

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

BALANCE SHEET AS ON 31st MARCH 2015 (31.03.2015) AS PER B.R. Act 1949

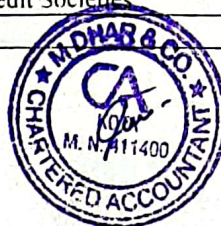
31.03.2014	31.03.2014	CAPITAL & LIABILITIES	Schedule	31.03.2015	31.03.2015
		I. CAPITAL			
		i. Authorised Capital			
	40000000.00	4000 Share of Rs. 10000.00 each		40000000.00	
	120000000.00	120000 Share of Rs. 1000.00 each		120000000.00	
		ii. Subscribed Capital			
	10873765.00	Share of ICDP		7608472.00	
	900.00	19 Share of Rs. 50.00 each		950.00	
	104808000.00	138134 Share of Rs. 1000.00 each		138134000.00	
		iii. Amount called up			
	10873765.00	Share of ICDP		7608472.00	
		Less- Called on paid - Nil			
	900.00	18 Share of Rs. 50.00 each		950.00	
	104808000.00	138134 Share of Rs. 1000.00 each		138134000.00	
		of iii. Above, held by			
	0.00	a) Individual		0.00	
	104808900.00	b) Co-operative Institution		138134950.00	
115682665.00	10873765.00	c) I.C.D.P.		7608472.00	145743422.00

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	
	75734617.00	vi) Bad & doubtful debt reserve		96963617.00	
	102723.29	vii) Investment depreciation reserve		102723.29	
		viii) Other funds reserves			
	67005.19	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		45000133.36	
	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	
	4497207.47	k) Provision for Standard Assets		8847207.47	
	194146.75	l) Prov. for Krishak Suraksh Kosh		194146.75	
	140002.12	m) Risk Fund		140002.12	
	100000.00	n) Provision for Audit Fees		250000.00	
	5400000.00	o) Inbalance		5400000.00	
	4000000.00	p) Provision for Divident		4000000.00	
207450667.45	11911436.75	q) Provision for G L Diff.		11911436.75	213179667.45

3. Principal/Subsidy State Partnership Account

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



4. Deposits & Other Accounts

		i) <u>Fixed Deposits</u>		
953637241.46	a) Individuals		888272130.00	
0.00	b) Central Co-op. Banks		0.00	
378687128.31	c) Other Societies		390127434.00	
0.00	ii) <u>Saving Bank Deposits</u>		0.00	
438403211.61	a) Individuals		469209510.58	
0.00	b) Central Co-op. Banks		0.00	
104180882.27	c) Other Societies		243615894.65	
0.00	iii) <u>Current Deposits</u>		0.00	
322220761.59	a) Individuals		139729790.87	
0.00	b) Central Co-op. Banks		0.00	
4469581.00	c) Other Societies		10618211.38	
0.00	iv) Other Deposits		0.00	
121642.00	v) Unregistered Societies		0.00	
2204114.00	vi) P.F. Paid Secretary		441575.00	
2203924562.24	0.00	vi) Subsidy Reserve Fund	984524.00	2142999070.48

5. BORROWINGS

		1. From the Reserve Bank of India or State Co-operative Bank		
		A. Short Term Loan Cash Credits		
1600000000.00		Overdrafts	1332700000.00	
		Of which Secured against		
0.00	a) Govt. & Other approved security		0.00	
0.00	b) Other tangible securities		0.00	
18066500.00		B. Medium Term Loans	119236000.00	
1618066500.00	0.00	C. Long Term Loans	6550299.59	1458486299.59
16142428.95		6. Bills for collection being bill receivable as per contra	"C"	4760456.00
169241546.3		7. Branch Adjustments		0.00
30057063.6		8. Interest not Collect		6910924.00
		9. Interest Payable		93185258.81
		10. Other Liabilities		
29338.00	(a) Draft Payable		29338.00	
1403444.50	(b) Pay order payable		726243.00	
50956717.82	(c) Sundry Creditors (Amanat)		87442373.17	
960977.75	(d) Clearing Difference		0.00	
294460.00	(e) P.F. Payable		281596.00	
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	
1884000.00	(k) Provision for Tax payable		1140000.00	
0.00	(l) Prov. for Bonus		400000.00	
0.00	(m) Sys. Sub. Banker Ch. To be issued		74213.00	
0.00	(n) Security deposit Storge		83401.00	
0.00	(o) Service Tax payable		7566.00	
0.00	(p) Bills realised		803441.94	
0.00	(q) Un claimed Salary arrear		502460.00	
0.00	(r) Entrance Fees		1412.00	
0.00	(s) Ticket Feed Suspence		6000.00	
0.00	(t) OTS		289113.75	
0.00	(u) G.L. Difference		5890807.58	
80664131.07				122813158.44

