

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

BALANCE SHEET AS ON 31.03.2021 (01.04.2020 TO 31.03.2021)

31.03.2020	31.03.2020	CAPITAL & LIABILITIES	Sch.	31.03.2021	31.03.2021
		1. CAPITAL			
		(i) Authorized Capital			
	40,000,000.00	4000 Share of Rs. 10000.00 each		40,000,000.00	
	200,000,000.00	220000 Share of Rs. 1000.00 each		220,000,000.00	
		(ii) Subscribed Capital			
	17,950.00	359 Share of Rs. 50.00 each		17,950.00	
236,279,950.00	199,362,000.00	199362 Share of Rs. 1000.00 each		199,362,000.00	236,279,950.00
		(iii) Amount called up			
	17,950.00	359 Share of Rs. 50.00 each		17,950.00	
	199,362,000.00	199362 Share of Rs. 1000.00 each		199,362,000.00	
		Of iii. Above, held by			
		(a) Individual			
	199,379,950.00	(b) Co-operative Institution	✓	199,379,950.00	
	36,900,000.00	(c) State Govt.		36,900,000.00	
		2. Reserve fund & other Reserve			
	1,030,980.32	(i) Statutory Reserves		1,032,744.32	
	809,372.27	(ii) Agr. Credit Stab. Fund		809,372.27	
	4,064,531.89	(iii) Building Fund		6,064,531.89	
	11,626.62	(iv) Dividend Equalization Fund		11,626.62	
	2,672,644.80	(v) O.D. of PACS Manager Salary		12,040,304.80	
	107,590,712.92	(vi) Revaluation Value of Fix Assets (Building Revaluation)	"C"	96,831,641.63	
	102,723.29	(vii) Investment depreciation reserve (Fluctuation)		102,723.29	
		(ix) Other Funds & Reserves			
	67,005.19	(a) General Reserves		11,637,328.19	
	139.29	(b) Education Development Fund (Publicity)		139.29	
	388.73	(c) Public Welfare fund		388.73	
378,906,150.70	459,924.25	(d) Vehicle Fund		459,924.25	
	140,002.12	(e) Risk Fund		140,002.12	
	2,700,000.00	(f) Tecnology Adoption Fund		2,700,000.00	
	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	
	10,885,207.47	(i) Provision for Standard Assets		10,885,207.47	
	144,422,012.34	(j) Provision for NPA(Bed Debts & Reserve)		185,022,012.34	
	50,000,133.36	(k) Provision for Overdue Interest		80,000,133.36	
	451,980.33	(l) Provision for Audit Fees (Expences)		451,980.33	
	4,000,000.00	(m) Provision for Dividend (Profit Distribution)		4,000,000.00	
	26,024,886.15	(n) Provision For Impaired Other Assets		39,024,886.15	
	289,113.75	(o) OTS (Prov. For One Time settlement)		289,113.75	
	11,570,323.00	(p) Provision for Salary Payable (Prov. For Arrear/wage settlement)		6,000,000.00	
		3. Principal/Subsidy State Partnership Account			
		As Share Capital of :			
7,311,000.00		(i) Central Co-operative Bank			
	7,311,000.00	(ii) Primary Agr. Credit Societies	"C"	7,311,000.00	7,311,000.00
		(iii) Other Societies			
		4. Deposits & Other Accounts			
		(i) Fixed Deposits			
	1,044,117,164.51	(a) Individuals		1,062,551,450.37	
	-	(b) Central Co-op. Banks		-	
	565,013,739.18	(c) Other Societies		620,017,243.18	
		(ii) Saving Bank Deposits			
	815,832,776.60	(a) Individuals		947,529,488.85	
	-	(b) Central Co-op. Banks		-	
2,926,940,826.89	225,861,408.67	(c) Other Societies		271,492,504.37	
		(iii) Current Deposits			
	94,637,638.15	(a) Individuals		85,369,277.31	
	-	(b) Central Co-op. Banks		-	
	179,606,148.03	(c) Other Societies		194,683,634.36	
		(iv) Other Deposits			
	-	(a) Security of Staff & L.S. (Bank Staff Security Deposit)		30,050.00	
	458,269.00	(b) P.F. Paid Secretary (Society Manager)		458,269.00	
	1,413,682.75	(c) Subsidy Reserve Fund		1,413,682.75	
		5. BORROWINGS From State Co-operative Bank			
		(A) Short Term Loan Cash Credits			
		Overdrafts Of which Secured against			
		(i) Govt. & Other approved security			
	501,500,000.00	(a) Agri Credit Loans		1,940,000,000.00	
1,831,819,954.62	1,330,000,000.00	(b) Non-Agri Loans (NCDC)		230,000,000.00	
	319,954.62	(B) Medium Term Loans		12,942.62	
	-	(C) Long Term Loans		-	
		6. Bills for collection being Bills	"C"		
(4,526,468.00)	(4,526,468.00)	(a) Receivable as per Contra		2,285,533.00	2,285,533.00

