J.90 THE NILGIRIS DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED

CHARRING CROSS. UDHAGAMANDALAM, THE NILGIRIS-Pin: 643001

FINAL AUDIT 2019-2020 BALANCE SHEET AS ON 31ST MARCH 2020

As on 31.03.2019	CAPITAL AND LIABILITIES	As on 31.03.2020
416087586.00	**1. CAPITAL**	407098786.00
	Authorised Capital 6000000- 'A' Class Share of Rs.100/-each Rs.60,00,00,000/-	
	ii) Subscribed capital 4070988 'A' Class Shares of Rs.100/- each	
	iii) Amount called 4070988 'A' Class Shares of Rs.100/- each	
	Of the above, held by:	
	A)Coop.Institutions 321863786.00	
	b) Government 51635000.00	
	c) Govt. Share capital Assistance 0.00	
	d) Share Capital ICDP Fund 33600000.00	
337731247.26	**2. RESERVE FUND & OTHER FUNDS:**	377976625.99
9298627.00	i) Revival Package STCC	9298627.00
28901776.72	ii) Statutory Reserve	34729537.45
6549056.59	iii) Capital reserve (Reserve fund)	6549056.59
0.00	iv) Revaluation Reserve	0.00
32488025.00	v) Agri. Credit Stabilisation fund	36844853.00
18387362.65	vi) Building Fund	21291913.65
2920.10	vii) Dividend Equalisation Fund	2920.10
9660966.00	viii) Risk fund	9660966.00
2969952.20	ix) Bad & Doubtful Debt Reserve	2969952.20
229472561.00	x) Provision for Non Performing Asset	256628800.00
71227743.62	xi) Other funds & Reserves	86172423.62
10865000.00	a) State Govt.conversion of Excess Equity into grant	10865000.00
988290.00	b)Vehicle Replacement Reserve	988290.00
8493416.13	c) Common good fund	9920692.13
41250.00	d) Subsidy from Govt.	41250.00
2628062.00	e) Recoupment Reserve for Land & Building	2628062.00
77934.00	f) Subsidy from TNSCB	77934.00
66000.00	g) Building redemption fund	66000.00
3721536.00	h) Grant from NABARD	3721536.00
27917322.49	i) Non Statutory Reserve	27917322.49
16428933.00	j) Contingent Provision for standard asset	18946337.00
0.00	k).Additional provision for BDR/NPA	11000000.00
	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT	
	For Share Capital of:	
	i) Central Coop. Bank	
	ii) Primary Agrl.Coop.Banks	
	iii) Other Societies	
3586784151.46	**4. DEPOSITS & OTHER ACCOUNTS:**	3600946297.51
	i) Fixed Deposits	
2002750187.00	Individuals and Others	2097005984.00
	Central Coop. Banks	
1584033964.46	Societies	1503940313.51
748832995.04	ii) Savings Bank Deposits	831136945.48
630848983.19	Individuals and Others	742399069.96
	Central Coop. Banks	
117984011.85	Societies	88737875.52
156544259.39	iii) Current Deposits	135318167.72
13227058.97	Individuals and Others	9865172.24
140815388.60	Societies	122790111.66
2501811.82	Matured Deposit	2662883.82
	5.BORROWINGS	
1539305637.00	i) Tamilnadu State Apex Coop. Bank	1963756694.00
1083500000.00	a) Short Term. Loans	1365000000.00
455805637.00	b) Medium Term Loans	598756694.00
	c) Long Term Loans	
	ii) From the State Bank of India	
	a) Short Term. Loans	
	b) Medium Term Loans	
	c) Long Term Loans	
	iii) From the State Government:	
	a) Short Term. Loans	
	b) Medium Term Loans	
1361.09	iv) Loans from other sources (Source and security to be specified) Government Advance	1361.09
1361.09	a) Short Term. Loans	1361.09
	b) Medium Term Loans	
	c) Long Term Loans	
	6. BILLS FOR COLLECTION being Bills Recoverable (as per contra)	
1717685.82	7. BRANCH ADJUSTMENTS	1717685.82
	8. OVERDUE INTEREST	
77317508.64	9.INTEREST PAYABLE	82417634.28
69953935.48	a. INTEREST PAYABLE ON DEPOSIT	73517910.57
7363573.16	b. BORROWINGS	8899723.71
54436498.24	**10. OTHER LIABILITIES**	267055484.13
2821432.00	i) Draft payable	4066379.61
609447.00	ii) Dividend Payable	1430871.00
0.00	iii). Provision for staff pension fund Payable	10000000.00
36863556.16	iv) Sundry creditors	33837988.25
13564483.08	v) Backend Subsidy (Subsidy Reserve a/c)	10199361.00
0.00	vi) Contingent /Others payable	2199650.28
300008.00	vii) RTGS/NEFT Settlement Account	205234022.47
672.00	viii) RTGS- NEFT TRANSIT ACCOUNT	1356.00
276900.00	ix)ATM /pos /Intermediate Account	85855.52
	11. PROFIT AND LOSS	
17338769.30	Profit as per Previous Balance Sheet	0.00
NIL	LESS	NIL
	Appropriation	
NIL	ADD	NIL
13235457.43	Profit for the year brought from Profit and Loss Account	30583765.34
7020560900.29	TOTAL	7784181870.98
46402947.93	**12.CONTINGENT LIABILITIES**	52429937.33
19240214.00	i)Group Gratuity fund	20240214.00
25100000.00	ii)Prov. For Staff Pension	29800000.00
2062733.93	iii) Unclaimed Deposit transferred to DAE FUND	2389723.33
7066963848.22	**GRAND TOTAL**	**7836611808.31**

