY AND ASSETS	31/03/2018
1,500,000,000.00	<b>1. CAPITAL</b>	1,500,000,000.00		<b>1. CASH</b>	789,273,699.99
	i) Authorised Capital of Rs. 1,50,00,00,000/- 100 'A' class shares of Rs. 25000/- each 53,896 'B' Class Shares of Rs. 25000/- each 3,00,000 'C' Class Shares of Rs. 500/- each 1,000 'D' Class Shares of Rs. 100/- each		2,085,647,173.90	i) In hand	453,278,629.00
1,157,317,665.00	ii) Amount paid up: of (ii) above held by	1,280,314,080.00	0.00	ii) Reserve Bank of India	0.00
97,100.00	a) Individuals	97,100.00	57,620,459.09	iii) State Bank of India	5,964,381.61
1,089,002,065.00	b) Cooperative Institutions	1,184,102,980.00	58,440,545.17	iv) Nationalised Banks	96,014,672.92
0.00	c) State Government		880,423.90	v) M.S.C. Bank Ltd., Bombay	1,026,678.99
68,218,500.00	d) Associate Members	96,114,000.00	- 92,497,226.19	vi) K.S.C. Apex Bank Ltd., Bangalore	232,989,337.47
1,974,474,055.97	<b>2. RESERVE FUND AND OTHER RESERVES ETC.</b>	2,174,646,192.17		<b>2. BALANCE WITH OTHER BANKS</b>	3,787,454,895.12
468,533,777.63	i) Statutory Reserve fund	546,470,485.54	538,277,395.28	i) Current Deposits	529,729,470.48
288,972,839.00	ii) Agricultural Credit (Stabilisation) Fund	318,896,836.00	0.00	ii) Saving Deposits	0.00
129,053,460.80	iii) Building Fund	143,517,622.80	4,199,127,007.64	iii) Fixed Deposits	3,257,725,424.64
13,690,502.46	iv) Dividend Equalisation Reserve	5,569,098.20		<b>3. MONEY AT CALL AND SHORT NOTICES</b>	0.00
189,973.98	v) Special Bad Debts Reserve	189,973.98		<b>4. INVESTMENTS:</b>	5,260,809,000.00
180,515,244.07	vi) Bad and Doubtful Debts Reserve	200,029,920.07	4,417,314,300.00	i) In Central & State Govt. Securities (at book value)	4,952,375,000.00
851,719,293.00	vii) Non performing Assets Reserve	851,719,293.00		a) Face value : Rs. 4,98,23,10,000.00	
28,680,178.22	viii) Investment Depreciation Reserve	33,412,245.22		b) Market value : Rs. 4,95,23,75,000.00	
	ix) Other Funds and Reserve		0.00	ii) Other Trustee Securities	28,500,000.00
119,963.87	a) Unforeseen Contingency Fund	119,963.87	259,934,000.00	iii) Shares in Co-operative Inst. Other than in item (5) below	259,934,000.00
1,451,949.13	b) Risk Fund	1,451,949.13		iv) Mutual Funds	20,000,000.00
192,965.50	c) Risk Fund on Consumption Finance	192,965.50		<b>5. INVESTMENTS OUT OF THE PRINCIPLE STATE PARTNERSHIP FUND:</b>	0.00
11,292,608.68	d) Common Good Fund	13,019,935.68			
269.63	e) Charity Fund	269.63			
60,000.00	f) Pool Fund	60,000.00			
0.00	g) Free Reserves	27,727,715.00			
	h) Provision u/s 36 (viii) (a)	32,267,918.55			
0.00	<b>3. PRINCIPLE STATE PARTNERSHIP FUND</b>	0.00			
	ACCOUNT (as per contra)				



