

Form - B
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2017-18.

I N C O M E

BALANCE AS ON 31.03.2017.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2018	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
511,990,172.51		301	Interest received on loans and Advances	488,078,913.58	
		302	Interest received on investment From STCI & Call Depo.	142,504,292.22	
474,808,411.38		302	Interest received on investment From OSCB.	572,227,148.00	1,202,810,353.86
	14		COMMISSION. EXCHANGE AND BROKERAGE		
13,880,750.63		303	Commission Exchange and Brokerage	6,452,686.17	6,452,686.17
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
96,027,817.00			(b) Int. Subvention from Govt.	99,086,053.00	99,086,053.00
	16		INCOME FROM NON-BANKING ASSETS & PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS		
		310	Income from Non-Banking Assets		0.00
	17		OTHER RECEIPTS		
12,044.00		326	Admission and share transfer fees	12,575.00	
0.00		327	Dividend received on share	1,886,224.00	
667,656.26		329	Misc. Receipt	1,640,762.72	3,539,561.72
			Overdue interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		0.00
1,097,386,851.78			T O T A L		1,311,888,654.69



P. Prakash
MANAGER (O&A)

A. Das
SECRETARY

A. M.
PRESIDENT

A. K.
AUDITOR



(5)

Form - B

**THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2017-18.**

EXPENDITURE

BALANCE AS ON 31.03.2017	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2018.	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
201,705,123.00		401	Interest paid on Borrowings	217,365,617.00	
581,807,719.86		402	Interest paid on Deposits	558,349,001.00	775,714,618.00
783,512,842.86	2		SALARY AND ALLOWANCES		
49,291,971.00		405	S a l a r y	76,558,592.00	
514,729.00		406	T.A. to staff	277,190.00	
0.00		407	Bonus / Exgratia paid to staff	0.00	
146,332.00		408	L i v e r i e s	119,772.00	
19,500.00		409	T r a i n i n g	558,608.00	
0.00		410	Contribution to Pension fund	0.00	
6,544,642.00		411	Contribution to Provident fund	7,974,768.00	
11,211,241.00		412	G r a t u i t y	2,366,469.00	
3,883,050.00		413	Other contingent / Establishment Expenses	5,681,850.00	93,537,249.00
71,611,465.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
291,336.00		421	Directors & L.C. members fee and allowances	584,196.00	584,196.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
1,085,136.00		425	House rent paid	1,497,743.00	
15,606.00		426	Rent and Taxes.	19,918.00	
855,415,643.86			T O T A L	1,517,661.00	869,836,063.00

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1	2	3	4	5	6
855,415,643.86			B.F.	1,517,661.00	869,836,063.00
504,234.52		427	Income Tax Paid	2,311,590.00	
8,861,455.00		428	Insurance charges	10,045,978.00	
1,844,026.50		429	Lighting charges	2,023,393.60	15,898,622.60
12,310,458.02	5		LAW CHARGES LEGAL EXPENSES		
350,490.00		431	Law charges	282,634.00	282,634.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
47,038.50		435	Postage and Telegram	49,723.00	
495,722.00		436	Telephone charges	424,386.00	474,109.00
542,760.50	7		AUDIT FEES		
767,225.00		440	Audit fees	1,084,014.00	1,084,014.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
1,857,202.00		441	Repair and maintenance	2,925,769.41	
2,841,087.41		442	Depreciation	7,594,557.37	10,520,326.78
4,698,289.41	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
3,636,455.46		445	Stationery and Printing	2,302,284.85	
272,000.00		446	Advertisement	142,830.00	2,445,114.85
3,908,455.46	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
		450	Loss from sale of or dealing with Non-Banking Assets		
877,993,322.25			TOTAL		900,540,884.23

