

Form - B
THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2018-19.

I N C O M E

BALANCE AS ON 31.03.2018.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2019	
				A M O U N T	A M O U N T
1	2	3	4	5	6
	13		INTEREST AND DISCOUNT		
488,078,913.58		301	Interest received on Loans and Advances	916,650,714.79	
142,504,292.22		302	Interest received on Investment From STCI & Call Depo.	208,159,792.07	
572,227,148.00		302	Interest received on Investment From OSCB.	416,669,092.51	1,541,479,599.37
	14		COMMISSION, EXCHANGE AND BROKERAGE		
6,452,686.17		303	Commission Exchange and Brokerage	4,323,787.07	4,323,787.07
	15		SUBSIDIES AND DONATION		
		304	(a) Subsidies and Donation		
99,086,053.00			(b) Int. Subvention from Govt.	123,099,151.00	123,099,151.00
	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		
12,575.00		326	Admission and share transfer fees	17,700.00	
1,886,224.00		327	Dividend received on share	1,549,277.00	
1,640,762.72		329	Misc. Receipt	1,867,632.78	3,434,609.78
			Overdue interest (P/L A/C)		
		375	Unreconciled Account (P/L A/C)		0.00
1,311,888,654.69			T O T A L		1,672,337,147.22



R. Singh
MANAGER (O&A)

S. Singh
SECRETARY

K. C. Jena
FOR K. C. JENA & Co.
Chartered Accountants
PRÉSIDENT **AUDITOR**

K. C. Jena
(K. C. JENA) F.C.A. 31.5.19
 Partner (M.No.-054561)



Form - B

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2018-19.

EXPENDITURE

BALANCE AS ON 31.03.2018	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2019.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
217,365,617.00		401	Interest paid on Borrowings	223,968,667.75	
558,349,001.00		402	Interest paid on Deposits	569,777,949.41	793,746,617.16
775,714,618.00	2		SALARY AND ALLOWANCES		
76,558,592.00		405	S a l a r y	68,587,554.00	
277,190.00		406	T.A. to staff	345,330.00	
0.00		407	Bonus / Exgratia paid to staff	0.00	
119,772.00		408	L i v e r i e s	129,565.00	
558,608.00		409	T r a i n i n g	316,268.00	
0.00		410	Contribution to Pension fund	0.00	
7,974,768.00		411	Contribution to Provident fund	7,981,667.00	
2,366,469.00		412	G r a t u i t y	3,208,647.00	
5,681,850.00		413	Other contingent / Establishment Expenses	7,671,739.00	88,240,770.00
93,537,249.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
584,196.00		421	Directors & L.C. members fee and allowances	465,280.00	465,280.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
1,497,743.00		425	House rent paid	1,687,287.00	
19,918.00		426	Rent and Taxes.	6,843.00	
869,836,063.00			T O T A L	1,694,130.00	882,452,667.16

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1	2	3	4	5	6
869,836,063.00			B.F.	1,694,130.00	882,452,667.16
2,311,590.00		427	Income Tax Paid	17,700.00	
10,045,978.00		428	Insurance charges	11,034,176.00	
2,023,393.60		429	Lighting charges	1,821,119.00	14,567,125.00
15,898,622.60	5		LAW CHARGES LEGAL EXPENSES		
282,634.00		431	Law charges	499,713.00	499,713.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
49,723.00		435	Postage and Telegram	53,601.00	
424,386.00		436	Telephone charges	424,348.00	477,949.00
474,109.00	7		AUDIT FEES		
1,084,014.00		440	Audit fees	746,313.00	746,313.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
2,925,769.41		441	Repair and maintenance	1,367,362.00	
7,594,557.37		442	Depreciation	3,699,526.05	5,066,888.05
10,520,326.78	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
2,302,284.85		445	Stationery and Printing	2,289,268.03	
142,830.00		446	Advertisement	485,509.00	2,774,777.03
2,445,114.85	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
		450	Loss from sale of or dealing with Non-Banking Assets		
900,540,884.23			TOTAL		906,585,432.24

