

**THE GOA STATE CO-OPERATIVE BANK LTD.**  
(SCHEDULED BANK)  
HEAD-OFFICE, "SAHAKAR-SANKUL", PATTO-PLAZA, PANAJI GOA.  
**BALANCE SHEET AS ON 31.03.2010**

CORRESPONDING FIGURES OF THE PREVIOUS YEAR 31.03.09	CAPITAL & LIABILITIES	AMOUNT	AMOUNT	CORRESPONDING FIGURES OF THE PREVIOUS YEAR 31.03.2009	PROPERTIES & ASSETS	AMOUNT	AMOUNT
	<b><u>1. CAPITAL</u></b>				<b><u>1. CASH.</u></b>		
350000000.00	<b><u>I. AUTHORISED CAPITAL</u></b>		350000000.00	389396648.81	I. With RBI	570965223.45	
				56247268.46	II. In hand	70213465.72	
	<b><u>II. ISSUED, SUBSCRIBED &amp; PAID UP</u></b>			31925820.87	III. With SBI.	21749640.33	
	<b><u>SHARE CAPITAL</u></b>			3928407.63	IV. With Nationalised Banks.	2180926.76	665109256.26
35169100.00	a. "A" class shares held by Cooperative Institutions of Rs. 100/- / Rs. 1000/- each	43223200.00					
12500000.00	b. "B" class shares held by Government of Goa of Rs. 1000/- each.	12500000.00		48927405.84	<b><u>2. BALANCES WITH OTHER BANKS</u></b>		
86271500.00	c. "C" class shares held by Individuals of Rs. 100/- / Rs. 1000/- each	107593900.00	163317100.00	849619.10	I. Current Deposit with other Banks.	64971725.15	
				39511259.00	II. Current Deposit with Coop.Banks.	7496938.61	
					III. Fixed Deposit with other Banks.	40486763.00	112955426.76
				337630410.96			
					<b><u>3. MONEY AT CALL &amp; SHORT NOTICE</u></b>		1174450000.00
					<b><u>4. INVESTMENTS:</u></b>		
1220510.00	<b><u>2. SHARE DEPOSIT</u></b>		369410.00	1827644467.00	I. In Central & State Govt. Securities	2392186967.00	
	a. Coop Societies Rs. 3,37,310.00			173000722.50	II. In Other Trustee Securities.	168000722.50	
	b. Individuals Rs. 32,100.00			580880285.48	III. In Non SLR	570880285.48	
				501100.00	IV. Shares of Coop. Institution.	501100.00	3131569074.98
	<b><u>3. RESERVE FUND / OTHER RESERVES</u></b>						
33589503.85	A. Statutory Reserve fund	36417153.72			<b><u>5. ADVANCES</u></b>		
29894766.24	B. Building Fund.	30283341.36		803378494.75	<b><u>I. SHORT TERM LOANS</u></b>	801409787.68	
7261198.00	C. Divident Equalisation Fund	8036436.00			Cash Credit, O/D Bills Discounting.		
189245627.19	D. Investment Dep.Reserve	347445627.19			of the advances amount due from		
5939848.52	E Reserves for unforeseen losses	5939848.52			individual is Rs. 57,24,37,735.34		
20423375.78	F. Agriculture credit stabil. Fund	21036077.05			of the advances amount overdue		
10777000.00	G. Shares Capital Redemption fund.	10969000.00			Rs. 14,28,41,847.20		
7161.00	H. Relief Fund	7161.00			out of which pertaining to societies		
605991.86	I. Education Fund & Fees	89334.75			under liquidation is Rs. 35,59,410.83		
6802702.00	J. Amortisation of HTM Securities	7802702.00					
144225087.00	K. Capital Reserve	144225087.00		3404125864.57	<b><u>II. MEDIUM TERM LOANS</u></b>	3974434719.87	
---	L. Development Fund VKS Sty.	89334.75			of the advances amount due from		
---	M. Provision for Loss on Non Bank Assets	2000000.00	614341103.34		individual is Rs. 284,75,93,463.30		
					of the advances amount overdue		
					Rs. 30,36,84,549.37		
8933475.49	<b><u>4. PROFIT &amp; LOSS A/C</u></b>				of which pertains to Societies under		
	<b><u>I. Profit &amp; Loss as on 31.03.2010</u></b>		9268631.45		liquidation Rs. 3,39,95,336.91		
592866846.93	<b>Balance C/fd</b>		787296244.79	7697947774.97	<b>Balance C/fd</b>		5084083758.00

