BARAN KENDRIYA SAHKARI BANK LTD., BARAN BALANCE SHEET AS ON 31.03.2020 (01.04.2019 TO 31.03.2020)

31.03.2019	31.03.2019 CAPITAL & LIABLITIES		Sch.	31.03.2020	31.03.2020		
W. CELL TO MILESTER			1, CAPITAL		property and the second		
		(i)	Authorized Capital	THE WAY			
	40,000,000.00	AGO	4000 Share of Rs. 10000.00 each		40,000,000.00		
	200,000,000.00		200000 Share of Rs. 1000.00 each	1	200,000,000.00		
		(ii)	Subscribed Capital				
3/1	656,295.00	. Trans	Share of ICDP				
	17,950.00	- Thereton	359 Share of Rs. 50.00 each		17,950.00		
	199,361,000.00	131	199362 Share of Rs. 1000.00 each	أرغموا المرغب	199,362,000.00		
236 035 245 00		(iii)	Amount called up	A STATE OF THE STA		236,279,950.	
236,935,245.00	656,295.00	and a	Share of ICDP	and the Edward I	The second second	250,275,550.	
			Less- Called on paid - Nil	San			
	17,950.00		359 Share of Rs. 50.00 each	1000	17,950.00		
	199,361,000.00		199362 Share of Rs. 1000.00 each		199,362,000.00		
			Of iii. Above, held by	and the second			
		(a)	Individual	الأطباب والتواسات			
	199,378,950.00	(b)	Co-operative Institution		199,379,950.00		
	656,295.00	(c)	I.C.D.P.				
and the second second second	36,900,000.00	(d)	State Govt.		36,900,000.00		
	N. III. D. W. III.		2. Reserve fund & other Reserve			Significant Challen	
KTT B THE	1,030,980.32	(i)	Statuary Reserves	Mary Etg.	1,030,980.32		
	809,372.27	(ii)	Agr. Credit Stab. Fund		809,372.27		
1	4,064,531.89	(iii)	Building Fund		4,064,531.89		
	11,626.62	(iv)	Dividend Equalization Fund	ALLE PARTY	11,626.62		
	-	(v)	Special bad debt Reserve				
	135,822,012.34	(vi)	Bad & doubtful debt reserve		144,422,012.34		
100 25 .	119,545,236.57	(vii)	Revaluvation Value of Fix Assets	"C"	107,590,712.92		
	102,723.29	(viii)	Investment depreciation reserve (Fluctuation)	Manual State of the	102,723.29		
		(ix)	Other Funds & Reserves		N TO THE		
	67,005.19	(a)	General Reserves		67,005.19		
	139.29	(b)	Education Development Fund (Publicity)		139.29		
	388.73	(d)	Public Welfare fund		388.73	267.046.712.0	
387,479,884.60	459,924.25	(e)	Vehicle Fund		459,924.25	367,046,713.9	
3	2,820,330.80	-	ARDR Principal Amount		2,820,330.80		
	8,792,111.81	-	ARDR Interest Amount	"C"	8,792,111.81		
	19,672,644.80		O.D. of PACS Manager Salary		2,672,644.80		
	10,885,207.47	`'	Provision for Standard Assets		10,885,207.47		
1	140,002.12		Risk Fund	1 TO 1 TO 1	140,002.12		
2 - 1	Contraction Design State	` '	Provision for Overdue Interest Reserve		50,000,133.36		
	451,980.33	. ,	Provision for Audit Fees (Expences)		451,980.33		
10.00	1	. /	Provision for Dividend (Profit Distribution)		4,000,000.00		
1	2,700,000.00		Provision for Tecnology Adoption Fund		2,700,000.00		
			Subsidy Reserv Fund		2,700,000.00		
	78,647.00	(s)	Subsidy Nesely Fund	April 1	26,024,886.15		