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1	2	3	4	5	6
900,540,884.23			B.F.		906,585,432.24
	11		OTHER EXPENDITURE		
943,157.40		451	Vehicle expenses	1,139,785.00	
788,452.15		452	Commission paid	618,250.04	
128,992.00		453	Donation and Subscription	69,400.00	
53,579.00		454	Newspaper and Periodicals	62,700.00	
1,955,031.50		455	Contingent and Misc. expenses	3,885,413.00	
201,726.00		456	Committee meeting expenditure	72,401.00	
2,008,113.00		457	Subsidy and Incentive(Corpus Fund to C.I)	2,154,230.00	
615,265.00		458	Seminar Conference Study & Coop. Week	950,116.00	
0.00		459	Observation of Golden Jublee	0.00	
0.00		460	Contribution to Coop. Education Fund	0.00	
4,386,357.20		464	Loss on account of implementation of OTS scheme02.	12,782,870.92	
			Total Other Expenditure		21,735,165.96
11,080,673.25		462	Profit and loss Account (provision)		
0.00			a) Provision for NPA	0.00	
0.00			b) Provision for Others Assets	3,707,449.58	
2,143,188.00			c) Provision for Standard Assets	2,095,758.00	
0.00			d) Provision for Overdue Interest	306,612,213.00	
0.00			e) Provision for Income Tax	0.00	
0.00			e) Provision for Investment Depreciation.	20,617,959.00	333,033,379.58
2,143,188.00	12		BALANCE OF PROFIT		
398,123,909.21		475	Profit and Loss Account (Net Profit)	410,983,169.44	410,983,169.44
1,311,888,654.69			T O T A L		1,672,337,147.22



As Singh
MANAGER (O&A)

21/8/19
SECRETARY

[Signature]
PRESIDENT

For K. C. JENA & Co.
Chartered Accountants

AUDITOR

[Signature]
(K. C. JENA) F.C.A. 18-19
Partner (M.No.-054561)



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

BALANCE AS ON 31.03.2018.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2019.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	28		C A S H		
27,910,608.00		101	Cash in hand	33,883,450.70	
10,862,131.10		103	Current A/C. with S.B.I. and Subsidiaries	93,444,823.02	
227,264,158.66		104	Current A/C. with Commercial Bank (Notified)	190,042,553.31	
246,527,309.58		105	Current A/C. with O.S.C.B.	152,999,710.52	
0.00		106	RTGS A/C With YES Bank	0.00	470,370,537.55
512,564,207.34	29		BALANCE WITH OTHER BANKS		
	30		MONEY AT CALL AND SHORT NOTICE		
	31		INVESTMENT		
4,454,285,945.00		109	S.T. Deposit with approved Bank	5,377,766,969.00	
580,051,628.53		110	Call Deposit with STCI.	463,718,413.49	
1,826,125,000.00		112	Investment in Central Govt.	1,925,995,000.00	
0.00		113	Investment in other trustee securities	0.00	
247,814,000.00		114	Share in Cooperative Institutions	254,680,000.00	
0.00		115	Share with other Institutions	0.00	
555,922,513.35		116	F.D. with OSCB including RFD Rs. 1,72,93,949.35	450,333,740.35	
0.00		117	F.D. with other Banks	0.00	8,472,494,122.64
7,664,199,086.88			A D V A N C E S		
6,387,803,133.78		121	S.T. (SAO) S.F. loan to Coop. Institution	7,236,653,803.09	
17,992,033.45		128	S.T. (Hand looms)	17,992,033.45	
3,330,518.40		131	Cash Credit to Cooperative Institution for fertiliser	3,809,452.40	
6,980,121.41		132	Cash Credit for processing and marketing	6,980,121.41	
9,452,505.00		133	Cash Credit for Consumer business	9,452,505.00	
251,120.00		134	Cash Credit for SHG to C.I.	277,104.00	
8,176,763,294.22			T O T A L	7,275,165,019.35	8,942,864,660.39

