

**THE GADCHIROLI DISTRICT CENTRAL COOP.BANK LTD., HEAD OFFICE**

**GADCHIROLI**

**FORM A-(SEC-29) BANKING REGULATION ACT, 1949**

**BALANCE SHEET AS ON 31<sup>st</sup> March 2018**

Figures as on 31.3.2017	PARTICULARS	Amount of Minor-heads Rs.	Amount of Sub-heads Rs.	Amount of Major-heads Rs.
200000000.00	<b>1. CAPITAL</b>			200000000.00
	i) <b>Authorised Capital</b>			
	2000000 Shares of Rs. 100 each			
154452250.00	ii) <b>Subscribed Capital</b>			166582650.00
154005000.00	1661354 Shares of Rs.100 each	(Coop.Socs.)	166135400.00	
2250.00	90 Shares of Rs. 25 each	(Individuals)	2250.00	
445000.00	4450 Shares of Rs.100 each	(Other Society)	445000.00	
1419143899.77	<b>2) RESERVE FUND &amp; OTHER RESERVE</b>			1694517610.57
336377183.26	i) Statutory Reserve		375173473.56	
167414462.00	ii) Agril.Cre Stab.Fund		182789591.00	
200000000.00	iii) Building Fund		210000000.00	
12361901.00	iv) Dividend Equal.Fund		13900703.00	
12718.91	v) Investment Depre.Fund		12718.91	
1687600.00	vi) Investment Amortization Fund		3255965.00	
	<b>OTHER FUND &amp; RESERVES</b>			
13212596.00	a) Charity Fund		11383146.00	
820959.00	b) Election Fund		820959.00	
10873000.00	c) SPL Reerve Fund u/s 36(viii) of I.T.Act		10873000.00	
4909874.00	d) Staff Medical & Accidental Fund		5984874.00	
2148755.00	e) V.R.S Fund		3014734.00	
115500000.00	f) Development Fund		118000000.00	
481800.00	g) Pro.for Inter Bra.Adjustment		481800.00	
10800000.00	h) Technology Adoption fund		10800000.00	
37870328.60	i) General Reserve Fund		76343924.10	
462172722.00	j) Bad & Doubtful Debt Fund U/S 36(1) (viii) of I.T.Act for (Rural Advances)		626682722.00	
42500000.00	l) Technology Development Fund		45000000.00	
300600046.44	<b>N.P.A.RESERVES &amp; OTHERS</b>			312765474.44
45102.65	i) Spl.Bad debt Reserves		45102.65	
164651299.18	ii) Bad & Doubtful Debt.		176816727.18	
135903644.61	iii) Overdues Intt Reserves		135903644.61	
872000.00	<b>3) PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT</b>			872000.00
	For Share Capital of-			
872000.00	1) Pry. Agril.Cre.Socs.		872000.00	
<b>1875068196.21</b>	<b>C.F.</b>			<b>2174737735.01</b>

(BALANCE SHEET/MARCH/1)





