

KERALA STATE CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK LIMITED, THIRUVANANTHAPURAM							
BALANCE SHEET AS ON 31/03/2020							
LIABILITIES				ASSET			
As on 31/03/2019	Sl. No	Particulars	As on 31/03/2020	As on 31/03/2019	Sl. No	Particulars	As on 31/03/2020
2,000,000,000.00	1	Authorized Share Capital 20,00,000 Shares of Rs.1000/- each	2,000,000,000.00	0.00			0
1,915,283,076.00	2	Subscribed and Paid up Share Capital	2,043,235,500.00	802.00	1	Cash	809.00
4,797,840,221.47	3	Deposits	4,096,374,740.36	9,067,596.89	2	Balance with Bank	6,204,200.40
4,087,178,950.00	4	Borrowings Debentures	3,117,364,350.00	17,112,625,538.65	3	Investments	10,429,492,844.65
7,066,098,974.44	5	Bank Borrowings	28,232,496.89	66,585,377,344.26	4	Loans and Advances Loans	71,183,662,745.36
51,087,563,782.00	6	Loans from NABARD and other Banks	56,487,721,040.00	117,343,596.00	5	Other Loans to PCARDBs and KSCARDB Staff	85,740,810.00
-	7	Statutory Reserves and other funds		2,862,245,624.19	6	Interest Receivable	2,923,571,205.42
705,816,593.00	a	Statutory Reserves fund	744,299,124.00	-	7	Fixed Assets	-

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17,726,737.69	b	Dividend Equalisation Fund	18,816,504.72	41,782,305.20	a	Land	41,782,305.20
5,798,897.99	c	Common Good Fund	6,798,897.99	76,002,988.80	b	Building	76017988.8
49,559,785.00	d	Reserve for Technical Up gradation	54,559,785.00	47,434,934.92	c	Furniture, Fixtures & Fittings	47783401.92
10,905,166.50	e	Staff Benefit Fund	11,012,989.50	11,810,939.81	d	Vehicles	10880808.81
652,954,156.00	f	Agricultural Credit Stabilisation Fund	691,411,268.00	363,924.56	e	Library	393924.56
137,701,463.00	g	Building Fund	142,701,463.00	281,562,514.16	8	Adjusting Heads Due to	319,543,790.01
13,594,373,365.84	8	Other Reserves and Provisions	15,180,252,979.70	246,967,927.00	9	Principal State Partnership Fund investment	240,749,506.00
1,080,463,584.45	9	Interest Payable	1,013,901,189.45	-			
1,679,803,147.03	10	Adjusting Heads Due By	1,201,601,399.14	-			
246,967,927.00	11	Principal State Partnership Fund	240,749,506.00	-			
256,550,209.03	12	Net Profit	286,791,106.38	-			
87,392,586,036.44		TOTAL	85,365,824,340.13	87,392,586,036.44		TOTAL	85,365,824,340.13

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PROFIT & LOSS ACCOUNT FOR THE YEAR 2019-20

As on 31/03/2019		Sl. No	Particulars	As on 31/03/2020		Sl. No	Particulars	As on 31/03/2020	
Rs	Ps			Rs	Ps			Rs	Ps
438,878,480.00		1	Establishment Charges	446,395,702.00		1	Interest Realised	5,606,040,994.23	
267,860,214.23		2	Contingencies	269,072,857.99		2	Interest Accrued and Due	488,824,602.00	
401,300,000.00		3	Guarantee Commission Paid	400,600,000.00		3	Interest Accrued but not Due	1,787,705,275.00	
0		4	Insurance Premium to KCDGFB			4	Miscellaneous Income	13,481,783.00	
5,285,326,899.43		5	Interest Paid	4,906,494,243.00		5	Reserves and Provision Removed	1,403,920,134.74	
2,271,161,109.08		6	Reserves and provisions Created	3,000,434,817.68		6	Reserve for stock deficit of computers released	9,815,938.08	
8,664,526,702.74			TOTAL	9,022,997,620.67			TOTAL	9,309,788,727.05	
256,550,209.03			NET PROFIT	286,791,106.38			NET LOSS	-	
8,921,076,911.77			GRANDTOTAL	9,309,788,727.05			GRANDTOTAL	9,309,788,727.05	

