



SRB & Associates
CHARTERED ACCOUNTANTS

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INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Odisha State Co-operative Bank Ltd,
Pandit Jawaharlal Nehru Marg
Bhubaneshwar-751001

Report on the Financial Statements

1. We have audited the accompanying financial statements of **Odisha State Co-operative Bank Ltd, Bhubaneswar** which comprise of Balance Sheet as at 31st Mar 2017 and the Statement of Profit and Loss account for the year then ended, and a Summary of significant accounting policies and other explanatory information, incorporating the return of 14(Fourteen) Branches and Head Office.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with the Banking Regulation Act, 1949, Reserve Bank of India guidelines from time to time and, the Odisha State Cooperative Societies Act, 1962 and accounting standards generally accepted in India and, rules made there under. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statement that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountant of India. Those Standards require that we comply with the ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.





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4. CARPENTERS ACCOUNTANTS

An audit involves performing procedure to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

6. Opinion

In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 as well as the Odisha State Cooperative Societies Act, 1962 and rules made there under in the manner so required for the Odisha State Cooperative Bank Ltd and give a true and fair view in conformity with the accounting principles generally accepted in India.

- a) In case of the Balance Sheet, of the state of affairs of the bank as at 31st March, 2017
- (b) In case of the Profit and Loss Account, of the profit for the year ended on that date.

Report on Other Legal and Regulatory Requirements

- 7. The Balance Sheet and Statement of Profit & Loss account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and the Odisha State Co-operative Societies Act, 1962 and the rules made there-under.
- 8. We report that:
 - a) We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory;
 - b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - c) In our opinion, proper books of account as required by law have been kept by bank so far as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from branches of the bank.
 - d) Attention is invited to:
 - i) Note No. (B) 04(c) of Schedule-21 regarding Un-reconciled Interbank Adjustment Account of Rs.922.35 lakhs.
 - ii) Note No. (B) 04(c) of Schedule-21, regarding Un-reconciled Balance with ICICI Bank of Rs. 139.70 lakhs.





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However the un-reconciled amounts have been covered by 100% provision. Therefore the Profit and Loss account, Balance Sheet and Capital Adequacy Ratio as calculated shows a fair view of the actual position.

- iii) Disclosure in line with Reserve Bank of India Master Circular No.- DBOD No.FID.FIC.2/01/02.00/2010/44,Dated 1st July 2010 in respect of the following has not been given:-
- 1) Credit exposure as percent of Capital fund and as percentage to Total assets.
 - 2) System generated STR.
- iv) Discloser in line with RBI, Master direction DBR.AML.BC.NO81/14.01.001/2015-16 Dated February25,2016 in respect of the following has not been given
- a) Master direction –Know Your Customer (KYC) Direction, 2016.
 - v) In our opinion, the balance sheet and profit and loss account generally comply with the applicable Accounting Standards issued by Institute of Chartered Accountants of India to the extent applicable except AS-3, AS-12, AS-15, AS-20, AS-22 and AS-29.
9. We further report that:
- a) The Balance Sheet and Profit and Loss account dealt with by this report, are in agreement with the books of account and returns;
 - b) In our opinion, proper books of account as required by law have been kept by the bank so far as appears from our examinations of those books.
 - c) The Bank has been awarded "A" class for the year under audit.

Place: Bhubaneswar
Date: 17.07.2017

For SRB & Associates
Chartered Accountants
F.Regd. No.310009E




(CA. Sarat Chandra Bhadra)
Partner
Membership No.017054

Orissa State Coop. Bank Limited, Bhubaneswar
Profit & Loss Account for the year ending 31.03.2017

