



THE KERALA STATE CO-OPERATIVE BANK LTD.,

(A Scheduled Bank), Head Office: Thiruvananthapuram

BALANCE SHEET AS AT 31st March 2021									
Corresponding Figure for the Previous Year				Capital and Liabilities		Rs.		Figure for the Current Year	
Rs.	P	Rs.	P			Rs.	P	Rs.	P
				1	Capital				
				I	Authorised capital				
		50,000,000,000.00			A 5,00,00,000 shares of Rs. 1000/- each	50,000,000,000.00			
		20,000,000,000.00			B 2,00,00,000 shares of Rs. 1000/- each	20,000,000,000.00			
		5,000,000,000.00			C 5,00,00,000 shares of Rs. 100/- each	5,000,000,000.00			
		5,000,000,000.00			D 5,00,00,000 shares of Rs. 100/- each	5,000,000,000.00			
80,000,000,000.00		80,000,000,000.00				80,000,000,000.00		80,000,000,000.00	
				ii	Subscribed capital				
		9,400,922,499.00		a	A Class - PACS/Urban Bank/Malappuram DCB	9,433,014,299.00			
		4,955,244,050.00		b	B Class - State Government	8,974,051,500.00			
		939,396,428.00		c	C Class - Other Societies	947,362,287.00			
		1,225,334,110.00		d	D Class - Individuals	1,097,511,746.00			
16,520,897,087.00		16,520,897,087.00				20,451,939,832.00		20,451,939,832.00	
				iii	Amount called upon				
		9,400,922,499.00		a	A Class - PACS/Urban Bank/Malappuram DCB	9,433,014,299.00			
		4,955,244,050.00		b	B Class - State Government	8,974,051,500.00			
		939,396,428.00		c	C Class - Other Societies	947,362,287.00			
		1,225,334,110.00		d	D Class - Individuals	1,097,511,746.00			
16,520,897,087.00		16,520,897,087.00				20,451,939,832.00		20,451,939,832.00	
				2	Reserve Fund Other Reserves & Provisions				
		3,500,077,521.28		I	Statutory Reserve Fund	3,500,077,521.28			
		2,030,709,829.33		ii	Agricultural Credit Stabilization Fund, of which by way of loans from Government Rs.788482	2,057,199,210.63			
		-							
		751,355,292.05		iii	Building Fund	751,355,292.05			
		39,472,865.23		iv	Dividend Equalisation Fund	39,472,865.23			
		-		v	Special Bad Debts Reserve	-			
		-		vi	Bad & Doubtful Debts Reserve	-			
		18,487,882.76		vii	Investment Fluctuation Reserve	14,418,511.47			
		-		viii	Other Funds Reserves and Provisions	-			
		8,864,721,093.59		a	Reserves	8,198,025,906.41			
		21,832,203,061.63		b	Provisions	23,114,227,992.12			
37,037,027,345.87		37,037,027,345.87				37,674,777,299.19		37,674,777,299.19	
				3	Principal State Partnership Fund Account				
					For share capital of				
		572,585,945.00		I	Central Co-operative Banks/ PACS/ Other Societies	250,733,095.00		250,733,095.00	
				4	Deposits and Other Accounts				
				I	Fixed Deposits				
		136,814,245,736.27		a	Individuals	133,144,950,200.41			
		295,887,369,583.36		b	PACS /Urban Co-operative Banks/DCBs	348,456,557,166.75			
		65,820,339,734.23		c	Other Societies	70,734,787,108.19			
		22,705,504,611.43		d	Other Institutions	24,809,039,835.41			
		521,227,459,865.29				577,145,334,310.76			
				ii	Savings Bank Deposits				
		32,119,913,209.70		a	Individuals	37,662,296,806.72			
		12,239,072,099.85		b	PACS /Urban Co-operative Banks/DCBs	12,584,565,880.11			
		9,310,551,944.19		c	Other Societies	10,088,131,812.23			
		5,691,619,108.10		d	Other Institutions	6,810,550,036.48			
		59,361,156,361.84				67,145,544,535.54			
				iii	Current Deposits				
		1,286,269,535.23		a	Individuals	1,527,949,840.13			
		8,011,025,011.79		b	PACS /Urban Co-operative Banks//DCBs	9,319,958,405.88			
		903,137,862.37		c	Other Societies	981,775,282.02			
		19,586,871,580.97		d	Other Institutions	11,195,534,848.30			
610,375,920,017.48		29,787,303,990.36				23,025,218,376.33		667,316,097,222.63	
				5	Borrowings				
				I	From the Reserve Bank of India / NABARD				
		37,942,728,046.00		a	Short-term loans, cash credit and overdrafts of which secured against	59,919,650,000.00			
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				b	Medium term loans of which secured against	-			
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
		15,277,663,709.00		c	Long term loans of which secured against	9,643,551,358.00			
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				ii	From the SBI / SCB / DFHI				
