

BARAN KENDRIYA SAHAKARI BANK LTD., BARAN
BALANCE SHEET AS ON 31st,MARCH 2017 AS PER B.R. ACT 1949

31.03.2016	31.03.2016	CAPITAL & LIABILITIES	Sch	31.03.2017	31.03.2017
		I. CAPITAL			
		i. Authorized Capital			
	40,000,000.00	40000 Share of Rs. 1000.00 each			
	120,000,000.00	120000 Share of Rs. 1000.00 each			
		ii. Subscribed Capital			
	4,843,179.00	Share of ICDP			
	950.00	19 Share of Rs. 50.00 each			
	162,362,000.00	138134 Share of Rs. 1000.00 each			
		iii. Amount called up			
	4,843,179.00	Share of ICDP			
		Less- Called on paid - Nil			
	950.00	18 Share of Rs. 50.00 each			
	162,362,000.00	138134 Share of Rs. 1000.00 each			
		of iii. Above, held by			
	-	a) Individual			
	162,362,950.00	b) Co-operative Institution		199,007,950.00	
	4,843,179.00	c) I.C.D.P.		3,077,886.00	
167,206,129.00					202,085,836.00

2. Reserve fund & other Reserve

	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	
	102,723.29	vi) Investment depreciation reserve		102,723.29	
		viii) Other funds reserves			
	67,005.19	a) General Reserves		67,005.19	
	139.29	b) Education development fund		139.29	
	28,231.89	c) Property Compensation Fund		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		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 Assets		8,847,207.47	
	105,963,617.00	l) Bad & doubtful debt reserve		115,163,617.00	
	194,146.75	m) Prov.for Krishak Suraksh Kosh		194,146.75	
	140,002.12	n) Risk Fund		140,002.12	
	122,467.00	o) Provision for Audit Fees		237,467.60	
	5,400,000.00	p) Imbalance		5,400,000.00	
	4,000,000.00	q) Provision for Dividend		4,000,000.00	
	11,911,436.75	r) Provision for G. L. Diff.		13,471,436.75	
222,052,134.45					232,927,135.05

3. Principal/Subsidy State Partnership Account

		As Share Capital of :			
		i) Central Co-operative Bank			
	7,311,000.00	ii) Primary Agr. Credit Societies	'C'	7,311,000.00	
		iii) Other Societies			
7,311,000.00					7,311,000.00



4. Deposits & Other Accounts

		l) Fixed Deposits			
848,958,535.00	a) Individuals			913,769,564.12	
-	b) Central Co-op. Banks				
381,473,710.00	c) Other Societies			447,025,354.00	
-	li) Saving Bank Deposits				
536,297,957.84	a) Individuals			758,217,110.82	
-	b) Central Co-op. Banks				
268,646,737.21	c) Other Societies			632,674,476.85	
-	lii) Current Deposits				
191,245,704.38	a) Individuals			213,210,869.16	
-	b) Central Co-op. Banks				
10,605,478.38	c) Other Societies			101,959,274.58	
-	liv) Other Deposits				
-	v) Unregistered Societies			458,269.00	
458,269.00	vi) P.F. Paid Secretary			984,524.00	
984,524.00	vi) Subsidy Reserve Fund				
2,238,670,915.81					3,068,299,442.53

5. BORROWINGS

		1. From the Reserve Bank of India or State Co-operative Bank			
		A. Short Term Loan Cash Credits			
1,222,000,000.00	Overdrafts Of which Secured against			1,018,100,000.00	
-	a) Govt. & Other approved security				
-	b) Other tangible securities				
79,153,000.00	B. Medium Term Loans			39,071,000.00	
5,409,813.59	C. Long Term Loans			3,083,139.59	
1,306,562,813.59					
244,014.00	6. Bills for collection being bill receivable as per contra		'C'		182,108.00
-	7. Branch Adjustments				9,823,911.07
7,371,755.00	8. Interest not Collected A/c				7,812,106.22
98,874,415.15	9. Interest Payable				91,782,820.12
	10. Other Liabilities				
-	(a) Draft Payable			812,478.00	
1,003,764.00	(b) Pay order payable			119,853,981.61	
180,568,483.77	(c) Sundry Creditors (Amanat)				
-	(d) Clearing Difference				
-	(e) P.F. Payable			1,000.00	
1,000.00	(f) Un Drawn Share Money			570,323.00	
570,323.00	(g) Arrear of Salary Payable			9,367,660.00	
9,367,660.00	(h) Contribution to PACS Salary Fund			8,696,671.00	
8,696,671.00	(i) Gratuity Payable			6,499,539.00	
6,499,539.00	(j) Leave Encashment Payable			1,140,000.00	
1,140,000.00	(k) Provision for Tax payable				
-	(l) Prov. for Bonus			62,711.00	
31,619.00	(m) Sys. Sub. Banker Ch. To be issued				
63,191.00	(n) Security deposit Storage			35,981.75	
23,714.25	(o) Service Tax payable			954,915.33	
446,170.00	(p) Bills realized			502,460.00	
502,460.00	(q) Un claimed Salary arrear			1,566.00	
1,566.00	(r) Entrance Fees				
45,420.00	(s) Ticket Feed Suspense				
14,295,904.75	(t) Intt subsidy			289,113.75	
289,113.75	(u) OTS			2,195,019.30	
2,195,019.30	(v) G.L. Difference			7,792,233.00	
51,401.00	(w) TDS on FD with Others			1,220,000.00	
-	(x) PACS Develop. Fund				
225,793,019.82					159,995,652.74

