

THE KANGRA COOPERATIVE PRIMARY AGRICULTURE & RURAL DEVELOPMENT BANK LTD; HEAD OFFICE DHARAMSHALA

Consolidated Balance Sheet as on 31.03.2017

Pr Yrs	Liabilities	Amount	Total	Pr Yrs	Assets	Amount	Total
2015-16				2015-16			
64053000	Paid up Share Capital		71225600	164036029	Cash and Bank Balance		26918377
60824000	Share of Rs. 100/-each (Ind.)	67996600		15576279	Cash in Hand	17011964	
3229000	Share of Rs. 100/- each(Govt.)	3229000		1472843	C.C. A/c KCCB	801439	
				140635472	CC A/C SARDB	6501257	
				170041	Saving A/C with KCCB	176945	
nil	L.T.O. Fund	nil	nil	0	Banker A/C		
				6063599	CA with UCO Bank	7310	
4709415	Other Funds		4709415	96276	CA With SBI D/Shala	1335693	
500000	Agriculture Stab Fund	500000		17519	Power Jayoti with SBI	17519	
4209415	Employee Welfare Reserve Fund	4209415		2000	SB with UCO Gratuity Trust	493675	
				2000	SB with UCO Leave Encashment Trust	572575	
					Total	26918377	
888228276	Borrowings		920199362	101735935	Investments		174830973
0	Loan A/c SARDB Normal	0		135000	Investment in Share of KCCB	135000	
487789492	Loan A/c SARDB Spl. Scheme	558765312		43996300	Investment in Share of SARDB	43996300	
135334966	Loan A/c SARDB N.F.S.CTV	136446050			Investment in FDR of SARDB	40213699	
2551618	Loan A/c SARDB S.R.T.O	2297700		17670603	F.D.R. with KCCB D/Shala	32733163	
146650300	Loan A/c SARDB Rural House	208287900		39934032	F.D.R. with UCO Bank	57752811	
115901900	Loan A/c SARDB House Repair	14402400		0	FDR with SBOP Shimla		
	Total	920199362		0	FDR with HDFC Shimla	0	
					Total	174830973	
				3620227	Fixed Assets		5107569
				1849957	Furniture and Fixture A/c	1764753	
				466	Fax Machine	186	
				558818	Computer A/c	2322596	
				1160705	Vehicle A/c (Jeep & Car)	986599	
				4880	Library Books	5565	
				9211	E-Toshiba Printer (Photostat)	10169	
				36190	Lap Top (Chairman & G.M.)	17701	
					Total	5107569	

243961524	Current Liabilities		360521544	909357279	Loan and Advancs		1027913139
8977295	Intt. Payable to SARDB	59378599		119647	Loan A/c Normal	108938	
0	C.C. A/c SARDB			471680794	Loan A/c Spl. Scheme	533151174	
4385143	C.C. A/c KCCB D/Shala	0		158063665	Loan A/c N.F.S.-CTV	167184494	
25973549	CCL A/C with UCO Bank	16969707					
181344231	FDR payable to Members	249134566		2144668	Loan A/c S.R.T.O	1737532	
14748204	RD Payable to Members	17864537		266945613	Loan A/c Rural Housing	265835620	
0	Saving Bank A/C from Members	6648482					
0	Daily Deposit Scheme Members	170					
7811461	Intt. On FDR/RD Payable to Member	9785179		2093855	Loan A/c Rural Housing Rep	2269718	
606716	CPF PARDB Staff	628864		8309037	Loan A/c Rural godown	57625663	
72470	EPF PARDB Staff	69644			Total	1027913139	
0	B.O. Adj A/C (Nadaun)						
0	GSLIS	1620		3813826	Other Loan		3938877
2800	Employees Union Fee payable	2600		3524588	Loan against FDR	3682179	
39655	LIC SSS Payable	37576		289238	Loan to Govt Employees (Car)	256698	
	Sub Total	360521544			Total	3938877	
				143590001	Interest Recoverable Account		171496769
5614878	Other Liabilities		4564193	351224	Intt. Recov. On Normal	367304	
106367	CPF Past Accumulation			70108100	Intt. Recov. On Special Scheme	83500122	
60858	Cash Security From Staff	59875		1052468	Intt. Recov. On S.R.T.O.	1081612	
548856	Sundry creditors A/c	147239		34100932	Intt. Recov. On N.F.S.	35319555	
159908	Income Tax payable A/c	377182		36674427	Intt. Recov. On Rural Hous Con	43149440	
0	Pension Fund Corpus	0		151046	Intt. Recov. On Rural Hous Rep	292960	
3949440	Venture Capital Subsidy (NABARD)	3077680		1151804	Intt Recov. Rural godown	7785776	
0	Sales Officer Incentiv Payable (Dehra)	1278			Total	171496769	
79662	Intt Recoverable Tractor B.O Hamirpur	49328		50691	Intt on Loan against FDR	229629	229629
10296	Intt Recoverable SRTO B.O Hamirpur	10296					
31500	Rent Payable A/c	32094					
23826	Telephone exp. Payable	10395		0	Intt. Recoverable on F.D.R.	0	0
116380	Audit Fee Payable	250000					
11579	Electricity Exp Payable	32620		49066169	Staff Loan & Advances		49069724
516206	Amt Recoverable from GOI DWDR	516206					
	Sub Total	4564193					

