

Annexure - XV

([Paragraph - 8.33](#))

Suggested format of Balance Sheet of UCBs

Balance Sheet of _____ (here enter name of the bank)

as on 31st March _____ (Year).

Capital and Liabilities	Schedule	As on 31.3. _____ (Current Year)	As on 31.3. _____ (Previous Year)
		Rs.	Rs.
Capital	<u>1</u>		
Reserve and Surplus	<u>2</u>		
Principal/Subsidiary State	<u>3</u>		
Partnership Fund Deposits	<u>4</u>		
Borrowings	<u>5</u>		
Other Liabilities & Provisions	<u>6</u>		
	Total	_____	_____
Assets			
Cash & Balances with Reserve			
Bank of India, State Bank of			
India, State Co-op. Bank &			
Central Co-op. Bank	<u>7</u>		
Balances with Banks and Money	<u>8</u>		
At Call & Short Notice			
Investments	<u>9</u>		
Investments out of the Principal/			
Subsidiary State Partnership Fund	<u>10</u>		
Advances	<u>11</u>		
Fixed Assets	<u>12</u>		
Other Assets	<u>13</u>		
	Total	_____	_____
Contingent Liabilities and			
Bills for Collection	<u>14</u>		

Schedule 1 Capital

As on

As on

31.3. _____ 31.3. _____
 (Current Year) (Previous Year)
 Rs. Rs.

I. Authorised Capital

- (a) _____ shares of Rs. _____ each
- (b) _____ shares of Rs. _____ each

II. Subscribed Capital

- (a) _____ shares of Rs. _____ each
- (b) _____ shares of Rs. _____ each

III. Amount called up

- (a) On _____ shares at
 Rs. _____ per share

Less : Calls Unpaid

- (b) On _____ shares at
 Rs. _____ per share

Less : Calls Unpaid

IV. Of (3i) above, held by :-

- (a) Individuals
- (b) Co-operative institutions
- (c) State Government

Total _____

**Schedule 2
 Reserves and Surplus**

As on As on
 31.3. _____ 31.3. _____
 (Current Year) (Previous Year)
 Rs. Rs.

I. Statutory Reserve

- (a) Opening Balance
- (b) additions during the year
- (c) Deductions during the year

II. Agricultural (Credit Stabilization) Fund

- (a) Opening Balance
- (b) Additions during the year
- (c) Deductions during the year

III. Building Fund

- (a) Opening Balance
- (b) Additions during the year
- (c) Deductions during the year

IV. Dividend Equalization Fund

- (a) Opening Balance
- (b) Additions during the year
- (c) Deductions during the year

V. Other Funds and Reserves

(to be specified)

- (a) Opening Balance
 - (b) Additions during the year
 - (c) Deductions during the year
- {Total (I, II, III, IV and V)}**

Schedule 3
Principal/Subsidiary State Partnership Fund

	As on	As on
	31.3. _____	31.3. _____
	(Current Year)	(Previous Year)
	Rs.	Rs.

- I. (a) Opening Balance
- (b) Additions during the year
- (c) Deductions during the year
- II. For share capital of
 - (a) Central Co-op. Banks
 - (b) Primary Agricultural Credit Societies

(c) Other Societies

Total _____

Schedule 4 Deposits

As on _____ **As on** _____
31.3. _____ **31.3.** _____
(Current Year) (Previous Year)
Rs. Rs.

I. Demand Deposits

- (i) From Individuals #
- (ii) From Central Co-op. Banks
- (iii) From other Societies

II. Savings Bank Deposits

- (i) From Individuals #
- (ii) From Central Co-op. Banks
- (iii) From other Societies

III. Term Deposits @

- (i) From Individuals #
- (ii) From Central Co-op.
Banks
- (iii) From other Societies

Total (I, II and III) _____

@ Including reserve fund deposits of societies, employees provident fund deposits, staff security deposits, recurring deposits, cash certificates, etc.

Individual include deposits from institutions other than co-operative banks and societies.

Schedule 5 Borrowings

As on _____ **As on** _____
31.3. _____ **31.3.** _____

(Current Year) (Previous Year)
Rs. Rs.

