

**BARAN KENDRIYA SAHKARI BANK LTD., BARAN**

BALANCE SHEET AS ON 31st MARCH 2012 (31.03.2012) AS PER B.R. Act 1949

31.03.2011	31.03.2011	CAPITAL & LIABILITIES	Schedule	31.03.2012	31.03.2012
		<b>I. CAPITAL</b>			
		<b>i. Authorised Capital</b>			
	17500000.00	1750 Share of Rs. 10000.00 each		17500000.00	
	52500000.00	52500 Share of Rs. 1000.00 each		52500000.00	
		<b>ii. Subscribed Capital</b>			
	7672500.00	1665 Share of Rs. 10000.00 each		16654351.00	
	181850.00	3637 Share of Rs. 50.00 each		181850.00	
	37686000.00	50298 Share of Rs. 1000.00 each		50298461.00	
		<b>iii. Amount called up</b>			
	12555625.00	1665 Share of Rs. 10000.00 each		16654351.00	
		Less- Called on paid - Nil			
	181850.00	3637 Share of Rs. 50.00 each		181850.00	
		50298 Share of Rs. 1000.00 each		50298461.00	
		<b>of iii. Above, held by</b>			
		a) Individual		0.00	
	37691450.00	b) Co-operative Institution		50480311.00	
56847708.00	19156258.00	c) I.C.D.P.		16654351.00	67134662.00

**2. Reserve fund & other Reserve**

	1030980.32	i) Statuary Reserves		1030980.32	
	809372.27	ii) Agr. Credit Stab. Fund		809372.27	
	2452800.00	iii) Building Fund		4452800.00	
	11626.62	iv) Dividend Equilisation Fund		11626.62	
	11395.34	v) Special bad debt Reserve		11395.34	
	67072744.00	vi) Bad & doubtful debt reserve		74072744.00	
	102723.29	vii) Investment depreciation reserve		102723.29	
		<b>viii) Other funds reserves</b>			
	1319646.00	a) Gratuity Fund		0.00	
	53771.19	b) General Reserves		53771.19	
	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		959924.25	
	59209133.36	g) Overdue Interest Reserve		64209133.36	
	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	
	3382207.47	l) Provision for Standard Assets		3382207.47	
	194146.75	m) Prov.for Krishak Suraksh Kosh		194146.75	
	140002.12	n) Risk Fund		140002.12	
	191000.00	o) Provision for Audit Fees		391000.00	
	5400000.00	p) Inbalance		5400000.00	
	0.00	q) Closing for Devident		4000000.00	
175368769.70	0.00	r) Provision for G L Diff.		6680736.75	199429860.45

**3. Principal/Subsidy State Partnership Account**

		As Share Capital of :			
	0.00	i) Central Co-operative Bank		0.00	
	0.00	ii) Primary Agr.Credit Societies		0.00	
7311000.00	7311000.00	iii) Other Societies	"C"	7311000.00	7311000.00



**4. Deposits & Other Accounts**

		i) <u>Fixed Deposits</u>		
591478077.59	a) Individuals		669292122.25	
0.00	b) Central Co-op. Banks		0.00	
143238881.66	c) Other Societies		254910555.36	
	ii) <u>Saving Bank Deposits</u>			
363887191.06	a) Individuals		397783041.71	
0.00	b) Central Co-op. Banks		0.00	
35241446.61	c) Other Societies		66902308.85	
	iii) <u>Current Deposits</u>			
11110512.89	a) Individuals		1777553.99	
0.00	b) Central Co-op. Banks		0.00	
50511254.04	c) Other Societies		32993568.88	
51223.00	iv) Money at call short notice		0.00	
987909.00	v) Unregistered Societies		475041.00	
1211374825.85	14868330.00	vi) P.F. Paid Secretary	6819936.00	1430954128.04

**5. BORROWINGS**

		1. From the Reserve Bank of India or State Co-operative Bank		
		A. Short Term Loan Cash Credits		
480600000.00		Overdrafts	554400000.00	
		Of which Secured against		
0.00	a) Govt. & Other approved security		0.00	
0.00	b) Other tangible securities		0.00	
17386064.75		B. Medium Term Loans	7387197.85	
497986064.75	0.00	C. Long Term Loans	0.00	561787197.85
8922555.60		6. Bills for collection being bill receivable as per contra	"C"	16612826.96
10725977.68		7. Branch Adjustments		16198443.89
8901733.41		8. Intrest Payable		19557110.35
		9. Other Liabilities		
69183.00	(a) Draft Payable		29338.00	
-1724447.15	(b) Pay order payable		1127312.00	
8625288.54	(c) Sundry Creditors (Amanat)		53930759.53	
0.00	(d) Clearing Difference payorder pay		0.00	
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	
2611846.00	(h) Arrear of Salary Payable		5611846.00	
9367660.00	(i) Contribution to PACS Salary Fund		9367660.00	
4210814.00	(j) Gratuity Payable ✓	"C"	4210814.00	
4102808.00	(k) Leave Encashment Payable ✓	"C"	3679880.00	
4059467.13	(l) Others		520167.00	
1191950.00	(j) PACS Dev. Fund		1819750.00	
33240632.52	242806.00	(k) Misc Liability	639560.27	81420343.80