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1	2	3	4	5	6
877,993,322.25			B.F.		900,540,884.23
	11		OTHER EXPENDITURE		
988,763.00		451	Vehicle expenses	943,157.40	
774,240.69		452	Commission paid	788,452.15	
34,000.00		453	Donation and Subscription	128,992.00	
46,942.00		454	Newspaper and Periodicals	53,579.00	
1,588,473.00		455	Contingent and Misc. expenses	1,955,031.50	
755,345.00		456	Committee meeting expenditure	201,726.00	
1,869,531.00		457	Subsidy and Incentive(Corpus Fund to C.I)	2,008,113.00	
0.00		458	Seminar Conference Study & Coop. Week	615,265.00	
0.00		459	Observation of Golden Jublee	0.00	
0.00		460	Contribution to Coop. Education Fund	0.00	
0.00		464	Loss on account of implementation of OTS scheme02.	4,386,357.20	
			Total Other Expenditure		11,080,673.25
6,057,294.69		462	Profit and loss Account (provision)		
0.00			a) Provision for NPA	0.00	
100,000.00			b) Provision for Honerarium & H.Rent to President	0.00	
652,332.00			c) Provision for Standard Assets	2,143,188.00	
129,037,669.41			d) Provision for Overdue Interest	0.00	
9,346,348.00			e) Provision for Income Tax	0.00	
60,681,791.00			e) Provision for Investment Depreciation.	0.00	2,143,188.00
199,818,140.41	12		BALANCE OF PROFIT		
13,518,094.43		475	Profit and Loss Account (Net Profit)	398,123,909.21	398,123,909.21
1,097,386,851.78			T O T A L		1,311,888,654.69

Prakash
MANAGER (O&A)

Prakash
SECRETARY

Prakash
PRESIDENT

Prakash
AUDITOR



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Form - A
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROPERTIES AND ASSETS

BALANCE AS ON 31.03.2017.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2018.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	28		C A S H		
46,053,872.00		101	Cash in hand	27,910,608.00	
95,013,285.15		103	Current A/C. with S.B.I. and Subsidiaries	10,862,131.10	
190,994,014.15		104	Current A/C. with Commercial Bank (Notified)	227,264,158.66	
203,655,327.06		105	Current A/C. with O.S.C.B.	246,527,309.58	
0.00		106	RTGS A/C With YES Bank	0.00	512,564,207.34
535,716,498.36	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		INVESTMENT		
4,654,666,328.00		109	S.T. Deposit with approved Bank	4,454,285,945.00	
218,099,484.91		110	Call Deposit with STCI.	580,051,628.53	
1,725,825,000.00		112	Investment in Central Govt. <i>SLR</i>	1,826,125,000.00	
0.00		113	Investment in other trustee securities	0.00	
221,685,000.00		114	Share in Cooperative Institutions	247,814,000.00	
10,000.00		115	Share with other Institutions	0.00	
628,436,014.35		116	F.D. with OSCB including RFD Rs. <u>1,61,24,894.35</u>	555,922,513.35	
0.00		117	F.D. with other Banks	0.00	7,664,199,086.88
7,448,721,827.26			A D V A N C E S		
5,490,733,129.23		121	S.T. (SAO) S.F. loan to Coop. Institution	6,387,803,133.78	
17,992,033.45		128	S.T. (Hand looms)	17,992,033.45	
4,623,908.40		131	Cash Credit to Cooperative Institution for fertiliser	3,330,518.40	
6,980,121.41		132	Cash Credit for processing and marketing	6,980,121.41	
9,462,759.00		133	Cash Credit for Consumer business	9,452,505.00	
0.00		134	Cash Credit for SHG to C.I.	251,120.00	
7,984,438,325.62			T O T A L	6,425,809,432.04	8,176,763,294.22

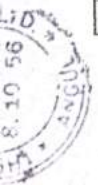
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1	2	3	4	5	6
7,984,438,325.62			B.F.	6,425,809,432.04	8,176,763,294.22
	32		INDIVIDUALS		
77,830,794.40		142	Cash Credit to Individual & other Institution	77,095,731.20	
1,061,332.00		143	Gold loan Account	837,298.00	
15,885,076.00		144	Loan against Deposits	27,254,102.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
2,721,794.53		145	Loan to SHG(JLG)	4,987,978.53	
0.00		146	MTC/ RMTc loan to Cooperative Institution	0.00	
21,717,713.50		147	M.T. loan to Cooperative Institution under F.S.	16,985,853.50	
1,708,615.00		148	M.T loan to Cooperative Institution under N.F.S.	1,178,791.00	
87,166,205.00		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	82,226,631.00	
	34		INDIVIDUALS		
5,685,424.00		152	Loans to Staff	4,946,391.00	
5,655,843.06		153	MT(FS) Loan to Individuals	6,521,214.06	
60,150,599.77		154	M.T. (NFS) loan to Individuals	57,464,511.77	
152,642,286.83		155	M.T. Non-Agril. to individuals	146,678,469.75	
0.00		156	Loan against Postal & Other Securities	0.00	
83,975,931.72		157	M.T. loan to Coop. Institution for Self Help Group.	64,524,314.56	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
62,961,959.15		159	LT (NFS) Loan to CI (ICDP)	48,838,727.07	
2,842,953.00		167	L.T. loan to Individuals under Farm Sector	2,842,953.00	6,968,192,398.48
0.00		164	Rupay Settlement Account	18,100.00	18,100.00
	36		INTEREST RECEIVABLE		
312,815,995.97		172	Interest receivable on loan and advances	296,924,156.07	
0.00		173	Interest receivable on investment	322,160,424.00	619,084,580.07
14,409,052,801.04			T O T A L		15,764,058,372.77