- I. From the Reserve Bank of India and the State & Central Co-operative Banks :
 - (a) Short-term loans, cash credits and overdrafts of which secured against:
 - (i) Government and other Approved Securities
 - (ii) Other tangible securities
 - (b) Medium term loans of which secured against :
 - (i) Government and other Approved Securities
 - (ii) Other tangible securities
 - (c) Long-term loans of which secured against
 - (i) Government and other Approved Securities
 - (ii) Other tangible securities

- II. From the State Bank of India
 - (a) Short-term loans, cash credits and overdrafts: of which secured against :
 - (i) Government and other Approved Securities
 - (ii) Other tangible securities
 - (b) Medium Term Loans of which secured against
 - (i) Government and other Approved Securities
 - (ii) Other tangible securities
 - (c) Long Term Loans of which secured against
 - (i) Government & other Approved Securities
 - (ii) Other tangible securities

- III. From the State Government
 - (a) Short term loans of which secured against
 - (i) Government & other Approved Securities
 - (ii) Other tangible securities

- (b) Medium term loans
 - of which secured against
 - (i) Government & other Approved Securities
 - (ii) Other tangible securities
- (c) Long Term loans
 - of which secured against
 - (i) Government and other Approved Securities
 - (ii) Other tangible securities

IV. Loans from other sources
(source and security to be specified)

Total (I, II, III and IV) _____

- Notes : 1. Short term loans will be for periods upto 15 months, medium term loans from 15 months to 5 years and long term loans over 5 years
2. Other tangible security includes borrowings against gold and gold ornaments, repledge of goods, mortgage of land, etc.

Schedule 6 Other Liabilities and Provisions

	As on 31.3. _____ (Current Year) Rs.	As on 31.3. _____ (Previous Year) Rs.
I. Bills payable (net)		
II. Inter-office adjustments (net)		
III. Interest accrued		
IV. Unclaimed Dividends		
V. Others (including provisions)		
Total (I, II, III, IV and V)	_____	_____

Schedule 7 Cash and Balances with Reserve Bank of India, State Bank of India, State Co-op. Bank and Central Co-op. Bank

	As on 31.3. _____ (Current Year)	As on 31.3. _____ (Previous Year)

	Rs.	Rs.
I. Cash in Hand		
II. Balances with Reserve Bank of India		
(a) In Current Account		
(b) In other Accounts		
III. Balances with State Bank of India		
(a) In Current Account		
(b) In other Accounts		
IV. Balances with State and Central Co-operative banks		
(a) In Current Account		
(b) In other Accounts		
Total (I, II, III and IV)		

Schedule 8
Balances with Banks & Money at Call & Short Notice

	As on 31.3. (Current Year) Rs.	As on 31.3. (Previous Year) Rs.
I. Balance with other Banks		
(a) Current deposits		
(b) Savings bank deposits		
(c) Fixed deposits		
II. Money at Call and Short Notice		
(a) With banks		
(b) With other institutions		
Total (I and II)		

**Schedule 9
Investments**

	As on 31.3. _____ (Current Year) Rs.	As on 31.3. _____ (Previous Year) Rs.
I. In Central & State Government Securities		
II. In other Approved Securities		
III. In shares of co-operative institutions (other than out of the Principal/ Subsidiary State Partnership Fund)		
IV. In debentures and bonds		
V. Others (To be specified)		
VI. Total (I, II, III, IV and V)	_____	_____
VII. <i>Less</i> : Provision for Depreciation in Investments		
Total (VI minus VII)	_____	_____

**Schedule 10
Investment out of the Principal/Subsidiary State Partnership Fund**

	As on 31.3. _____ (Current Year) Rs.	As on 31.3. _____ (Previous Year) Rs.
I. In shares of Central Co-operative banks		
II. In shares of Primary agricultural credit Societies		
III. In shares of other societies		
Total I, II and III	_____	_____

**Schedule 11
Advances**

As on As on

	31.3. _____ (Current Year) Rs.	31.3. _____ (Previous Year) Rs.
I. (a) Bills purchased & discounted		
(b) Cash credits, overdrafts & loans repayable on demand		
(c) Term Loans		
Total	_____	_____
II. (a) Secured by tangible assets		
(b) Secured by bank/ government guarantees		
(c) Unsecured		
Total	_____	_____
III. <i>Less</i> : Provision for Bad and Doubtful Debts		
IV. Total (I - III)	_____	_____