Amount (Rs.) Previous Year	GL	Particulars EXPENDITURE	Amount (Rs.)	Amount (Rs.)
		1. Interest paid on Deposits & Borrowings		
2,20,61,84,227.00	401	a. Interest paid on borrowings	2,64,57,13,108.00	
5,77,09,70,704.47	402	b. Interest paid on deposits	5,67,81,33,914.95	
7,97,71,54,931.47				8,32,38,47,022.95
36,97,83,114.00		2. Salary & Allowances (Details in Schedule '1')	41,87,69,302.50	41,87,69,302.50
		3. Director & Local Committee members fees and allowances		
30,18,366.00	421	Directors & Local Committee member fees & all.	38,72,654.00	38,72,654.00
2,72,14,590.78		4. Rent, Taxes, Insurance & Lighting etc. (Details in Schedule '2')	3,03,95,479.58	3,03,95,479.58
11,87,937.00	431	5. Law Charges, Legal Expenses	16,25,691.00	16,25,691.00
		6. Postage, Telegram & Telephone Charges		
2,93,230.00	435	a. Postage & Telegram	2,75,822.00	
3,58,91,611.31	436	b. Telephone rent & charges	3,72,62,602.37	
3,61,84,841.31				3,75,38,424.37
4,50,912.00	440	7. Audit Fees	3,49,403.00	3,49,403.00
		8. Depreciation & Repair to Property		
2,93,42,918.30	441	a. Repair & Maintenance	2,55,08,714.50	
78,34,223.31	442	b. Depreciation	83,13,344.46	
3,71,77,141.61				3,38,22,058.96



	450	9. Loss for sale of or dealing with non-banking assets		0.00	0.00
10,070.00					
74,82,615.47		10. Stationary, Printing & Advertisement (Details in Sch. 3)		53,49,488.28	53,49,488.28
57,04,22,588.05		11. Other Expenditures (Details in Sch. 4 (A))		22,90,32,233.43	22,90,32,233.43
					9,08,46,01,758.07
9,03,00,87,107.69					
31,75,92,647.77		12. Profit for the year		52,27,27,117.48	52,27,27,117.48
0.00		13. Add :- Prior period income		0.00	0.00
31,75,92,647.77		14. Profit before Tax		52,27,27,117.48	52,27,27,117.48
15,10,00,000.00	427	15. Provision for Taxation (Sch. 4(B))		28,67,04,403.80	28,67,04,403.80
16,65,92,647.77		16. Profit after Tax		23,60,22,713.68	23,60,22,713.68
0.00		17. Add :- Brought forward profit		0.00	0.00
0.00	427	18. Less :- Short provision for Income Tax in previous year		5,90,40,520.00	5,90,40,520.00
16,65,92,647.77		19. Profit transfer to Balance Sheet for appropriation		17,69,82,193.68	17,69,82,193.68
9,34,76,79,755.46					9,60,73,28,875.55




Income

Amount (Rs.)		Particulars	Amount (Rs.)	Amount (Rs.)
Previous Year				
9,335,812,175.03		1. Interest & Discount (Details in Sch.'5')	9,365,588,650.75	9,365,588,650.75
7,245,698.72	303	2. Commission, Exchange & Brokerage	5,960,784.42	5,960,784.42
0.00		3. Subscription & Donation	0.00	0.00
0.00		4. Income from Non-Banking Assets and profit from sale of or dealing with such assets	0.00	0.00
4,621,881.71		5. Other Receipts (Details in Sch '6')	235,779,440.38	235,779,440.38
9,347,679,755.46				9,607,328,875.55

Date : 17.07.2017
Place : Bhubaneswar


(S.B. MAHANTA)
Manager (FAID)


(P. K. Nayak)
G.M. (FAID)


(T. K. Panda)
Managing Director


(A. K. Mohanty)
President

for SRB & Associates
Chartered Accountants
F Regd. No. 310009E

(CA. S. C. Bhadra)
Partner
Membership No.17054



Orissa State Coop. Bank Limited
Schedule of Income & Expenditure
for the year ending 31.03.2017

Amount	GL Code	Particulars	Amount
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Schedule - 1
2. Salaries & Allowances

18,89,00,733.00	405	a. Salary	27,95,48,849.50
20,89,579.00	406	b. Travelling Allowances to Staff	25,89,253.00
0.00		c. Bonus & Exgratia to Staff	
91,692.00	408	d. Liveries	85,258.00
1,68,736.00	409	e. Training	4,10,300.00
15,00,00,000.00	410	f. Contribution to pension fund	10,24,97,454.00
1,36,08,487.00	411	g. Contribution to Provident Fund	1,79,23,212.00
		h. Gratuity	
1,49,23,887.00	413	i. Other Contingent, Estt. Expenditure	1,57,14,976.00
			41,87,69,302.50
36,97,83,114.00			

Schedule- 2
4. Rent, taxes, insurance, Lighting Etc.

