

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

BALANCE SHEET AS ON 31.03.2020 (01.04.2019 TO 31.03.2020)

- 1 -

31.03.2019	31.03.2019	CAPITAL & LIABILITIES	Sch.	31.03.2020	31.03.2020
		I. CAPITAL			
		(i) Authorized Capital			
	40,000,000.00	4000 Share of Rs. 10000.00 each		40,000,000.00	
	200,000,000.00	200000 Share of Rs. 1000.00 each		200,000,000.00	
		(ii) Subscribed Capital			
	656,295.00	Share of ICDP		-	
	17,950.00	359 Share of Rs. 50.00 each		17,950.00	
	199,361,000.00	199362 Share of Rs. 1000.00 each		199,362,000.00	
		(iii) Amount called up			
	656,295.00	Share of ICDP		-	
		Less- Called on paid - Nil			
	17,950.00	359 Share of Rs. 50.00 each		17,950.00	
	199,361,000.00	199362 Share of Rs. 1000.00 each		199,362,000.00	
		Of iii. Above, held by			
	-	(a) Individual		-	
	199,378,950.00	(b) Co-operative Institution		199,379,950.00	
	656,295.00	(c) I.C.D.P.		-	
	36,900,000.00	(d) State Govt.		36,900,000.00	
236,935,245.00					236,279,950.00
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	
	4,064,531.89	(iii) Building Fund		4,064,531.89	
	11,626.62	(iv) Dividend Equalization Fund		11,626.62	
	-	(v) Special bad debt Reserve		-	
	135,822,012.34	(vi) Bad & doubtful debt reserve		144,422,012.34	
	119,545,236.57	(vii) Revaluation Value of Fix Assets	"C"	107,590,712.92	
	102,723.29	(viii) Investment depreciation reserve (Fluctuation)		102,723.29	
		(ix) Other Funds & Reserves			
	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	
	459,924.25	(e) Vehicle Fund		459,924.25	
	2,820,330.80	(f) ARDR Principal Amount		2,820,330.80	
	8,792,111.81	(g) ARDR Interest Amount	"C"	8,792,111.81	
	19,672,644.80	(i) O.D. of PACS Manager Salary		2,672,644.80	
	10,885,207.47	(j) Provision for Standard Assets		10,885,207.47	
	140,002.12	(k) Risk Fund		140,002.12	
	50,000,133.36	(m) Provision for Overdue Interest Reserve		50,000,133.36	
	451,980.33	(n) Provision for Audit Fees (Expences)		451,980.33	
	4,000,000.00	(p) Provision for Dividend (Profit Distribution)		4,000,000.00	
	2,700,000.00	(r) Provision for Tecnology Adoption Fund		2,700,000.00	
	78,647.00	(s) Subsidy Reserv Fund		-	
	26,024,886.15	(t) Provision For Impaired Other Assets		26,024,886.15	
387,479,884.60					367,046,713.95



31.03.2019	31.03.2019		PROPERTY & ASSETS		31.03.2020	31.03.2020
			1. Cash			
	35,726,010.00	(a)	Cash in hand with Reserve Bank,		33,013,803.00	
	35,455,751.98	(b)	State Bank of India (Notified Bank)		38,086,509.63	
	168,033,749.82	(c)	State Co-operative Bank		84,125,397.71	
	-	(d)	Central Co-op. Bank		-	
239,215,511.80						155,225,710.34
	86,427,467.56		2. Balance with other Bank Current Deposit		110,962,774.70	110,962,774.70
	-		3. Money at call & short notice			-
			4. Investments			
	605,370,000.00	(i)	In Central & State Govt. securities (at book value)		975,370,000.00	
	-	(ii)	Other trustee Securities Other bank		-	
	74,300,000.00	(iii)	Share in Co-op. Institution		74,300,000.00	
	400,000,000.00	(iv)	Other Investment(CALL WITH STCI)		-	
	115,350,174.00	(v)	Fixed Deposit in Apex Bank		308,063,086.00	
	-	(vi)	Fixed Deposit in Comm. Bank		25,000,000.00	
1,195,020,174.00						1,382,733,086.00
	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	7,311,000.00
			6. Advances			
	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			
			(ii) Considered bad & doubtful recovery Rs. 721.54 Lacs			
	152,163,044.44	(ii)	Medium Term loan		129,403,693.15	
		(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. 1017.51 Lacs			
			(ii) Considered bad & doubtful recovery Rs. 10.26 Lacs			
	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 individuals Rs. in Lacs			
			(i) Of the advance amount overdue Rs. 649.77 Lacs			
			(ii) Considered bad & doubtful recovery Rs. 10.75 Lacs			
2,629,233,805.81						1,619,472,494.29