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1	2	3	4	5	6
14,409,052,801.04			B.F.		15,764,058,372.77
	37		ADJUSTMENT HEAD		
0.00		177	Branch Adjustment	0.00	0.00
	38		PREMISES (LESS DEPRECIATION)		
3,286,663.00		178	Premises	3,354,706.00	3,354,706.00
	39		FURNITURE AND FIXTURE		
14,714,105.82		179	Furniture and Fixture	13,372,398.45	13,372,398.45
	40		OTHER ASSETS		
9,313.00		180	Library	7,575.00	
1,495,758.05		181	Stationery in stock	2,256,574.80	
523,982.00		182	Vehicle Account	419,186.00	
30,912,925.78		183	a) Suspense Recoverable	26,369,246.78	
0.00		185	Clearing Adjustment	0.00	
17,649,027.00		187	Income Tax (Adv.Tax for year 2017-18)	22,443,939.00	
0.00		188	Unspent Postage	181.00	
2,788,610.14		190	Form Account	2,676,372.11	
1,311,275.00		192	DD Paying Bank	1,311,275.00	
25,573,611.51		193	Sundry Debtors	26,353,266.51	81,837,616.20
14,507,318,072.34			T O T A L		15,862,623,093.42
	41		NON- BANKING ASSETS IN SATISFACTION OF CLAIMS		
		197	Non-Banking Assets on Satisfaction of claim	0.00	0.00
	42		PROFIT AND LOSS ACCOUNT		
		198	Profit and Loss Account	0.00	0.00
14,507,318,072.34			GRAND TOTAL OF BALANCE SHEET ITEMS		15,862,623,093.42

P. Parash
MANAGER (O&A)

P. Parash
SECRETARY

P. Parash
PRESIDENT

P. Parash
AUDITOR

Form - A
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
CAPITAL & LIABILITIES

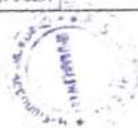
BALANCE AS ON 31.03.2017.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2018.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		AUTHORISED S.C. Rs. 100.00 crore		
			SUBSCRIBED PAID UP CAPITAL		
529,202,620.00		201	Share Capital of Cooperative Institution	643,481,429.00 ✓	
62,829,092.00		202	Share Capital of Government of Orissa	62,829,092.00 ✓	
12,947,080.00		205	Share Capital of Nominal Members	13,812,860.00 ✓	720,123,381.00
604,978,792.00	19		RESERVE FUND AND OTHER RESERVES		
175,477,148.57		206	Statutory Reserve	178,892,265.48 ✓	
32,599,122.42		207	Agril. Credit Stabilisation Fund	34,119,908.04 ✓	
18,630,238.72		208	Building fund	20,151,024.34	
3,767,342.43		209	Dividend Equalisation fund	4,071,499.55	
0.00		210	Bad and Doubtful debt reserve	0.00	
49,231.82		211	Investment Depreciation Reserve	49,231.82	
0.00		212	Special Bad Debt Reserve Fund including Risk Fund	0.00	
12,027,084.87		213	Charitable Common Good Fund	13,040,941.95	
5,634,512.00		214	Recapitalisation Fund Received From (GOI+GOO) Share	5,634,512.00	
47,648,970.00		214(a)	Recapitalisation Fund Received From CCB Share	47,648,970.00	
4,010,940.96		215	Cooperative Development Fund	5,024,798.04	
0.00		216	Gratuity Fund	0.00	
479,941.14		217	Co-op. Education Fund	479,941.14	
12,006,908.00		218	Recapitalisation Fund 25% of Govt Share	12,006,908.00	321,120,000.36
312,331,440.93	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
198,701,163.00		220	Fixed Deposit of Individual and others	239,773,703.00 ✓	
1,743,921,985.00		221	Reinvestment Deposit of Individual and others	1,875,847,261.00 ✓	
917,310,232.93			T O T A L	2,115,620,964.00	1,041,243,381.36



