

## Form - B

**THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 2019-20.**

## EXPENDITURE

BALANCE AS ON 31.03.2019	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2020.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	1		INTEREST PAID ON DEPOSITS & BORROWINGS		
223,968,667.75		401	Interest paid on Borrowings	237,860,626.00	
569,777,949.41		402	Interest paid on Deposits	612,852,542.00	850,713,168.00
793,746,617.16	2		SALARY AND ALLOWANCES		
68,587,554.00		405	Salary	66,571,594.00	
345,330.00		406	T.A. to staff	181,261.00	
0.00		407	Bonus / Exgratia paid to staff	0.00	
129,565.00		408	Liveries	128,059.00	
316,268.00		409	Training	79,743.00	
0.00		410	Contribution to Pension fund	0.00	
7,981,667.00		411	Contribution to Provident fund	7,596,121.00	
3,208,647.00		412	Gratuity	454,221.00	
7,671,739.00		413	Other contingent / Establishment Expenses	10,901,659.00	85,912,658.00
88,240,770.00	3		DIRECTORS & LOCAL COMMITTEE FEES AND ALLOWANCES		
465,280.00		421	Directors & L.C. members fee and allowances	356,632.00	356,632.00
	4		RENT TAXES INSURANCE & LIGHTING ETC.		
1,687,287.00		425	House rent paid	1,782,640.00	
6,843.00		426	Rent and Taxes.	8,400.00	
882,452,667.16			T O T A L	1,791,040.00	936,982,458.00

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1	2	3	4	5	6
882,452,667.16			B.F.	1,791,040.00	936,982,458.00
17,700.00		427	Income Tax Paid	3,441,664.00	
11,034,176.00		428	Insurance charges	12,027,920.00	
1,821,119.00		429	Lighting charges	1,892,791.50	19,153,415.50
14,567,125.00	5		LAW CHARGES LEGAL EXPENSES		
499,713.00		431	Law charges	153,945.00	153,945.00
	6		POSTAGE TELEGRAM AND TELEPHONE CHARGES		
53,601.00		435	Postage and Telegram	53,189.40	
424,348.00		436	Telephone charges	1,949,619.60	2,002,809.00
477,949.00	7		AUDIT FEES		
746,313.00		440	Audit fees	1,022,088.00	1,022,088.00
	8		DEPRECIATION AND REPAIR OF PROPERTY		
1,367,362.00		441	Repair and maintenance	1,733,985.68	
3,699,526.05		442	Depreciation	4,030,466.31	5,764,451.99
5,066,888.05	9		STATIONERY PRINTING & ADVERTISEMENT ETC.		
2,289,268.03		445	Stationery and Printing	1,861,489.37	
485,509.00		446	Advertisement	584,621.00	2,446,110.37
2,774,777.03	10		LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		
		450	Loss from sale of or dealing with Non-Banking Assets		
906,585,432.24			T O T A L		967,525,277.86

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1	2	3	4	5	6
906,585,432.24			B.F.		967,525,277.86
	11		OTHER EXPENDITURE		
1,139,785.00		451	Vehicle expenses	1,248,720.00	
618,250.04		452	Commission paid	1,113,829.10	
69,400.00		453	Donation and Subscription	1,318,040.00	
62,700.00		454	Newspaper and Periodicals	60,231.00	
3,885,413.00		455	Contingent and Misc. expenses	1,840,140.40	
72,401.00		456	Committee meeting expenditure	161,100.00	
2,154,230.00		457	Subsidy and Incentive(Corpus Fund to C.I)	2,366,306.00	
950,116.00		458	Seminar Conference Study & Coop. Week	1,199,687.00	
0.00		459	Observation of Golden Jubilee	0.00	
0.00		460	Contribution to Coop. Education Fund	0.00	
12,782,870.92		464	Loss on account of implementation of OTS scheme02.	4,165,478.75	
			Total Other Expenditure		13,473,532.25
21,735,165.96		462	Profit and loss Account ( provision )		
0.00			a) Provision for NPA	48,139,487.00	
3,707,449.58			b) Provision for Others Assets	12,971,330.59	
2,095,758.00			c) Provision for Standard Assets	785,248.00	
306,612,213.00			d) Provision for Overdue Interest	9,181,036.78	
0.00			e) Provision for Income Tax	5,500,000.00	
20,617,959.00			f) Provision for Honararium to President	34,581.00	
0.00			g) Provision for DICGC Premium	7,106,783.00	83,718,466.37
333,033,379.58	12		BALANCE OF PROFIT		
410,983,169.44		475	Profit and Loss Account ( Net Profit 2019-20)	365,328,956.74	365,328,956.74
1,672,337,147.22			T O T A L		1,430,046,233.22