1875068196.21	B.F.		2174737735.01
12460088681.73	<b>DEPOSITS</b>		14128729075.34
1244908419.12	<b>A. Fixed Deposits</b>		1392988979.12
155369122.57	i) R.F. Depo. of Soes.	175637050.57	
14168325.49	ii) Bad debt Reserves fund of Soes.	15228882.49	
941227.45	iii) Share Redumtion Fund of Soes.	1011680.45	
	<b>B.</b>		
402120379.00	i) Individual	432984647.00	
240725313.00	ii) Other Societies	328790863.00	
16479200.00	iii) Local Bodies	15649069.00	
382050314.00	iv) Fixed Deposit Z.P.	382050314.00	
7230863.61	v) Sabhasad Bachat Theo	7767095.61	
25823674.00	vi) Employees Bachat Theo	33869377.00	
645785.00	<b>C. Reinvestment Deposit</b>		712893.00
645785.00	i) Individual	712893.00	
1368669846.00	<b>D. Special Term Deposit</b>		1606688153.00
1226394640.00	i) Individuals	1447837491.00	
92869389.00	ii) Other Societies	112283394.00	
49405817.00	iii) Local Bodies	46567268.00	
263018437.64	<b>E.i) Recurring Depo.</b>		297884106.64
217235304.09	ii) Shubhmanagal Theo.		249390395.65
1300849.95	iii) Bhavishya Nirwah		1319810.12
5140298.15	iv) Security Depo.		7258121.15
2446578.00	v) Gruh Laxmi Theo		3150138.00
124001828.00	vi) Lakhpati Yojana		163406202.00
400879488.00	vii) Dhanlaxmi Depo.		472049990.00
4168782.00	viii) Dhanvardhini Depo.		5576372.00
130466212.00	ix) Dhan varsha Depo.		103348872.00
5137508661.90	<b>F. Savings Deposit</b>		6054641343.61
3498832081.09	a) Individuals	3883177640.89	
227775996.52	b) Other Societies	204181498.48	
828744748.58	c) Local Bodies	1177769235.78	
379680339.50	d) Mahila Samrudhi Bachat Theo	533257718.88	
6322465.32	e) Student Scholarship (S/B) A/c	11568775.12	
119740451.50	f) GDCC Daily Deposit S/B A/c	169909536.26	
76412579.39	g) Inoperative Deopsit	70272281.51	
-	h) KCC Saving A/c	4504656.69	
3559698191.88	<b>G. Current Deposit</b>		3770313699.05
33015.00	a) Govt.	1168.00	
135077888.54	b) Individuals	105474471.76	
123154584.95	c) other Societies	37093169.20	
93893703.38	d) Local Bodies	119865939.28	
2688373732.23	e) Zilla Parishad	3051776180.23	
511193732.45	f) Panchayat Samiti	449892660.45	
4907011.68	g) Matured Deposit	4301894.68	
3064523.65	h) Inoperative Deposits	1908215.45	
248394387.00	<b>5. BORROWINGS</b>		250439733.00
-	i) From NABARD/ State Coop. Bank	-	
154900000.00	a) Short Term Loan	200000000.00	
-	Cash Credit and	-	
93436987.00	1) Overdraft	50439733.00	
-	b) Medium Term Loan	-	
-	i) M.T. Loan(Banking Plan) S.H.G.	-	
-	ii) Medium Term MRCP Loan	-	
57400.00	c) Long Term Loans venture capital fund	-	
17576631.27	<b>6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA</b>		17566355.67
44332449.88	<b>7. BRANCH ADJUSTMENT</b>		1066558.32
16451709.00	<b>8. INTEREST PAYABLE</b>		15096407.00
16451709.00	a) On Deposits	15096407.00	
-	b) On Loans	-	
14661912055.09	<b>C.F.</b>		16587635864.34



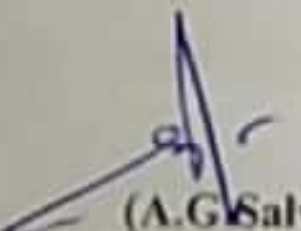


14661912055.09	B.F.			16587635864.34
496690281.49	9. <b>OTHER LIABILITIES</b>			542569778.85
-	i) Share Suspenses		-	
1628816.00	ii) Staff Provident Fund		1689901.00	
195380893.00	iii) Staff Gratuity Fund		208030570.00	
41656978.59	iv) D.D Payable		43393668.78	
1303142.55	v) Stale Draft Suspenses		3923539.19	
78070.00	vi) Prof. Tax of Employees		76295.00	
79837977.41	i) Sundries		69526998.25	
1406221.00	ii) Expenses payable		12397131.32	
-	iii) GST Payable		31655.75	
3741276.13	iv) Corpus Fund		10170029.32	
15096739.35	v) Subsidy Reserve Fund		11447180.35	
25290000.00	vi) Other Pro./ Cont.Pro. Against Standared Assets 0.40%		33790000.00	
20047.41	vii) Service Tax Payable		-	
13220000.00	viii) Provision for leave salary		41589554.00	
63792888.75	xi) Intt. Receiveble (per contra)		44846465.89	
53841790.00	xii) Inter Branch H O.D D. A/c		61532281.00	
395441.30	xiii) Unclaimed Dividend		124509.00	
102500859.90	<b>10. PROFIT AND LOSS :</b>			107001224.81
95478877.02	Profit asper last balance sheet		102500859.90	
95478101.00	Less appropriation		102499943.00	
776.02	Balance of Profit of Last year		916.90	
102500083.88	Add profit for the year brought from the P & L Account		107000307.91	
2713953.00	<b>CONTINGENT LIABILITIES</b>			2632954.00
-	Outstanding Liabilities for Guarantees issued		-	
2713953.00	Others (DEAF)		2632954.00	
<b>15261103196.48</b>	<b>GRANT TOTAL :</b>			<b>17237206868.00</b>