2	

	THE PROPERTY OF		ncipal/Subsidy State Partnership Account	1		
		-	e Capital of :	-		
7,311,000	7,311,000.00	"C"	Co-operative Bank	(i)		7,311,000.00
			Agr. Credit Societies	-	7,311,000.00	
	CANADA SE		posits & Other Accounts	(iii)		
			Deposits	(1)		
	1,044,117,164.51		nals		903,926,826.41	1 0
	The state of the s	A 345-314	Co-op. Banks	(b)		
	565,013,739.18		ocieties		473,168,577.33	
	•		Bank Deposits	(ii)		
	815,832,776.60			(a)	732,580,104.54	
			Co-op. Banks	_		Ì
2 026 040 92	225,861,408.67		ocieties	_	194,984,496.92	
2,926,940,820	•	a Lo	nt Deposits			2,694,196,981.09
	94,637,638.15			-	239,956,599.56	1
	•		Co-op. Banks	(b)		1
	179,606,148.03		ocieties		147,787,071.58	1
			Deposits	(iv)		İ
			tered Societies	(a)		1
	458,269.00		d Secretary (Soceity Manager)		458,269.00	1
	1,413,682.75		Reserve Fund	, ,	1,335,035.75	1
			RROWINGS From State Co-operative Bank	(-)		
		1 3 3 4	erm Loan Cash Credits	(A)		
			fts Of which Secured against	900		
		The state of the s	Other approved security	(i)		
1,831,819,954.6	501,500,000.00		Credit Loans		1,060,000,000.00	1,780,319,954.62
	1,330,000,000.00		Agri Loans (NCDC)		720,000,000.00	. [
	319,954.62		Term Loans	(B)	319,954.62	Ī
A	-	4. 1	rm Loans (Computer Loan)	(C)		
		"C"	for collection being Bills	4		
(4,526,468	(4,526,468.00)		ble as per Contra	(a)		
12 574 479	12 574 479 20	12	nch Adjustments	-	116,371,442.82	116,371,442.82
13,574,478 83,164,464	13,574,478.20 83,164,464.43	No. Acron Cont.	rest Not Collect Account	SALE)	9,149,865.55 75,968,813.97	9,149,865.55 75,968,813.97
05,104,404	05,104,404.45		rest Payable ner Liabilities		73,908,813.97	/5,900,013.9/
	-	14 15 15	yable	(a)	-	F
	1,066,379.25		r payable	(b)	699,864.64	F
	248,010,088.30	B 7 5	Creditors (Amanat)	(c)	160,246,845.03	-
	and the second second	B 9/1	Difference	(d)		F
	827,288.00	7-17-17	able	(e)		
	1,000.00		n Share Money	(f)	1,000.00	F
	11,570,323.00	17.	f Salary Payable (Prov. For Arrear/wage sattlement)		5,570,323.00	H
	9,367,660.00		anager Salary Fund	(h)	9,367,660.00	
	8,834,227.00	"C"	Payable with LIC	(i)	8,834,227.00	H
	6,927,625.00	"C"	acashment Payable	(i)	6,927,625.00	
	1,140,000.00	The second second	ble (TDS Other Then FD)	(k)	1,140,000.00	
294,421,796	63,423.00		Banker Ch. To be issued	(k)	63,423.00	202,042,931.13
	27,724.00		deposit Storage		63,191.00	l-
	203,316.66		Service Tax payable	(n)	217,368.54	-
	310,405.00	the first state of the	ized	-	282,053.00	-
		10 / 10 mg y	ed Salary arrear/Dividend Payble	(p)	502,460.00	-
	502,460.00	1	Fees		1,566.00	l -
	1,709.00	The same of	rees ced Suspense	-	1,500.00	-
	200 112 55	1.0			289,113.75	-
	289,113.75		ov. For One Time sattlement)	-	4,015,937.17	-
Y- 2	4,015,937.17		P. with Others		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-
	1,311,946.00	104	D with Others	No. of Control	2,492,274.00	
	(48,828.20)	the second	irance		1000 000 00	
	(40,020.20)		velopment Fund	(w)	1,328,000.00	V
	-					
	19713		ofits		41.040.044.00	
63,458,798	59,780,455.03		ofits ss as per last balance sheet less appropriations for the year brought from the Profit & Loss		41,049,065.80 18,731,389.23	59,780,455.03

