

THE KANGRA COOPERATIVE PRIMARY AGRICULTURE & RURAL DEVELOPMENT BANK LTD; HEAD OFFICE DHARAMSHALA
BALANCE SHEET AS AT 31.03.2016

Previous Year	Liabilities	Amount	Total	Previous Year	Assets	Amount	Total
2014-15				2014-15			
53476700	Paid up Share Capital		64053000	23480573	Cash and Bank Balance		164036029
50247700	Share of Rs. 100/-each (Ind.)	60824000		14399838	Cash in Hand	15576279	
3229000	Share of Rs. 100/- each(Govt.)	3229000		1432487	Cash Credit (KCCB)	1472843	
	Sub Total	64053000		7398569	Cash Credit (SARDB)	140635472	
				58599	Current Account with UCO Bank	6063599	
4551825	Other Funds		4709415	119	Current Account with SBI Bank	96276	
500000	Agriculture Stabilization Fund	500000		161961	Saving a/c with KCCB	170041	
4051825	Employee Welfare Reserve Fund	4209415		25000	Power Jyoti (SBI)	17519	
	Sub Total	4709415		2000	UCO (Gratuity Trust)	2000	
				2000	UCO (Pension Trust)	2000	
630211230	Borrowings		888228276		Sub Total	164036029	
366317546	Loan A/c SARDB Special Scheme	487789492					
74933266	Loan A/c SARDB N.F.S.CTV	135334966		108362554	Investments		101735935
2530718	Loan A/c SARDB S.R.T.O	2551618		135000	Shares of KCCB	135000	
80734000	Loan A/c SARDB Rural House	146650300		22227200	Shares of SARDB	43996300	
105695700	Loan A/c SARDB House Repair	115901900		15955806	F.D.R. with KCCB	17670603	
	Sub Total	888228276		29072219	F.D.R. with UCO Bank	39934032	
				20624247	FDR with SBOP	0	
193650466	Current Liabilities		243961524	20348082	FDR with HDFC	0	
36676720	Intt. Payable to SARDB	8977295			Sub Total	101735935	
0	C.C. A/c KCCB D/Shala	4385143					
0	CCL A/C with UCO Bank	25973549		1979358	Fixed Assets		3620227
137431642	FDR payable to Members	181344231		1311218	Furniture and Fixture	1849957	
11135387	RD Payable to Members	14748204		776	Fax Machine	466	
7715774	Intt. On FDR/RD Payable to Member	7811461		178525	Computers	595008	
565771	CPF PARDB Staff	606716		468607	Vehicles	1160705	
75201	EPF PARDB Staff	72470		4880	Library Books	4880	
49971	B.O. Adj A/C (Nadaun)	0		15352	Photostat	9211	
0	Employees Union Fee payable	2800			Sub Total	3620227	
0	LIC SSS Payable	39655					
	Sub Total	243961524		720918065	Loan and Advances		909357279
				142525	Loan A/c Normal	119647	
5128748	Other Liabilities		4893334	391377130	Loan A/c Special Scheme	471680794	
98034	CPF Past Accumulation	106367		117576436	Loan A/c N.F.S.	158063665	
56738	Cash Security From Staff	60858		2939520	Loan A/c S.R.T.O	2144668	
537090	Sundry creditors A/c	548856		207011174	Loan A/c Rural Housing (Construction)	266945613	
0	Income Tax payable A/c	159908		836971	Loan A/c Rural Housing (Repairs)	2093855	
35736	Pension Fund Corpus	0		1034309	Loan A/c Rural godown	8309037	

4381150	Venture Capital Subsidy (NABARD)	3949440			Sub Total	909357279	
0	Telephone Expenses Payable	23826					
0	Electricity Expenses Payable	11579		1602179	Other Loan		3813826
0	Rent Payable A/c	31500		1602179	Loan against FDR	3524588	
20000	Down Payment	1000		0	Loan to Govt Employees (Car)	289238	
	Sub Total	4893334			Sub Total	3813826	
103437	Branch Suspense A/c			124222974	Interest Recoverable Account		143640692
103437	Intt Recoverable Tractor B.O Hamirpur	79662	89958	350523	on Normal	351224	
0	Intt Recoverable SRTO B.O Hamirpur	10296		61426025	on Special Scheme	70108100	
	Sub Total	89958		1394506	on S.R.T.O.	1052468	
				28516242	on N.F.S.	34100932	
41105377	Provision for NPA A/c		45240129	32136708	on Rural House (Const.)	36674427	0
41407115	NPA Provision as per L.B. Sheet	41105377		14015	on Rural House (Repairs)	151046	
2500853	Add: during the year 2015-16	7215040		140941	on Rural godown	1151804	
2802591	Less: recovered during the year	3080288		189192	on FDR`s	0	
	Sub Total	45240129		54822	on Loan against FDR`s	50691	
					Sub Total	143640692	
45992176	Provision for ODI A/c		46624114				0
49751011	ODI Provision as per L.B. Sheet	45992176		48644881	Staff Loan & Advances		49066169
1754478	Add: during the year 2015-16	5955665		33233328	House Loan to Staff	34300462	
5513313	Less: recovered during the year	5323727		2401044	Employees Welfare Soft Loan	3118972	
	Sub Total	46624114		922495	Vehicle Loan to Staff	1048582	
				779857	CPF Loan to Staff	831477	
21918243	Provision on Interest on NPA A/c		25597967	0	Winter Clothing Loan to Staff	3368	0
21959825	Intt. on NPA as per L.B. Sheet	21918243		7500	Advances to Staff (Contigent)	7510	
2305947	Add: during the year 2015-16	5037387		11300657	CDL to Staff	9755798	
2347529	Less: recovered during the year	1357663			Sub Total	49066169	
	Sub Total	25597967					
				2119570	Debt Waiver and Debt Relief	2119570	2119570
4361375	Provision for Land Purchased		5579190				
3559183	Provision as per L.B. Sheet	4361375		32680	Security deposit		33680
1967455	Add: during the year 2015-16	1217815		170	Water Meter	170	
1165263	Less: recovered during the year	0		25150	Telephone	26150	
	Sub Total	5579190		7360	Electricity	7360	
					Sub Total	33680	
65979455	Profit and Loss A/c		81666187				
64065919	Accumulated Profit as per L.B. Sheet	65979455		31672216	Land Purchased a/c		30200085
1913536	Add During the year 2015-16	15686732		31672216	Land acquired by Bank	30200085	
	Sub Total	81666187			Sub Total	30200085	
				4155	Branch suspense a/c		8256
				0	Intt on RD Payable -Nagrota	4101	

				4155	Balance with B.O. Nagrota	4155	
					Sub Total	8256	
				3439827	Current Assets		3011346
				1000	Advance to Legal Advisor	1000	
				828816	Digitech System & Infocom	828816	
				4130	Bank Software	4130	
				83240	Loan A/c SARDB Normal	83240	
				94100	Loan A/c SARDB Tea Plant.	94100	
				800000	M/s. Reliance LIC Leave ench	800000	
				1200000	M/s. Reliance LIC Group Gratuity	1200000	
				428541	M/s. Way Tour & travel (P) Ltd	0	
				0	GSLIS Premium Recoverable from employees	60	
					Sub Total	3011346	
1066479032	GRAND TOTAL		1410643094	1066479032	GRAND TOTAL		1410643094