

THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED, BENGALURU - 560018

INCOME & EXPENDITURE FOR THE YEAR ENDED 31-03-2022

AMOUNT FOR THE YEAR 31-03-2021 (Rs in Lakhs)	SL No	EXPENDITURE	AMOUNT FOR THE YEAR 31-03-2022	AMOUNT FOR THE YEAR 31-03-2021 (Rs in Lakhs)	SL No	INCOME	AMOUNT FOR THE YEAR 31-03-2022
	I	Interest Paid on Deposits and Loans Borrowed			I	Interest Received on	
3,467.99	1	Interest on Deposits	34,58,67,747.12	3,633.26	1	Loans and Advances	45,04,75,923.01
1,070.79	2	Interest Paid on Borrowings	15,53,04,792.00	1,552.25	2	Investments	16,95,69,935.11
2,085.58	II	Salary, Allowances, Provident Fund and Gratuity	21,97,73,061.00	155.57	II	Commission and Brokerage	241,23,873.45
3.21	III	Directors Fee, Executive Committee Fee and Allowances	9,62,000.00	130.38	III	Other Incomes	134,54,739.30
169.18	IV	Rents, Taxes, Insurance and Electricity Charges	201,12,557.00		IV	Interest subsidy for the year	
6.44	V	Legal Expenses	1,17,640.00	2,437.23		Interest Subsidy Receivable for the year 2021-22 from GOK on Agricultural loan	23,06,39,000.00
3.12	VI	Telephone Expenses	2,37,535.00				
6.34	VII	Audit Expenses	6,98,550.00				
123.84	VIII	Depreciation on Fixed Assets and Repairs	106,86,824.58				
18.26	IX	Printing & Stationery & Advertisement	21,59,178.15				
	X	Other Expenses					
8.42	1	Fuel Expenses	13,14,944.00				
0.66	2	Hired vehicle charges	1,02,500.00				
3.75	3	Contingency	3,62,951.00				
0.28	4	Annual membership fee	5,450.00				
0.02	5	Reading room expenses	1,140.00				
7.88	6	Professional fee	14,52,971.00				
3.53	7	Meeting expenses	3,69,623.00				
0.89	8	GBM	4,05,154.00				
0.00	9	Directors & Employees Training	0.00				
63.26	10	Computer Maintenance	99,05,650.22				
0.35	11	Postage	31,350.75				
51.50	12	Miscellaneous expenses	47,95,824.28				
7.61	13	Out source expenses	696245.00				



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88.47	14	Bank security expenses	90,85,596.00				
2.57	15	Amortization	2,96,045.00				
38.20	16	ATM Card	91,74,290.87				
0.30	17	Honorarium	1,25,000.00				
55.65	XI	Income Tax paid for 2020-21	0.00				
	XII	Provisions	.				
204.23	1	Income Tax	168,14,660.00				
416.37	XIII	Net Profit	774,04,190.90				
7,908.69		Total	88,82,63,470.87	7,908.69		Total	88,82,63,470.87


Pundalika L. Sadure K.C.S.
Chief Executive Officer


Pattabhiramaiah M C
Vice-President


D Hanumanthaiah
President

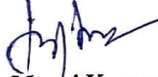

Chunchegowda
Director


V.H Somashekara reddy
Director

Date : 23-06-2022

Place : Bengaluru

For Ashok Manoj & Co.,
Chartered Accountants
Firm Registration No.007985


C A Manoj Kumar
Partner
Membership No.205956
UDIN: 22205956ALMGIP5552



THE BENGALURU DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED, BENGALURU - 560018