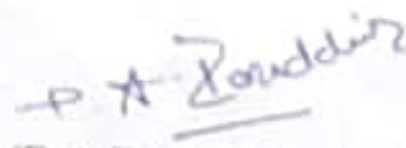
  
(S.M. Alampatlawar)  
Manager  
Accounts

  
(A.R. Nimbekar)  
Chief Manager

  
(S.P. Ayalwar)  
Chief Executive Officer

  
(A.G. Salve)  
Hon-Secretary

  
(S.N. Bhandariwar)  
Vice-Chairman

  
(P.A. Poreddiwar)  
Chairman

Subject to Main Audit Report & LFAR

(BALANCE SHEET/MARCH/17)



For S. R. TOSHNIWAL & CO.  
CHARTERED ACCOUNTANTS  
FRN : 111031W

  
PARTNER  
Yogesh S. Toshniwal  
M. No. 114294

22 JUN 2018



**THE GADCHIROLI DISTRICT CENTRAL COOP.BANK LTD., HEAD OFFICE GADCHIROLI**

**FORM -A**

**BALANCE SHEET AS ON 31<sup>st</sup> March 2018**

Figures as on 31.3.2017	PARTICULARS				Amount of Minor-heads Rs.	Amount of Sub-heads Rs.	Amount of Major-heads Rs.
433138059.78	<b>1. CASH IN HAND</b>						172963234.23
	<b>BALANCE WITH OTHER BANKS</b>						
853793905.15	<b>i) Current Deposit with</b>						1188146127.44
1344565.66	a) M.S.C.Bank Ltd. Mumbai						
11700051.01	b) M.S.C.Bank Ltd., Nagpur					69389083.19	
496587396.39	c) State Bank of India					837011661.91	
7331885.50	d) Union Bank					5879604.50	
17278739.90	e) IDBI					158909145.49	
8880087.89	f) Bank Of Maharashtra					6190835.42	
342117.00	g) Bank of India					342117.00	
177434266.56	h) Reserve Bank of India					88742134.09	
182513.33	i) Yes Bank					636807.43	
130400000.00	j) ICICI Bank					18374087.50	
2287500.00	k) Axis Bank					2600000.00	
24781.91	l) VKG Bank					70650.91	
3700703380.00	<b>ii) Fixed Deposits with</b>						3272676033.00
250000.00	a) M.S.C. Bank Ltd., Mumbai (As security M.A. Scheme)					250000.00	
1014600000.00	b) M.S.C. Bank Ltd., Nagpur					882000000.00	
-	c) Union Bank of India					-	
149000000.00	d) IDBI Bank					144336209.00	
750000000.00	e) Yes Bank					350000000.00	
-	f) Staff Gratuity In LIC					-	
-	g) F.D with NABARD					-	
1686853380.00	h) ICICI Bank					1196089824.00	
-	i) V.K.G. Bank					700000000.00	
100000000.00	j) Axis Bank						
	<b>3) MONEY AT CALL AND SHORT NOTICE</b>						
3229104810.00	<b>4) INVESTMENTS</b>						3327788000.00
336951810.00	i) In Treasury Bills						
2872113000.00	ii) In central & State Govt. Securities (At book value)					3167748000.00	
20040000.00	iii) NABARD Bonds					20040000.00	
	iv) Mutual Fund					140000000.00	
		Face value	Market value	Book value			
	a) G.Sec	-	-	-			
	Bond out of W.C.						
	b) IDBI	--	--	--			
	c) Postal T.D.	--	--	--			
	d) ICICI Bonds	--	--	--			
	<b>ii) Other Trustee Securities</b>						
2325000.00	<b>iii) In Shares Cooperative Institutions</b>						2325000.00
2224000.00	a) M.S.Coop.Bank					2224000.00	
101000.00	b) Share of Other Coop Institutions					101000.00	
872000.00	<b>INVESTMENT OUT OF PRINCIPAL SUBSIDIARY STATE PARTNER- SHIP FUND IN SHARES OF-</b>						872000.00
872000.00	Pry. Agril. Socs.					872000.00	
6211196844.08	<b>6. LOANS &amp; ADVANCES :</b>						8466734810.23
	<b>A-1) Short Term loan, Cash credits Overdrafts and bills discounted</b>						
471643395.25	<b>1. For seasonal Agricultural operations</b>						324950006.68
115681530.34	i) Kisan Credit Card Normal					80056554.14	
354794917.91	ii) Kisan Credit Card S.M.F.					242682553.54	
1166947.00	iii) Kisan Credit Card direct to Indi					2210899.00	
8691580550.18	<b>C.F.</b>						16431505204.90





