

BARAN KENDRIYA SAHKARI BANK LTD., BARAN
BALANCE SHEET AS ON 31st MARCH 2016 (31.03.2016) AS PER B.R. Act 1949

31.03.2015	31.03.2015	CAPITAL & LIABILITIES	Sch.	31.03.2016	31.03.2016
		1. CAPITAL			
		i. Authorized Capital			
	40,000,000.00	40000 Share of Rs. 1000.00		40,000,000.00	
	120,000,000.00	120000 Share of Rs. 1000.00		120,000,000.00	
		ii. Subscribed Capital			
	7,608,472.00	Share of ICDP		4,843,179.00	
	950.00	19 Share of Rs. 50.00 each		950.00	
	138,134,000.00	138134 Share of Rs. 1000.00	1)	162,362,000.00	1903.61
		iii. Amount called up			
	7,608,472.00	Share of ICDP		4,843,179.00	
		Less- Called on paid - Nil			
	950.00	(18) Share of Rs. 50.00 each		950.00	
	138,134,000.00	138134 Share of Rs. 1000.00		162,362,000.00	
		of iii. Above, held by			
	-	a) Individual		-	
	138,134,950.00	b) Co-operative Institution		162,362,950.00	
	7,608,472.00	c) I.C.D.P.		4,843,179.00	
145,743,422.00					167,206,129.00

2. Reserve fund & other					
	1,030,980.32	i) Statuary Reserves		✓ 1,030,980.32	
	809,372.27	ii) Agr. Credit Stab. Fund		✓ 809,372.27	
	4,452,800.00	iii) Building Fund		✓ 4,452,800.00	
	11,626.62	iv) Dividend Equalization Fund		✓ 11,626.62	
	11,395.34	v) Special bad debt Reserve		✓ 11,395.34	
	96,963,617.00	vi) Bad & doubtful debt		✓ 105,963,617.00	
	102,723.29	vii) Investment depreciation		✓ 102,723.29	
		viii) Other funds reserves			
	67,005.19	a) General Reserves		✓ 67,005.19	
	139.29	b) Education development		✓ 139.29	
	28,231.89	c) Property Compensation		✓ 28,231.89	
	388.73	d) Public Welfare fund		✓ 388.73	
	459,924.25	e) Vehicle reserve fund		✓ 459,924.25	
	45,000,133.36	f) Overdue Interest Reserve		✓ 45,000,133.36	
	2,820,330.80	g) ARDR Principal Amount	"C"	✓ 2,820,330.80	
	8,792,111.81	h) ARDR Interest Amount	"C"	✓ 8,792,111.81	
	2,213,449.40	i) Cader Authority Fund		✓ 2,213,449.40	
	19,672,644.80	j) O.D. of PACS Manager Salary		✓ 19,672,644.80	
	8,847,207.47	k) Provision for Standard		✓ 8,847,207.47	
	194,146.75	l) Prov.for Krishak Suraksh Kosh		✓ 194,146.75	
	140,002.12	m) Risk Fund		✓ 140,002.12	
	250,000.00	n) Provision for Audit Fees		✓ 122,467.00	
	5,400,000.00	o) Imbalance		✓ 5,400,000.00	
	4,000,000.00	p) Provison for Dividend		✓ 4,000,000.00	
	11,911,436.75	q) Provison for G L Diff.		✓ 11,911,436.75	
213,179,667.45					222,052,134.45

3. Principal/Subsidy State					
		As Share Capital of :			
	-	i) Central Co-operative Bank			
	7,311,000.00	ii) Primary Agr. Credit		7,311,000.00	
	-	iii) Other Societies	"C"		
7,311,000.00					7,311,000.00



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4. Deposits & Other

		i) Fixed Deposits		
888,272,130.00	a) Individuals		848,958,535.00	
-	b) Central Co-op. Banks		-	
390,127,434.00	c) Other Societies		381,473,710.00	
-	ii) Saving Bank Deposits		-	
469,209,510.58	a) Individuals		536,297,957.84	
-	b) Central Co-op. Banks		-	
243,615,894.65	c) Other Societies		268,646,737.21	
-	iii) Current Deposits		-	
139,729,790.87	a) Individuals		191,245,704.38	
-	b) Central Co-op. Banks		-	
10,618,211.38	c) Other Societies		10,605,478.38	
-	iv) Other Deposits		-	
-	v) Unregistered Societies		-	
441,575.00	vi) P.F. Paid Secretary		458,269.00	
2,142,999,070.48	984,524.00	vi) Subsidy Reserve Fund	984,524.00	2,238,670,915.81

