

# Sree Thyagaraja Co-operative Bank Limited

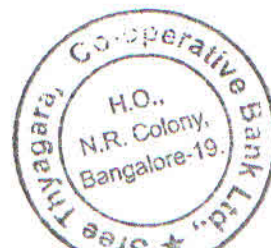
H.O. No.5, 9th Cross Road, N.R.Colony, Bangalore - 560 019.

## BALANCE SHEET AS ON 31.03.2023

| CAPITAL AND LIABILITIES  | ANNEX | As on<br>31.03.2023<br>(Current Year) | As on<br>31.03.2022<br>(Previous Year) |
|--|-------|---------------------------------------|--|
| i) Authorised Capital<br>(25 lakhs shares of Rs.100.00)          |       | 25,00,00,000.00                       | 25,00,00,000.00                        |
| ii) Subscribed Capital   |       |                                       |  |
| Regular Members (674314 shares of Rs.100)                        |       | 6,74,31,400.00                        | 5,61,20,400.00                         |
| Associate Members (906027 shares of Rs.100)                      |       | 9,06,02,700.00                        | 10,30,84,400.00                        |
| <b>Total</b>   |       | <b>15,80,34,100.00</b>                | <b>15,92,04,800.00</b>                 |
| iii) Paid up Share Capital                                       |       |                                       |  |
| Amount called up:- Regular Members<br>(674314 shares of Rs.100)  |       | 6,74,31,400.00                        | 5,61,20,400.00                         |
| Less: Calls Un paid (708 Shares of Rs.50)                        |       | 35,400.00                             | 35,900.00                              |
| <b>Total</b>   |       | <b>6,73,96,000.00</b>                 | <b>5,60,84,500.00</b>                  |
| Amount called up:-Associate Members<br>(906027 shares of Rs.100) |       | 9,06,02,700.00                        | 10,30,84,400.00                        |
| Less: Calls Un paid (1 Shares of Rs.50)                          |       | 50.00                                 | 350.00                                 |
| <b>Total</b>   |       | <b>9,06,02,650.00</b>                 | <b>10,30,84,050.00</b>                 |
| Out of the Above:  |       |                                       |  |
| a) From individuals:   |       | 15,79,98,650.00                       | 15,91,68,550.00                        |
| From Regular Members   |       | 6,73,96,000.00                        | 5,60,84,500.00                         |
| From Associate Members   |       | 9,06,02,650.00                        | 10,30,84,050.00                        |
| b) From co-operative institutions                                |       | -                                     | -                                      |
| c) From State Government   |       | -                                     | -                                      |
| <b>2. Reserves and Others</b>                                    |       | <b>1,03,12,55,212.58</b>              | <b>93,95,90,010.02</b>                 |
| i) Reserve Fund  |       | 25,46,95,604.36                       | 23,99,93,140.80                        |
| ii) Investment Depreciation Reserves                             | 1     | 12,04,12,480.00                       | 8,06,86,293.00                         |
| iii) Building Fund-  |       |                                       |  |
| Less: Amount utilised-Rs.1,46,04,200                             |       | 8,12,86,513.37                        | 7,89,91,513.37                         |
| iv) Dividend Equilisation Fund                                   |       | 1,59,98,654.07                        | 1,49,94,654.07                         |
| v) Invt. Fluctuation Fund  |       | 8,31,11,928.82                        | 8,12,61,928.82                         |
| vi) Other Reserves   | 2     | 9,95,00,906.96                        | 8,95,63,354.96                         |
| vii) Bad & Doubtful Debt Reserve (NPA Provisions)                | 3     | 36,03,61,125.00                       | 33,83,61,125.00                        |
| viii) Standard Assets Provision                                  |       | 1,58,88,000.00                        | 1,57,38,000.00                         |