**10. Profits**

	41855020.48	Profit /Loss as per last balance sheet less appropriations	42803593.33	
	948572.85	Less Loss for the year brought from	2351846.50	
	42803593.33	the profit & loss a/c		45155439.83
	2053482860.84	<b>GRAND TOTAL</b>		2445561013.17




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31.03.2011	31.03.2011	PROPERTY & ASSETS		31.03.2012	31.03.2012
156104264.86		<b>1. Cash</b>			308118408.72
		Cash in hand with Reserve Bank, State Bank of India, State Co-operative Bank and Central Co-operative Bank			
28724990.89		<b>2. Balance with other Bank Current Deposits</b>			105611875.70
		<b>3. Money at call &amp; short notice</b>			0.00
		<b>4. Investments</b>			
		i) In Central & State Govt. securities ( at book value )			
		ii) Other trustee Securitie Other bank			
8100000.00		iv) Share in Co-op. Institution		10000000.00	
		v) Other Investment			
412422775.00		Fixed Deposit in Apex Bank		490412747.00	
679834517.00	259311742.00	Fixed Deposit in Comm. Bank		206420349.00	706833096.00
7311000.00		<b>5. Investment out of the Principal subsidy state partnership fund (contrs) in share of Primary Agr. Societies</b>	"C"		7311000.00
<b>6. Advances</b>					
	924769205.08	i) Short Term loans,cash credit overdrafts & bill discounted of which secured against		1013853297.40	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 120909057.19			
		(i) Of the advance amount overdue Rs. 4563683.10			
		(ii) considered bad & doubtful recovery Rs.			
	60138110.61	ii) Medium Term loan		70220411.18	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 58136574.47			
		(i) Of the advance amount overdue Rs. 17164430.47			
		(ii) considered bad & doubtful recovery Rs. -----			
	57181037.35	iii) Long Term loans of which secured against		62727528.85	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 62727528.85			
		(i) Of the advance amount overdue Rs. 48354533.00			
1042088353.04		(ii) considered bad & doubtful recovery Rs.			1146801237.43



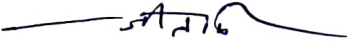
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72894348.71		<b>7. Interest Receivable</b>			83473379.69
		a) Of which overdue Rs. 40453721.69 lacs considered bad-doubtful recovery.			
8792111.81		b) Intt. Rec. from ARDR (contra)	"C"		8792111.81
7307725.96		<b>8. Bills receivable being bills for collection as per contra</b>	"C"		15497687.20
0.00		<b>9. Branch adjustment</b>			0.00
298297.47		<b>10. Premises</b>			13678172.92
2710481.87		<b>11. Furniture &amp; Fixtures less deprec.</b>			4236491.69
13999.30		<b>12. Vehicle</b>			11899.30
		<b>13. Other Assets</b>			
	2510600.00	i) Cash in transit		2500000.00	
	15508128.30	ii) Sundry debtors		3238166.30	
	1164616.50	iii) Clearing Diff.		2792730.73	
	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	
	88319.80	ix) Stationary Bank		305245.80	
	235559.81	x) Stationary Society Use		463711.01	
	2803155.00	xi) One Time Settlement		2803115.00	
	11682700.05	xii) Overdraft to Societies for salary to Secretary		12254299.34	
	2820500.91	xiv) ARDR Principal	"C"	2820500.91	
	0.00	xv) Advance Tax Receivable		0.00	
	4210814.00	xvi) Gratuti LIC	"C"	4210814.00	
	0.00	xvii) Loan Relif Apex Bank		0.00	
	4102808.00	xviii) Leave Incasement Policy with LIC	"C"	3679880.00	
		xix) G L Diff.		6680736.75	
47402769.93	77947.72	xx) Others		1248833.03	45195652.71
		<b>14. Non Banking assets required in satisfaction of claims (standing mode of valuation )</b>			
		<b>15. Losses</b>			
		Loss as per last Balance Sheet			
0.00		Add loss during the year brought from P&L			
2053482860.84		<b>GRAND TOTAL</b>			2445561013.17