1,22,01,549.00	428	a. Insurance Charges	1,41,15,205.00
49,84,685.00	425	b. House Rent paid	61,02,729.00
4,56,998.16	426	c. Rent and Taxes	3,09,807.80
3,315.62	427	d. Income Tax Paid (I.T. Deducted at source by TATA-AIG.)	1,913.78
95,68,043.00	429	e. Lighting charges	98,65,824.00
			3,03,95,479.58
2,72,14,590.78			

Schedule- 3
9. Stationary, Printing & Advertisement etc.

24,39,769.47	445	a. Stationary & Printing	23,70,933.28
50,42,846.00	446	b. Advertisement	29,78,555.00
			53,49,488.28
74,82,615.47			



Schedule- 4
11. Other Expenses (A)

1,01,48,703.00	451	a. Vehicle Expenses	1,01,84,725.00
29,38,878.05	452	b. Commission Paid	25,23,860.63
10,76,191.00	453	c. Donation & Subscription	10,67,650.00
1,39,367.00	454	d. Newspaper & Periodicals	1,31,034.00
73,09,617.00	455	e. Contingencies & Misc. Expenditures	77,51,571.80
4,97,052.00	456	f. Committee meeting expenses	5,33,089.00
1,29,43,741.00	457	g. Subsidy & Incentive	1,09,53,520.00
0.00		h. Seminar, Conferenecs & Coop. Week	
0.00		i. Contribution to Cadre Fund	
0.00		j. Contribution to Coop. Education Fund	
54,647.00	461	k. Training Centre Expenses	7,040.00
48,16,61,101.00	462	l. Provisions for NPA	15,69,59,350.00
0.00		m. Loss on Trading in Securities	
0.00		n. Loss on A/c OTS - 2000	
5,36,53,291.00	465	o. Amortisation of HTM Securities	3,89,20,393.00
			22,90,32,233.43
57,04,22,588.05			

Schedule- 4
15. Other Expenses (B)

15,10,00,000.00	427	Income Tax Paid	18,00,17,344.39
	427	Self Assessment tax provision	10,66,87,059.41
15,10,00,000.00			28,67,04,403.80

Schedule- 5
1. Interest & Discount

5,99,13,27,473.90	301	a. Interest received on Loans & Advances	5,78,55,89,775.34
3,34,44,84,701.13	302	b. Interest received on Investment	3,57,99,98,875.41
9,33,58,12,175.03			9,36,55,88,650.75

Schedule- 6
5. Other Receipts

3,17,000.00	325	a. House rent received	3,76,938.00
1,500.00	326	b. Admission & share Transfer Fee	470.00
18,900.00	327	c. Dividend received on shares	30,800.00
0.00		d. Income Tax Refund received	
16,31,301.71	329	e. Miscellaneous Receipt	14,02,574.38
0.00	333	f. Income from trading in Govt. Securities	21,41,71,158.00
26,53,180.00	334	g. Profit on Sale of Investment (Capital Gain)	1,97,97,500.00
46,21,881.71			23,57,79,440.38