8691580550.18	B.F.		16431505204.90
1856497876.95	<b>A-2) For other purposes S.T. Non- Agril.</b>		4181973515.00
7351.95	i) Non-Agril.Loan to other Socy.	4819.00	
15028977.00	ii) Mahila Samruddhi Loan	14717934.00	
1642191.00	iii) J.L.G.	584097.00	
1839819357.00	iv) Mahavitran	4166666665.00	
220781453.00	<b>C. Individuals S.T.</b>		264118480.00
52835394.00	i) Against Deposits	57319424.00	
140310969.00	ii) Gold Loan	166232513.00	
100000.00	iii) Against Warehouse receipts	9000.00	
1192391.00	iv) Against N S C	1102126.00	
26342699.00	v) Against GDCC Daily Deposit	36340129.00	
	vi) Against Gold Receipt Loan	3115288.00	
1330419.00	<b>A-3) CASH CREDITS AGRIL.SOCS.</b>		1140403.00
48814.00	i) Clean	41344.00	
1281605.00	ii) Hypothecation	1099059.00	
-	iii) Pledge	-	
2130408.50	<b>b) Marketing Societies</b>		2103752.50
1378171.00	i) Clean	1338113.00	
494295.50	ii) Hypothecation	507697.50	
257942.00	iii) Pledge	257942.00	
1674101.00	<b>c) Processing Societies</b>		1074101.00
-	i) Clean	-	
1674101.00	ii) Hypothecation	1074101.00	
-	iii) Pledge	-	
-	<b>d) Consumers Societies</b>		-
-	i) Clean	-	
-	ii) Hypothecation	-	
-	iii) Pledge	-	
-	<b>e) Industrial Societies</b>		-
-	i) Clean	-	
-	ii) Hypothecation	-	
-	iii) Pledge	-	
-	<b>f) BLVA Societies</b>		-
-	i) Hypothecation	-	
445526912.27	<b>g) Other Societies</b>		428398873.17
444864282.27	i) Clean Cash Credit to Salary Earners	427049854.17	
662630.00	ii) Clean Cash Credit to Other Societies	1349019.00	
-	ii) Hypothecation	-	
-	iii) Pledge	-	
1768906950.19	<b>A.i) Individual Cash Credit</b>		1829934346.81
157740580.19	ii) Cash credit to Traders	214175723.85	
96796154.00	iii) Cash credit to Non-SGSY	106354406.80	
2352701.00	iv) Cash credit to SHG	2828606.00	
1360201671.64	v) O.D. Against Salary	1346875012.73	
151555054.36	vi) O.D. to Bank Staff	159443197.43	
260789.00	viii) Rajat Agri.	257400.00	
133551937.69	<b>4. BILLS DISCOUNTED</b>		538050.69
133551937.69	a) I.B.P. (paddy)	538050.69	
-	<b>B.1) Medium Term Loan</b>		
78401516.30	<b>a) Agril.Credit Societies</b>		28579202.57
11496500.00	i) For Agril.purpose Loan	10008149.00	
-	ii) I.R.D.P. Loan	-	
2111702.58	iii) S.G.S.Y. Loan	876875.58	
64211083.17	iv) Conversion purpose	17299329.99	
388170.55	v) Rephasement	200788.00	
-	vi) Rescheduling	-	
194060.00	vii) Punargathan No.1	194060.00	
-	viii) Punargathan No.2	-	
13200382125.08	<b>C.F.</b>		16431505204.90