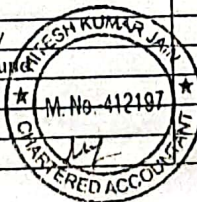
10. Profits

	Profit /Loss as per last balance sheet less appropriations			34,955,548.10
50,726,116.09	Less Loss for the year brought from the Profit & Loss A/c			4,875,429,699.42
4,324,812,312.91	GRAND TOTAL			



31.03.2016	31.03.2016	PROPERTY & ASSETS	31.03.2017	31.03.2017
95,718,977.41		1. Cash		
		Cash in hand with Reserve Bank, State Bank of India, State Co-operative Bank and Central Co-operative Bank		246,294,169.52
378,966,232.92		2. Balance with other Bank Current Deposit		659,736,128.22
33,300,000.00		3. Money at call & short notice		600,000,000.00
		4. Investments		
648,321,507.00	256,045,000.00	i) In Central & State Govt. securities (at book value)	655,371,000.00	
	74,300,000.00	ii) Other trustee Securities Other bank	74,300,000.00	
	317,976,507.00	iv) Share in Co-op. Institution		
		v) Other Investment	126,242,601.00	
		Fixed Deposit in Apex Bank		855,913,601.00
		Fixed Deposit in Comm. Bank		
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	7,311,000.00
		6. Advances		
	2,701,516,668.81	i) Short Term loans, cash credit overdrafts & bill discounted of which secured against	2,136,675,954.61	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount		
		(i) Of the advance amount overdue Rs. 4561.62		
		(ii) considered bad & doubtful recovery Rs.....		
	137,836,707.22	ii) Medium Term loan	172,660,883.98	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount		
		(i) Of the advance amount overdue Rs. 741.46 Lacs		
		(ii) considered bad & doubtful recovery Rs.....		
	83,016,075.14	iii) Long Term loans of which secured against	83,697,122.43	
		a) Govt. & other approved Securities		
		b) Other tangible securities of the advances amount		
		(i) Of the advance amount overdue Rs. 626.33 Lacs		
		(ii) considered bad & doubtful recovery Rs.....		
2,922,369,451.17				2,393,033,961.02


7. Interest Receivable				3,715,298.41
1,558,210.23		a) Of which overdue Rs. lacs considered bad-doubtful recovery.		
		b) On Investment		
8,792,111.81		c) Intt. Rec. from ARDR	'C'	8,792,111.81
244,014.00		8. Bills receivable being bills for collection as per contra	'C'	182,108.00
111,126,662.33		9. Branch adjustment		12,016,561.97
13,344,735.52		10. Premises		
7,822,219.49		11. Furniture & Fixtures less depreciation.		6,359,202.79
7,712,042.52		12. Computer Equipments		3,131,072.92
6,211.25		13. Vehicle		5,279.25
		14. Other Assets .		
		i) Cash in transit		
8,119,438.84		ii) Sundry debtors		9,207,910.84
2,000,000.00		iii) advance income tax bank		7,000,000.00
1,407,055.56		iii) Intt. Subsidy		10,696,647.54
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
1,754,789.57		vi) Stationary Bank		
13,351.56		vii) Stationary Society Use		
108,212.65		viii) Stationary in Stock		1,773,181.28



