

**Telangana State Cooperative Apex Bank Limited**  
**Balance Sheet as at 31st March 2018**

<b>LIABILITIES</b>	<b>Sch No</b>	<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
Capital	<b>1</b>	1441003015.00	1204816075.00
Reserves and Surplus	<b>2</b>	4659985916.01	4324713598.41
Deposits	<b>3</b>	38512524313.54	34243845351.64
Borrowings	<b>4</b>	33889184554.96	32020438405.96
Liabilities and other Provisions	<b>5A</b>	5241075143.71	5269441166.84
Deferred Tax Laibility	<b>5B</b>	28030369.00	-
<b>Total</b>		<b>83771803312.22</b>	<b>77063254597.85</b>

<b>ASSETS</b>	<b>Sch No</b>	<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
Cash and Bank Balances with Reserve Bank of India	<b>6</b>	3651072132.26	1825405489.69
Balances with Banks & Money at Call and Short Notice	<b>7</b>	11982453179.58	13342847764.66
Investments	<b>8</b>	13286579327.50	14926053520.54
Advances	<b>9</b>	51957485817.78	44578977565.38
Fixed Assets	<b>10</b>	302804575.26	253206769.57
Other Assets	<b>11 A</b>	2591408279.84	2133229421.01
Deferred Tax Asset	<b>11 B</b>	0.00	3534067.00
<b>Total</b>		<b>83771803312.22</b>	<b>77063254597.85</b>

Contingent Liabilities	<b>12</b>	1105449207.84	1637122644.58
Bills for Collection		531150.13	489034.13
RBI- DEAF		83130275.01	79254351.66
Accounting Policies	<b>17</b>		
Notes on Accounts	<b>18</b>		

For Telangana State Cooperative Apex Bank Limited				In terms of our report attached For S.R. Mohan & Co. Chartered Accountants FRN. 002111S
Sd/- Managing Director (Dr.N.Muralidhar)	Sd/- President (K.Ravinder Rao)	Sd/- Director (K.Veera Reddy)	Sd/- Director (M. Sreenivasulu Reddy) Prof. Director / Sub. Expert (Acct)	Sd/- (B. Hari Babu) Partner M No. 022206
	Sd/- Chief General Manager (T.Jyothi)	Sd/- General Manager (Banking) (N. Vani Bala)		

Place: Hyderabad  
Date: 21.05.2018

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<b>SCHEDULE 1 - CAPITAL</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
Authorized Capital			
a. 1740000 Shares of 'A' Class of Rs. 1000/- each		1740000000.00	1740000000.00
b. 100000 shares of 'B' Class of Rs. 100/- each		100000000.00	100000000.00
		<b>1750000000.00</b>	<b>1750000000.00</b>
Issued Subscribed and Paid up Capital			
a. 'A' Class Shares (DCCBs - 1192700 Shares of Rs. 1000/- each & State Govt - 76692 Shares of Rs. 100/- each)		1436169200.00	1200369200.00
b. 'B' Class Shares		4833815.00	4446875.00
		<b>1441003015.00</b>	<b>1204816075.00</b>

<b>SCHEDULE 2 - Reserves and Surplus</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
<b>a. Statutory Reserves</b>			
Opening Balance		1357390679.00	1291003679.00
Additions During the Year		101407000.00	66387000.00
Deductions during the year		0.00	0.00
Total		<b>1458797679.00</b>	<b>1357390679.00</b>
<b>b. Capital Reserve - Revaluation Reserve</b>			
Opening Balance		27707571.91	27707571.91
Additions During the Year		0.00	0.00
Deductions during the year		0.00	0.00
Total		<b>27707571.91</b>	<b>27707571.91</b>
<b>c. Agricultural Credit Stabilization Fund</b>			
Opening Balance		1147833487.00	1075726686.00
Interest Credited		34435005.00	32271801.00
Additions During the Year		60845000.00	39835000.00
Deductions during the year		0.00	0.00
Total		<b>1243113492.00</b>	<b>1147833487.00</b>
<b>d. Building Fund</b>			
Opening Balance		125595913.36	116428996.94
Additions During the Year		0.00	9166916.42
Deductions during the year		0.00	0.00
Total		<b>125595913.36</b>	<b>125595913.36</b>
<b>e. Dividend Equalization fund</b>			
Opening Balance		21854102.06	20298344.97
Additions During the Year		2242219.44	1555757.09
Deductions during the year		0.00	0.00
Total		<b>24096321.50</b>	<b>21854102.06</b>
<b>f. Bad and Doubtful Debts Reserve</b>			
Opening Balance		724429144.19	724429144.19
Additions During the Year		0.00	0.00
Deductions during the year		0.00	0.00
Total		<b>724429144.19</b>	<b>724429144.19</b>
<b>g. Investment Depreciation Reserve</b>			
Opening Balance		142815424.65	142815424.65
Additions During the Year		0.00	0.00
Deductions during the year		0.00	0.00
Total		<b>142815424.65</b>	<b>142815424.65</b>