				a	Short-term loans, cash credit and overdrafts of which secured against				
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				b	Medium term loans of which secured against				
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				c	Long term loans of which secured against				
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				iii	From the State Government				
				a	Short-term loans of which secured against				
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				b	Medium term loans of which secured against				
				A	Government and other approved securities Nil				
				B	Other tangible securities Nil				
				c	Long term loans of which secured against				
		431,359,465.00		A	Government and other approved securities Nil	437,168,835.00			
				B	Other tangible securities Nil				
				iv	From other sources				
		7,400,000.00		a	From the Commercial Banks Cash Credit of which secured against	7,400,000.00			
				A	Government and other approved securities Nil				
				B	Other tangible approved securities Nil				
		1,963,857.76		b	From the National Co-operative Development Corporation	1,928,212.00			
		6,299,386,111.00			Long Term Subordinated Deposit (LTD) of which secured against	9,009,466,368.00			
				A	Government and other approved securities Nil				
				B	Other tangible approved securities Nil				
				c	From the Industrial Development Bank of India Long Term Loans of which secured against				
				A	Government and other approved securities Nil				
				B	Other tangible approved securities Nil				
				d	Temporary overdraft in CIA with other SCBs				
				e	From Small Industries Development Bank of India				
				f	From HUDCO				
59,960,501,188.76				6	Bills for Collection being Bills Receivable as per Contra	4,574,818,142.01		79,019,164,773.00	
403,430,359.62				7	Inter Branch Adjustment (Net Credit)	45,389,116.26		224,635,165.13	
125,691,475.72				8	Overdue Interest Reserve	3,496,484,756.36		45,389,116.26	
3,690,938,335.34				9	Interest Payable	9,096,475,562.25		3,496,484,756.36	
8,718,673,839.40				10	Other Liabilities			9,096,475,562.25	
				a	L.T. Loan fisheries interest adjustment account	-		-	
				b	Interest tax received as per contra	-		-	
				c	Bills payable	-		-	
				d	Dividends	-		-	
				e	Unpaid	-		-	
		106,538,241.78		ii	Unclaimed	77,805,490.78			
				e	Discount received but not earned under IDBI Rediscounting Scheme	-			
		1,357,263,973.29		f	Contingent Provision against Standard Assets	1,295,692,857.96			
		17,046,724,150.17		g	Others	17,919,952,747.09			
18,510,526,365.24		18,510,526,365.24				19,293,451,095.83		19,293,451,095.83	
				11	Profit and Loss				
					Profit as per last Balance Sheet Rs.				
					Less appropriations Rs.				
					Add profit for the year brought from the P&L account Rs. 0	-		-	
755,916,191,959.43		-			Total			836,869,147,917.64	
					Contingent Liabilities				
		580,448,026.00		I	Outstanding liabilities for guarantee issued and letter of credit	1,540,197,305.00			
		85,361,674.93		II	DEAF Account	88,775,656.02			
665,809,700.93				III	Others			1,628,972,961.02	
					Property and Assets				
				1	Cash				
		4,400,609,104.25		i	Cash in hand	4,671,634,134.75			
		20,422,419,265.97		ii	Balance with RBI, SBI & other notified banks	44,201,893,925.65			
24,823,028,370.22		24,823,028,370.22				48,873,528,060.40		48,873,528,060.40	
				2	Balance with Other Banks/District Treasury				
		5,158,710,128.34		i	Current Deposits	4,574,818,142.01			
		71,863,096.00		ii	Savings Bank Deposits (District Treasury)	10,190,610.00			
5,230,573,224.34		5,230,573,224.34				4,585,008,752.01		4,585,008,752.01	
102,643,727,898.60				3	Money at Call and Short Notice			83,319,356,407.60	
				4	Investments				
		170,324,482,535.52		I	In Central and State Government Securities (at book value)	254,118,645,607.17			
					Face Value : Rs. 254613458300				
					Market Value: Rs. 261469953017.80				
		14,812,000.00		ii	Other Trustee Securities	1,476,000.00			