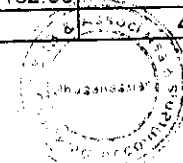


Orissa State Coop. Bank Limited, Bhubaneswar

Balance Sheet as on 31.03.2017

Capital & Liabilities

Amount (Rs.) Previous Year	GL	Particulars	Amount (Rs.)	Amount (Rs.)
		1. Share Capital		
		i. Authorised Capital		
		(Rs.600 Crores) 60,00,000 shares of		
		Rs.1000/-each and 10,00,000 Nominal Shares @ Rs.100/- each.		
		ii. Amount Called and Paid Up		
		a. Co-op. Institution	3,62,89,55,674.00	
3,24,94,56,674.00	201	b. State Govt.	70,23,44,000.00	
48,97,72,000.00	202	c. Other Institutions	2,800.00	
2,800.00	203	d. Individuals	55,90,300.00	
55,85,600.00	204	e. Nominal Share	1,74,94,050.00	
1,67,44,050.00	205			4,35,43,86,824.00
3,76,15,61,124.00				
		2. Reserve Fund & Other Reserves		
		I. Statutory Reserve Fund	59,01,68,912.93	
58,87,02,355.91	206	a) Statutory Reserve -	Rs.503373851.93	
		b) Recapitalization Assistance - OSCB share -	Rs.86795061.00	
		ii. Agrl.Credit Stabilisation Fund	78,28,98,677.14	
76,00,95,803.14	207	iii. Building Fund	9,35,18,789.08	
9,35,18,789.08	208	iv. Dividend Equalisation Fund	1,73,05,569.75	
1,73,05,569.75	209	v. Bad Debt Reserve Fund	2,12,01,85,451.00	
1,96,32,26,101.00	210	a) BDDR -	Rs.241200000.00	
		b) Standard Asset Provision -	Rs.819254350.00	
		c) NPA provision -	Rs.1059731101.00	
		vi. Investment reserve	1,04,08,40,421.00	
93,24,74,579.00	211	a) Investment Depreciation Reserve	Rs.343075995.00	
		b) Investment Fluctuation Reserve	Rs.697764426.00	
		vii. Special Bad Debt Reserve Fund including Risk Fund	5,407.72	
5,407.72	212	viii. Other Funds		
		a. Charitable Fund/ Common Good Fund	10,80,500.00	
10,80,500.00	213	b. Development Fund (Staff)	1,41,79,961.62	
1,41,79,961.62	214	c. Cooperative Development Fund & Technology Upgradation Fund	83,18,966.86	
83,18,966.86	215	d. Coop. Education Fund	0.00	
0.00		e. Staff Welfare Fund	2,14,182.60	
2,14,182.60	218			4,66,87,16,839.70
4,37,91,22,216.68				



0.00	3. Principal Subsidiary and State Partnership Fund	0.00	
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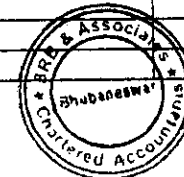
4. Deposits & Other a/c

I. Fixed Deposits			
15,81,92,49,715.53		a. Individual & others (Sch. 7)	23,76,04,00,980.93
43,67,60,73,133.00		b. Central Co-op. Banks(Sch- 8)	43,05,26,84,197.00
2,45,25,25,162.07		c. Primary Coop. Banks (Sch-9)	2,61,86,27,729.07
1,09,99,33,659.08		d. Other Co-op. Institutions (Sch- 10)	1,19,99,70,775.08
63,04,77,81,669.68			70,63,16,83,682.08
II. Saving Bank Deposit			
1.26,15,98,046.65	233	a. Individuals	1,40,64,06,413.03
3,340.35	234	b. Central Co-op. Banks	4,092.35
1,06,67,188.72	235	c. Primary Coop. Banks	1,82,69,926.72
6,24,02,015.70	236	d. Other Co-op. Institutions	6,06,65,817.08
1,33,46,70,591.42			1,48,53,46,249.18
III. Current Deposits			
2,59,41,827.17	237	a. Individuals	4,24,00,008.90
2,24,44,36,102.15	238	b. Central Co-op. Banks	2,94,80,03,962.63
5,89,08,261.93	239	c. Primary Coop. Banks	8,47,96,258.93
4,55,81,295.63	240	d. Other Co-op. Institutions	8,69,63,084.43
6,07,391.36	241	e. Matured Fixed Deposits	0.00
2,37,54,74,878.24			3,16,21,63,314.89
66,75,79,27,139.34		Total of Deposits and other Accounts	75,27,91,93,246.15

5. Borrowings

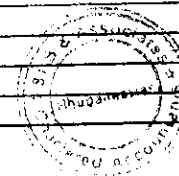
I. Form RBI/NABARD			
42,00,00,00,000.00		a. Short term loans (Sch-11)	70,05,00,00,000.00
2,73,12,54,377.00		b. Medium Term Loans (Sch- 12)	4,48,38,77,310.00
1,32,79,66,559.00		c. Long Term Loans (Sch. 13)	0.00
1,50,00,00,000.00	260	d. CC (Others) from NABARD	1,50,00,00,000.00
47,55,92,20,936.00		Total of RBI / NABARD	76,03,38,77,310.00
II. From State Govt.			
0.00		a. Borrowing from State Government	0.00
47,07,964.00	275	b. World Bank Asst. Fishery Project	47,07,964.00
47,07,964.00			47,07,964.00
III. From Other institutions			
0.00		a. Loan from Other Institutions	0.00
47,56,39,28,900.00		Total of Borrowings	76,03,85,85,274.00

