

THE VISAKHAPATNAM CO-OPERATIVE BANK LTD., VISAKHAPATNAM

THE THIRD SCHEDULE (SECTION 29) OF BANKING REGULATION ACT, 1949

BALANCE SHEET AS ON 31ST MARCH 2014

As on 31-03-2013	CAPITAL AND LIABILITIES	Schedule	As on 31-03-2014
	1.CAPITAL		
	i) Authorised Capital		
75 00 00 000.00	40,00,000 Shares of Rs. 500/- each		200 00 00 000.00
5 00 000.00	1,00,000 Shares of Rs. 5/- each		5 00 000.00
	ii) Subscribed Capital :	A	
67 18 80 758.00	"A" Shares of Rs. 500/- each		92 22 89 447.00
4 68 439.00	"B" Shares of Rs. 5/- each		47 185.00
38 314.00	Nominal Member Shares		65 297.00
66 38 03 901.31	2. RESERVE FUND AND OTHER RESERVES	B	71 39 82 168.19
	3. DEPOSITS AND OTHER ACCOUNTS	C	
1333 02 94 169.99	i) Term Deposits	Ci	1665 33 96 836.79
189 76 27 342.87	ii) Savings Deposits	Cii	226 16 07 780.69
10 43 50 196.14	iii) Current Deposits	Ciii	5 57 32 909.91
-	4.BILLS FOR COLLECTION BEING BILLS RECEIVABLE(AS PER CONTRA)		
-	5. BRANCH ADJUSTMENTS		
6 67 51 273.55	6. INTEREST PAYABLE		8 78 43 370.00
15 80 82 274.00	7. OTHER LIABILITIES	D	20 81 68 681.00



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4 51 02 573.03	8)BILLS PAYABLE/PAY ORDERS	E	2 29 09 908.57
5 79 39 019.28	9) SUSPENSE ACCOUNT	F	8 68 66 976.87
3 60 757.00	10) SUNDRIES : ESTT& CONT CHARGES DUE		0.00
8 90 93 164.00	11)RESERVE FOR OVERDUE INTEREST ON NPA LOANS		9 82 51 876.00
10 20 04 878.78	12. PROFIT & LOSS		14 63 76 686.52
	Profit as per last year Balance Sheet :Rs.10 20 04 878.78		
	Less: Appropriation : Rs10 20 04 878.78		
	Add :Profit for the year brought from the P&L Account		
1718 77 97 060.95	TOTAL		2125 75 39 123.54
19 08 100.00	Contingent liability :-Guarantees issued		14 95 800.00

P. C. S. S.
CHIEF EXECUTIVE OFFICER



Per our report of same date
For UPADRASHTA & ASSOCIATES
Chartered Accountants
AUDITOR
U. RAMAKRISHN
Proprietor
06/08/2014

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14 04 87 303.00	1. CASH		14 81 64 063.00
	2. BALANCES WITH OTHER BANKS		
36 71 96 182.04	i) Current A/cs. With Public Sector Banks	G	45 42 79 695.80
36 86 870.44	ii) Current A/cs with CCB & APSCB	G	6 42 470.44
2 99 33 304.89	iii) Current A/c. with Other Banks	G	2 70 37 146.44
2 99 02 953.15	iv) Fixed Deposits with CCB & APSCB	H	7 75 28 380.15
105 17 75 979.00	v) Fixed Deposit with other Banks	H	186 37 29 840.00
-	3. MONEY AT CALL AND SHORT NOTICE		
	4. INVESTMENTS	H	
398 64 46 986.00	i) State Govt. & Central Govt. Securities		530 94 28 212.85
2 51 23 413.00	ii) Shares in Other Co-operative Institutions		2 51 23 413.00
10 000.00	iii) Other Trustee Securities (IFC)		10 000.00
4 08 80 130.00	5) Perpetual debt instrument of Vasavi Co-op. Bank		4 08 80 130.00



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	6. ADVANCES	I	
	i) Short-term Loans		812 60 61 421.58
729 55 57 024.79	a) Secured :		807 78 92 062.63
4 54 73 960.11	b) Unsecured :		4 81 69 358.95
	ii) Medium Term Loans :		451 52 61 788.42
367 13 81 826.64	a) Secured :		44955 61 488.42
2 34 08 325.00	b) Unsecured :		1 97 00 300.00
-	iii) Long-term loans		
	7.INTEREST RECEIVABLE	J	
2 20 96 735.00	a) On loans & Advances		2 22 01 878.00
8 90 93 164.00	b)interest receivable on NPA loans		9 82 51 876.00
4 24 03 160.00	c) On investments		7 13 75 291.00
7 12 14 847.00	d) On Govt. Securities		9 30 57 077.00
	8.BILLS RECEIVED AND BILLS FOR COLLECTION		
	9. BRANCH ADJUSTMENTS		0.00



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2 63 81 273.71	10. PREMISES	K	9 33 81 900.83	
	Less : Depreciation		1 58 41 858.83	7 75 40 042.00
5 52 67 131.51	11.FURNITURE, FIXTURES & LIBRARY	K	10 14 78 180.93	
	Less : Depreciation		3 18 11 317.93	6 96 66 863.00
84 54 408.83	12. OTHER ASSETS	K	3 28 58 524.48	
	Less : Depreciation		2 05 28 135.48	1 23 30 389.00
	13. ALL OTHER ASSETS (to be specified)			
10 55 609.00	I) Insurance prepaid			12 87 465.00
20 75 000.00	ii) Books & Forms (unused)			40 50 000.00
2 58 22 894.53	iii) Suspense Account	L		2 24 30 699.85
13.50	IV) Gold sovereign			13.50
12 09 64 602.00	V) Advance Tax			14 59 64 602.00
3 78 896.00	VI) Insurance commission receivable a/c			4 21 163.70
6 91 682.00	VII) TDS a/c 2013-2014			20 66 883.00
	VIII) Capital work-in-progress			4 34 31 626.00
	14. LOSS ON A/C OF ACQUISITION OF BANKS YET TO BE AMORTIZED			0.00
1 06 33 385.81	a) Ongole			53 16 692.81
	15. PROFIT AND LOSS			
1718 77 97 060.95	TOTAL			2125 75 39 123.54

P. V. S. J. S. B.
CHIEF EXECUTIVE OFFICER



Report generated
P. V. S. J. S. B.
P. V. S. J. S. B. & ASSOCIATES
Chartered Accountants
AUDITOR KRISHNA
06/08/2014