Schedule 12
Fixed Assets

	As on 31.3. _____ (Current Year) Rs.	As on 31.3. _____ (Previous Year) Rs.
I. Premises		
(a) At cost as on 31st March of of the preceding year		
(b) Additions		
(c) Deductions during the year		
(d) Total Cost (a and b minus c)		
(e) <i>Less</i> : Depreciation to date		
(f) Total (d minus e)	_____	_____
II. Other Fixed Assets (including		

furniture and fixtures)

(a) At cost as on 31st March of the preceding year

(b) Additions during the year

(c) Deductions during the year

(d) **Total Cost (a + b minus c)**

(e) *Less* : Depreciation to date

(f) **Total (d minus e)**

Schedule 13 Other Assets

	As on	As on
	31.3. _____	31.3. _____
	(Current Year)	(Previous Year)
	Rs.	Rs.

I. Inter-office adjustment (net)

II. Interest accrued

III. Stationery and stamps

IV. Non-banking assets acquired in satisfaction of claims

V. Others @

Total (I, II, III, IV and V) _____

@ In case there is any unadjusted balance of loss, the same may be shown under this item with appropriate footnote.

Schedule 14 Contingent liabilities and bills for collection

	As on	As on
	31.3. _____	31.3. _____
	(Current Year)	(Previous Year)
	Rs.	Rs.

I. Claims against the bank not acknowledged as debts

II. Liability for partly paid investments

III. Liability on account of outstanding forward exchange contracts

IV. Guarantees given on behalf of constituents

V. Acceptances, endorsements and other obligations (including bills for collection)

VI. Other items for which the bank is contingently liable

Total (I, II, III, IV, V and VI)

	Schedule 31.3. No.	As on _____ (Current Year) Rs.	As on _____ (Previous Year) Rs.
I. Income			
Interest earned	<u>15</u>		
Other income	<u>16</u>		
Total			
II. Expenditure			
Interest expended	<u>17</u>		
Operating expenses	<u>18</u>		
Provisions & contingencies			
Total			
III. Profit/Loss			
Net Profit/Loss (-) for the year			
Profit/Loss (-) brought forward			
Total			
IV. Appropriations			
Transfer to statutory reserves			
Transfer to other reserves (to be specified)			
Proposed Dividend			

Balance carried to Balance Sheet
Total

Schedule 15
Interest Earned

As on **As on**
31.3. **31.3.**
(Current Year) (Previous Year)
Rs. Rs.

I. Interest/discount on advances/bills

II. Income on investments

III. Interest on balances with Reserve
Bank of India, State Bank of India,
State Co-op. Bank and Central
Co-op. Bank

IV. Others

Total

Schedule 16
Other Income

As on **As on**
31.3. **31.3.**
(Current Year) (Previous Year)
Rs. Rs.

I. Commission, exchange and brokerage

II. Profits on sale of investments

Less : Loss on sale of investments

III. Profit on revaluation of investments

Less : Loss on revaluation of investments

IV. Profit on sale of land, buildings
and other assets

Less : Loss on sale of land, buildings and other assets

V. Profit on exchange transactions

Less : Loss on exchange transactions

VI. Subsidies and Donations

VII. Income from non-banking assets
and profit (Loss) on sale of or
dealing in such assets

Total _____

Schedule 17
Interest Expended

	As on	As on
	31.3. _____	31.3. _____
	(Current Year)	(Previous Year)
	Rs.	Rs.

I. Interest on Deposits

II. Interest on Borrowings

III. Others

Total _____

Schedule 18
Operating Expenses

	As on	As on
	31.3. _____	31.3. _____
	(Current Year)	(Previous Year)
	Rs.	Rs.

I. Payments to and provisions
for employees

II. Rent, taxes and lighting

III. Printing and stationery

IV. Advertisement and publicity

V. Depreciation on bank's property

VI. Directors' fees, allowances
and expenses

VII. Auditors' fees and expenses

(including branch auditors)

VIII Law Charges

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IX. Postages, Telegrams, Telephones, etc.

X. Repairs and maintenance

XI. Insurance

XII. Other Expenditure

Total _____