6. Bills for Collection being the bills receivable as per contra			
		Bills for Collection being the bills receivable as per contra	
4,89,676.36		(Sch. 14)	2,71,565.36
			2,71,565.36



Orissa State Coop. Bank Ltd., Bhubaneswar
Balance Sheet as on 31.03.2017
Properties & Assets

Amount (Rs.)	Particulars	Amount (Rs.)	Amount (Rs.)
	1. Cash		
	in hand and with RBI/SBI/Other Banks (notified)	3,70,08,46,927.91	3,70,08,46,927.91
3,25,52,20,001.67	Sch. 16 (A)		
	2. Balance with Other Banks		
31,38,59,442.86	a. Current Account with Other Banks Sch. 16(B)	1,34,03,76,546.05	
0.00	b. Fixed Deposit with Other Banks	0.00	
31,38,59,442.86			1,34,03,76,546.05
	3. Money at Call & Short Notice		
22,22,62,40,936.00	109 a. ST Deposits with Approved Banks	47,91,62,40,936.00	
1,83,33,00,505.00	110 b. Other Institutions	3,79,00,83,005.00	
24,05,95,41,441.00			51,70,63,23,941.00
	4. Investments		
6,31,34,51,750.00	111 a. Investment in Govt. Securities for AFS / HFT	6,40,45,61,250.00	
11,67,42,62,164.00	112 b. Investment in Central / State Govt. Securities	10,24,57,56,771.00	
0.00	c. Investment in Other Trustee Securities	0.00	
0.00	d. Share with Coop. Institutions	0.00	
67,80,110.00	115 e. Share with Other Institutions	67,80,110.00	
0.00	f. Constituent SGL A/C	0.00	
17,99,44,94,024.00			16,65,70,98,131.00
	5. Advances		
	A. Short term loan, cash credit and overdraft		
	i). of which secured against Govt. securities and other approved securities		
62,25,57,66,594.14	ii). Other Tangible securities of the advances due from Coop. Institutions (Sch- 17 (a))	71,68,71,05,831.64	
1,01,44,70,216.19	iii). Other Tangible securities of the advances due from individuals (Sch- 17 (b))	24,41,88,830.78	
63,27,02,36,810.33			71,93,12,94,662.42



		B. Medium Term Loans		
		i). of which secured against Govt. securities and other approved securities.		
12,37,12,80,219.22		ii). Other Tangible securities of the advances due from Coop. Institutions (Sch-18 (a))	9,66,37,45,809.22	
97,73,90,699.77		iii). Other Tangible securities of the advances due from individuals (Sch-18 (b))	1,04,31,08,056.35	
13,34,86,70,918.99				10,70,68,53,865.57
		C. Long Term Loans		
		i). of which secured against Govt. securities and other approved securities.		
43,59,90,674.20		ii). Other Tangible securities of the advances due from Coop. Institutions (Sch- 19 (a))	3,55,11,13,774.20	
2,85,62,71,290.89		iii). Other Tangible securities of the advances due from individuals (Sch- 19 (b))	2,14,13,47,712.27	
3,29,22,61,965.09				5,69,24,61,486.47
86,64,419.58	143	D. Gold Loan	75,33,603.58	75,33,603.58
79,91,98,34,113.99		Total of Loans & Advances		88,33,81,43,618.04

		6. Interest Receivable		
2,13,11,68,524.15	172	A. Interest receivable on Loans & Advances	1,72,67,01,194.47	
75,69,92,336.00	173	B. Interest Receivable on Investment	1,36,67,09,056.00	
2,88,81,60,860.15				3,09,34,10,250.47

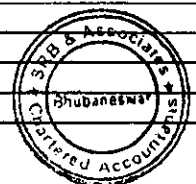
		7. Bills receivable being the bills lodged as per contra (Sch. 20)		
4,89,676.36			2,71,565.36	2,71,565.36

