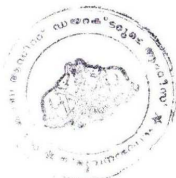


KERALA STATE CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK LIMITED, THIRUVANANTHAPURAM							
BALANCE SHEET AS ON 31/03/2021							
LIABILITIES				ASSET			
As on 31/03/2020	Sl. No	Particulars	As on 31/03/2021	As on 31/03/2020	Sl. No	Particulars	As on 31/03/2021
2,00,00,00,000.00	1	Authorized Share Capital 40,00,000 Shares of Rs.1000/- each	4,00,00,00,000.00	0.00			-
2,04,32,35,500.00	2	Subscribed and Paid up Share Capital	2,17,38,96,000.00	809.00	1	Cash	831.00
4,09,63,74,740.36	3	Deposits	3,84,08,40,774.66	62,04,200.40	2	Balance with Bank	19,17,161.84
	4	Borrowings Balance with Bank-FED O/D	3,08,24,356.28		3	Investments	4,30,79,24,764.65
3,11,73,64,350.00		Bank Borrowings	1,17,40,642.37	10,42,94,92,844.65	4	Loans and Advances	
2,82,32,496.89	5	Debentures	2,34,83,99,950.00	71,18,36,62,745.36		Loans	76,52,77,47,108.18
56,48,77,21,040.00	6	Loans from NABARD and other Banks	55,75,69,56,048.00	8,57,40,810.00		Other Loans to PCARDBs and KSCARDB Staff	6,04,33,714.00
-				2,92,35,71,205.42	5	Interest Receivable	1,82,66,30,784.42
	7	Statutory Reserves and other funds			6	Interest Deferred on Re-scheduled Loans	2,01,03,68,808.00
74,42,99,124.00	a	Statutory Reserves fund	78,73,17,790.00	-			

Kscard Bank Audit Certificate 2020-21							
1,88,16,504.72	b	Dividend Equalisation Fund	1,96,15,365.10	4,17,82,305.20	a	Land	4,17,82,305.20
67,98,897.99	c	Common Good Fund	82,98,897.99	76017988.8	b	Building	7,61,26,105.80
5,45,59,785.00	d	Reserve for Technical Up gradation	5,65,59,785.00	47783401.92	c	Furniture, Fixtures & Fittings	4,86,81,492.92
1,10,12,989.50	e	Staff Benefit Fund	1,10,83,418.50	10880808.81	d	Vehicles	1,08,80,808.81
69,14,11,268.00	f	Agricultural Credit Stabilisation Fund	73,31,93,536.00	393924.56	e	Library	4,23,938.56
14,27,01,463.00	g	Building Fund	14,47,01,463.00	31,95,43,790.01	9	Adjusting Heads Due to	32,20,07,385.96
15,18,02,52,979.70	8	Other Reserves and Provisions	16,59,43,27,761.31	24,07,49,506.00	10	Principal State Partnership Fund investment	23,38,84,085.00
1,01,39,01,189.45	9	Interest Payable	87,48,53,442.45				
1,20,16,01,399.14	10	Adjusting Heads Due By	1,57,76,89,302.74				
24,07,49,506.00	11	Principal State Partnership Fund	23,38,84,085.00				
28,67,91,106.38	12	Net Profit	26,46,26,675.94				
85,36,58,24,340.13		TOTAL	85,46,88,09,294.34	85,36,58,24,340.13		TOTAL	85,46,88,09,294.34



PROFIT & LOSS ACCOUNT FOR THE YEAR 2020-21											
EXPENDITURE					INCOME						
As on 31/03/2020		Sl. No	Particulars	As on 31/03/2021		As on 31/03/2020		Sl. No	Particulars	As on 31/03/2021	
Rs	Ps			Rs	Ps	Rs	Ps			Rs	Ps
44,63,95,702.00		1	Establishment Charges	32,08,58,939.00		5,60,60,40,994.23		1	Interest Realised	6,10,57,34,660.00	
26,90,72,857.99		2	Contingencies	26,32,74,536.45		48,88,24,602.00		2	Interest Accrued and Due		0.00
40,06,00,000.00		3	Guarantee Commission Paid	83,79,28,294.00		1,78,77,05,275.00		3	Interest Accrued but not Due	1,68,67,84,394.00	
0		4	Insurance Premium to KCDGFB			1,34,81,783.00		4	Miscellaneous Income		71,09,197.00
4,90,64,94,243.00		5	Interest Paid	4,69,86,38,274.00		1,40,39,20,134.74		5	Reserves and Provision Removed		1,62,91,73,859.07
3,00,04,34,817.68		6	Reserves and provisions Created	3,04,60,81,190.68		98,15,938.08		6	Reserve for EL Surrender released		26,05,800.00
9,02,29,97,620.67			TOTAL	9,16,67,81,234.13		9,30,97,88,727.05			TOTAL	9,43,14,07,910.07	
28,67,91,106.38			NET PROFIT	26,46,26,675.94					NET LOSS		-
9,30,97,88,727.05			GRANDTOTAL	9,43,14,07,910.07		9,30,97,88,727.05			GRANDTOTAL	9,43,14,07,910.07	