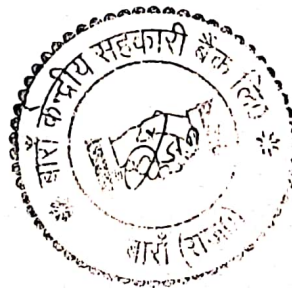


BARAN KENDRIYA SAHKARI BANK LTD., BARAN

BALANCE SHEET AS ON 31st MARCH 2009 (31.03.2009) AS PER B.R. Act 1949

31.03.2008	31.03.2008	CAPITAL & LIABILITIES	Schedule	31.03.2009	31.03.2009
		I. CAPITAL			
		i. Authorised Capital			
17500000.00		1750 Share of Rs. 10000.00 each		17500000.00	
52500000.00		52500 Share of Rs. 1000.00 each		52500000.00	
		ii. Subscribed Capital			
7672500.00		800 Share of Rs. 10000.00 each		7672500.00	
181850.00		3637 Share of Rs. 50.00 each		181850.00	
37686000.00		37686 Share of Rs. 1000.00 each		37686000.00	
		iii. Amount called up			
7672500.00		800 Share of Rs. 10000.00 each		12555625.00	
		Less- Called on paid - Nil			
181850.00		3637 Share of Rs. 50.00 each		181850.00	
37686000.00		37686 Share of Rs. 1000.00 each			
		of iii. Above, held by			
0.00		a) Individual			
37684050.00		b) Co-operative Institution		37684050.00	
45356550.00	7672500.00	c) I.C.D.P.		12555625.00	50239675.00
		2. Reserve fund & other Reserve			
830980.32		i) Statuary Reserves		1030980.32	
809372.27		ii) Agr. Credit Stab. Fund		809372.27	
1683750.00		iii) Building Fund		2452800.00	
11626.62		iv) Dividend Equilisation Fund		11626.62	
11395.34		v) Special bad debt Reserve		11395.34	
57075000.00		vi) Bad & doubtful debt reserve		56072744.00	
102723.29		vii) Investment depreciation reserve		102723.29	
		viii) Other funds reserves			
1000000.00		a) Gratuity Fund		1319646.00	
39001.19		b) General Reserves		39001.19	
139.29		c) Education development fund		139.29	
28231.89		d) Property Compensation Fund		28231.89	
388.73		e) Public Welfare fund		388.73	
459924.25		f) Vehicle reserve fund		459924.25	
48196805.86		g) Overdue Interest Reserve		59209133.36	
2820330.80		h) ARDR Principal Amount	"C"	2820330.80	
8792111.81		i) ARDR Interest Amount	"C"	8792111.81	
2213449.40		j) Cader Authority Fund		2213449.40	
19672644.80		k) O.D. of PACS Manager Salary		19672644.80	
3182207.47		l) Provision for Standard Assets		3382207.47	
194146.75		m) Prov. for Krishak Suraksh Kosh		194146.75	
140002.12		n) Risk Fund		140002.12	
200000.00		o) Provision for Audit Fees		219800.00	
0.00		p) Inbalance		400000.00	
147464232.20	0.00	q) Provision for fraud & other assets		0.00	159382799.70



3. Principal/Subsidy State Partnership Account				
As Share Capital of :				
		i) Central Co-operative Bank		
		ii) Primary Agr. Credit Societies		
7311000.00	7311000.00	iii) Other Societies	7311000.00	7311000.00
4. Deposits & Other Accounts				
		i) Fixed Deposits		
	316828523.24	a) Individuals	437905450.19	
		b) Central Co-op. Banks		
	196060768.93	c) Other Societies	195913559.53	
		ii) Saving Bank Deposits		
	235325057.68	a) Individuals	252251292.47	
		b) Central Co-op. Banks		
	26603658.05	c) Other Societies	63142013.25	
		iii) Current Deposits		
	3178492.54	a) Individuals	7820658.34	
		b) Central Co-op. Banks		
	29991822.16	c) Other Societies	53597498.31	
	159557.00	iv) Money at call short notice	159557.00	
	395008.00	v) Unregistered Societies	340547.00	
826112149.60	17569262.00	vi) P.F. Paid Secretary	16340462.00	1027471038.09
5. BORROWINGS				
		I. From the Reserve Bank of India or State Co-operative Bank		
	503691208.03	A. Short Term Loan Cash Credits Overdrafts	269916281.03	
		Of which Secured against		
		a) Govt. & Other approved security	0.00	
		b) Other tangible securities	0.00	
		B. Medium Term Loans	3551643.36	
503691208.03		C. Long Term Loans	0.00	273467924.39
		6. Bills for collection being bill receivable as per contra	"C"	4248514.55
2363001.63		7. Branch Adjustments		14007964.70
26903112.42		8. Intrest Payable		12602031.41
5998077.91		9. Other Liabilities		7775.00
	4845.00	(a) Draft Payable	4845.00	
	1443321.45	(b) Pay order payable	-1121973.15	
	2144861.17	(c) Sundry Creditors (Amanat)	4620354.17	
	178436.85	(d) Clearing Difference payorder pay	1824733.50	
	0.00	(e) Tax Deducted at Source	0.00	
	482257.00	(f) Share Application Money	482257.00	
	1000.00	(g) Un Drawn Share Money	1000.00	
	3549610.00	(h) Arear of Salary Payable	3849610.00	
	9367660.00	(i) Contribution to PACS Salary Fund	9367660.00	
		(j) Gratuity Payable	"C"	4210814.00
		(k) Leave Encashment Payable	"C"	3213192.00
		(l) Others	1283431.45	
17513941.47	341950.00	(j) PACS Dev. Fund	841950.00	28577873.97
10. Profits				
	39643207.68	Profit /Loss as per last balance sheet less appropriations	39784394.65	
		Less Loss for the year brought from		
39784394.65	141186.97	the profit & loss a/c	825474.75	40609869.40
1622497667.91		GRAND TOTAL		1617926466.21