As on 31.03.2019	PROPERTY AND ASSETS	As on 31.03.2020
64243119.00	**1.CASH**	222418951.00
64243119.00	Cash In hand AND ATM	222418951.00
121561995.58	CURRENT ACCOUNT with Reserve Bank of India, State Bank of India, State Coop. Bank, TNSCB I AC,TNSCB E BANK.	328011712.14
604004992.03	**2.BALANCE WITH OTHER BANKS**	312949923.93
44558971.27	i. Current Deposits	33319314.44
435000000.00	ii). Fixed Deposit	205000000.00
60000000.00	iii) Money at Call and Short Notice	0.00
28901776.72	iv) Reserve Fund in TNSAC Bank	34729537.45
3000000.00	v) Staff Security deposit with TNSAC Bank	3000000.00
32488025.00	vi) Agrl. Credit Stabilization Fund with TNSAC Bank	36844853.00
56219.04	vii) Savings bank A/c with Post office	56219.04
1380835750.00	**3.INVESTMENT**	1380700950.00
100000050.00	i) Shares in Coop. Institutions	100000050.00
1280835700.00	ii) Govt. Securities	1280700900.00
4555332178.12	**4.ADVANCES**	5146977562.86
2470123729.99	i) Short Term Loans, Cash Credits, Overdrafts & Bills discounted	2977782130.25
	Of which secured against:	
	A) Govt. & Other Approved Securities	
	B) Other Tangible Securities	
	Of the advances amount due from Individuals	
	Of the advances amount overdue	
	Of the advances amount considered bad & doubtful of recovery	
1732800246.86	ii) Medium Term Loans	1847316901.34
	Of which secured against:	
	A) Govt. & Other Approved Securities	
	B) Other Tangible Securities	
	Of the advances, amount due from Individuals	
	Of the advances, amount overdue	
	Of the advances amount considered bad & doubtful of recovery	
173469950.00	iii) Long Term Loans:	210756797.00
	Of which secured against:	
	A) Govt. & Other Approved Securities	
	B) Other Tangible Securities	
	Of the advances, amount due from Individuals	
	Of the advances, amount overdue	
	Of the advances amount considered bad & doubtful of recovery	
178938251.27	Blocked Loan with Govt. of Tamilnadu	111121734.27
	5. INTEREST RECEIVABLE LOAN 14540476.55	
50784216.07	INVESTMENT 35728551.56	50269028.11
	Of which overdue	
	Considered Bad & doubtful of recovery	
	6. BILLS RECEIVABLE being Bills for collections (as per contra)	
	7. BRANCH ADJUSTMENTS	
5836139.73	**8. A. PREMISES**	5252525.76
25081272.02	B. FURNITURE & FIXTURES	25842185.14
1346363.28	C.COMPUTER	809161.37
526122.24	D.VEHICLES	1851641.79
211008752.22	**9. OTHER ASSETS**	309098228.88
66036.00	i) Value of Books & Forms	66036.00
64484.00	ii) Electricity deposit	64484.00
0.00	iii) Prepaid expenditure	0.00
20005.47	iv) Revenue deposits	20005.47
50941129.75	v) Sundry debtors	73398046.41
159858714.00	vi) Govt.advance due to 7% (ST SAO @ 0% INT)	235499217.00
50440.00	vii) Security deposit for Telephone	50440.00
7943.00	viii)NEFT SETTLEMENT	0.00
	10. NON BANKING ASSETS ACQUIRED IN STATISFACTION OF CLAIMS (STATION MODE OF VALUATION) CASH ACCOUNT OMISSION	
0.00	**11. PROFIT AND LOSS ACCOUNT**	0.00
7020560900.29	**TOTAL**	**7784181870.98**
46402947.93	12.CONTINGENT LIABILITIES	52429937.33
19240214.00	i)Group Gratuity fund	20240214.00
25100000.00	ii)Prov. For Staff Pension	29800000.00
2062733.93	iii) Unclaimed Deposit transferred to DAE FUND	2389723.33
7066963848.22	**GRAND TOTAL**	**7836611808.31**