|   |    |                   |                   |
|---|----|-------------------|-------------------|
| 2A. Deferred Tax Provision  |    | 63,08,820.00      | 63,08,820.00      |
| 3. Principal / Subsidiary State partnership fund account                |    |                   |                   |
| 4. Deposits & Other accounts  |    | 6,22,67,89,526.20 | 6,02,02,50,876.75 |
| i) Fixed Deposits   |    | 4,77,45,25,627.94 | 4,57,42,27,366.94 |
| a) From individuals   | 4  | 4,59,23,73,133.94 | 4,41,58,80,254.94 |
| b) Central Co-operative Banks   |    | -                 | -                 |
| c) Other Societies  |    | 18,21,52,494.00   | 15,83,47,112.00   |
| ii) Savings Bank Accounts   |    | 1,37,70,65,674.81 | 1,34,77,63,730.89 |
| a) From individuals   | 4A | 1,20,42,39,794.54 | 1,15,60,29,612.49 |
| b) Central Co-operative Banks   |    | -                 | -                 |
| c) Other Societies  |    | 43,15,446.32      | 63,48,336.46      |
| d) Inoperative SB Accounts  |    | 16,85,10,433.95   | 18,53,85,781.94   |
| iii) Current Deposits   |    | 7,51,98,223.45    | 9,82,59,778.92    |
| a) From individuals   |    | 4,86,25,542.58    | 9,07,27,076.57    |
| b) Central Co-operative Banks   |    | -                 | -                 |
| c) Other Societies  |    | 1,85,06,388.11    | -                 |
| d) Inoperative Cur. Accounts  |    | 80,66,292.76      | 75,32,702.35      |
| 5. Borrowings   |    | -                 | -                 |
| 6. Bills for collection being Bills Receivable as per Contra            |    | 28,60,226.00      | 43,65,141.11      |
| 7. Branch Adjustments   |    | -                 | -                 |
| 8. Overdue interest reserve   |    | 18,40,44,451.00   | 21,61,32,126.86   |
| Interest receivable from all loans (Contra)                             |    | 18,40,44,451.00   | 17,80,72,217.86   |
| As per Sec 68 order recoverable Interest Amount (Contra)                |    | -                 | 3,80,59,909.00    |
| As per Sec 68 order recoverable Penal Interest & Other Charges (Contra) |    | -                 | 14,80,822.00      |
| 9. Interest Payable on Deposits   | 5  | 2,29,23,231.00    | 2,43,62,261.00    |
| 10. Other Liabilities   |    | 11,14,82,727.57   | 10,24,59,911.75   |
| i) Dividend Payable   |    | 63,08,721.00      | 66,13,693.00      |
| ii) Other Accounts  | 6  | 10,51,74,006.57   | 9,58,46,218.75    |
| 11. Net Profit  |    | 6,04,84,961.27    | 5,07,94,521.56    |
| Total   |    | 7,80,41,47,805.62 | 7,52,49,13,041.05 |
| Bank Guarantee  |    | 10,000.00         | -                 |
| Deaf Amount with RBI  |    | 3,41,81,832.14    | 2,95,89,807.77    |
| Notes on Accounts   |    |                   |                   |
| Grand Total   |    | 7,83,83,39,637.76 | 7,55,45,02,848.82 |





| PROPERTY AND ASSETS   |        |                   |                   |
|---|--------|-------------------|-------------------|
| 1. Cash   |        | 14,17,37,355.46   | 14,06,58,425.21   |
| a) Cash on Hand   |        | 2,78,45,155.00    | 3,33,58,309.00    |
| b) C/A with Reserve Bank of India   |        | 10,25,00,000.00   | 8,20,00,000.00    |
| c) Current A/c with Karnataka State Co-op., Apex Bank   |        | 1,07,01,830.09    | 2,46,54,382.84    |
| d) BD & BRDCC Cur A/c.  |        | 6,90,370.37       | 6,45,733.37       |
| 2 Balance with other banks  |        |                   |                   |
| (i) Current Deposits  |        | 23,70,15,586.01   | 18,77,14,834.19   |
| 2) Cur A/c with Indusind Bank   |        | 4,23,42,790.67    | 2,52,93,851.38    |
| 3) Cur A/c with Indusind Bank Clearing  |        | 4,52,12,741.39    | 4,20,40,869.21    |
| 4) Current A/c with IDFC Bank   |        | 88,244.00         | 87,244.00         |
| 5) Current A/c with Axis Bank Ltd   |        | 52,54,481.84      | 39,24,324.21      |
| 6) C/A with IDBI Bank,  |        | 12,41,17,328.11   | 11,58,59,693.39   |
| 7) C/A with Bank of Maharashtra   |        | 2,00,00,000.00    | 5,08,852.00       |
| (ii) Fixed Deposits   |        | 54,20,71,392.22   | 40,37,47,392.22   |
| Fixed Deposits & RFD  | 7      | 27,50,32,392.22   | 26,30,32,392.22   |
| Invt. In Other Banks  | 8      | 26,70,39,000.00   | 14,07,15,000.00   |
| 3. Money at Call & Short Notice   |        | 28,00,00,000.00   | 24,00,00,000.00   |
| 4. Investments  |        | 2,27,85,11,992.70 | 2,43,83,31,540.68 |
| i) Central & State Govt. Securities<br>Face Value - Rs. 213,69,15,000.00<br>Market Value - Rs. 206,38,83,820.76 | 9      | 2,11,09,65,392.50 | 2,26,57,84,940.50 |
| ii) Other Trustee Securities  |        |                   | -                 |
| iii) Shares in Co-op., institutions other than in item (5) (NON-SLR)  |        | 15,25,000.00      | 15,25,000.00      |
| iv) Other Investments   |        |                   |                   |
| a) Non-SLR Investment(In PSU Bonds & Debt Oriented Mutual Funds)  | 10+10A | 16,60,21,600.20   | 17,10,21,600.18   |
| 5. Investments out of the Principal / Subsidiary State Partnership Fund   |        |                   | -                 |
| 6. Loans & Advances   |        | 4,00,01,91,889.58 | 3,74,77,50,054.30 |
| i) Short Term Loans,cash credits,overdrafts and bills discounted  |        | 69,88,07,289.13   | 70,60,20,636.98   |
| Less: As per Sec.68 loan amount to be recovered   |        | (-) 7,65,106.00   | (-) 7,65,106.00   |
| Balance outstanding under short term loans  | 11     | 69,80,42,183.13   | 70,52,55,530.98   |
| of which secured against -  |        |                   |                   |
| (a) Government and other approved securities  |        |                   |                   |
| (b) Other tangible securities   |        | 69,80,42,183.13   | 70,52,55,530.98   |
| ii) Medium Term Loans   | 12     | 8,41,25,348.73    | 8,51,69,819.73    |
| of which secured against -  |        |                   |                   |
| (a) Government and other approved securities  |        |                   |                   |
| (b) Other tangible securities   |        | 8,41,25,348.73    | 8,51,69,819.73    |



