



THE KERALA STATE CO-OPERATIVE BANK LTD

(A Scheduled Bank), Head Office: Thiruvananthapuram

BALANCE SHEET AS AT 31ST MARCH 2022

Corresponding Figure for the Previous Year				Capital and Liabilities		Figure for the Current Year	
Rs.	P	Rs.	P			Rs.	P
				1 Capital			
				I Authorised capital			
		50,00,00,00,000.00		A	5,00,00,000 shares of Rs. 1000/ each	50,00,00,00,000.00	
		20,00,00,00,000.00		B	2,00,00,000 shares of Rs. 1000/ each	20,00,00,00,000.00	
		5,00,00,00,000.00		C	5,00,00,000 shares of Rs. 100/ each	5,00,00,00,000.00	
		5,00,00,00,000.00		D	5,00,00,000 shares of Rs. 100/ each	5,00,00,00,000.00	
80,00,00,00,000.00		80,00,00,00,000.00				80,00,00,00,000.00	80,00,00,00,000.00
				ii Subscribed capital			
		9,43,30,14,299.00		a	A Class PACS/Urban Bank/Malappuram DCB	9,38,77,80,799.00	
		8,97,40,51,500.00		b	B Class State Government	8,96,17,86,181.00	
		94,73,62,287.00		c	C Class Other Co-operative Societies	1,00,05,20,437.00	
		1,09,75,17,446.00		d	D Class Individuals	1,07,07,30,182.00	
20,45,19,39,832.00		20,45,19,39,832.00				20,42,08,17,599.00	20,42,08,17,599.00
				iii Amount called upon			
		9,43,30,14,299.00		a	A Class PACS/Urban Bank/Malappuram DCB	9,38,77,80,799.00	
		8,97,40,51,500.00		b	B Class State Government	8,96,17,86,181.00	
		94,73,62,287.00		c	C Class Other Co-operative Societies	1,00,05,20,437.00	
		1,09,75,17,446.00		d	D Class Individuals	1,07,07,30,182.00	
20,45,19,39,832.00		20,45,19,39,832.00				20,42,08,17,599.00	20,42,08,17,599.00
				2 Reserve Fund Other Reserves & Provisions			
		3,50,00,77,521.28		I	Statutory Reserve Fund	3,50,00,77,521.28	
		2,05,71,99,270.63		ii	Agricultural Credit Stabilization Fund. Of which by way of loans from Government Rs.5,82,987.00	2,08,96,56,704.65	
		75,13,55,292.05		iii	Building Fund	75,13,55,292.05	
		3,94,72,865.23		iv	Dividend Equalisation Fund	3,94,72,865.23	
				v	Special Bad Debts Reserve		
				vi	Bad & Doubtful Debts Reserve		
		1,44,18,511.47		vii	Investment Fluctuation Reserve	1,44,18,511.47	
				viii	Other Funds Reserves and Provisions		
		8,10,80,25,906.41		a	Reserves	8,14,08,41,334.89	
		23,11,42,27,992.12		b	Provisions	26,25,86,60,834.10	
37,67,47,77,299.19		37,67,47,77,299.19				40,79,44,83,063.67	40,79,44,83,063.67
				3 Principal State Partnership Fund Account			
				For share capital of			
				I Central Co-operative Banks			
		25,07,33,095.00		ii	Primary Agricultural Credit Societies	25,07,33,095.00	
				iii Other Societies			
25,07,33,095.00		25,07,33,095.00				25,07,33,095.00	25,07,33,095.00
				4 Deposits and Other Accounts			
				I Fixed Deposits			
		1,33,14,49,50,200.41		a	Individuals	1,37,04,70,03,108.77	
		3,48,45,65,57,166.75		b	PACS /Urban / Other Co-operative Banks	3,62,37,93,73,085.06	
		70,73,47,87,108.19		c	Other Co-opertive Societies	75,22,17,20,157.44	
		24,80,90,39,835.41		d	Other Institutions	25,85,70,48,755.61	
		5,77,14,53,34,310.76				6,00,50,51,45,106.88	
				ii Savings Bank Deposits			
		37,66,22,96,806.72		a	Individuals	43,50,99,50,512.12	
		12,58,45,65,880.11		b	PACS /Urban / Other Co-operative Banks	17,91,74,85,129.34	
		10,08,81,31,872.23		c	Other Co-opertive Societies	12,99,95,70,576.87	
		6,81,09,50,036.48		d	Other Institutions	6,86,75,54,500.61	
		67,14,55,44,535.54				81,29,05,60,718.94	
				iii Current Deposits			
		1,52,79,49,840.13		a	Individuals	1,82,21,22,457.58	
		9,31,99,58,405.88		b	PACS /Urban / Other Co-operative Banks	12,83,50,77,571.96	
		98,17,75,282.02		c	Other Co-opertive Societies	1,46,31,18,842.97	
		11,19,55,34,848.30		d	Other Institutions	1,15,52,12,567.05	
6,67,31,60,97,222.63		23,02,52,18,376.33				17,27,55,31,439.56	6,99,07,12,37,265.37
				iv Money at Call and Short Notice			
				5 Borrowings			
				I From the Reserve Bank of India /NABARD			
		59,91,96,50,000.00		a	Short-term loans, cash credit and overdrafts	84,20,00,00,000.00	
				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		
		9,64,35,51,358.00		C	Long term loans	11,32,68,08,427.00	
				Of which secured against			
				A	Government and other approved securities Nil		
				B	Other tangible securities Nil		
				ii From the SBI / SCB / DFHI			
				A	Shortterm 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		
				C	Long 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		
				C	Long term loans		
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