MANAGER (O&A)

SECRETARY

ADMINISTRATOR

AUDITOR

M. No. 300203  
FRM.12/2016E



Form - A

THE ANGUL UNITED CENTRAL COOPERATIVE BANK LTD. ANGUL.  
CAPITAL & LIABILITIES

BALANCE AS ON 31.03.2019.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2020.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	18		AUTHORISED S.C. Rs. 100.00 crore		
			SUBSCRIBED PAID UP CAPITAL		
707,136,708.00		201	Share Capital of Cooperative Institution	776,468,059.00	
62,829,092.00		202	Share Capital of Government of Orissa	62,829,092.00	
13,365,510.00		205	Share Capital of Nominal Members	13,197,360.00	852,494,511.00
783,331,310.00	19		RESERVE FUND AND OTHER RESERVES		
412,085,143.77		206	Statutory Reserve	412,085,143.77	
78,908,847.83		207	Agril. Credit Stabilisation Fund	78,908,847.83	
64,939,964.13		208	Building fund	64,939,964.13	
13,029,287.51		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	
42,900,235.14		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	
34,884,091.23		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
712,567,132.57	20		PRINCIPAL SUBSIDIES STATE PARTNERSHIP FUND		
		219	Principal Subsidies State Partnership fund		
	21		DEPOSIT AND OTHER ACCOUNT		
258,701,753.00		220	Fixed Deposit of Individual and others	253,865,531.00	
2,175,891,120.00		221	Reinvestment Deposit of Individual and others	2,380,486,242.00	
1,495,898,442.57			T O T A L	2,634,351,773.00	1,565,061,643.57

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1	2	3	4	5	6
1,495,898,442.57			B.F.	2,634,351,773.00	1,565,061,643.57
48,747,155.00		222	R.D. of Individual and others	49,213,185.00	
78,655,312.75		223	Daily Deposit Account	83,606,962.75	
7,785,656.00		228	F.D. of Cooperative Institutions	8,053,163.00	
4,632,708,971.00		229	Re-investment Deposit of Cooperative Institutions	5,164,875,861.00	
20,240,388.00		231	Reserve Fund Deposit of Cooperative Institutions	21,657,221.00	
7,868,399.00		232	Special Bad Debt reserve and Risk Fund Deposit of C.I	8,511,725.00	
1,422,003,058.73		233	Savings Bank Deposit of Individuals and others	1,604,799,709.48	
522,081,424.73		236	Savings Bank Deposit of Cooperative Institutions	480,295,195.72	
4,892,309.78		237	Current Deposit of Individual and others	4,300,871.86	
44,980,207.05		240	Current Deposit of Cooperative Institutions	38,370,048.49	
127,377,395.00		241	Matured Fixed Deposit Account	86,699,233.00	
24,050,617.05		242	Security Deposit of staff and others	26,635,564.05	10,211,370,513.35
	22		BORROWING FROM R.B.I. / NABARD/ OSCB		
			SHORT TERM LOAN- LOANS/ CASH CREDIT		
4,932,500,000.00		245	Borrowing under S.T. (SAO) S.F.	5,240,000,000.00	5,240,000,000.00
			MEDIUM TERM LOANS		
13,973,074.00		266	Borrowing under Farm Sector	8,578,726.00	
2,695,000.00		267	Borrowing under Non-Farm Sector	0.00	
24,708,001.00		269	Borrowing under Self Help Group	7,361,335.00	
0.00		270	Borrowing Under L.T. Farm Sector	0.00	
21,660,169.00		271	Borrowing under L.T. Non-Farm Sector	6,369,168.00	22,309,229.00
			LONG TERM		
28,899.00		273	Borrowing from State Government (LT Loan - WCS)	28,899.00	
794,952.00		274	Borrowing from other Institutions	794,952.00	
564,372.00		275	Borrowing under World Bank Assistance Fishery Project	564,372.00	
49,286,163.00		276	Borrowing under ICDP Under Govt.	31,611,412.00	32,999,635.00
15,918,092,839.66			T O T A L	5,295,308,864.00	17,071,741,020.92

