

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

BALANCE SHEET AS ON 31st MARCH 2014 (31.03.2014) AS PER B.R. Act 1949

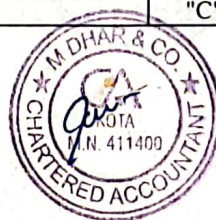
31.03.2013	31.03.2013	CAPITAL & LIABILITIES	Schedule	31.03.2014	31.03.2014
		I. CAPITAL			
		i. Authorised Capital			
	17500000.00	4000 Share of Rs. 10000.00 each		40000000.00	
	52500000.00	120000 Share of Rs. 1000.00 each		120000000.00	
		ii. Subscribed Capital			
	14139058.00	Share of ICDP		10873765.00	
	394.00	18 Share of Rs. 50.00 each		900.00	
	57222000.00	104808 Share of Rs. 1000.00 each		104808000.00	
		iii. Amount called up			
	14139058.00	Share of ICDP		10873765.00	
		Less- Called on paid - Nil			
	394.00	18 Share of Rs. 50.00 each		900.00	
	57220000.00	104808 Share of Rs. 1000.00 each		104808000.00	
		of iii. Above, held by			
	0.00	a) Individual		0.00	
	57222394.00	b) Co-operative Institution		104808900.00	
71361452.00	14139058.00	c) I.C.D.P.		10873765.00	115682665.00

2. Reserve fund & other Reserve

	1030980.32	i) Statuary Reserves		1030980.32	
	809372.27	ii) Agr. Credit Stab. Fund		809372.27	
	4452800.00	iii) Building Fund		4452800.00	
	11626.62	iv) Dividend Equilisation Fund		11626.62	
	11395.34	v) Special bad debt Reserve		11395.34	
	74999744.00	vi) Bad & doubtful debt reserve		75734617.00	
	102723.29	vii) Investment depreciation reserve		102723.29	
		viii) Other funds reserves			
	63378.19	a) General Reserves		67005.19	
	139.29	b) Education development fund		139.29	
	28231.89	c) Property Compensation Fund		28231.89	
	388.73	d) Public Welfare fund		388.73	
	459924.25	e) Vehicle reserve fund		459924.25	
	65000133.36	f) Overdue Interest Reserve		65000133.36	
	2820330.80	g) ARDR Principal Amount	"C"	2820330.80	
	8792111.81	h) ARDR Interest Amount	"C"	8792111.81	
	2213449.40	i) Cader Authority Fund		2213449.40	
	19672644.80	j) O.D. of PACS Manager Salary		19672644.80	
	3382207.47	k) Provision for Standard Assets		4497207.47	
	194146.75	l) Prov.for Krishak Suraksh Kosh		194146.75	
	140002.12	m) Risk Fund		140002.12	
	166971.00	n) Provision for Audit Fees		100000.00	
	5400000.00	o) Inbalance		5400000.00	
	4000000.00	p) Provision for Divident		4000000.00	
205664138.45	11911436.75	q) Provision for G L Diff.		11911436.75	207450667.45

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

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



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4. Deposits & Other Accounts

		i) <u>Fixed Deposits</u>		
892158119.15		a) Individuals		953637241.46
0.00		b) Central Co-op. Banks		0.00
251956376.94		c) Other Societies		378687128.31
		ii) <u>Saving Bank Deposits</u>		
423451224.86		a) Individuals		438403211.61
0.00		b) Central Co-op. Banks		0.00
104757732.27		c) Other Societies		104180882.27
		iii) <u>Current Deposits</u>		
8069527.59		a) Individuals		322220761.59
0.00		b) Central Co-op. Banks		0.00
12377024.43		c) Other Societies		4469581.00
0.00		iv) Money at call short notice		0.00
134615.00		v) Unregistered Societies		121642.00
1694708631.24	1804011.00	vi) P.F. Paid Secretary		2204114.00
				2203924562.24

5. BORROWINGS

		1. From the Reserve Bank of India or State Co-operative Bank		
		A. Short Term Loan Cash Credits		
1175700000.00		Overdrafts		1600000000.00
		Of which Secured against		
0.00		a) Govt. & Other approved security		
0.00		b) Other tangible securities		
6668605.00		B. Medium Term Loans		18066500.00
1182368605.00	0.00	C. Long Term Loans		1618066500.00
1510091.34		6. Bills for collection being bill receivable as per contra	"C"	16142428.95
0		7. Branch Adjustments		169241546.25
29005720.06		8. Interest Payable		30057063.60
		9. Other Liabilities		
7367.00		(a) Draft Payable		29338.00
5474268.85		(b) Pay order payable		1403444.50
33148379.28		(c) Sundry Creditors (Amanat)		50956717.82
2169849.75		(d) Clearing Difference		960977.75
256838.00		(e) P.F. Payable		294460.00
1000.00		(f) Un Drawn Share Money		1000.00
570323.00		(g) Arrear of Salary Payable		570323.00
9367660.00		(h) Contribution to PACS Salary Fund		9367660.00
8696671.00		(i) Gratuity Payable	"C"	8696671.00
6499539.00		(j) Leave Encashment Payable	"C"	6499539.00
0.00		(k) Provision for Tax payable		1884000.00
66491895.88	300000.00	(l) Prov. for Bonus		0.00
				80664131.07