Telangana State Cooperative Apex Bank Limited  
Schedule for Balance Sheet as at 31st March 2017

<b>h. Debenture Redemption Reserve</b>			
Opening Balance		0.00	0.00
Additions During the Year		0.00	0.00
Deductions during the year		0.00	0.00
Total		<b>0.00</b>	<b>0.00</b>
<b>i. Other Funds &amp; Reserves (Details as per Annexure- I)</b>			
Opening Balance	443144631.07	506875874.07	
Additions During the Year	140069507.73	2500000.00	
Deductions during the year	12813735.00	66231243.00	
Total	<b>570400403.80</b>	<b>443144631.07</b>	
<b>k.Special Reserve under IT Act u/s 36(i)(viii)</b>			
Opening Balance	122592155.00	112044155.00	
Additions During the Year	10999574.00	10548000.00	
Deductions during the year	0.00	0.00	
Total	<b>133591729.00</b>	<b>122592155.00</b>	
<b>l.Profit and Loss Account (GL 205 &amp; GL 561)</b>			
Opening Balance	211350490.17	157689980.51	
Transfer to Dividend Equilisation fund	2242219.44	1555757.09	
Transfer to Building Fund	0.00	9166916.42	
Transfer to CCBs development fund	9000000.00	0.00	
Transfer to Technology Fund	25000000.00	0.00	
Transfer to Investment Fluctuation reserve	5000000.00	0.00	
Transfer to General reserve	92312797.73	0.00	
Dividend	77795473.00	62670798.00	
<b>Sub Total</b>	<b>0.00</b>	<b>84296509.00</b>	
Balance from Profit & loss account	243873241.60	159325782.17	
<b>Sub Total</b>	<b>243873241.60</b>	<b>243622291.17</b>	
Transfer to ACSF(Interest)	34435005.00	32271801.00	
Total	<b>209438236.60</b>	<b>211350490.17</b>	
<b>Total a to l</b>		<b>4659985916.01</b>	<b>4324713598.41</b>

<b>SCHEDULE 3 - Deposits</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a.Current Account			
From Banks (DCCB's & CUB's)		2747238037.28	1122862760.94
From Others		150376828.24	156360200.20
b. Savings Bank Deposits		3643230661.98	3286605761.23
c. Term Deposits			
From Banks ( DCCB's & CUB's)		10491038487.44	11619540888.55
From Others		21480640298.60	18058475740.72
Total		<b>38512524313.54</b>	<b>34243845351.64</b>

<b>SCHEDULE 4 - Borrowings</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a) Secured			
From NABARD		33705774917.00	31762951751.00
From Central government		90484463.00	164561480.00
From State Government		92925174.96	92925174.96
Other Banks		0.00	0.00
Other Institutions and Agencies		0.00	0.00
b) Un Secured		0.00	0.00
Total		<b>33889184554.96</b>	<b>32020438405.96</b>

Telangana State Cooperative Apex Bank Limited  
Schedule for Balance Sheet as at 31st March 2017

<b>SCHEDULE 5 - Liabilities and Other Provisions</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a. Bills Payable		66245577.60	60037785.40
b. Inter Office Adjustments Net		7004255.66	326312.15
c. Interest Accrued		1734495567.71	1711647766.66
d. Others including provisions		3433329742.74	3497429302.63
<b>Total</b>		<b>5241075143.71</b>	<b>5269441166.84</b>