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1	2	3	4	5	6
8,176,763,294.22			B.F.	7,275,165,019.35	8,942,864,660.39
	32		INDIVIDUALS		
77,095,731.20		142	Cash Credit to Individual & other Institution	73,514,264.20	
837,298.00		143	Gold loan Account	837,298.00	
27,254,102.00		144	Loan against Deposits	32,152,780.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
4,987,978.53		145	Loan to SHG(JLG)	15,220,949.53	
0.00		146	MTC/ RMTc loan to Cooperative Institution	0.00	
16,985,853.50		147	M.T. loan to Cooperative Institution under F.S.	13,319,757.50	
1,178,791.00		148	M.T loan to Cooperative Institution under N.F.S.	423,847.00	
82,226,631.00		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	60,533,211.00	
	34		INDIVIDUALS		
4,946,391.00		152	Loans to Staff	4,268,583.00	
6,521,214.06		153	MT(FS) Loan to Individuals	4,806,905.03	
57,464,511.77		154	M.T. (NFS) loan to Individuals	56,081,024.77	
146,678,469.75		155	M.T. Non-Agril. to individuals	135,658,646.29	
0.00		156	Loan against Postal & Other Securities	0.00	
64,524,314.56		157	M.T. loan to Coop. Institution for Self Help Group.	66,438,661.14	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
48,838,727.07		159	LT (NFS) Loan to CI (ICDP)	27,876,960.48	
2,842,953.00		167	L.T. loan to Individuals under Farm Sector	2,842,953.00	7,769,140,860.29
18,100.00		164	Rupay Settlement Account	0.00	0.00
	36		INTEREST RECEIVABLE		
296,924,156.07		172	Interest receivable on loan and advances	306,612,213.42	
322,160,424.00		173	Interest receivable on investment	283,680,549.00	590,292,762.42
15,764,058,372.77			T O T A L		17,302,298,283.10

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1	2	3	4	5	6
15,764,058,372.77			B.F.		17,302,298,283.10
	37		ADJUSTMENT HEAD		
0.00		177	Branch Adjustment	0.00	0.00
	38		PREMISES (LESS DEPRECIATION)		
3,354,706.00		178	Premises	8,106,903.00	8,106,903.00
	39		FURNITURE AND FIXTURE		
13,372,398.45		179	Furniture and Fixture	15,097,557.31	15,097,557.31
	40		OTHER ASSETS		
7,575.00		180	Library	6,060.00	
2,256,574.80		181	Stationery in stock	1,475,832.30	
419,186.00		182	Vehicle Account	335,349.00	
26,369,246.78		183	Suspense Recoverable	33,486,734.78	
0.00		185	Clearing Adjustment	0.00	
22,443,939.00		187	Income Tax (Adv.Tax up to 31.03.2019)	22,314,158.00	
181.00		188	Unspent Postage	172.00	
2,676,372.11		190	Form Account	3,163,613.32	
1,311,275.00		192	DD Paying Bank	1,311,275.00	
26,353,266.51		193	Sundry Debtors	26,352,002.51	88,445,196.91
15,862,623,093.42			T O T A L		17,413,947,940.32
	41		NON- BANKING ASSETS IN SATISFACTION OF CLAIMS		
		197	Non-Banking Assets on Satisfaction of claim	0.00	0.00
	42		PROFIT AND LOSE ACCOUNT		
		198	Profit and Loss Account	0.00	0.00
15,862,623,093.42			GRAND TOTAL OF BALANCE SHEET ITEMS		17,413,947,940.32



Beenuh
MANAGER (O&A)

31/8/19
SECRETARY

dm
PRESIDENT For K. C. JENA & Co.
Chartered Accountants AUDITOR

Pravin Ch Y
(K. C. JENA) F.C.A. 31.8.19
Partner (M.No.-0545611)



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

BALANCE AS ON 31.03.2018.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2019.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		AUTHORISED S.C. Rs. 100.00 crore		
			SUBSCRIBED PAID UP CAPITAL		
643,481,429.00		201	Share Capital of Cooperative Institution	707,136,708.00	
62,829,092.00		202	Share Capital of Government of Orissa	62,829,092.00	
13,812,860.00		205	Share Capital of Nominal Members	13,365,510.00	783,331,310.00
720,123,381.00	19		RESERVE FUND AND OTHER RESERVES		
178,892,265.48		206	Statutory Reserve	412,085,143.77	
34,119,908.04		207	Agril. Credit Stabilisation Fund	78,908,847.83	
20,151,024.34		208	Building fund	64,939,964.13	
4,071,499.55		209	Dividend Equalisation fund	13,029,287.51	
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	
13,040,941.95		213	Charitable Common Good Fund	42,900,235.14	
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	
5,024,798.04		215	Cooperative Development Fund	34,884,091.23	
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	712,567,132.57
321,120,000.36	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
239,773,703.00		220	Fixed Deposit of Individual and others	258,701,753.00	
1,875,847,261.00		221	Reinvestment Deposit of Individual and others	2,175,891,120.00	
1,041,243,381.36			T O T A L	2,434,592,873.00	1,495,898,442.57