10. Profits

	45155439.83	Profit/Loss as per last balance sheet less appropriations		49888070.08
	4732630.25	Less Loss for the year brought from		1531761.25
49888070.08		the profit & loss a/c		51419831.33
3308309604.05		GRAND TOTAL		4499960395.89

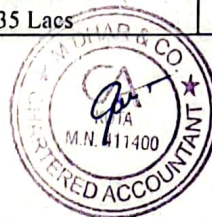


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31.03.2013	31.03.2013	PROPERTY & ASSETS		31.03.2014	31.03.2014
722001722.58		1. Cash			
		Cash in hand with Reserve Bank,			506263419.30
		State Bank of India,			
		State Co-operative Bank and			
		Central Co-operative Bank			
280249854.98		2. Balance with other Bank Current Deposits			912289287.56
		3. Money at call & short notice			0.00
		4. Investments			
		i) In Central & State Govt. securities (at book value)			
		ii) Other trustee Securitie Other bank			
	18000000.00	iv) Share in Co-op. Institution		27200000.00	
		v) Other Investment			
	640495850.00	Fixed Deposit in Apex Bank		639691721.00	
879265064.00	220769214.00	Fixed Deposit in Comm. Bank		324579428.00	991471149.00
7311000.00		5. Investment out of the Principal subsidy state partnership fund (contrs) in share of Primary Agr. Societies	"C"		7311000.00

9914.71

6. Advances					
	1060900984.63	i) Short Term loans,cash credit overdrafts & bill discounted of which secured against		1616667751.40	
		a) Govt. & other approved Securities		0.00	
		b) Other tangible securities of the advances amount due from individuals Rs. 192182638.78			
		(i) Of the advance amount overdue Rs. 621386774.00			
		(ii) considered bad & doubtful recovery Rs. 47.77 lacs			
	84723144.41	ii) Medium Term loan		109974197.89	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 98074287.48			
		(i) Of the advance amount overdue Rs. 20891417.00			
		(ii) considered bad & doubtful recovery Rs. 242.12 Lacs			
	58079012.35	iii) Long Term loans of which secured against		70539439.35	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 70539439.35			
		(i) Of the advance amount overdue Rs. 61034856.00			
		(ii) considered bad & doubtful recovery Rs. 610.35 Lacs			
1203703141.39					17971.8



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88864285.33		7. Interest Receivable			170037322.23
		a) Of which overdue Rs. 640.12 Lacs lacs considered bad-doubtful recovery.			
8792111.81		b) Intt. Rec. from ARDR (contra)	"C"		8792111.81
1510091.34		8. Bills receivable being bills for collection as per contra	"C"		16142428.95
22165726.68		9. Branch adjustment			0.00
12339380.73		10. Premises			11106059.73
4639834.36		11. Furniture & Fixtures less deprecl.			6413636.38
10114.30		12. Vehicle			8597.30
		13. Other Assets			
	9000.00	i) Cash in transit			0.00
	23755356.37	ii) Sundry debtors		20011082.30	
	0.00	iii) Clearing Diff.			0.00
	1530075.86	iv) Cader fund paid secretary		1530075.86	
	667543.93	v) Raj. Rajya Cador Auth. Fund		667543.98	
	1224420.52	vi) Stationary Bank		1756588.41	
	395529.75	vii) Stationary Society Use		161606.50	
	1909516.00	viii) One Time Settlement		1909516.00	
	9361285.24	ix) Overdraft to Societies for salary to Secretary		9720880.24	
	2820500.91	x) ARDR Principal	"C"	2820500.91	
	0.00	xi) Advance Tax Receivable		4500000.00	
	8696671.00	xii) Gratuti LIC	"C"	8696671.00	
	6499539.00	xiii) Leave Incasement Policy with LIC	"C"	6499539.00	
	20587837.92	xiv) G L Diff.		14669990.79	
77457276.55	0.00	xv) Others			72943994.99
		14. Non Banking assets recuired in satisfaction of claims (standing mode of valuation)			
		15. Losses			
		Loss as per last Balance Sheet			
0.00		Add loss during the year brought from P&L			
3308309604.05		GRAND TOTAL			4499960395.89

(Mrijal Kumar)

Sr. Manager (Op.)