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1	2	3	4	5	6
15,918,092,839.66			B.F.	5,295,308,864.00	17,071,741,020.92
0.00	23	279	Branch Adjustment	0.00	0.00
306,612,213.00	24	280	OVERDUE INTEREST RESERVE	225,094,325.18	225,094,325.18
	25		INTEREST PAYABLE		
1,833,337.00		139	TDS Payable	652,028.00	
6,968,342.00		282	Interest Payable on Deposits	5,931,139.00	6,583,167.00
	26		OTHER LIABILITIES		
2,818,600.00		283	Unclaimed Dividend / Dividend payable	0.00	
4,805,706.00		284	Pay Order	1,911,297.00	
333,472,216.00		286	Provisions for N.P.A.	381,611,703.00	
121,932,456.73		287	Suspense Payable	103,469,846.30	
70,131,551.91		288	Sundry Creditors	52,472,166.18	
2,850,439.00		291	Outstanding Charges Payable	5,135,900.00	
663,293.00		292	D.D. Payable	663,293.00	
18,746,787.00		295	a) Provision against Standard Assets	19,532,035.00	
45,902,513.00			b) Provision against 7th Pay Salary	41,045,252.00	
750,000.00			c) Provision for Audit Fee.	854,000.00	
200,000.00			d) Provision for Honorarium to President	48,000.00	
0.00			e) Provision for Income Tax	5,500,000.00	
65,789,630.58			f) Provision Other Assets	78,760,961.17	
5,095,096.00			g) Matured Fixed Deposit @ 4% Interest.	5,095,096.00	
96,299,750.00			h) Provision For Investment Depreciation	96,299,750.00	
0.00			i) Provision For DICGC Premium	7,106,783.00	799,506,082.65
17,002,964,770.88	27	296			
0.00			(i) Undisbursed Profit for 2018-19.	410,983,169.44	
410,983,169.44			(ii) This Year Profit	365,328,956.74	776,312,126.18
17,413,947,940.32			GRAND TOTAL		18,879,236,721.93



MANAGER (O&A)

SECRETARY

ADMINISTRATOR

For, A.K. Samanta & Co  
Chartered Accountants  
A. K. Samanta  
AUDITOR  
Partner  
M No-308203  
Encl. No.



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

BALANCE AS ON 31.03.2019.	SL. NO.	CODE NO.	PARTICULARS	BALANCE AS ON 31.03.2020.	
				AMOUNT	AMOUNT
1	2	3	4	5	6
	28		<b>C A S H</b>		
33,883,450.70		101	Cash in hand	20,261,933.00	
93,444,823.02		103	Current A/C. with S.B.I. and Subsidiaries	14,757,946.38	
190,042,553.31		104	Current A/C. with Commercial Bank (Notified)	212,312,215.36	
152,999,710.52		105	Current A/C. with O.S.C.B.	238,533,698.34	
0.00		106	RTGS A/C With YES Bank	0.00	485,865,793.08
470,370,537.55	29		<b>BALANCE WITH OTHER BANKS</b>		
	30		<b>MONEY AT CALL AND SHORT NOTICE</b>		
	31		<b>INVESTMENT</b>		
5,377,766,969.00		109	S.T. Deposit with approved Bank	6,445,344,399.00	
463,718,413.49		110	Call Deposit with STCI.	248,666,785.40	
1,925,995,000.00		112	Investment in Central Govt.	1,925,995,000.00	
0.00		113	Investment in other trustee securities	0.00	
254,680,000.00		114	Share in Cooperative Institutions	284,769,000.00	
0.00		115	Share with other Institutions	0.00	
450,333,740.35		116	F.D. with OSCB including RFD	18,547,760.35	
0.00		117	F.D. with other Banks	0.00	8,923,322,944.75
8,472,494,122.84			<b>A D V A N C E S</b>		
7,236,653,803.09		121	S.T. (SAO) S.F. loan to Coop. Institution	7,923,734,405.94	
17,992,033.45		128	S.T. ( Hand looms)	17,988,955.45	
3,809,452.40		131	Cash Credit to Cooperative Institution for fertiliser	6,560,751.40	
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	
277,104.00		134	Cash Credit for SHG to C.I.	0.00	
8,942,864,660.39			<b>T O T A L</b>	<b>7,964,716,739.20</b>	<b>9,409,188,737.83</b>