				34300462	House Loan to Staff	33427432	
				3118972	Employees Welfare Soft Loan	6808779	
				1048582	Vehicle Loan to Staff	992138	
				831477	CPF Loan to Staff	1150601	
				3368	Winter Clothing Loan to Staff		
				7510	Advances to Staff (Contigent)	5500	
				9755798	CDL to Staff	6685274	
					Total	49069724	
				2635776	Rec. & Recoverable from GOI		2635376
45240120	Provision for NPA A/c		54576738	2635376	Amt. Debt Waiver and Debt Relief	2635376	
41105377	NPA Provision as per L.B. Sheet	45240120		400	OTS Benefit Thural		
7369357	Add During the year 2016-17	13063275			Total	2635376	
4455931	Add trf from Parental B.O.	0					
4455931	Less trf to Other B.O.	0		33680	Securities		38180
3234614	Less recovered during the year	3726657		170	Water Meter	170	
46624114	Provision for ODI A/c		56046289	26150	Telephone	26150	
45992176	ODI Provision as per L.B. Sheet	46624114		7360	Electricity Securities	11860	
5985276	Add During the year 2016-17	11367595			Total	38180	
5245997	Add trf from Parental B.O.	0		30200085	Land Purchased A/c		37431643
5245997	Less trf to Other B.O.	0		30200085	Land acquired by Bank	37431643	
5353338	Less recovered during the year	1945420		8256	Branch Office A/C		4165
				4101	Intt on RD Payable Nagrota	0	
				4155	Balance with B.O. Nagrota	4155	
					Balance with B.O. Nurpur	10	
25773204	New Provision on Current Intt. on NPA		34728217	3011346	Other Assets		833946
21918243	Intt. on NPA as per L.B. Sheet	25773204		1000	Advance to Legal Advisor	1000	
5212624	Add During the year 2016-17	10071846		828816	Digitech System & Infocom	828816	
2056317	Add trf from Parental B.O.	0		4130	Bank Soft ware	4130	
2056317	Less trf to Other B.O.	0		83240	Loan A/c SARDB Normal	0	
1357663	Less recovered during the year	1116833		94100	Loan A/c SARDB Tea Plant.	0	

5579190	Provision for Land Purchased		9722247	800000	M/s. Reliance LIC Leave ench	0	
4361375	Provision as per L.B. Sheet	5579190		1200000	M/s. Reliance LIC Group Gratuity	0	
1217815	Add During the year 2016-17	4143057		0	M/s. Way Tour & travel (P) Ltd	0	
104645	Add trf from Parental B.O.	0		60	GSLIS Premium Paid	0	
104645	Less trf to Other B.O.	0			Total	833946	
0	Less recovered Provision for 2015-16	0					
1000	Down Payment	0	0				
81374579	Profit and Loss A/c (Profit)		0		Profit and Loss A/c (Losses)		15845238
65979455	Accumulated Profit as per L.B. Sheet			0	Accumulated Profit as per L.B. S	103342875	
26287253	Add During the year 2016-17			0	Accumulated Losses as per L.B. S	21968296	
10892129	Less losses for the year 2016-17			0	Balance of Accu Profit s per LBS	81374579	
15395124	Net Profit for the Year				Add Profit for 16-17	3040839	
					Less Loss for 16-17	100260656	
					Accum. Losses	15845238	
1411159300	GRAND TOTAL		1516293605	1411159300	GRAND TOTAL		1516293605

Accounts Officer

General Manager