BALANCE SHEET AS ON 31-03-2022

AMOUNT AS ON 31-03-2021 (RS. IN LAKHS)	CAPITALS AND LIABILITIES	AMOUNT	AMOUNT	AMOUNT AS ON 31-03-2022	AMOUNT AS ON 31-03-2021 (RS. IN LAKHS)	PROPERTIES & ASSETS	AMOUNT	AMOUNT	AMOUNT AS ON 31-03-2022
	1 Paid up Share Capital					1 Cash in hand			
	1 "A" Class Shares	54,68,24,150.00				a Cash in Hand		19,10,20,909.00	
	2 "B" Class Share	96,00,000.00			2,041.11	b Cash in ATM		66,08,947.62	19,76,29,856.62
	3 "C" Class Share	301,00,800.00				2 Bank balances			
	4 "D" Class Share	96,72,200.00				a KSC Apex Bank	21,35,39,601.76		
	5 "E" Class Share	81,34,000.00				b State Bank of India	176,54,330.68	23,11,93,932.44	
5,498.42	6 "G" Class Share	2,000,000.00	60,63,31,150.00	60,63,31,150.00		Other Bank Balances			
	2 Reserve Fund and Other funds					a YES bank	85,195.00		
	a Statutory Reserve Fund	826,67,936.27				b Canara bank	21,634.77		
	b Agriculture Credit Stabilization Fund	332,52,642.00				c IndusInd bank	76,914.12		
	c Building Fund	313,71,964.11				d IDBI bank	112,54,653.53		
	d Dividend Equalization Fund	14,33,075.00				e S.G.L account	501.00		
	e Bad & Doubtful Debt Fund	823,52,247.00				f Karnataka bank	16,766.03		
	f Staff Family Benefit Fund	4,50,900.00			2,147.14	g IDFC bank	4,55,321.00	119,10,985.45	24,31,04,917.89
	g Bank Vehicle Fund	1,51,419.00				Fixed Deposits			
	h Investment Fluctuation fund	20,04,465.00				a FD with KSC Apex bank	173,09,88,066.00		
	i Capital Reserve Fund	314,98,036.00				b RFD with KSC Apex bank	826,67,936.00		
	j Special Assistance Fund For Bank Members	59,32,480.00			18,869.09	c ACS Fund in FD with KSC Apex bank	332,52,642.00	184,69,08,644.00	184,69,08,644.00
	k Development Fund For PACS	33,19,420.00				3 Money at Call & Short Notice			
	l Farmers Welfare Fund	59,53,730.00			500.00	1 IDFC Bank	0.00		0.00
	m Employees Welfare & Death Relief Fund	84,97,440.00				4 Investments			
	n Charity and Donations	21,32,755.00				a Government Securities			
2,436.98	o Retired Employees Pension Fund	20,36,515.00	29,30,55,024.38	29,30,55,024.38		1 Central Government Securities	0.00		
	3 Deposits and other accounts					2 State Government Securities	154,00,00,000.00	154,00,00,000.00	
	a Term Deposits					b Shares with other Co-operative Society			
	Individuals	188,56,83,367.50				1 Industrial Finance Corporation of India	75,000.00		
	Others	113,83,579.00				2 KSC Apex Bank	14,98,00,000.00		
	Co-operative Societies	218,58,92,497.38				3 IFFCO	5,00,000.00		
	Co-operative Banks	384,92,667.00	412,14,52,110.88			4 Karnataka Co-operative Film Federation	10,000.00		
	b Reserve Fund Deposits					5 Chitra Gupta sahakara Prakashana	500.00		
	Co-operative Societies	75,86,75,337.15			15254.11	6 Karnataka State Insurance Co-operative Society	25,000.00	15,04,10,500.00	169,04,10,500.00



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	Co-operative Banks	991,09,066.61	85,77,84,403.76			Investments out of Principle/Subsidiary state partnership fund in the shares of Central Co-operative bank, Primary Agriculture Credit Co-operative Societies	0.00	0.00	0.00
	c Savings Deposits					6 Loans & Advances			
	Individuals	184,17,07,644.08				a Short Term			
	Others	14,10,84,196.37				1 Agricultural Loan	659,35,11,989.00		
	Co-operative Societies	55,28,81,999.12				2 Gold Loan	157,34,96,212.74		
	Co-operative Banks	6,19,398.77	253,62,93,238.34			3 Badavara bandhu	49,710.00		
	d Current Deposits					4 KCC Dairy	8380574.00	817,54,38,485.74	
	Individuals	123,85,496.72				5 Cash Credit Loans			
	Others	678,83,175.87				a PACS	20,71,600.00		
	Co-operative Societies	94,80,88,492.78				b TAPCMS	213,75,298.54		
	Co-operative Banks	669,80,917.19	109,53,38,082.56			c Consumer Societies	319,40,105.81		
78,658.29	e Other Deposits		24,97,01,793.33	886,05,69,628.87		d Weavers Societies	2,49,794.00		
	4 Borrowings					e Employee Co-operative Societies	364,15,702.00		
	a KSC Apex Refinance - SAO Loan	322,00,00,000.00				f Other Co-operative Societies	426,87,808.90		
29,172.52	b KSC Apex Refinance - MTL	31,52,08,410.00	353,52,08,410.00	353,52,08,410.00		g BDP	1,76,250.00		
308.07	5 Branch adjustments		315,64,359.75	315,64,359.75		h Non agricultural Sector	11,67,343.00		
2,842.74	6 Interest Payable		29,09,57,341.17	29,09,57,341.17		i Housing Co-operative Societies	376,20,491.00		
	7 Other Liabilities					6 Loan on Deposits	436,57,464.20		
	a Bills Payables					7 ICDP	5,76,800.00	21,79,38,657.45	
	1 Pay orders	9,92,273.50				b Medium Term Loan			
	2 Demand Draft	82,16,212.00	92,08,485.50			1 Agricultural Loan	57,03,256.00		
	b Suspense					2 Fixed Loan			
	1 Proposed Societies	716,29,694.97				a Employee Co-operative Societies	19,97,65,662.90		
	2 General Suspense	230,26,011.90	946,55,706.87			b Housing Co-operative Societies	158,81,802.00		
	c Government Aids					c Others	37,21,902.00		
	1 Aid to Co-operative Societies	123,86,178.63				3 MTL Transport Loan	15,34,248.00		
	2 Risk fund contribution for consumption of subsidy to Co-operative society	2,62,500.00				4 Non Agricultural Loan	59,73,296.03		
	3 DRDS Subsidy	12,449.50				5 Pump set	2,89,641.00		
	4 Government Aid to Safari Karmachari	9,000.00				6 Self Help Group Loan	27,39,77,365.61		
	5 Interest subsidy to co-operative society	36,640.32				7 Pay Security Loan	16,11,83,834.16		
	6 Interest subvention received from GOI	169,74,609.00				8 Weavers loan	36,78,580.18		