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1	2	3	4	5	6
8,942,864,660.39			B.F.	7,964,716,739.20	9,409,188,737.83
	32		INDIVIDUALS		
73,514,264.20		142	Cash Credit to Individual & other Institution	72,384,174.20	
837,298.00		143	Gold loan Account	735,498.00	
32,152,780.00		144	Loan against Deposits	23,752,392.00	
	33		MEDIUM TERM LOAN TO COOP. INSTITUTION		
15,220,949.53		145	Loan to SHG(JLG)	6,867,134.53	
0.00		146	MTC/ RMTc loan to Cooperative Institution	0.00	
13,319,757.50		147	M.T. loan to Cooperative Institution under F.S.	10,375,469.70	
423,847.00		148	M.T loan to Cooperative Institution under N.F.S.	415,939.60	
60,533,211.00		149	M.T. loan to Coop. Institution for Non-Agril. Purposes	147,281,696.40	
	34		INDIVIDUALS		
4,268,583.00		152	Loans to Staff	4,461,048.00	
4,806,905.03		153	MT(FS) Loan to Individuals	5,774,304.03	
56,081,024.77		154	M.T. (NFS) loan to Individuals	54,338,709.77	
135,658,646.29		155	M.T. Non-Agril. to individuals	126,901,229.29	
0.00		156	Loan against Postal & Other Securities	0.00	
66,438,661.14		157	M.T. loan to Coop. Institution for Self Help Group.	96,202,033.74	
	35		LONG TERM LOAN TO COOP. INSTITUTIONS		
			INDIVIDUALS		
27,876,960.48		159	LT (NFS) Loan to CI (ICDP)	13,446,954.01	
2,842,953.00		167	L.T. loan to Individuals under Farm Sector	2,605,936.00	8,530,259,258.47
0.00		164	Rupay Settlement Account	0.00	0.00
	36		INTEREST RECEIVABLE		
306,612,213.42		172	Interest receivable on loan and advances	315,793,250.20	
283,660,549.00		173	Interest receivable on investment	491,382,690.00	807,175,940.20
17,302,298,283.10			T O T A L		18,746,623,936.50

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1	2	3	4	5	6
17,302,298,283.10			B.F.		18,746,623,936.50
	37		ADJUSTMENT HEAD		
0.00		177	Branch Adjustment	0.00	0.00
	38		PREMISES (LESS DEPRECIATION)		
8,106,903.00		178	Premises	12,698,870.00	12,698,870.00
	39		FURNITURE AND FIXTURE		
15,097,557.31		179	Furniture and Fixture	15,830,422.00	15,830,422.00
	40		OTHER ASSETS		
6,060.00		180	Library	4,848.00	
1,475,832.30		181	Stationery in stock	1,450,098.60	
335,349.00		182	Vehicle Account	268,279.00	
33,486,734.78		183	Suspense Recoverable	39,264,085.05	
0.00		185	Clearing Adjustment	0.00	
22,314,158.00		187	Income Tax (Adv.Tax & TDS)	25,049,405.84	
172.00		188	Unspent Postage	727.60	
0.00		189	Audit & Other Recovery	9,736,317.00	
3,163,613.32		190	Form Account	2,260,096.61	
1,311,275.00		192	DD Paying Bank	1,311,275.00	
26,352,002.51		193	Sundry Debtors	24,738,360.73	104,083,493.43
17,413,947,940.32			T O T A L		18,879,236,721.93
	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
17,413,947,940.32			GRAND TOTAL OF BALANCE SHEET ITEMS		18,879,236,721.93



MANAGER (O&amp;A)

SECRETARY

ADMINISTRATOR