31.03.2019 31.03.2019			PROPERTY & ASSETS		31.03.2020	31.03.2020	
		143	1.Cash				
4.6	35,726,010.00	(a)			33,013,803.00		
230 215 511 00	35,455,751.98	(6)			38,086,509.63	2217.00	
239,215,511.80	168,033,749.82				84,125,397.71	155,225,710.34	
		(d)	·	The state of			
86,427,467.56				110,962,774.70	110,962,774.70		
			3.Money at call & short notice			المتاليسيسان	
and the same of the same of			4.Investments			4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	
	605,370,000.00	(i	In Central & State Govt. securities (at book value)		975,370,000.00		
		(ü	Other trustee Securities Other bank		The second secon		
1,195,020,174.00	74,300,000.00	(iii	Share in Co-op. Institution		74,300,000.00	1,382,733,086.00	
,	400,000,000.00	(iv	Other Investment(CALL WITH STCI)		-		
	115,350,174.00		Fixed Deposit in Apex Bank		308,063,086.00		
		(vi	Fixed Deposit in Comm. Bank		25,000,000,00	a spirit or p	
7,311,000.00	7,311,000.00 5.Investment out of the Principal subsidy state partnership fund (contra) in share of Primary Agr. Societies			7,311,000.00	7,311,000.00		
			6.Advances			THE RESERVE OF THE RE	
	2,398,832,911.62	(i)	Short Term loans, cash credit overdrafts & bill discounted of which secured against		1,412,655,910.30		
		(a)	Govt, & other approved Securities		-		
		(b)	Other tangible securities of the advances amount due from individuals Rs. In Lacs				
			(i) Of the advance amount overdue Rs. 612.24 Lacs				
L			(ii) Considered bad & doubtful recovery Rs. 321.54 Lacs				
14	152,163,044.44	(ii)	Medium Term loan		129,403,693,15	1,619,472,494.29	
		(a)	Govt. & other approved Securities				
2,629,233,805.81		(b)	Other tangible securities of the advances amount due from individuals Rs. in Lacs				
			(i) Of the advance amount overdue Rs. 1017.51 Lacs			e e	
			(ii) Considered bad & doubtful recovery Rs. 10.26Lacs				
1	78,237,849.75	(iii)	Long Term loans of which secured against		77,412,890.84		
		(a)	Govt. & other approved Securities				
		(b)	Other tangible securities of the advances amount due from individu in Lacs	als Rs.	Len Arm		
			(i) Of the advance amount overdue Rs. 649.77 Lacs		and the same of th		
			(ii) Considered bad & doubtful recovery Rs. 12.7.5 Lacs				
			4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 -			Library	
			7.Interest Receivable	LAZIE			
1,829,230.54 3,301,110.94	1,829,230.54 3,301,110.94		Of which overdue Rs. In lacs considered bad-doubtful recovery.		(135,545.70)	(135,545.70)	
8,792,111.81	8,792,111.81	` '	the second secon		3,179,212.94	3,179,212.94	
0,/72,111.81	0,792,111.81	_	Interest Recevable from ARDR	"C"	8,792,111.81	8,792,111.81	
		- 1	8.Bills receivable being bills for collection as per	"C"			

			7.Interest Receivable		
(135,545.7)	(135,545.70)	A standard	Of which overdue Rs. In lacs considered bad-doubtful recovery.	1,829,230.54 (a)	1,829,230.54
3,179,212,94	3,179,212.94		On Loans and Advances	3,301,110.94 3,301,110.94 (b) On Loans and Advances	
8,792,111.81	8,792,111.81	"C"	Interest Recevable from ARDR	8,792,111.81 (c)	8,792,111.81
(4,526,468.00	(4,526,468.00)	"C"	8.Bills receivable being bills for collection as per contra		-
414,897,918.14	414,897,918.14		9.Branch adjustment		
8,760,074.37	8,760,074,37		10.Premises	9,733,415.37	9,733,415.37
7,048,888.93	7,048,888.93		11.Furniture & Fixtures	5,609,440.53	5,609,440.53
6,973,316.65	6,973,316.65		12.Computer Equipment	809,064.07	809,064.07
3,242.25	3,242.25		13. Vehicle	3,814.25	3,814.25
		1 de la	14. Other Assets Cash in transit Sundry debtors		
	2,575,108.23				* ·
	40,300,000.00		Advance income tax bank		
	2,197,619.84		Raj. Rajya Cadar Auth. Fund		-
	501,303.26	The second of	Stationary Bank		1.382.270.427.13
2,098,793,698.31	1,961,600.00	To Lorenza	One Time Settlement	.,	1,382,270,427.13
	1,790,499.60	der land of	Overdraft to Societies for salary to Secretary		-
	2,820,500.91		ARDR Principal	The second second	
	1,282,270.00	(j) IntReceivable(Broken Period Intt.)			-
	126,027.78				
	467,190.00		Advance Income Tax Receivable	March Control of the State of t	
	8,834,227,00	"C"	Gratuti LIC	8,834,227.00 (k)	