31.03.2008	31.03.2008	PROPERTY & ASSETS	31.03.2009	31.03.2009
		1. Cash		
43995590.05		Cash in hand with Reserve Bank, State Bank of India, State Co-operative Bank and Central Co-operative Bank		174408630.56
6460318.33		2. Balance with other Bank Current Deposits		755511.34
		3. Money at call & short notice		
		4. Investments		
		i) In Central & State Govt. securities (at book value)		
		ii) Other trustee Securitie Other bank		
	7001000.00	iv) Share in Co-op. Institution	7001000.00	
		v) Other Investment		
	245820381.00	Fixed Deposit in Apex Bank	276159410.00	
301354962.00	48533581.00	Fixed Deposit in Comm. Bank	75498630.00	358659040.00
7311000.00		5. Investment out of the Principal subsidy state partnership fund (contrs) in share of Primary Agr. Societies		7311000.00
		6. Advances		
	890530411.43	i) Short Term loans,cash credit overdrafts & bill discounted of which secured against	784056800.37	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount due from individuals Rs. 7.93.14.901.75 (i) Of the advance amount overdue Rs. 47.53.39.393.17 (ii) considered bad & doubtful recovery Rs.		
	75786879.17	ii) Medium Term loan	55317236.61	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount due from individuals Rs.3.96.61.303.23 (i) Of the advance amount overdue Rs. 2.69.70.938.68 (ii) considered bad & doubtful recovery Rs.		



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	163711327.35	iii) Long Term loans of which secured against		79856353.35	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs.7,98,56,353.35 (i) Of the advance amount overdue Rs. 6,90,15,249.00 (ii) considered bad & doubtful recovery Rs.			
1130028617.95					919230390.33
		7. Interest Receivable			
89457969.60		a) Of which overdue Rs. 290.04 laes considered bad-doubtful recovery.			43236866.11
8792111.81		b) Intt. Rec. from ARDR (contra)	"C"		8792111.81
2363001.63		8. Bills receivable being bills for collection as per contra	"C"		4659411.67
0.00		9. Branch adjustment			0.00
380338.47		10. Premises & Plot			368230.47
2271563.93		11. Furniture & Fixtures less deprec.			2321516.60
22795.30		12. Vehicle			19376.30
		13. Other Assets			
	500000.00	i) Cash in transit		2984850.00	
	465707.30	ii) Sundry debtors		16466196.30	
	129765.50	iii) Clearing Diff.		0.00	
	0.00	iv) Pay & allowance to AI & LI		0.00	
	0.00	v) Rebate to weavers Societies		0.00	
	0.00	vi) Rebate to Industrial Societies		0.00	
	1530075.86	vii) Cader fund paid secretary		1530075.86	
	667543.98	viii) Raj. Rajya Cador Auth. Fund		667543.98	
	368236.87	ix) Stationary Bank		366784.72	
	94476.21	x) Stationary Society Use		565283.51	
	1578650.00	xi) One Time Settlement		1576650.00	
	20911182.49	xii) Overdraft to Societies for salary to Secretary		20790460.02	
	2820500.91	xiv) Debt relief receivable from Govt.		2820500.91	
	0.00	xv) Advance Tax Receivable		0.00	
		xvi) Gratuti LIC	"C"	4210814.00	
		xvii) Loan Relif Afex Bank		42152572.00	
		xviii) Leave Incasement Polici with LIC	"C"	3213192.00	
30059398.84	993259.72	xix) Others		819457.72	98164381.02
		14. Non Banking assets recuired in satisfaction of claims (standing mode of valuation)			
		15. Losses			
	0.00	Loss as per last Balance Sheet			
	0.00	Add loss during the year brought from P&L			
1622497667.91		GRAND TOTAL			1617926466.21

