CHARTERED SAHAKARI BANK NIYAMITHA

Assets and Liabilities for the year ended as on 31-03-2017

31-3-2016 Amount (Rs.)		LIABILITIES	31-3-2017 Amount (Rs.)	31-3-2016 Amount (Rs.)		ASSETS	31-3-2017 Amount (Rs.)
11,59,41,900.00	1	**Paid up share Capital**	**12,93,20,500.00**	**1,51,52,961.00**	1	**Cash on Hand**	**93,17,661.00**
47,53,09,933.92	2	**Reserve Funds & Other Reserves**	**53,00,21,005.29**	**12,98,21,523.81**	2	**Balances with other Banks**	**17,81,28,626.48**
	3	**Deposits & other Accounts**		**142,14,95,300.00**	3	**Investments**	**118,52,28,040.00**
71,19,33,126.00		Fixed Deposits	70,81,36,390.00		4	**Loans & Advances**	
55,01,56,584.00		Re-investment Plan Deposits	66,97,73,104.00	23,74,02,071.42		a. Overdraft	16,04,38,947.45
1,19,33,583.00		Recurring Deposits	1,72,80,892.00	94,24,38,019.00		b. Term Loan	130,14,73,443.00
3,73,549.00		Staff Security Deposits	4,17,099.00	5,12,29,996.00		c. Loan against Deposit	2,13,78,264.00
54,26,50,252.00		Savings Bank Deposits	55,25,33,118.54	**123,10,70,086.42**			**148,32,90,654.45**
25,10,24,016.38		Current Deposits	10,01,71,331.10		5	**Interest Receivable**	
3,348.00		Credit Balance in OAD A/cs	5,35,950.00	**21,38,004.00**		a. On Overdue Loans (contra)	**32,89,501.00**
9,21,739.56		Credit Balance in OD A/cs	4,39,032.00	**99,14,924.00**		b. On Investments	**86,38,544.00**
206,89,96,197.94			**204,92,86,916.64**	**60,43,746.00**	6	**Bills/Cheque sent for Collection**	**19,23,006.00**
60,43,746.00	4	**Bills/Cheque sent for collection**	**19,23,006.00**	**26,88,248.00**	7	**Fixed Assets (Less Depn.)**	**25,35,526.00**
21,38,004.00	5	**Overdue interest Reserve A/c (contra)**	**32,89,501.00**	**35,46,604.00**	8	**Other Assets**	**42,82,680.00**
90,16,635.00	6	**Interest Payable on Deposits**	**87,13,489.00**	**3,62,00,000.00**	9	**Income Tax paid**	**3,52,00,000.00**
7,10,83,503.00	7	**Other Liabilities**	**8,39,04,755.00**	**5,59,936.00**	10	**Contingent Liability - Others (contra)**	**26,78,665.00**
3,80,00,997.00	8	**Income Tax**	**3,66,01,660.00**				
7,15,40,480.37	9	**Profit for the year**	**6,87,73,406.00**				
5,59,936.00	10	**Contingent Liability - Others (contra)**	**26,78,665.00**				
285,86,31,333.23		**Total**	**291,45,12,903.93**	**285,86,31,333.23**		**Total**	**291,45,12,903.93**

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(Shivanna K.B.)	**(P.V.Venkatesh Iyer)**	**(Narayan S.Bhat)**	**(Munireddy .M)**
Chief Executive Officer	Director	Vice President	President

CHARTERED SAHAKARI BANK NIYAMITHA

Profit and Loss Account for the year 2016-2017

2015-2016 Amount (Rs.)	EXPENDITURE	2016-2017 Amount (Rs.)	2015-2016 Amount (Rs.)	INCOME	2016-2017 Amount (Rs.)
15,41,30,029.00	Interest paid on Deposits	15,31,47,337.00	18,18,11,863.66	Interest Received on Loans	18,21,38,566.39
1,09,61,109.00	Salary, Allowances & PF	1,05,70,312.00	10,40,39,089.00	Interest on Investments	9,73,77,505.00
55,12,837.00	Rent, Insurance, Tax, Electricity, Water	57,64,366.00	6,06,615.62	Bank Commission	6,13,524.82
1,96,445.00	Postage, Stamps & Telephone	1,96,975.00	31,26,142.00	Other Income	38,30,565.50
2,28,690.00	Statutory Audit Fee	2,87,500.00			
4,87,100.00	Concurrent & Tax Audit Fee	7,85,725.00			
6,42,873.00	Professional Charges	11,08,660.00			
6,82,136.00	Printing , Stationery & Advertisement	7,84,432.00			
1,92,930.00	Repairs on Bank Assets	2,24,701.75			
7,11,867.76	Depreciation on Bank Assets	6,84,732.00			
8,93,707.00	AGM Expenses	11,97,935.00			
3,93,276.00	Business Promotion	4,23,144.00			
1,30,747.87	Bank Charges paid	72,152.74			
1,77,607.00	Premium on Govt. Security written off	1,83,260.00			
20,25,592.00	Provision for Staff Leave & Gratuity	10,37,067.00			
2,29,311.00	Premises Maintenance & Refreshments	2,49,410.00			
2,19,845.00	Security Services & Maintenance	2,75,800.00			
5,75,992.00	Deferred Tax	93,060.00			
1,45,661.00	Software Expense & Maintenance	2,09,714.00			
50,000.00	Co-operative Federation Fee	50,000.00			
	ATM Related Expenses	1,18,252.00			
2,38,497.28	Other Expenses	2,32,375.22			
5,00,000.00	Provision for Standard Assets & BDDR	5,00,000.00			
4,00,000.00	Provision for Diminution in Investments	2,00,000.00			
3,15,980.00	Income tax paid (arrears)	1,88,185.00			
3,80,00,997.00	Income Tax for 2016-17	3,66,01,660.00			
7,15,40,480.37	Net Profit	6,87,73,406.00			
28,95,83,710.28	**Total**	**28,39,60,161.71**	**28,95,83,710.28**	**Total**	**28,39,60,161.71**

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(Shivanna K.B.)	**(P.V.Venkatesh Iyer)**	**(Narayan S.Bhat)**	**(Munireddy .M)**
Chief Executive Officer	Director	Vice President	President