13200382125.08	<b>B.F.</b>		16431505204.90
8080309.02	<b>B.2) M.T.Loans to Non-Agril.Socs,</b>		8026073.02
12057.00	a) M.T.Loan to other Societies	12057.00	
5798355.00	b) Processing Societies	5796710.00	
58322.00	c) Salary earners societies	56467.00	
2148710.02	d) B.L.V.A.Composit Loan	2097974.02	
62865.00	e) M.R.C.P.Loan	62865.00	
1219642729.36	<b>B.3-a) M.T.Loan Non-Agril.Individuals</b>		1392893126.96
2341.00	1) L.P.G. Gas Loan	2341.00	
62109696.24	2) House Loan to staff	66251123.24	
637715185.66	3) House Loan to Individual	625037136.66	
19451555.00	4) Loan for Con.Durable	18442727.00	
7397864.00	5) Loans to Pensioners	9406369.00	
1354734.00	6) Educational Loan	2843200.00	
10000.00	7) Self Employment Loan	10000.00	
18899245.00	8) Staff Loan	20323119.00	
7705612.00	9) Loans to Dairy Project	3600562.00	
5882000.00	10) Godown Loan	4710500.00	
24009.00	11) Building Construction	24009.00	
96823868.20	12) Vehicle Loans	130579163.00	
5353824.00	13) S.G.S.Y. 5 years Direct	2848482.00	
3803270.00	14) To Trust	5677970.00	
2519917.00	15) Sporadic Loan	1846565.00	
13844076.00	16) Loan to Anganwadi staff	13002585.00	
280495.00	17) Rajiv Gandhi Nirvara Yojna	252155.00	
45181565.26	18) Plot Lon to Indi.	58957443.26	
-	19) Direct loan to farmer club	-	
251441722.00	20) Personal Loan	371046794.13	
1130866.00	21) Venture Capital loan for Poultry	74486.00	
2572308.00	22) M.S.R.L.M. Direct Loan	1322792.00	
1674599.00	23) Gold Loan	1728975.00	
2284948.00	24) Mortgage Loan	503744.00	
14744086.00	25) J.L.G. MT Loan	10604399.00	
14384087.00	26) GDCC Daily Deposit Loan	39220933.67	
3050856.00	27) House Renovation & Interior Deco. Loah	4575553.00	
3028835.55	<b>7. <u>LOANS TO SOCIETIES UNDER LIQUIDATION</u></b>		3004878.83
6002488.00	<b>8. <u>INTEREST RECEIVABLE (Before 31.3.2009)</u></b>		5906191.92
-	a) On Investments	-	
6002488.00	b) On Loans & Advances	5906191.92	
242554116.75	<b>9. <u>INTEREST RECEIVABLE (After 1.4.2009)</u></b>		155246034.89
178761228.00	a) On Investments	110399569.00	
63792888.75	b) On Loans & Advances	44846465.89	
17576631.27	<b>10. <u>BILLS RECEIVABLE BEING BILLS FOR COLLECTIONS AS PER CONTRA.</u></b>		17566355.67
-	<b>11. <u>BRANCH ADJUSTMENT</u></b>		-
173813586.25	<b>12. <u>PREMISE LESS DEPRECIATION</u></b>		211266857.72
167800816.30	a) Land & Building	191409544.30	
6012769.95	b) Building work in progress	19857313.42	
159386529.35	<b>13. <u>FURNITURE AND FIXTURES LESS DEPRECIATION</u></b>		198093902.90
130992646.35	a) Furniture & Fixtures	159300431.70	
4813759.00	b) Vehicle	6204467.00	
23580124.00	c) Computer	32589004.20	
230635845.85	<b>14. <u>OTHER ASSETS</u></b>		217622320.00
31823.75	i) Stock of Library books	33048.75	
11061477.15	ii) Stock of Stationery	10046134.04	
8719.00	iii) Expenses receivable	-	
728523.00	iv) Other Income receivable	-	
20434273.95	v) Sundry Debtors	5077204.99	



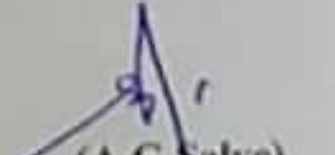


186317120.00	vi) Staff Gratuity in LIC		199442052.00
3331442.00	vii) Interest Receivable from GOI		-
676317.00	viii) lbp Other		676317.00
8046150.00	ix) Income Tax Refundable		-
-	x) Staff Advance		2347563.22
	15. Profit and Loss		
15261103196.48	GRAND TOTAL :		17237206868.00

  
 (S.M. Alampathwar)  
 Manager  
 Accounts

  
 (A.R. Nimbekar)  
 Chief Manager

  
 (S.P. Ayalwar)  
 Chief Executive Officer

  
 (A.G. Salve)  
 Hon-Secretary

  
 (S.N. Bhandariwar)  
 Vice-Chairman

  
 (P.A. Poreddiwar)  
 Chairman

(BALANCE SHEET/MARCH/17)

Subject to Main Audit Report & LFAR



For S. R. TOSHNIWAL & CO.  
 CHARTERED ACCOUNTANTS  
 FRN : 111031W

  
 PARTNER  
 Yogesh S. Toshniwal  
 M. No. 114294

22 JUN 2018