|  |    |                   |                   |
|--|----|-------------------|-------------------|
| iii) Long Term Loans   |    | 3,21,72,59,251.72 | 2,95,65,59,597.59 |
| Less: As per Sec.68 loan amount to be recovered  |    | 1,03,34,219.00    | 1,03,71,051.00    |
| Balance outstanding under long term loans  | 13 | 3,20,69,25,032.72 | 2,94,61,88,546.59 |
| of which secured against -   |    |                   |                   |
| (a) Government and other approved securities   |    |                   |                   |
| (b) Other tangible securities  |    | 3,20,69,25,032.72 | 2,94,61,88,546.59 |
| iv) As per sec 68 order No.UCB-1/138/Enquiry /2011-12 dtd 22-12-2016 Recoverable Loan Amount |    | 1,10,99,325.00    | 1,11,36,157.00    |
| 7. Int receivable from All Loans(Contra)   |    | 18,40,44,451.00   | 21,61,32,126.86   |
| On Standard Assets   |    | 1,23,25,196.00    | 3,62,98,729.00    |
| On Non Performing Assets   |    | 17,17,19,255.00   | 14,17,73,488.86   |
| As per sec 68 order recoverable Interest Amount(Contra)                                      |    | -                 | 3,80,59,909.00    |
| As per sec 68 order recoverable Penal Interest & Other charges (Contra)                      |    | -                 | 14,80,822.00      |
| 8. Bills Receivable being bills for Collection as per Contra                                 |    | 28,60,226.00      | 43,65,141.11      |
| 9. Branch Adjustments  |    | -                 | -                 |
| 10.Premises less depreciation  |    | 4,92,66,119.00    | 4,87,61,160.00    |
| 11. Furnitures , Fixutres & Others less depreciation   | 14 | 1,93,14,562.66    | 1,66,96,689.16    |
| 12. Other Assets   | 15 | 2,99,68,816.99    | 4,10,09,914.99    |
| 13.Int receivable from Investments   |    | 3,91,65,414.00    | 3,82,64,940.33    |
| 14. Recoverable Fraudulent Amount(Contra)  |    |                   | 4880567.00        |
| Less: Amount Recovered   |    |                   | -4880567.00       |
| Total  |    | 7,80,41,47,805.62 | 7,52,49,13,041.05 |
| Bank Guarantee   |    | 10,000.00         | -                 |
| Deaf Amount with RBI   |    | 3,41,81,832.14    | 2,95,89,807.77    |
| Notes on Accounts  | 17 |                   |                   |
| Grand Total  |    | 7,83,83,39,637.76 | 7,55,45,02,848.82 |

For SREE THYAGARAJA COOPERATIVE BANK LIMITED

  
MOHAN N HARDEKAR  
(CHIEF EXECUTIVE OFFICER)

  
PRASANNAKUMAR D  
(DIRECTOR)

  
RAMEGOWDA K G  
(VICE-PRESIDENT)

  
Dr. M.R. VENKATESH  
(PRESIDENT)

Subject to our Report of even date  
for M/s. Babu & Badat  
Chartered Accountants  
Firm Regn.No.321009E

  
(K. Chandrababu)

Partner

Membership No. 29130

UDIN:23029130BGVNWW7601