10. Profits

49888070.08	Profit /Loss as per last balance less appropriations		51419831.33
1531761.25	Less Loss for the year brought from		838046.01
51419831.33	the profit & loss a/c		52257877.34
4499960395.89	GRAND TOTAL		4247647134.11



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31.03.2014	31.03.2014	PROPERTY & ASSETS		31.03.2015	31.03.2015
506263419.30		1. Cash			
		Cash in hand with Reserve Bank, State Bank of India, State Co-operative Bank and Central Co-operative Bank			209794603.80
912289287.56		2. Balance with other Bank Current Deposits			
0.00		3. Money at call & short notice			649813611.77
		4. Investments			100000000.00
	0.00	i) In Central & State Govt. securities (at book value)		155820000.00	
		ii) Other trustee Securitie Other bank			
	27200000.00	iv) Share in Co-op. Institution		68800000.00	
		v) Other Investment			
	639691721.00	Fixed Deposit in Apex Bank		506129851.00	
991471149.00	324579428.00	Fixed Deposit in Comm. Bank		31765150.00	762515001.00
7311000.00		5. Investment out of the Principal subsidy state partnership fund (contrs) in share of Primary Agr. Societies	"C"		7311000.00

6. Advances

	1616667751.40	i) Short Term loans,cash credit overdrafts & bill discounted of which secured against		2076563468.10	
	0.00	a) Govt. & other approved Securities		0.00	
		b) Other tangible securities of the advances amount due from individuals Rs. 185636839.09			
		(i) Of the advance amount overdue Rs. 795052264.85			
		(ii) considered bad & doubtful recovery Rs.			
	109974197.89	ii) Medium Term loan		161121930.65	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 90364945.38			
		(i) Of the advance amount overdue Rs. 96721919.03			
		(ii) considered bad & doubtful recovery Rs.			
	70539439.35	iii) Long Term loans of which secured against		81472831.35	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 81472831.35			
		(i) Of the advance amount overdue Rs. 56382285.99			
1797181388.64		(ii) considered bad & doubtful recovery Rs.			2319158230.10

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7. Interest Receivable

170037322.23		a) Of which overdue Rs. 57.84 lacs considered bad-doubtful recovery.			5784394.77
8792111.81		b) On Investment			1265546.25
		c) Intt. Rec. from ARDR (contra)	"C"		8792111.81
16142428.95		8. Bills receivable being bills for collection as per contra	"C"		4760456.00
0.00		9. Branch adjustment			84490532.76
11106059.73		10. Premises			14827483.91
6413636.38		11. Furniture & Fixtures less depreci.			8183446.65
8597.30		12. Vehicle			7307.30
		13. Other Assets			
	0.00	i) Cash in transit		0.00	
	20011082.30	ii) Sundry debtors		9837309.32	
	0.00	iii) Clearing Diff.		0.00	
	1530075.86	iv) Cader fund paid secretary		1530075.86	
	667543.98	v) Raj. Rajya Cador Auth. Fund		667543.98	
	1756588.41	vi) Stationary Bank		1706695.32	
	161606.50	vii) Stationary Society Use		196462.40	
	0.00	viii) Stationary in Stock		67652.15	
		ix) One Time Settlement		1909516.00	
	9720880.24	x) Overdraft to Societies for salary to Secretary		10063475.66	
	2820500.91	xi) ARDR Principal	"C"	2820500.91	
	4500000.00	xii) Advance Tax Receivable		4536709.00	
	8696671.00	xiii) Gratuti LIC	"C"	8696671.00	
	6499539.00	xiv) Leave Incasement Policy with LIC	"C"	6499539.00	
	14669990.79	xv) G L Diff.		21891015.32	
71034478.99	0.00	xvi) Collection Transit BGL Net		520242.07	70943407.99
		14. Non Banking assets recuired in satisfaction of claims (standing mode of valuation)			
		15. Losses			
		Loss as per last Balance Sheet		0.00	
0.00		Add loss during the year brought from P&L		0.00	0.00
4498050879.89		GRAND TOTAL			4247647134.11