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1	2	3	4	5	6
1,041,243,381.36			B.F.	2,434,592,873.00	1,495,898,442.57
46,929,455.00		222	R.D. of Individual and others	48,747,155.00	
54,034,262.75		223	Daily Deposit Account	78,655,312.75	
7,285,411.00		228	F.D. of Cooperative Institutions	7,785,656.00	
4,136,677,007.00		229	Re-investment Deposit of Cooperative Institutions	4,632,708,971.00	
18,916,248.00		231	Reserve Fund Deposit of Cooperative Institutions	20,240,388.00	
7,347,985.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	7,868,399.00	
1,157,242,911.14		233	Savings Bank Deposit of Individuals and others	1,422,003,058.73	
451,303,877.23		236	Savings Bank Deposit of Cooperative Institutions	522,081,424.73	
7,147,052.28		237	Current Deposit of Individual and others	4,892,309.78	
43,469,017.32		240	Current Deposit of Cooperative Institutions	44,980,207.05	
260,637,423.00		241	Matured Fixed Deposit Account	127,377,395.00	
21,989,042.32		242	Security Deposit of staff and others	24,050,617.05	9,375,983,767.09
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
4,840,000,000.00		245	Borrowing under S.T. (SAO) S.F.	4,932,500,000.00	4,932,500,000.00
			MEDIUM TERM LOANS		
16,657,102.00		266	Borrowing under Farm Sector	13,973,074.00	
8,139,000.00		267	Borrowing under Non-Farm Sector	2,695,000.00	
49,820,502.00		269	Borrowing under Self Help Group	24,708,001.00	
575,600.00		270	Borrowing Under L.T. Farm Sector	0.00	
40,528,169.00		271	Borrowing under L.T. Non-Farm Sector	21,660,169.00	63,036,244.00
			LONG TERM		
28,899.00		273	Borrowing from State Government (LT Loan - WCS)	28,899.00	
794,952.25		274	Borrowing from other Institutions	794,952.00	
564,372.00		275	Borrowing under World Bank Assistance Fishery Project	564,372.00	
66,267,745.50		276	Borrowing under ICDP Under Govt.	49,286,163.00	
693,168.50		277	Borrowing under ICDP Under Govt.(H.O)	0.00	50,674,386.00
14,393,913,547.65			T O T A L	5,046,210,630.00	15,918,092,839.66

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1	2	3	4	5	6
14,393,913,547.65			B.F.	5,046,210,630.00	15,918,092,839.66
0.00	23	279	Branch Adjustment	0.00	0.00
312,815,995.97	24	280	OVERDUE INTEREST RESERVE	306,612,213.00	306,612,213.00
	25		INTEREST PAYABLE		
0.00		139	TDS Payable	1,833,337.00	
15,213,347.00		282	Interest Payable on Deposits	6,968,342.00	8,801,679.00
	26		OTHER LIABILITIES		
2,356,130.00		283	Unclaimed Dividend / Dividend payable	2,818,600.00	
8,202,640.00		284	Pay Order	4,805,706.00	
395,554,297.00		286	Provisions for N.P.A.	333,472,216.00	
101,523,533.67		287	Suspense Payable	121,932,456.73	
57,335,337.08		288	Sundry Creditors	70,131,551.91	
1,789,884.00		291	Outstanding Charges Payable	2,850,439.00	
708,143.00		292	D.D. Payable	663,293.00	
16,651,029.00		295	a) Provision against Standard Assets	18,746,787.00	
23,502,513.00			b) Provision against 7th Pay Salary	45,902,513.00	
650,000.00			c) Provision for Audit Fee.	750,000.00	
200,000.00			d) Provision for Honorarium & house rent to President	200,000.00	
2,382,481.00			e) Provision for Income Tax	0.00	
35,103,841.00			f) Provision Other Assets & NPA Int. Reversal	65,789,630.58	
20,914,573.84			g) Matured Fixed Deposit @ 4% Interest	5,095,096.00	
75,681,791.00			h) Provision For Investment Depreciation	96,299,750.00	769,458,039.22
15,464,499,184.21	27	298			
0.00			(i) Undisbursed profit for 2017-18.	0.00	
398,125,909.21			(ii) This year profit	410,983,169.44	410,983,169.44
15,862,623,093.42			GRAND TOTAL		17,413,947,940.32



Be Singh
MANAGER (O&A)

31/5/19

For K. C. JENA & Co.
Chartered Accountants

PRESIDENT

AUDITOR

(K. C. JENA) F.C.A.
Partner (M.No.-054561)

31.5.19