		8. Adjusting Head		
7,48,68,754.19	177	a. Branch Adjustment	9,22,34,609.72	9,22,34,609.72

2,38,41,279.54	178	9. Premises	3,18,05,679.54	3,18,05,679.54
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		10. Furniture & Fixture less depreciation		
2,23,21,514.44	179	Furniture & Fittings	2,16,09,250.12	2,16,09,250.12

		11. Other assets		
96,830.10	180	a. Library	95,910.84	
11,22,765.90	181	b. Stationery in Stock	10,98,619.62	
32,53,482.36	182	c. Vehicle Account	26,02,786.36	
45,54,99,272.36	183	d. Suspense Recoverable	44,97,48,326.82	
3,15,999.00	184	e. Houserent Receivable	3,15,999.00	
2,39,620.12	185	f. Clearing Adjustment	0.00	



329,960.54	186	g. Cheque/ Bills Purchase account	329,960.54	
20,168,577.19	187	h. Income Tax refund receivable	20,168,577.19	
558.00	188	i. Unspent Postage	0.00	
2,157,365.61	189	j. Audit & Other Recoveries	2,157,365.61	
0.00	190	k. Form Account	0.00	
1,387,813.00	191	l. D.D. Ex-advice	1,387,813.00	
0.00	192	m. D.D. Issuing Bank	0.00	
3,478,472.65	193	n. Sundry Debtors	3,478,472.65	
0.00		o. DD Inter Branch	0.00	
359,835.00	194	p. Prepaid Expenses	0.00	
858,635,848.69	195	q. Advance Income Tax deposit	180,017,344.39	
0.00	164	r. RuPay Settlement Account	0.00	
1,347,044,400.52				661,399,176.02

		12. Non-Banking Assets Acquired in satisfaction of claims		
		Non-Banking Assets Acquired in satisfaction of claims		

		13. Profit & Loss		
129,899,675,508.72		TOTAL		165,643,519,695.23


OFF BALANCESHEET ITEM


76,500.00	199	Constituent's Liabilities, Acceptance, Endorsement & Other Oblig.	13,528,844.35	13,528,844.35
129,899,752,008.72				165,657,048,539.58

Date : 17.07.2017
Place : Bhubaneswar


(S.B. MAHANTA)
Manager (FAID)

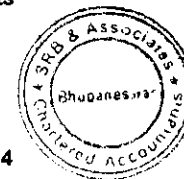

(P. K. Nayak)
G.M. (FAID)


(T. K. Panda)
Managing Director


(A. K. Mohanty)
President

for SRB & Associates
Chartered Accountants
F. Regd No.- 31009E

(CA. S. C. Bhadra)
Partner
Membership No. 17054



Orissa State Coop. Bank Limited
Schedules on items of Assets and Liabilities

		For the year ending 31.03.2017	
Amount in prev. Year(Rs.)	GL Code	Particulars	Amount

Schedule - 7
Fixed Deposit (Ind. & Others)

1,23,81,27,942.00	220	Fixed Deposit	1,06,24,53,332.59
13,24,000.00	1220	OSCB Term Deposit (FD)	18,84,500.00
19,33,795.91	242	Security Deposit of Staff & Others	19,55,866.91
11,30,62,945.50	222	Recurring Deposit	11,55,64,844.50
12,79,87,11,831.88	221	Reinvestment Deposit	20,94,96,46,204.69
2,59,35,799.00	1221	OSCB Term Deposit (Rt)	3,31,38,010.00
0.00		Homeloan Deposit A/C.	
14,03,043.00	223	Daily Deposit A/C. (Sanchayan)	14,10,864.00
1,63,87,50,358.24	295	Flexi Deposit	1,59,43,47,358.24

15,81,92,49,715.53

23,76,04,00,980.93

Schedule - 8
Fixed Deposit (CC Banks)

2,05,51,03,505.00	224	Fixed Deposit	1,52,36,33,981.00
41,62,09,69,628.00	225	Reinvestment Deposit	41,52,90,50,216.00

43,67,60,73,133.00

43,05,26,84,197.00

Schedule - 9
Fixed Deposit (Primary Coop. Banks)

1,88,64,99,496.07	226	Fixed Deposit	1,84,21,28,431.07
56,60,25,666.00	227	Reinvestment Deposit	77,64,99,298.00

2,45,25,25,162.07

2,61,86,27,729.07

Schedule - 10
Fixed Deposit (Coop. Institutions)