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23,873,062,188.51	<b>4. DEPOSITS AND OTHER ACCOUNTS</b>	28,419,807,298.46		<b>6. ADVANCES:</b>	20,180,762,100.76
	i) Fixed Deposits			i) Short term Loans, CC., OD. & Bills discounted, of which secured against	
6,588,963,682.76	a) Individuals	6,900,386,885.00	0.00	a) Government and other approved Securities	20,171,861,655.76
0.00	b) Central Co-operative Banks	0.00	17,957,497,006.39	b) Other Tangible Securities	
8,812,188,485.17	c) Other Societies	10,384,379,136.56	8,900,445.00	c) Other Loans and Cash Credits	8,900,445.00
	ii) Savings Bank Deposits			of the adv., amt. due from Indi. Rs.1231356397.40	
5,002,019,175.57	a) Individuals	7,455,610,550.75		of the adv., amount overdue Rs.496233528.95	
0.00	b) Central Co-operative Banks	0.00		cons. Bad & Doubtful of rec. Rs.283706404.95	
798,926,367.48	c) Other Societies	1,089,557,970.19		ii) Medium term Loans	5,416,970,269.00
	iii) Current Deposits			of which secured against	
1,053,848,322.03	a) Individuals	780,851,690.04		a) Government and other approved Securities	0.00
0.00	b) Central Co-operative Banks	0.00	0.00	b) Other Tangible Securities	5,416,970,269.00
1,617,104,382.74	c) Other Societies	1,809,021,065.92	4,832,101,687.16	of the adv., amt. due from Indi. Rs.488835393.00	
0.00	iv) Money at call and Short Notice	9.00		of the adv., amount Overdue Rs.335429115.60	
11,772.76	v) Other Deposits	0.00		cons. Bad & Doubtful of rec. Rs.20376760.60	
7,719,484,000.00	<b>5. BORROWINGS:</b>	7,501,550,900.00		iii) Long term Loans	313,685,740.77
	i) From the R.B.I./State Co-operative Bank			of which secured against	
	A) Short Term loans, Cash Credits and over drafts of which secured against			a) Government and other approved Securities	0.00
0.00	a) Government and other approved securities	0.00	0.00	b) Other Tangible Securities	313,685,740.77
5,843,800,000.00	b) Other tangible Securities	4,840,000,000.00	310,803,680.70	of the adv., amt. due from Indi. Rs.313685740.77	
	B) Medium term loans			of the adv., amount Overdue Rs.5419604.00	
0.00	of which secured against			cons. Bad & Doubtful of rec. Rs.48245.00	
0.00	a) Government and other approved securities	0.00			
1,875,684,000.00	b) Other tangible Securities	2,661,550,900.00			
	C) Long term loans				
0.00	of which secured against				
0.00	a) Government and Other approved securities	0.00			
0.00	b) Other tangible Securities	0.00			
0.00	i) From State Bank of India	0.00			
0.00	ii) From State Government	0.00			
0.00	iii) Loans from other sources				
0.00	a) State Co-operative Bank Overdraft	0.00			
0.00	b) State Co-operative Bank (F.D. Loan)	0.00			



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0.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (as per contra):	0.00	1,656,095.00	0.00	1,656,095.00
0.00	7. DOCUMENTARY BILLS PAYABLE (as per Contra):	0.00	0.00	0.00	0.00
67,266,202.25	8. BRANCH ADJUSTMENTS:	29,343,780.89	29,343,780.89	2,230,976,128.00	2,465,373,700.00
2,230,976,128.00	9. I) OVERDUE INTEREST RESERVE (as per contra):	2,465,373,700.00	2,971,278,173.00	10. CONSORTIUM LENDINGS (as per contra) :	4,083,448,829.00
2,971,278,173.00	10. CONSORTIUM BORROWINGS (as per contra)	4,083,448,829.00	54,464,373.00	11. PREMISES LESS DEPRECIATION	52,872,734.00
89,931,023.50	11. INTEREST PAYABLE:	113,225,361.00	61,916,835.95	12. FURNITURE AND FIXTURES LESS DEPRECIATION	50,323,152.36
681,410,182.65	12. OTHER LIABILITIES:	1,056,305,780.51		13. LIBRARY LESS DEPRECIATION	25,461.00
0.00	i) Debt Relief Fund	0.00	26,801.00	14. VEHICLES LESS DEPRECIATION	2,600,255.00
3,124,034.34	ii) Dividend Unclaimed	0.00		15. BRANCH ADJUSTMENTS	0.00
96,357,881.62	iii) Suspense	177,902,582.94		16. OTHER ASSETS:	4,925,697,881.71
107,080,618.23	iv) Liabilities for expenses	116,081,885.05		i) Advance amount	51,665,119.82
37,056,518.00	v) Bonus and Ex-Gratia payable	41,501,002.00		ii) GST	3,482,008.12
108,668.83	vi) D.D. payable (M.A. Scheme)	0.00		iii) Income Tax Recoverable	0.00
246,840,728.00	vii) Staff Gratuity Fund (provision)	263,722,850.00		iv) Interest Subvention Receivable (NABARD)	88,801,002.00
1,285,450.86	viii) Pay order issued	694,910.66		v) Gold missing (Tilakwadi) & Burglary (Hebbal Br.)	23,287,735.00
11,868,821.95	ix) Salary Payable	9,146,632.60		vi) Calls unpaid (Shares) Recoverable	450.00
797,188.00	x) One Time Settlement 0.50% (provision)	0.00		vii) TDS Recoverable	542,057.00
962,565.00	xi) Loan waiver (Treasury Deposite)	962,565.00	349,822,302.82		
0.00	xii) LOAN WAIVERS 2017 STATE GOVT	272,851,045.00	0.00		
3,158,219.00	xiii) Building Maintenance Fund	3,066,469.00	1,822,134.00		
19,400,000.00	xiv) Provision towards Reduction of Gap	0.00	6,294,298.00		
1,867,829.00	xv) Provision towards Counters to P.A.C.S.	0.00	450.00		
85,030,000.00	xvi) Provision towards N.P.A. [Standard Assets]	95,000,000.00			
7,272.00	xvii) Incentive to Societies	0.00			
44,400,000.00	xviii) Computer Fund	0.00			