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1	2	3	4	5	6
917,310,232.93			B.F.	2,115,620,964.00	1,041,243,361.36
39,641,141.00		222	R.D. of Individual and others	46,929,455.00	
43,510,855.75		223	Daily Deposit Account	54,034,262.75	
4,473,438.00		228	F.D. of Cooperative Institutions	7,285,411.00	
3,535,258,914.00		229	Re-investment Deposit of Cooperative Institutions	4,136,677,007.00	
17,678,731.00		231	Reserve Fund Deposit of Cooperative Institutions	18,916,248.00	
6,861,683.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	7,347,985.00	
961,516,107.67		233	✓ Savings Bank Deposit of Individuals and others	1,157,242,911.14	
852,304,268.22		236	✓ Savings Bank Deposit of Cooperative Institutions	451,303,877.23	
2,983,121.08		237	✓ Current Deposit of Individual and others	7,147,052.28	
24,913,434.15		240	✓ Current Deposit of Cooperative Institutions	43,469,017.32	
522,864,346.00		241	Matured Fixed Deposit Account	260,637,423.00	
20,005,529.32		242	Security Deposit of staff and others	21,989,042.32	8,328,600,656.04
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/CASH CREDIT		
4,330,000,000.00		245	Borrowing under S.T. (SAO) S.F.	4,840,000,000.00	4,840,000,000.00
			MEDIUM TERM LOANS		
18,901,530.00		266	Borrowing under Farm Sector	16,657,102.00	
13,583,000.00		267	Borrowing under Non-Farm Sector	8,139,000.00	
48,237,501.00		269	Borrowing under Self Help Group	49,820,502.00	
1,226,200.00		270	Borrowing Under L.T. Farm Sector	575,600.00	
21,257,501.00		271	Borrowing under L.T. Non-Farm Sector	40,528,169.00	115,720,573.00
			LONG TERM		
28,899.00		273	Borrowing from State Government (LT Loan - WCS)	28,899.00	
794,952.25		274	Borrowing from other Institutions	794,952.25	
295,600.00		275	Borrowing under World Bank Assistance Fishery Project	564,372.00	
83,942,496.50		276	Borrowing under ICDP Under Govt.	66,267,745.50	
693,168.50		277	Borrowing under ICDP Under Govt.(H.O)	693,168.50	68,349,137.25
13,410,925,798.37			T O T A L	5,024,069,510.25	14,393,913,547.65

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1	2	3	4	5	6
13,410,925,798.37			B.F.	5,024,069,510.25	14,393,913,547.65
0.00	23	279	Branch Adjustment	0.00	0.00
312,815,995.97	24	280	OVERDUE INTEREST RESERVE	312,815,995.97	312,815,995.97
	25		INTEREST PAYABLE		
0.00		281	Interest Payable on borrowings	0.00	
14,930,050.00		282	Interest Payable on Deposits	15,213,347.00	15,213,347.00
	26		OTHER LIABILITIES		
2,089,479.00		283	Unclaimed Dividend / Dividend payable	2,356,130.00	
4,217,879.00		284	Pay Order	8,202,640.00	
395,554,397.00		286	Provisions for N.P.A.	395,554,397.00	
116,827,451.13		287	Suspense Payable	101,523,533.67	
73,570,617.60		288	Sundry Creditors	57,335,337.08	
5,396,272.00		291	Outstanding Charges Payable	1,789,884.00	
817,643.00		292	D.D. Payable	708,143.00	
14,507,841.00		295	a) Provision against Standard Assets	16,651,029.00	
0.00			b) Provision against 7th Pay Salary	23,502,513.00	
900,000.00			c) Provision for Audit Fee.	650,000.00	
200,000.00			d) Provision for Honorarium & house rent to President	200,000.00	
9,346,348.00			e) Provision for Income Tax	2,382,481.00	
35,103,841.00			f) NPA Interest Transfer to Branches	35,103,841.00	
20,914,573.84			g) Matured Fixed Deposit @ 4% Interest	20,914,573.84	
75,681,791.00			h) Provision For Investment Depreciation	75,681,791.00	742,556,293.59
14,493,799,977.91	27	298			
0.00			(i) Undisbursed profit for 2016-17.	0.00	
13,518,094.43			(ii) This year profit	398,123,909.21	398,123,909.21
14,507,318,072.34			GRAND TOTAL		15,862,623,093.42



Peresh
MANAGER (O&A)

SECRETARY

PRESIDENT



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