60,782,860.57	2,051,519.00	ix) One Time Settlement	1,947,338.00	
	1,790,499.60	x) Overdraft to Societies for salary to Secretary	1,790,499.60	78,939,204.51
	2,820,500.91	xi) ARDR Principal	2,820,500.91	
	1,282,270.00	xii) ARDR Intt	1,282,270.00	
	3,678,039.00	xiii) Advance Tax Receivable	467,190.00	
	8,696,671.00	xiv) Gratuity LIC	8,696,671.00	
	6,499,539.00	xv) Leave Encashment Policy with LIC	6,499,539.00	
	17,917,184.04	xvi) G L Diff.	17,656,266.17	
	446,170.00	xvii) Collection Transit BGL Net	973,842.33	
		xiii) AMORTISATION OF PREMIUM	5,929,728.00	
		14. Non Banking assets required in satisfaction of claims (standing mode of valuation)		
		15. Losses		
		- Loss as per last Balance Sheet		
27,436,076.69		- Add loss during the year brought from P&L		
4,324,812,312.91		GRAND TOTAL		4,875,429,699.42

NOTES TO THE ACCOUNTS


As per our report of even date
Hitesh Kumar Jain
Chartered Accountant


CA Hitesh Kumar Jain
M. No.- 412197




Ram Gopal Pankaj
Sr. Manager


Sanjay Pathak
Managing Director


Dr. S.P. Singh
Administrator

BARAN KENDRIYA SAHKARI BANK LTD., BARAN
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2017 (01.04.2016 TO 31.03.2017)

31.03.2016	EXPENDITURES	31.03.2017	31.03.2016	INCOME	31.03.2017
176,756,490.34	Interest on Deposits	188,276,092.73	192,192,944.15	Income from Loan & Advances	217,725,356.75
71,247,972.77	Interest on Borrowings	58,529,283.70	39,055,981.00	Income from Deposits	21,234,858.00
23,953,338.00	Salary & Allowances Staff Provident Fund	23,218,229.00	20,413,516.67	Interest on Investment	26,919,432.97
33,812.00	Director & Local Committee members fees & allowances	60,000.00	306,341.22	Commission, Exchange Brokerage	258,778.18
4,769,960.50	Rent, Taxes & Insurance	7,327,790.58		Income from Non-banking assets & profit from dealing with such assets	-
59,625.00	Law Charges	63,800.00	25,180,576.54	Other receipts	38,235,554.50
1,782,372.00	Postage & Telegram	1,819,084.45			
4,500.00	Audit Fees	91,971.40	62,666,296.92	Interest received from branches	9,778,726.00
1,429,714.45	Stationary Printing & Advertising etc.,	420,827.00	27,436,076.69	Loss during the year	
265,493.20	Repairs Expenses	675,251.00			
2,970,812.39	Depreciation	7,987,114.64			
2,532,377.24	Other expenditure	4,674,513.85			
-	Loss from Sale				
	PROVISION MADE				
-	Provision for Standard assets				
9,000,000.00	Bad & Doubtful debts	9,200,000.00			
-	Audit Fees	115,000.60			
-	G.L. Diff	1,560,000.00			
-	Income Tax	-			
72,430,265.30	Interest Paid to Branches	-			
-	Profit of the year	10,133,747.45			
367,256,733.19		314,152,706.40	367,256,733.19		314,152,706.40

NOTES TO THE ACCOUNTS

As per our report of even date
Hitesh Kumar Jain
Chartered Accountant



Hitesh
(CA Hitesh Kumar Jain)
M.No.-412197

Ram Gopal Pankaj
Ram Gopal Pankaj
Sr. Manager

Sanjay Pathak
Sanjay Pathak
Managing Director

Dr. S.P. Singh
Dr. S.P. Singh
Adminlstrator

AUDIT CERTIFICATE

DW

I undersigned auditor of BARAN KENDRIYA SAHAKARI BANK LTD BARAN report on Balance sheet and account of the bank as 31st March 2017. We examined foregoing Balance Sheet of BARAN KENDRIYA SAHAKARI BANK LTD BARAN as on 31st March 2017 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 foregoing Balance Sheet & accounts.

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 fair 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 transactions of the bank that have been come to our notice have been within competence of the bank.
5. The returns received form branches of the bank have been found adequate for the purpose of the audit, expect sundry creditors/ debtors, furniture, fixture, stationary overdue classification of loan to nominal member/ 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 31-03-2017.

Classification of Assets	Amount of Assets	Provisioning		IF deficit provisioning give amount
		Required	Made	
1) Standard Assets	22251.24	56.9	88.47	-
2) Substandard Assets	295.94	29.59	1151.63	-
3) Doubtful Assets	1374.67	1114.74		-
4) Loss Assets	8.48	8.48		-
Total	23930.33	1209.71	1240.1	

Place-Kota

Date-16.08.2017

As per our terms of report of even date

CA Hitesh Kumar Jain

Hitesh
Proprietor