(Mrinal Kumar)
Sr. Manager (Op.)

(Narendra Singh Bist)
Managing Director

(Lalit Kumar Gupta)
Administrator

Statutory Auditors
M DHAR & CO.
Chartered Accountants
FRN-006369C



Pawan Kumar Jain
(Partner)
Mem. No. 411400

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2015 (01.04.2014 TO 31.03.2015)

EXPENDITURES			INCOME				
31.03.2014	Particulars	Schedule	31.03.2015	31.03.2014	Particulars	Schedule	31.03.2015
141133932.37	Interest on Deposits		176671562.47	190410482.14	Income from Loan &		213544430.52
76305072.00	Interest on Borrowings		82316797.00	69839780.00	Income from Deposits		88744974.00
24642012.87	Salary & Allowances Staff Provident Fund		25061220.00	417150.00	Interest on Investment		959787.52
330669.00	Director & Local Committee members fees & allowances		13000.00	1830866.53	Commission, Exchange Brokerage		661446.25
6856499.00	Rent, Taxes & Insurance		3198386.93	3000.00	Income from Non-banking assets & profit from dealing with such assets		0.00
57940.00	Law Charges		29500.00	2131349.67	Other receipts	B	23861531.86
383979.00	Postage & Telegram		2451552.80	0.00	Loss during the year		0.00
136044.00	Audit Fees		514572.00				
746859.34	Stationary Printing & Advertising etc.,		412356.68				
361446.50	Repairs Expenses		778115.95				
3391080.00	Depreciation	A	3759514.07				
5017504.01	Other expenditure		5008546.24				
3956.00	Loss from Sale		0.00				
	PROVISION MADE						
1115000.00	Provision for Standered assets		4350000.00				
734873.00	Bad & Doubtful debts		21229000.00				
0.00	Overdue Intrest		0.00				
0.00	G.L. Diff.		0.00				
1884000.00	Income Tax		1140000.00				
1531761.25	Profit of the year		838046.01				
264632628.34			327772170.15	264632628.34			327772170.15

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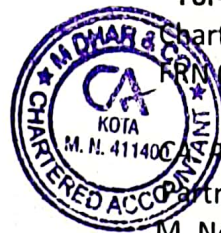
AUDIT CERTIFICATE

I undersigned auditor of BARAN KENDRIYA SAHAKARI BANK LTD BARAN report on Balance sheet and account of the Bank as 31st March 2015. We have examined foregoing Balance sheet of BARAN KENDRIYA SAHAKARI BANK LTD BARAN as on 31st March 2015 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 31-03-2015.

Classification of Assets	Amount of Assets	Provisioning		IF deficit provisioning give amount
		Required	Made	
1) Standard Assets	21732.01	54.33	88.47	-
2) Substandard Assets	444.86	44.49		-
3) Doubtful Assets	1006.17	826.31	969.63	-
4) Loss Assets	8.54	8.54		-
	23191.58	933.67	1058.10	

For- M Dhar & co.



Chartered Accountant

FRN 006369C

Pawan Kumar Jain
Pawan Kumar Jain

Partner

M. No. 411400

Date :- August 30, 2015

Place:- Kota