<b>SCHEDULE 6 - Cash and Balances with Reserve Bank of India</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a. Cash on hand		216626836.77	261968895.54
b. Balance with Reserve Bank of India			
In Current Account		3434445295.49	1563436594.15
In Other Accounts		0.00	0.00
<b>Total</b>		<b>3651072132.26</b>	<b>1825405489.69</b>

<b>SCHEDULE 7 - Balances with Banks &amp; Money at Call &amp; Short Notice</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
In India			
a. Balances with Banks			
In current Accounts		72453179.58	133947764.66
In Other Deposit Accounts		0.00	0.00
b. Money at call and Short Notice			
With Banks		11910000000.00	13208900000.00
With other Institutions		0.00	0.00
<b>Total</b>		<b>11982453179.58</b>	<b>13342847764.66</b>

<b>SCHEDULE 8 - Investments</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a. Government Securities		12176526127.50	14674316820.54
b. Other Approved Securities		885700.00	885700.00
c. Shares		4168000.00	4168000.00
d. Debentures & Bonds		375683000.00	246683000.00
e. Others (Commercial Papers)		729316500.00	0.00
		<b>13286579327.50</b>	<b>14926053520.54</b>

<b>SCHEDULE 9 - Advances</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
A a. Bills purchased and Discounted		557708.10	805046.10
b. Cash Credits overdrafts and loans repayable on Demand		33937544460.37	28443311675.41
c. Term Loans		18019383649.31	16134860843.87
d. Amt.Receivable from GOI under ADWDRS-08		0.00	0.00
<b>Total</b>		<b>51957485817.78</b>	<b>44578977565.38</b>
B. a. Secured by Tangible Assets		49403997789.02	42270360202.39
b. Covered by Bank / government guarantees		1000000000.00	1000000000.00
c. Unsecured		1553488028.76	1308617362.99
<b>Total</b>		<b>51957485817.78</b>	<b>44578977565.38</b>
Advances classification:			
a. DCCB's		40765400445.00	36323385097.00
b. Public Sector / Government		0.00	0.00
c. Societies		3773856693.45	2509321873.45
d. Individuals & Institutions		7418228679.33	5746270594.93
<b>Total</b>		<b>51957485817.78</b>	<b>44578977565.38</b>

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<b>SCHEDULE 10 - Fixed Assets</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
<b>A. Premises</b>			
At Cost on 31st March of the preceding Year		149690219.50	148118843.50
Additions during the year		1493602.40	1571376.00
Deductions during the year		0.00	0.00
Depreciation to date		89896641.24	85374373.39
<b>Total</b>		<b>61287180.66</b>	<b>64315846.11</b>
<b>B. Premises under Construction</b>			
		<b>863000.00</b>	<b>8701290.00</b>
<b>C. Other Fixed Assets including furniture</b>			
At Cost on 31st March of the preceding Year		422147697.04	396743358.97
Additions during the year		100284579.27	26773522.07
Deductions during the year		1593877.00	1369184.00
Depreciation to date		280184004.71	241958063.58
<b>Total</b>		<b>240654394.60</b>	<b>180189633.46</b>
<b>Total A+B+C</b>		<b>302804575.26</b>	<b>253206769.57</b>

<b>SCHEDULE 11 A - Other Assets</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a. Interest Accrued		2115194361.04	1687948553.04
b. Tax paid in Advance / Tax deducted at source		249708959.00	228788799.00
c. Stationery and stamps		2468848.37	1995556.08
d. Others		224036111.43	214496512.89
e. Inter Office Adjustment Net		0.00	0.00
<b>Total</b>		<b>2591408279.84</b>	<b>2133229421.01</b>

<b>SCHEDULE 11 B Deferred Tax Asset</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
Deferred Tax Asset		-	3534067.00
<b>Total</b>		-	<b>3534067.00</b>

<b>SCHEDULE 12 - Contingent Liability</b>		<b>As at 31.3.2018</b>	<b>As at 31.3.2017</b>
a. Bank Guarantees issued		802644750.00	952500760.00
b. Commitment on capital expenditure not provided for		169075968.00	328105947.00
c. Claims against the Bank not acknowledged as Debt		-	94876000.00
d. I.T Assessment pending in appeal		133728489.84	261639937.58
<b>Total</b>		<b>1105449207.84</b>	<b>1637122644.58</b>