The second second	6,927,625.00	(m)	Leave Encashment Policy with LIC	"C"	6,927,625.00	
	18,057,538.04	,	G L Diff.		18,045,449.04	
		- ` `	GST Input	Mark or Assessment	3,427,061.95	
1	215,480.00		Collection Transit BGL Net (Collection Transit BGL)	Michigan Comment	243,832.00	
	5,867,888.56	-47	AMORTISATION OF PREMIUM		7,313,449.56	
	119,545,236.57		Land and Building revaluation	"C"	107,590,712.92	
	971,671,192.03		RECEIVABLE FROM GOR AGAINST LOAN WAIVER		584,546,192.67	
ľ	203,758,672.75	(1)	RBLE FROM GOR AGAINST LOAN WAIVER AMOUNT-2019		1,307,816,434.15	
ľ		- ' '	Trickle Feed Suspence		794.40	
the state of the s	1	(v)	NFS Settlement-Aquiring		25,800.00	
			15. Non Banking assets required in satisfaction of claims (standing mode of valuation)		-	
11111	James Language Street		16. Losses	action in	a management of the same	TO THE PARTY OF THE
and religion to the second			Loss as per last Balance Sheet		Uman il	
A CONTRACTOR OF THE CONTRACTOR			Add loss during the year brought from P&L		•	
5,569,556,573.81			GRAND TOTAL			5,819,491,515.03

Chartered Accountant Mno-412197 Date:-19/08/2020

(Sr. Manager, Op.)

(Managing Director)

(Administrator)



BARAN KENDRIYA SAHKARI BANK LTD., BARAN

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2020 (01.04.2019 TO 31.03.2020)

31.03.2019	EXPENDITURES	31.03.2020	31.03.2019	INCOME	31.03.2020
154,440,529.11	Interest on Deposits	161,098,637.95	167,779,240,62	Income from Loan & Advances	84,628,976.1
47,970,744.74	Interest on Borrowings	34,353,266.36		Income from Deposits	13,445,739.00
30,279,482 00	Salary & Allowances Staff Provident Fund	35,293,307.00		Interest on Investment	74,652,294.33
103,925.00	Director & Local Committee members fees & allowances	96,000 00		Commisssion, Exchange Brokerage	66,572.00
5,499,723.22	Rent, Taxes & Insurance	9,902,018.56		Other receipts	18,865,890.58
42,000.00	Law Charges	229,550.00		Interest Subvention	80,971,056.00
830,117.38	Postage & Telegram	1,682,446.44	50,518,908.00	Indiest Subvention	80,971,030 00
176,119.00	Audit Fees	32,538.00			
609,267.13	Stationary Printing & Advertising etc.,	1,182,118.75			
926,145.49	Repairs Expenses	935,595.85			
2,599,584.12	Depreciation	2,008,042.94			
4,791,067.16	Other expenditure	7,538,663.19			Company of the compan
	PROVISION MADE	7,338,003.19			
-1	Provision for Standard Assets				
5,000,000 00	Provision for OD INTEREST	-			
2,000,000.00	Bad & Doubtful debts	8,600,000.00			
	Audit Fees & Inspection	0,000,000.00			
5,000,000.00	Provision for ARREAR SALARY	6,000,000 00			
5,000,000.00	Provision for IMBALANCE	0,000,000			
1,328,000.00	Contribution for PACs Dev. Fund			e post per	
2,000,000.00	Tech. Adoption Fund				
	Interest Paid to Branches				
18,731,389.23	Profit of the year	3,678,342.98			
287,328,093.58		272,630,528.02	287,328,093.58		
			20,020,073.30		272,630,528.02

NOTES TO THE ACCOUNTS
As per our report of even date

Hitesh kumar jain

Chartered Accountant

Mno-412197 Date:-19/08/2020 Ramroop Meena (Sr. Manager, Op.)

Amar Singh (Managing Director) Indra Singh Rao (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 2020. We have examined foregoing Balance sheet of BARAN KENDRIYA SAHAKARI BANK LTD BARAN as on 31st March 2019 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 31-03-2020.

Classification of Assets		Amount of	Provis	ioning	IF deficit provisioning give	
5_		Assets	Required	Made	amount	
1)	Standard Assets	13915.19	35.07	. 108.85	-	
2)	Substandard Assets	575.73	57.57		-	
3)	Doubtful Assets	1703.80	1386.24	1444.22	-	
4)	Loss Assets	0.00	0.00	1	-	
1	Total	16194.72	1478.89	1553.07		

* M. No.-412197

Hitesh Kumar Jain
Chartered Accountant
(Proprietor)
M.No.412197
Date:-19.08.2020

Place:-Kota