(Pradeep Sahay)

Managing Director

(Parmindar Kaur)

Chairman

(Shivraj Singh Solanki)

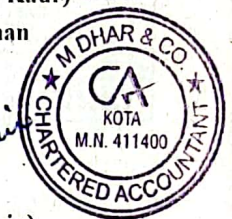
Director

(Rajendra Nagar)

Director

(Pawan Jain)

Partner

For M. Dhar & Co.
Chartered Accountant

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2014 (01.04.2013 TO 31.03.2014)

EXPENDITURES			INCOME				
31.03.2013	Particulars	Schedule	31.03.2014	31.03.2013	Particulars	Schedule	31.03.2014
115706059.23	Interest on Deposits		141133932.37	151801489.48	Income from Loan & Advances		190410482.14
43658484.00	Interest on Borrowings		76305072.00	63653719.00	Income from Deposits		69839780.00
27751402.40	Salary & Allowances Staff Provident Fund		24642012.87	560400.00	Interest on Investment		417150.00
51449.00	Director & Local Committee members fees & allowances		330669.00	1239506.63	Commission, Exchange Brokerage		1830866.53
8990834.00	Rent, Taxes & Insurance		6856499.00	0.00	Income from Non-banking assets & profit from dealing with such		3000.00
46536.00	Law Charges		57940.00	3611580.56	Other receipts	B	2131349.67
295251.00	Postage & Telegram		383979.00	0.00	Loss during the year		0.00
34536.00	Audit Fees		136044.00				
836111.00	Stationary Printing & Advertising etc.,		746859.34				
418992.00	Repairs Expenses		361446.50				
1884109.67	Depreciation	A	3391080.00				
9511601.12	Other expenditure		5017504.01				
	Loss from Sale		3956.00				
	PROVISION MADE						
0.00	Provision for Standered assets		1115000.00				
927000.00	Bad & Doubtful debts		734873.00				
791000.00	Overdue Intrest		0.00				
5230700.00	G.L. Diff.		0.00				
0.00	Income Tax		1884000.00				
4732630.25	Profit of the year		1531761.25				
220866695.67			264632628.34	220866695.67			264632628.34

(Mrinal Kumar)
Sr. Manager (Op.)

शिवराज सिंह सोलंकी
(Shivraj Singh Solanki)
Director

(Pradeep Sahay)
Managing Director

राजेंद्र नगर
(Rajendra Nagar)
Director

(Parmindar Kaur)
Chairman

पवन जैन
(Pawan Jain)
Partner



For M. Dhar & Co.
Chartered Accountant

AUDIT CERTIFICATE

I undersigned auditor of BARAN KENDRIYA SAHAKARI BANK LTD BARAN report on balance sheet and account of the bank as 31st March 2014. We have examined foregoing Balance sheet of BARAN KENDRIYA SAHAKARI BANK LTD BARAN as on 31st March 2014 and Profit & Loss account of the year ended on the same date with account relating thereto Head office with the return submitted and certified by the Manager (operation) and managing Director and branch Manager have been incorporated in the forgoing Balance Sheet & accounts. Subject to our separate report of the even date we report that

1. In our opinion the balance sheet is full/fair one containing all necessary particulars head is properly drawn up so to exhibit a true and correct view of the affair of the bank according to best of our information & explanation given to us and as shown by the books of Bank.
2. Profit & loss 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 transaction of the bank that have come to our notice have been within competence of the bank
5. The returns received from branches of the bank have been found adequate for the purpose of the audit, expect sundry creditors/ debtors, furniture, fixture, stationery overdue classification of loan to nominal members/individual/ 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 the accounts have been kept as per law by the bank.
8. The classification of assets and provisioning (loan & advances) as required by RBI as per prudential Norms as prepared by the Bank as under as on 31-03-2014.

Classification of Assets	Amount of Assets	Provisioning		IF deficit provisioning give amount
		Required	Made	
1) Standard Assets	17071.57	44.97	44.97	-
2) Substandard Assets	11.10	1.11		-
3) Doubtful Assets	889.14	748.71	757.32	-
4) Loss Assets	0.00	0.00		-
	17971.81	794.79	802.29	

Date :- August 30, 2014
Place:- Kota

For- M Dhar & co.
Chartered Accountant
FRN 006369C
CA: Pawan Kumar Jain
Partner
M. No. 411400