18,07,95,359.00	228	Fixed Deposit	19,57,48,871.00
66,57,69,822.00	229	Reinvestment Deposit	72,99,67,913.00
25,33,68,478.08	231	Reserve Fund Deposit	27,42,53,991.08
0.00		Recurring Deposit of Coop. Institution	

1,09,99,33,659.08

1,19,99,70,775.08



Schedule-11
Borrowings (S. T. Loans)

34,05,00,00,000.00	244	Borrowing uender S. T. SAO	58,69,10,00,000.00
7,95,00,00,000.00	246	Borrowing S. T. DTP	11,31,00,00,000.00
0.00	248	Borrowing S. T. NODP	4,90,00,000.00
0.00		Borrowing S. T. Handloom (Cloth)	
0.00		Demand Loan from RBI	
0.00		Demand Loan From NABARD	
0.00		Borrowing from NABARD NA Sector	
42,00,00,00,000.00			70,05,00,00,000.00

Schedule-12
Borrowing (M.T.Loans)

0.00		Borrowing Under MTC/RMTC	
1,06,99,23,317.00	266	Borrowing Under F.S.	1,90,90,12,450.00
57,17,57,060.00	267	Borrowing Under N.F.S.	94,95,23,260.00
1,08,95,74,000.00	269	Borrowing Under SHG (MT)	1,62,53,41,600.00
2,73,12,54,377.00			4,48,38,77,310.00

Schedule-13
Borrowing(L.T.Loans)

0.00		Borrowing Under L.T. Farm Sector	0.00
1,32,79,66,559.00	271	Borrowing Under L.T. Non Farm Sector	0.00
0		Borrowing Under S.H.G. (LT)	0
1,32,79,66,559.00			0.00

Schedule - 14
Bills for collection, being the bills receivable as per contra

87,657.36	277	I. B. for Collection	87,657.36
4,02,019.00	278	O. B. for Collection	1,83,908.00
4,89,676.36			2,71,565.36

Schedule - 15
D. D. Payable

3,45,488.60	292	D. D. Payable	3,45,488.60
2,01,15,763.99	293	D. D. Inter-branch Payable	2,01,15,763.99
2,04,61,252.59			2,04,61,252.59



Schedule - 15(A)
Payorder

2,14,82,739.91	284	Payorder	1,60,60,001.42
6,63,448.26	1284	Payorder old	6,63,448.26
2,21,46,188.17			1,67,23,449.68

Schedule - 16 (A)
Cash in hand & with RBI & SBI

69,70,900.00	100	ATM Cash	42,56,700.00
4,24,23,315.00	101	Cash in hand	4,45,06,503.00
3,14,80,23,583.72	102	Current A/c. with RBI	3,35,33,50,966.19
1,32,58,472.61	103	Current A/c. with SBI & Subsidiaries	26,71,49,584.72
11,86,877.04	107	Current A/c. with Other bank (Notified)	10,67,146.20
4,33,56,853.30	106	Current A/c. with IDBI Bank	3,05,16,027.80
3,25,52,20,001.67			3,70,08,46,927.91

Schedule - 16 (B)
Balance with Other Bank

31,00,941.26	104	Current A/c. with Other Commercial Bank	10,35,131.76
31,07,58,501.60	108	Current A/c. with Private Banks	1,33,93,41,414.29
31,38,59,442.86			1,34,03,76,546.05

Short Term Loans
Schedule- 17
A. Co-operative Institutions

3,85,15,00,000.00	120	S.T.(SAO) Loan to Coop. Institution	4,05,75,00,000.00
42,85,73,00,000.00	121	S.T.(SAO)SF Loan to Coop. Institution	48,38,49,00,000.00
0.00	122	S.T.(NODP) Loan to Coop. Institution	
30,00,00,000.00	123	S.T.(NODP)SF Loan to Coop. Institution	14,04,00,000.00
1,04,90,00,000.00	126	S.T.(DTP) Loan to Coop. Institution	1,04,65,00,000.00
11,91,50,00,000.00	127	S.T.(DTP)SF Loan to Coop. Institution	12,90,97,00,000.00
3,05,424.74	128	S.T.(HL) Loan to Coop. Institution	3,05,424.74
62,60,593.31	129	S.T.(HL)(Trading in Yarn) Loan to Coop. Inst.	62,60,593.31
0.00		Cash Credit Loan to Coop. Inst. for Fertilizer	
2,04,17,44,665.03	134	Cash Credit Loan to Coop. Inst. For other purposes	4,91,75,16,351.53