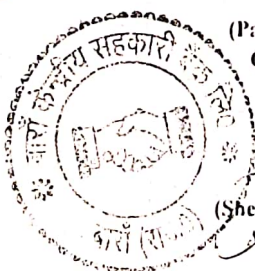
(Signature)
(C.L. Nagar)
Senior Manager

(Signature)
(Deepak Sarkar)
Managing Director

(Signature)
(Parmindar Caur)
Chairman

(Signature)
(Ashok Kumar Gagrani)
Wise Chairman

(Signature)
(Rajendra Nagar)
Director



(Signature)
(Shelesh Kumar)
Auditor

New Audit Balance Sheet

BARAN KENDRIYA SAHKARI BANK LTD., BARAN
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31.03.2009 (01.04.2008 TO 31.03.2009)

EXPENDITURES			INCOME				
31.03.2008	Particulars	Schedule	31.03.2009	31.03.2008	Particulars	Schedule	31.03.2009
47316277.34	Interest on Deposits		83858949.62	70380197.99	Income from Loan & Advances		81863392.63
29355538.78	Interest on Borrowings		15385801.56	23646817.33	Income from Deposits		31108044.65
9036604.60	Salary & Allowances Staff Provident Fund		14589398.00	0.00	Interest on Investment		151811.00
22680.00	Director & Local Committee members fees & allowances		16678.00	1126433.38	Commission, Exc hange Brokerage		1720675.39
722464.00	Rent, Taxes & Insurance		1992871.00	0.00	Income from Non-banking assets & profit from dealing with such		
8750.00	Law Charges		5200.00	475869.18	Other receipts	B	1140259.66
167362.00	Postage & Telegram		199587.93	0.00	Loss during the year		
200000.00	Audit Fees		219800.00		Intrest for HO		6181992.50
318080.24	Stationary Printing & Advertising etc.,		242524.25				
23914.00	Repairs Expenses		5544.00				
25238.00	FBT	F	0.00				
253137.80	Depreciation	A	550346.81				
2196134.15	Other expenditure		2873999.91				
	PROVISION MADE						
3000000.00	PACS Manager Salary Fund		0.00				
0.00	Bad & Doubtful debts		200000.00				
0.00	Overdue Intrest Inbalance		400000.00				
341950.00	Pacs Development Fund		500000.00				
0.00	Fraud and Other Assets						
2500000.00	Arrear of Salary & Other		300000.00				
0.00	Standard Assets		0.00				
0.00	Income Tax		0.00				
141186.97	Profit of the year		825474.75				
95629317.88			122166175.83	95629317.88			122166175.83

(C.L. Nagar)
Senior Manager

(Deepak Sarkar)
Managing Director

(Parmindar Caur)
Chairman

(Ashok Kumar Gagrani)
Wise Chairman

(Rajendra Nagar)
Director

(Shelesh Rainjan)
Auditor



AUDIT CERTIFICATE

I undersigned Auditor of BARAN KENDRIYA SAHKARI BANK LTD, BARAN report on Balance Sheet and accounts of the Bank as on 31th March 2009. We have examined foregoing Balance Sheet of BARAN KENDRIYA SAHKARI BANK LTD, BARAN as on 31 March 2009 and Profit & Loss account of the Bank for the year ended on that date with account relating there to Head Office with the returns submitted and certified by the Senior Manager and Managing Director, Branch Manager have been incorporated in the forgoing Balance Sheet & Accounts. Subject to our separate report of even date we report that :

1. In our opinion, the Balance Sheet is full/fair one containing all necessary particulars and is properly drawn up so as to exhibit a true correct view of the affairs of the bank according to the best of our information & explanation given to us and as shown by the books of bank.
2. P&L been prepared on the basis of H.O. transaction of Baran Kendriya Sahkari Bank Only. P&L of Baran CCB Branches transferred to Kota CCB.
3. Where ever we called for any explanation of information such explanation and information have been given to us found satisfactory except few as mentioned in the report.
4. The transaction of the bank that have come to our notice has been within the competence of the bank.
5. the returns received from branches of the bank have been found adequate for the purpose of the audit, except sundry creditors/debtors, furniture, fixture, stationery overdue classification if loan to nominal members/individual/ in draft payable/receivable etc.


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6. In our opinion the Balance Sheet & Profit & Loss account are drawn up in conformity with the law.

7. In our opinion the books of account have been kept as per law by the bank.

8. The classification of assets & provisioning (Loan and Advances) as required by RBI as per prudential norms as under as on 31.03.2009.

Classification of Assets	Amount of assets	Provisioning		If deficit provisioning give amount
		required	made	
(i) Standard assets	8272.15	20.68	33.82	
(ii) Sub Standard assets	310.59	31.06	560.72	
(iii) Doubtful assets	578.86	285.56		
(iv) Loss Assets	30.70	30.70		
Total	9192.30	368.00	594.54	


 Shailesh Ranjan
 Inspector Audit