5. BORROWINGS

		1. From the Reserve Bank of India or State Co-operative Bank		
		A. Short Term Loan Cash		
1,332,700,000.00		Overdrafts Of which Secured	1,222,000,000.00	
-	a) Govt. & Other approved		-	
-	b) Other tangible securities		-	
119,236,000.00		B. Medium Term Loans	79,153,000.00	
6,550,299.59		C. Long Term Loans	5,409,813.59	1,306,562,813.59
1,458,486,299.59		6. Bills for collection being	"C"	244,014.00
4,760,456.00		7. Branch Adjustments		-
6,910,924.00		8. Interest not Collect		7,371,755.00
93,185,258.81		9. Interest Payable		98,874,415.15
		10. Other Liabilities		
29,338.00	(a) Draft Payable		-	
726,243.00	(b) Pay order payable		1,003,764.00	
87,442,373.17	(c) Sundry Creditors (Amanat)		180,568,483.77	
-	(d) Clearing Difference		-	
281,596.00	(e) P.F. Payable		-	
1,000.00	(f) Un Drawn Share Money		1,000.00	
570,323.00	(g) Arrear of Salary Payable		570,323.00	
9,367,660.00	(h) Contribution to PACS Salary Fund		9,367,660.00	
8,696,671.00	(i) Gratuity Payable	"C"	8,696,671.00	
6,499,539.00	(j) Leave Encashment Payable	"C"	6,499,539.00	
1,140,000.00	(k) Provision for Tax payable		1,140,000.00	
400,000.00	(l) Prov. for Bonus		-	
74,213.00	(m) Sys. Sub. Banker Ch. To be Issued		31,619.00	
83,401.00	(n) Security deposit Storage		63,191.00	
7,566.00	(o) Service Tax payable		23,714.25	
803,441.94	(p) Bills realized		446,170.00	
502,460.00	(q) Un claimed Salary arrear		502,460.00	
1,412.00	(r) Entrance Fees		1,566.00	
6,000.00	(s) Ticket Feed Suspense		45,420.00	
-	(t) Intt subsidy		14,295,904.75	
289,113.75	(t) OTS		289,113.75	
5,890,807.58	(u) G.L. Difference		2,195,019.30	
	(v) TDS on FD with Others		51,401.00	
122,813,158.44				225,793,019.82

10. Profits

51,419,831.33	Profit /Loss as per last balance sheet less appropriations		
52,257,877.34	838,046.01 Less Loss for the year brought from the Profit & Loss A/c		50,726,116.09
4,247,647,134.11	GRAND TOTAL		4,324,812,312.91



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31.03.2015	31.03.2015	PROPERTY & ASSETS	31.03.2016	31.03.2016
209,794,603.80		1. Cash		95,718,977.41
		Cash in hand with Reserve Bank.		
		State Bank of India,		
		State Co-operative Bank and Central Co-operative Bank		
649,813,611.77		2. Balance with other Bank Current Deposit		378,966,232.92
100,000,000.00		3. Money at call & short notice		33,300,000.00
		4. Investments		
	155,820,000.00	i) In Central & State Govt. securities (at book value)	256,045,000.00	
		ii) Other trustee Securities Other bank		
	68,800,000.00	iv) Share In Co-op. Institution	74,300,000.00	
		v) <u>Other Investment</u>		
	506,129,851.00	Fixed Deposit in Apex Bank	317,976,507.00	
762,515,001.00	31,765,150.00	Fixed Deposit in Comm.	-	648,321,507.00
7,311,000.00		5. Investment out of the Principal subsidy state partnership fund (contra) in share of Primary Agr. Societies	"C"	7,311,000.00
		6. Advances		
	2,076,563,468.10	i) Short Term loans, cash credit overdrafts & bill discounted of which secured against	2,701,516,668.81	
	-	a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount due from Individuals Rs. 1522.43 Lacs		
		(i) Of the advance amount overdue Rs. 10473.03 Lacs		
		(ii) considered bad & doubtful recovery Rs.....		
	161,121,930.65	ii) Medium Term loan	137,836,707.22	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount due from Individuals Rs. 889.66 Lacs		
		(i) Of the advance amount overdue Rs. 704.14 Lacs		
		(ii) considered bad & doubtful recovery Rs.....		
	81,472,831.35	iii) Long Term loans of which secured against	83,016,075.14	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount due from Individuals Rs. 830.16 Lacs		
		(i) Of the advance amount overdue Rs. 662.87 Lacs		
		(ii) considered bad & doubtful recovery Rs.....		
2,319,158,230.10				2,922,369,451.17





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BALANCE SHEET AS ON 31st MARCH 2016 (31.03.2016) AS PER B.R. Act 1949