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2,000,000.00	ix) Incentive Fund	0.00	157,978,286.00	viii) Staff gratuity Fund with L.I.C.	137,974,248.00
896,686.00	xx) Other ATM GL	4,798,474.49	500.00	ix) Cash suspected to be forged	500.00
0.00	xxi) Prov. Towards Tricycles to PACS	0.00	45,006,560.00	x) Disputed Tax Paid (TDS Asst.)	35,006,560.00
711,250.00	xxii) Audit Fee payable	866,750.00	3,550.00	xi) G.S.L.I. Receivable	3,850.00
5,346,918.82	xxiii) Deferred Tax	11,119,559.82	775,000.00	xii) Loan Waiver Amount Advance to Sys.	3,885,049,351.00
400,000.00	xxiv) Incentive to SHG's	300,000.00	140,941,451.43	xiii) Interest receivable on Investments	113,380,052.77
4,270,001.00	xxv) Computer/Building for PACS	58,232,830.00	108,944,658.00	xiv) Interest Receivable from Govt.	577,801,923.00
5,000,000.00	xxvi) Bank Training Center Fund	0.00	1,718,477.00	xv) Interest Subsidy Receivable (GOK)	1,718,477.00
3,438,403.00	xxvii) Govt of Kamataka loan waiver Amt. received		6,074,735.00	xvi) Premium paid On Investment (Premium paid on purchase of Govt. Sec.)	6,984,547.00
16,995.00	xxviii) FLC fund of NABARD	1,995.00			
14,134.00	xxix) PMJJBY LIC & PMSBY Oriental	11,263.00			
0.00	xxx) GST (Susp., SGST, CGST & IGST)	44,965.95			
36,870,604.76	13.SUNDRY DEAF A/C ( As per contra)	36,893,089.97	36,870,604.76	17. R.B.I DEAF A/C ( As per contra )	36,893,089.97
165,136,762.74	14. PROFIT AND LOSS A/c.	205,281,796.68	0.00	18. NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (at book value)	0.00
195,136,762.74	i) Profit for the year 2018-2019	205,281,796.68			
	Add: Profit for the year ended 31/03/2017 brought from Profit and Loss account			19. PROFIT AND LOSS A/c.	0.00
	CONTINGENT LIABILITIES				
	Rs.404.25 Lakhs				
40,997,206,986.38	<b>GRAND TOTAL</b>	47,367,846,003.68	40,997,206,986.38	<b>GRAND TOTAL</b>	47,367,846,003.63

Belagavi  
Dt: 31.07.2018

As per our Report of even date  
For Anand Amarnath & Associates  
Chartered Accountants  
(FRN 000121)

M. C. MANAGAVI  
Dy. General Manager  
(Planning & Development)

S. K. ALAGUNDI  
Chief Executive Officer

DIRECTOR

DIRECTOR

PRESIDENT

Anand Shetty  
PARTNER  
M. No. 021977