12,90,453.39	133	Cash Credit Loan to Coop. Inst. For consumer Business	13,83,004.39
8,86,44,396.67	132	Cash Credit Loan to Coop. Inst. For Proces./Procurement	8,86,44,396.67
0.00		S.T. (Produce Pledge) Loan to Coop. Inst.	
12,43,82,214.00	135	S.T. Loan to Coop. Institutions for Non-Agril.	11,36,57,214.00
2,00,00,000.00	136	S.T. (Bridge) Loan to Coop. Institution	2,00,00,000.00
3,38,847.00	139	Over Draft to Coop. Institution	3,38,847.00
62,25,57,66,594.14			71,68,71,05,831.64

B. Individuals

21,78,852.97	140	Over Draft to Individuals & Others	21,78,852.97
19,65,65,317.38	142	Cash Credit Loan to Individual & Other Inst.	20,40,44,030.97
81,57,26,045.84	144	Loan Against Deposit	3,79,65,946.84
0.00		Loans to (ST) SHG	
1,01,44,70,216.19			24,41,88,830.78

Medium Term Loans
Schedule - 18
A. Co-operative Institutions

0.00		MTC/RMTC Loan to Coop. Institutions	
1,60,14,03,710.00	147	MT. Loan to Coop. Inst. Under Farm Sector	1,87,58,66,645.00
20,57,51,965.00	148	MT. Loan to Coop. Inst. Under Non-farm Sector	14,04,56,765.00
56,41,24,544.22	149	MT. Loan to Coop. Inst. For Non-Agril. Purpose	78,66,09,399.22
10,00,00,00,000.00	150	MT. Loan in Food Credit	6,86,08,13,000.00
12,37,12,80,219.22			9,66,37,45,809.22

B. Individuals

89,22,198.00	152	MT. Loan to Staff	86,38,031.00
10,79,85,902.32	154	MT. (NFS) Loan to Individuals	8,98,87,009.32
27,18,72,704.45	155	MT. (NA) Loan to Individuals	19,03,37,021.03
36,58,344.00	156	Loan against Postal/Other Securities	30,50,069.00
58,49,51,551.00	157	Loan to Self Help Group (MT.)	75,11,95,926.00
97,73,90,699.77			1,04,31,08,056.35



Long Term Loans
Schedule -19
A. Co-operative Institutions

154,148,000.00	158	L.T. (FS) Loan to Coop. Institutions	142,928,900.00
8,425,700.00	159	L.T. (NFS) Loan to Coop. Institutions	5,221,200.00
147,437,000.00	160	L.T. (Non-Agril.) Loan to Coop. Institutions	146,041,800.00
56,809,200.00	161	L.T. Loan to Coop. Institution for Housing	48,564,100.00
64,472,199.20	162	L.T. Loan to Coop. Inst. for Storage Godown	64,472,199.20
4,698,575.00	163	Loans under World Bank assisted fishery Project	4,698,575.00
0.00	166	LT loans to Food Credit Consortium (Legacy Account)	3,139,187,000.00
435,990,674.20			3,551,113,774.20

B. Individuals


1,694,171,338.65	169	L.T. Loan to Individuals under Non-Agril. Purpose	1,284,342,810.39
1,162,099,952.24	170	L.T. Loan to Individuals under Housing	857,004,901.88
2,856,271,290.89			2,141,347,712.27


Schedule - 20
Bills Receivable Being The Bills lodged as per Contra

87,657.36	175	I. B. Lodged	87,657.36
402,019.00	176	OB Lodged	183,908.00
489,676.36			271,565.36

Date :17.07.2017
Place : Bhubaneswar


(S.B. MAHANTA)
Manager (FAID)


(P. K. Nayak)
GM. (FAID)


(T. K. Panda)
Managing Director


(A. K. Mohanty)
President

for SRB & Associates
Chartered Accountants
F Regd. No. 310009E

(CA. S. C. Bhadra)
Partner
Membership No.17054