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592866846.93	Balance b/fd		787296244.79	7697947774.97	Balance b/fd	5084083758.00
	<b>5. DEPOSITS &amp; OTHER ACCOUNTS</b>			738863891.77	<b>III. LONG TERM LOANS</b>	779919559.99
	<b>I. FIXED DEPOSIT</b>				of the advances amount due from individual is Rs. 76,81,12,609.99	
	<b>A. SOCIETIES:</b>				of the advances amount overdue Rs. 2,62,55,786.05	
10356.00	a. Lakhpati deposits	10356.00			of which pertains to societies under liquidation is nil	
1093969179.95	b. Re-invest.Deposits	2027379548.90			Considered bad & doubtful of Recovery of (I+II+III)	
574088531.00	c. Fixed Deposits (urban banks Rs.49,86,,01,459.00)	668358547.00			Rs. 30,89,35,395.00 of which provision Rs. 30,98,11,111.94	
42027538.00	d. Res.Fund Dep.(Affiliated)	46440022.70				
	<b>B. LOCAL BODIES:</b>					
74198118.00	a. Re-investment Deposits	92887077.00				
38302621.91	b. Fixed Deposits.	34530767.04				
	<b>C. INDIVIDUALS:</b>					
19166196.00	a. Lakhpati deposits	18671296.00				
250.00	b. Pension Prov.Deposit	250.00				
1980492873.00	c. Re-Investment Deposit.	2271803083.49		199720559.15	<b>6. INTEREST RECEIVABLE</b>	177924718.35
1780.00	d. Marriage Deposits Scheme	1780.00				
455780321.55	e. Fixed Deposit.	440548181.55				
897890.00	f. N.R.I./N.R.E	741416.00	5601372325.68			
	<b>II. RECURRING DEPOSITS</b>				<b>7. FIXED ASSETS(AFTER DEPRECIATION)</b>	
1218890.00	a. Societies	1696190.00		125741538.47	I. PREMISES	112136358.47
---	b. Local Bodies.	6000.00		51216949.29	II. FURNITURE & FIXTURES & COMPUTER	48876770.33
39640795.20	c. Individuals	46605652.60	48307842.60	2316510.64	III. VEHICLE ACCOUNT	1855912.64
				1592898.56	IV. H. O. PLANT & MACHINERY	1274318.56
39483029.00	<b>III. PIGMY DEPOSITS</b>		31018394.93	2975000.00	V. LAND	2975000.00
228715.48	<b>IV. SECURITY DEPOSIT</b>		264736.48	144225087.00	VI. GOODWILL ON REVALUATION OF ASSETS	144225087.00
8000.00	<b>V. DEPOSIT AT CALL &amp; SHORT NOTICE</b>		8000.00			311343447.00
	<b>VI. SAVING BANK DEPOSITS:</b>					
416430115.37	a. Societies (out of which from Urban Banks Rs 6,32,433.55)	545042530.82		3021172.41	a. Draft paid without advice	4887594.31
231697177.85	b. Local Bodies.	263727679.13		9220862.89	b. Sundry debtors a/c.	7908808.09
2104243044.52	c. Individuals	2462697709.92		287242.25	c. Comm. & Exchange Rec.	273374.75
1464072.67	d. N.R.I./N.R.E.	1259845.86	3272727765.73	45479.11	d. Library Books	45941.11
				3628253.68	e. Stationery in stock	3509236.80
				326935.00	f. Telephone connection deposits	325492.00
				2907983.00	g. Festival & Special Advance	2977838.00
7706216342.43	Balance c/fd		9740995310.21	8984038138.19	Balance c/fd	11129115990.89