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7. Interest Receivable

5,784,394.77		a) Of which overdue Rs. lacs considered bad-doubtful recoverv.			1,558,210.23
1,265,546.25		b) On Investment			1,407,055.56
8,792,111.81		c) Intt. Rec. from ARDR	"C"		8,792,111.81
4,760,456.00		8. Bills receivable being bills for collection as per contra			244,014.00
84,490,532.76		9. Branch adjustment			111,126,662.33
14,827,483.91		10. Premises			13,344,735.52
8,183,446.65		11. Furniture & Fixtures less			7,822,219.49
7,307.30		12. Vehicle			6,211.25
		13. Other Assets			
		i) Cash in transit			-
9,837,309.32		ii) Sundry debtors		8,119,438.84	
		iii) advance income tax bank		2,000,000.00	
1,530,075.86		iv) Cader fund paid secretary		1,530,075.86	
667,543.98		v) Raj. Rajya Cador Auth. Fund		667,543.98	
1,706,695.32		vi) Stationary Bank		1,754,789.57	
196,462.40		vii) Stationary Society Use		13,351.56	
67,652.15		viii) Stationary In Stock		108,212.65	
1,909,516.00		ix) One Time Settlement		2,051,519.00	
10,063,475.66		x) Overdraft to Societies for salary to Secretary		1,790,499.60	
2,820,500.91		xi) ARDR Prncipal	"C"	2,820,500.91	
		xii) ardr intt		1,282,270.00	
		xiii) advance for		7,712,042.52	
4,536,709.00		xiv) Advance Tax Receivable		3,678,039.00	
8,696,671.00		xv) Gratuti LIC	"C"	8,696,671.00	
6,499,539.00		xvi) Leave Encashment Policy with LIC	"C"	6,499,539.00	
21,891,015.32		xvii) G L Diff.		17,917,184.04	
70,943,407.99	520,242.07	xviii) Collection Transit BGL Net		446,170.00	67,087,847.53
		14. Non Banking assets required In satisfaction of claims (standing mode of valuation)			
		15. Losses			
		Loss as per last Balance Sheet			-
		Add loss during the year brought from P&L			27,436,076.69
4,247,647,134.11		GRAND TOTAL			4,324,812,312.91

NOTES TO THE ACCOUNTS
 As per our report of even date
Gupta Santosh BL & Co.
 Chartered Accountants
 FRN-013452C

 (CA Santosh Gupta)
 M.No.-406291


 (Mridal Kumar)
 Sr. Manager (Op.)


 (Narendra Singh Bist)
 Managing Director


 (Dr. S. P. Singh)
 Administrator



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BARAN KENDRIYA SAHKARI BANK LTD., BARAN
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2016 (01.04.2015 TO 31.03.2016)

EXPENDITURES			INCOME				
31.03.2015	Particulars	Sch.	31.03.2016	31.03.2015	Particulars	Sch.	31.03.2016
176,671,562.47	Interest on Deposits		176,756,490.34	213,544,430.52	Income from Loan & Advances		192,192,944.15
82,316,797.00	Interest on Borrowings		71,247,972.77	88,744,974.00	Income from Deposits		39,055,981.00
25,061,220.00	Salary & Allowances Staff		23,953,338.00	959,787.52	Interest on Investment		20,418,516.67
13,000.00	Provident Fund Director & Local Committee members fees & allowances		33,812.00	661,446.25	Commisssion, Exchange Brokerage		306,341.22
3,198,386.93	Rent, Taxes & Insurance		4,769,960.50	-	Income from Non-banking assets & profit from dealing with such assets		-
29,500.00	Law Charges		59,625.00	23,861,531.86	Other receipts		25,180,576.54
2,451,552.80	Postage & Telegram		1,782,372.00	-			
514,572.00	Audit Fees		4,500.00		Interest received from branches		62,666,296.92
412,356.68	Stationary Printing & Advertising etc.		1,429,714.45		Loss during the year		27,436,076.69
778,115.95	Repairs Expenses		265,493.20				
3,759,514.07	Depreciation	A	2,970,812.39				
5,008,546.24	Other expenditure		2,552,377.24				
-	Loss from Sale		-				
	PROVISION MADE						
4,350,000.00	Provision for Standard assets		-				
21,229,000.00	Bad & Doubtful debts		9,000,000.00				
-	Overdue Interest		-				
-	G.L. Diff.		-				
1,140,000.00	Income Tax		-				
-	Interest Paid to Branches		72,430,265.30				
838,046.01	Profit of the year		-				
327,772,170.15			367,256,733.19	327,772,170.15			367,256,733.19

NOTES TO THE ACCOUNTS
 As per our report of even date
 Gupta Santosh BL & Co.
 Chartered Accountants
 RN-013452C

Santosh Gupta
 (CA Santosh Gupta)
 No.-406291



Minal Kumar
 (Minal Kumar)
 Sr. Manager (Op.)

Narendra Singh Bist
 (Narendra Singh Bist)
 Managing Director

Dr. S. P. Singh
 (Dr. S. P. Singh)
 Administrator

AUDIT CERTIFICATE

I undersigned auditor of **BARAN KENDRIYA SAHAKARI BANK LTD BARAN** report on balance sheet and account of the bank as 31st March 2016. We have examined foregoing Balance sheet of **BARAN KENDRIYA SAHAKARI BANK LTD BARAN** as on 31st March 2016 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 Notes on Accounts, NPA Statement and effects of the matter described in the qualification opinion paragraph annexed thereto with Auditors report and subject to limitation of such disclosures required therein. 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 31-03-2016.

Classification of Assets	Amount of Assets	Provisioning		IF deficit provisioning give amount
		Required	Made	
1) Standard Assets	27584.02	70.04	88.47	-
2) Substandard Assets	439.80	43.98	1059.63	-
3) Doubtful Assets	1191.39	1005.44		-
4) Loss Assets	8.48	8.48		-
Total	29223.69	1127.94	1148.10	

For Gupta Santosh BL & co.
Chartered Accountants

Santosh Gupta
(CA Santosh Gupta)

Partner
M.No-406291

Place : Kota
Date: 25.09.2016

