

KERALA STATE CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK LIMITED, THIRUVANANTHAPURAM							
BALANCE SHEET AS ON 31/03/2023							
LIABILITIES				ASSET			
As on 31/03/2022	Sl. No	Particulars	As on 31/03/2023	As on 31/03/2022	Sl. No	Particulars	As on 31/03/2023
4,000,000,000.00	1	Authorized Share Capital 40,00,000 Shares of Rs.1000/- each	4,000,000,000.00	0.00			
2,288,770,000.00	2	Subscribed and Paid up Share Capital	2,316,105,100.00	843.00	1	Cash	1,023.00
3,961,370,590.83	3	Deposits	4,384,343,964.37	93,409,882.91	2	Balance with Bank	100,031,108.44
0.00	4	<b>Borrowings</b> Balance with Bank-FED O/D		5,626,812,818.65	3	Investments	11,095,408,094.65
173,372.70		Bank Borrowings			4	<b>Loans and Advances</b>	
59,740,483,469.00	5	<b>Loans</b> from NABARD and other Banks	61,504,895,079.00	80,308,182,244.83		Loans	78,339,677,280.01
1,770,594,150.00	6	<b>Debentures</b>	1,215,429,050.00	39,816,979.00		Other Loans to PCARDBs and KSCARDB Staff	28,146,809.00
	7	<b>Statutory Reserves and other funds</b>		3,229,630,547.42	5	Interest Receivable	3,016,931,395.42
827,011,791.00	a	Statutory Reserves fund	870,956,301.00				

13,182,820.39	b	Dividend Equalisation Fund	4,749,960.20	41,782,305.20	a	<b>Fixed Assets</b> Land	41,782,305.20
8,298,897.99	c	Common Good Fund	8,298,897.99	76,467,871.80	b	Building	76,650,023.80
56,559,785.00	d	Reserve for Technical Up gradation	56,559,785.00	49,513,911.92	c	Furniture, Fixtures & Fittings	50,729,134.57
11,129,429.50	e	Staff Benefit Fund	11,160,481.50	10,880,948.81	d	Vehicles	9,792,786.81
773,922,820.00	f	Agricultural Credit Stabilisation Fund	817,681,388.00	453,934.56	e	Library	483,934.56
144,701,463.00	g	Building Fund	144,701,463.00	322,395,101.07	7	Adjusting Heads Due to	323,197,513.82
60,000.00	h	Education Fund	0.00	224,812,164.00	8	Principal State Partnership Fund investment	208,193,743.00
100,000.00	i	Member Relief Fund	0.00				
4,000,000.00	j	Professional Education Fund	0.00				
	k	Infrastructure Development Fund	10,000,000.00				
17,921,014,561.20	8	Other Reserves and Provisions	18,481,834,813.83				
818,118,427.45	9	Interest Payable	1,505,812,382.45				
1,166,892,408.30	10	Adjusting Heads Due By	1,405,626,552.28				
224,812,164.00	11	Principal State Partnership Fund	208,193,743.00				
292,963,402.81	12	Net Profit	344,676,190.66				
90,024,159,553.17		<b>TOTAL</b>	<b>93,291,025,152.28</b>	<b>90,024,159,553.17</b>		<b>TOTAL</b>	<b>93,291,025,152.28</b>

## PROFIT &amp; LOSS ACCOUNT FOR THE YEAR 2022-23

As on 31/03/2022		Sl. No	Particulars	As on 31/03/2023		As on 31/03/2022		Sl. No	Particulars	As on 31/03/2023	
Rs	Ps			Rs	Ps	Rs	Ps			Rs	Ps
535,658,385.00		1	Establishment Charges	343,249,783.00		4,686,549,395.00		1	Interest Realised	5,041,592,309.75	
416,000,470.18		2	Contingencies	388,111,145.46		1,101,501,125.00		2	Interest Accrued and Due	854,661,902.00	
437,284,716.00		3	Guarantee Commission Paid	466,766,548.00		1,732,744,320.00		3	Interest Accrued but not Due	1,699,188,688.00	
		4	Insurance Premium to KCDGFB			7,833,086.00		4	Miscellaneous Income	8,618,375.00	
4,519,991,306.77		5	Interest Paid	5,399,420,203.00		2,426,356,646.00		5	Reserves and Provision Removed	2,097,650,938.44	
3,754,365,738.15		6	Reserves and provisions Created	2,759,545,509.00		1,279,446.91			Reserve for Stock deficit released	57,165.93	
9,663,300,616.10			TOTAL	9,357,093,188.46		9,956,264,018.91			TOTAL	9,701,769,379.12	
292,963,402.81			NET PROFIT	344,676,190.66		-			NET LOSS	-	
9,956,264,018.91			GRANDTOTAL	9,701,769,379.12		9,956,264,018.91			GRANDTOTAL	9,701,769,379.12	