7. Interest Receivable						
1,829,230.54	1,829,230.54	(a)	Of which overdue Rs. In lacs considered bad-doubtful recovery.		(135,545.70)	(135,545.70)
3,301,110.94	3,301,110.94	(b)	On Loans and Advances		3,179,212.94	3,179,212.94
8,792,111.81	8,792,111.81	(c)	Interest Receivable from ARDR	"C"	8,792,111.81	8,792,111.81
			8. Bills receivable being bills for collection as per contra	"C"	(4,526,468.00)	(4,526,468.00)
			9. Branch adjustment		414,897,918.14	414,897,918.14
9,733,415.37	9,733,415.37		10. Premises		8,760,074.37	8,760,074.37
5,609,440.53	5,609,440.53		11. Furniture & Fixtures		7,048,888.93	7,048,888.93
809,064.07	809,064.07		12. Computer Equipment		6,973,316.65	6,973,316.65
3,814.25	3,814.25		13. Vehicle		3,242.25	3,242.25
			14. Other Assets			
	-	(a)	Cash in transit		-	
	2,300,743.03	(b)	Sundry debtors		2,575,108.23	
	31,000,000.00	(c)	Advance income tax bank		40,300,000.00	
	2,197,619.84	(d)	Raj. Rajya Cadar Auth. Fund		2,197,619.84	
	1,349,500.87	(e)	Stationary Bank		501,303.26	
	1,947,338.00	(f)	One Time Settlement		1,961,600.00	
	1,790,499.60	(g)	Overdraft to Societies for salary to Secretary		1,790,499.60	
	2,820,500.91	(h)	ARDR Principal		2,820,500.91	
	1,282,270.00	(i)	ARDR Intt		1,282,270.00	
	-	(j)	Int.-Receivable(Broken Period Intt.)		126,027.78	
	467,190.00	(k)	Advance Income Tax Receivable		467,190.00	
	8,834,227.00	(k)	Gratuti LIC	"C"	8,834,227.00	
1,382,270,427.13						2,098,793,698.31



	6,927,625.00	(m)	Leave Encashment Policy with LIC	"C"	6,927,625.00	
	18,057,538.04	(n)	G L Diff.		18,045,449.04	
	2,236,904.93	(o)	GST Input		3,427,061.95	
	215,480.00	(p)	Collection Transit BGL Net (Collection Transit BGL)		243,832.00	
	5,867,888.56	(q)	AMORTISATION OF PREMIUM		7,313,449.56	
	119,545,236.57	(r)	Land and Building revaluation	"C"	107,590,712.92	
	971,671,192.03	(s)	RECEIVABLE FROM GOR AGAINST LOAN WAIVER		584,546,192.67	
	203,758,672.75	(t)	RBLE FROM GOR AGAINST LOAN WAIVER AMOUNT-2019		1,307,816,434.15	
		(u)	Trickle Feed Suspence		794.40	
		(v)	NFS Settlement-Aquiring		25,800.00	
			15. Non Banking assets required in satisfaction of claims (standing mode of valuation)		-	
			16. Losses			
	-	-	Loss as per last Balance Sheet		-	-
	-	-	Add loss during the year brought from P&L		-	-
	5,569,556,573.81		GRAND TOTAL			5,819,491,515.03


 Hitesh kumar jain
 Chartered Accountant
 Mno-412197
 Date:-19/08/2020


 Ramroop Meena
 (Sr. Manager, Op.)


 Amar Singh
 (Managing Director)


 Indra Singh Rao
 (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	84,628,976.11
47,970,744.74	Interest on Borrowings	34,353,266.36	12,993,842.00	Income from Deposits	13,445,739.00
30,279,482.00	Salary & Allowances Staff Provident Fund	35,293,307.00	57,819,877.00	Interest on Investment	74,652,294.33
103,925.00	Director & Local Committee members fees & allowances	96,000.00	998,600.06	Commission, Exchange Brokerage	66,572.00
5,499,723.22	Rent, Taxes & Insurance	9,902,018.56	17,417,565.90	Other receipts	18,865,890.58
42,000.00	Law Charges	229,550.00	30,318,968.00	Interest Subvention	80,971,056.00
830,117.38	Postage & Telegram	1,682,446.44			
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			
	PROVISION MADE				
-	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	-			
5,000,000.00	Provision for ARREAR SALARY	6,000,000.00			
5,000,000.00	Provision for IMBALANCE	-			
1,328,000.00	Contribution for PACs Dev. Fund	-			
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		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

Hitesh



Ramroop Meena
Ramroop Meena
(Sr. Manager, Op.)

Amar Singh
Amar Singh
(Managing Director)

Indra Singh Rao
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 Assets	Provisioning		IF deficit provisioning give amount
		Required	Made	
1) Standard Assets	13915.19	35.07	108.85	-
2) Substandard Assets	575.73	57.57	1444.22	-
3) Doubtful Assets	1703.80	1386.24		-
4) Loss Assets	0.00	0.00		-
Total	16194.72	1478.89	1553.07	



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