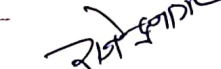
  
(C.L. Nagar)  
Senior Manager

  
(Pradeep Shihay)  
Managing Director

  
(Parmindar Kaur)  
Chairman

  
(Ajit Singh)  
Director

  
(Ashish Sharma)  
Chartered Accountant

  
(Rajendra Nagar)  
Director

**BARAN KENDRIYA SAHKARI BANK LTD., BARAN**

PROFIT &amp; LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2012 ( 01.04.2011 TO 31.03.2012)

EXPENDITURES			INCOME				
31.03.2011	Particulars	Schedule	31.03.2012	31.03.2011	Particulars	Schedule	31.03.2012
92960360.50	Interest on Deposits		94065195.50	97975571.73	Income from Loan & Advances		115939530.17
11563851.23	Interest on Borrowings		28233886.00	43337605.93	Income from Deposits		58675611.21
15519955.15	Salary & Allowances Staff Provident Fund		17042134.00	400457.00	Interest on Investment		317236.00
37160.00	Director & Local Committee members fees & allowances		34580.00	2353926.21	Commission, Exchange Brokerage		1362935.81
6654056.00	Rent, Taxes & Insurance		3201408.00	0.00	Income from Non-banking assets & profit from dealing with such		0.00
105420.00	Law Charges		22602.00	2103158.05	Other receipts	B	889113.20
215431.37	Postage & Telegram		246767.50	0.00	Loss during the year		0.00
113608.00	Audit Fees		415832.00		Intrest for HO		0.00
369756.00	Stationary Printing & Advertising etc.,		735548.72				
91069.00	Repairs Expenses		100582.00				
	FBT	F	0.00				
169137.16	Depreciation	A	1920150.73				
1380686.66	Other expenditure		2505356.69				
	<b>PROVISION MADE</b>						
0.00	PACS Manager Salary Fund		0.00				
16041655.00	Bad & Doubtful debts		7000000.00				
0.00	Overdue Intrest Inbalance		5000000.00				
0.00	Pacs Development Fund		627800.00				
0.00	G.L. Diff.		6680736.75				
0.00	Arrear of Salary & Other		3000000.00				
0.00	Provision for Devident		4000000.00				
0.00	Income Tax		0.00				
948572.85	Profit of the year		2351846.50				
<b>146170718.92</b>			<b>177184426.39</b>	<b>146170718.92</b>			<b>177184426.39</b>

(C.L. Nagar)  
Senior Manager

(Ajit Singh)  
Director

Director

(Pradip Sahay)  
Managing Director

(Ashish Sharma)  
Chartered Accountant

(Parmindar Kaur)  
Chairman

(Rajendra Nagar)  
Director

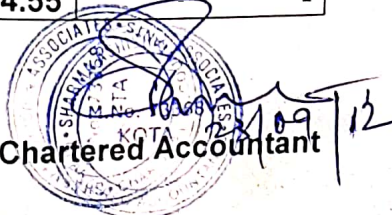
Director

## AUDIT CERTIFICATE

I undersigned Auditor of BARAN KENDRIYA SAHAKARI BANK LTD. BARAN Report on Balance Sheet and Accounts of the Bank as 31<sup>st</sup> March 2012. We have examined foregoing Balance Sheet of BARAN KENDRIYA SAHAKARI BANK LTD. BARAN as on the 31<sup>st</sup> March 2012 and Profit & Loss account of the Bank for the year ended on that Date with account relating thereto 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 hade is properly drawn up so to exhibit a true and 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 HO & Branches transaction.
- 3- Where ever we called for any explanation of information such explanation and information have been given to us and found satisfactory except few as mentioned in the report.
- 4- The transactions of the Bank that have come to our notice have 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, stationary overdue classification of loans to nominal members/individuals/in draft payable/ receivable etc.
- 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 accounts have been kept as per law by the Bank.
- 8- The classification of assets & provisioning (Loan & Advances) as required by RBI as per prudential norms as under as on 31-03-2012

Classification of Assets	Amount of assets	Provisioning		If deficit provisioning give amount
		Required	Made	
(i) Standard assets	10556.44	26.39	33.82	-
(ii) Sub Standard assets	94.64	9.46	740.73	-
(iii) Doubtful assets	769.43	522.34		-
(iv) Loss assets	47.50	47.50		-
<b>Total</b>	<b>11468.01</b>	<b>605.69</b>		<b>774.55</b>

  
Chartered Accountant