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7706216342.43	Balance B/fd		9740995310.21	8984038138.19	Balance c/fd		11129115990.89
	<b>VII. CURRENT DEPOSITS:</b>			19900155.00	h. I. Tax ded at source Receivable	18919269.00	
83809470.56	a. Societies (out of which from Urban Banks Rs. 2,88,94,490.19)	90540695.11		109006.43	i. Sundries a/c. (out of which Rs. 100470/- is bad for which full provision has been made)	109006.43	
5322255.18	b. Local Bodies.	7776963.34		496553.00	j. Security deposit a/c.	366491.00	
123203002.56	c. Individuals	185270032.99		119824.00	k. Subsidy due.	119824.00	
207549677.29	d. Matured Deposits	345198104.29		22890733.00	l. Advance Tax Deposit.	20880733.00	
320225.00	e. Pigmy Deposit Collection a/c.	347175.00		19945.00	m. Adv against Ex-Gratia	19945.00	
7566873.59	f. Deposit at call & short notices	7096456.59	636229427.32	1103054.00	n. Advance against Agreement Arrears	15782.00	
				45713.00	o. Security Transaction Tax	45713.00	
	<b>6. CLEARING ADJUSTMENTS</b>			709761.43	p. Amt. Receivable GOI Under Agrl. - waiver		
74618.25	i. Clearing adjustment	77668.25		2090562.49	q. Agrl. Debit Relief scheme Rec. GOI	2664928.24	
214360.90	ii. All Goa Clearing	162253.00		918000.00	r. Rent receivable	1224000.00	
41486914.51	iii. MICR Clearing	54041677.27	54281598.52		s. Electricity Charges Receivable	325973.00	
					t. Water Charges Receivable	18086.00	64638035.73
	<b>7. OTHER LIABILITIES &amp; PROVISIONS</b>						
14136317.33	<b>I. BILLS FOR COLLECTION</b>		11554779.79	8402834.00	<b>9. NON BANKING ASSETS</b>		10902834.00
	(Being Bills Receivable as per contra)				Acquired in satisfaction of Banks claim		
-9585700.33	<b>II. BRANCH ADJUSTMENT</b>		---	---	<b>10. BRANCH ADJUSTMENT</b>		21285964.23
431149438.49	<b>III. INTEREST PAYABLE</b>		346471148.50	11678764.00	<b>11. ACCEPTANCE ENDORSEMENT &amp; OTHER OBLIGATIONS ON BEHALF OF CUSTOMERS AS PER CONTRA</b>		13391079.00
57555469.99	<b>IV. SUNDRY CREDITORS</b>		22088225.08				
	<b>V. PROVISIONS:</b>						
15256461.02	a. Draft & Payorder payable	16712893.84					
442540.00	b. Audit fees payable	442540.00		14136317.33	<b>12. BILLS RECEIVABLE</b>		11554779.79
447029.15	c. Staff LIC premium payable	511865.65			(Being bills for collection as per contra)		
175630.00	d. Staff Income tax payable	616320.00					
1869114.00	e. PF & EPF payable	2961179.00					
72936.69	f. Branch Adj. for Net debit balance	72936.69					
12446.00	g. TDS on contractors.	11995.00					
53396.00	h. TDS on int. paid on Time Deposits.	41197.00					
9169.00	i. TDS on profession.	2220.00					
2502530.00	j. Subsidy Reserve Fund.	1383396.00					
613.80	k. Crop Insurance payable	613.80					
48201.30	l. EGSLIS scheme	46341.70					
368338.00	m. Pension scheme 95	361337.00					
8690277670.71	Balance c/fd		10811620489.42	9066659360.87	Balance c/fd		11250888683.64

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8690277670.71	Balance B/fd		10811620489.42	9066659360.87	Balance B/fd		11250888683.64
---	n. Courier Charges Payable	23393.00					
99859.93	o. Service Tax/Cash Trans. Tax Payable	34736.32					
1670146.00	p. XVII DIVIDEND PAYABLE A/C.	1598496.00					
177696.26	q. Credit Balance in society hcc & cc a/c	102610.55					
622844.37	r. Credit balance in Individual hcc & cc a/c	1163327.05					
710566.00	s. Unclaimed Deposits	864709.00					
4487002.00	t. XIX DIVIDEND PAYABLE A/C	3597713.00					
3715351.24	u. Agrl. Debt Relief Scheme D/F / PACS	2655340.49					
---	v. XX DIVIDEND PAYABLE A/C	5357624.00	38562785.09				
11575644.68	VI. PROV. AGAINST STANDARD ASSETS		12956929.97				
259283266.48	VII. PROVISION FOR DOUBTFUL DEBTS		309811111.94				
82360549.20	VIII. OVERDUE INTEREST RESERVE		64546288.22				
11678764.00	8. ACCEPTANCES , ENDORSEMENT & OTHER OBLIGATIONS ON BEHALF OF CUSTOMERS		13391079.00				
	I. AS PER CONTRA						
33538611.00	II. OUTSTANDING LIABILITIES FOR GUARANTEES ISSUED	28322673.00					
9066659360.87	TOTAL RUPEES.		11250888683.64	9066659360.87	TOTAL RUPEES.		11250888683.64
PLACE: PANAJI-GOA DATE: 31.03.2010							