- 2 -

UDIVL-21412197AAAAEA2111



7. Interest Receivable					
(135,545.70)	(135,545.70)	(a)	Of which overdue Rs. In lacs considered bad-doubtful recovery.	(276,186.22)	(276,186.22)
3,179,212.94	3,179,212.94	(b)	On Loans and Advances	✓ 134,885,401.95	✓ 134,885,401.95
8,792,111.81	8,792,111.81	(c)	Interest Receivable from ARDR	"C" ✓ 8,792,111.81	✓ 8,792,111.81
(4,526,468.00)	(4,526,468.00)		8. Bills receivable being bills for collection as per contra	"C" 2,285,533.00	2,285,533.00
414,897,918.14	414,897,918.14		9. Branch adjustment	✓ 400,687,439.74	✓ 400,687,439.74
8,760,074.37	8,760,074.37		10. Premises	✓ 7,884,067.37	✓ 7,884,067.37
107,590,712.92	107,590,712.92		11. Land and Building revaluation	"C" ✓ 96,831,641.63	✓ 96,831,641.63
7,048,888.93	7,048,888.93		11. Furniture & Fixtures	✓ 6,382,628.40	✓ 6,382,628.40
6,973,316.65	6,973,316.65		12. Computer Equipment	✓ 3,051,717.84	✓ 3,051,717.84
3,242.25	3,242.25		13. Vehicle	✓ 2,756.25	✓ 2,756.25
			14. Other Assets		
	2575108.23	(a)	Sundry debtors	✓ 4,224,497.31	✓ 4,224,497.31
	7313449.56	(b)	AMORTISATION OF PREMIUM	✓ 6,338,360.56	✓ 6,338,360.56
	501303.26	(c)	Stationary Bank	✓ 2,260,815.74	✓ 2,260,815.74
	2820500.91	(d)	ARDR Principal	✓ 2,820,500.91	✓ 2,820,500.91
	1282270.00	(e)	ARDR Intt.	✓ 1,282,270.00	✓ 1,282,270.00
	40300000.00	(f)	Advance Income tax	✓ 48,300,000.00	✓ 48,300,000.00
	1961600.00	(g)	One Time Settlement	✓ 1,119,887.00	✓ 1,119,887.00
	2197619.84	(h)	Raj. Rajya Cadar Auth. Fund	✓ 2,197,619.84	✓ 2,197,619.84
	3427061.95	(i)	GST Input Receivable	✓ 4,504,851.10	✓ 4,504,851.10
		(j)	DEAF Claim Receivable From RBI	✓ 57,396.00	✓ 57,396.00
	243832.00	(k)	Clearing Adjustment (Collection Transit BGL)	✓ 148,880.00	✓ 148,880.00
	467190.00	(l)	Income Tax Receivable	✓ 467,190.00	✓ 467,190.00
	8834227.00	(r)	Gratuti LIC	"C" ✓ 8,834,227.00	✓ 8,834,227.00
	6927625.00	(s)	Leave Encashment Policy with LIC	"C" ✓ 6,927,625.00	✓ 6,927,625.00
		(t)	DEAF Fund	"C" ✓ 3,212,487.93	✓ 3,212,487.93
	18045449.04	(u)	G L Diff.	✓ 18,045,449.04	✓ 18,045,449.04
	1790499.60	(v)	Overdraft to Societies for salary to Secretary	✓ 1,790,499.60	✓ 1,790,499.60
	126,027.78	(w)	Int.-Receivable(Broken Period Intt.)		
	584546192.67	(x)	RECEIVABLE FROM GOR AGAINST LOAN WAIVER	✓ 582,938,261.47	✓ 582,938,261.47
	1307816434.15	(y)	RBLE FROM GOR AGAINST LOAN WAIVER AMOUNT-2019	✓ 431,444,123.42	✓ 431,444,123.42
	794.40	(z)	Trickle Feed Suspence		
	0.00	(aa)	System Suspence	✓ 9.00	✓ 9.00
	25800.00	(ab)	NFS Settlement-Aquiring	✓ 25,800.00	✓ 25,800.00
			15. Non Banking assets required in satisfaction of claims (standing mode of valuation)		
			16. Losses		
-	-	(a)	Loss as per last Balance Sheet		-
-	-	(b)	Add loss during the year brought from P&L		-
5,819,491,515.03			GRAND TOTAL		6,725,020,436.07

Hitesh Kumar Jain
Chartered Accountant
(Proprietor)



Date:-

Alok Narain Mathur
(Sr. Manager, Op)

Indar Singh
(Managing Director)

Rajendra Vijay
(Administrator)

40.06

CPR 3 277087

①+② = 2549.07
③+④ = 1407.24

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2021 (01.04.2020 TO 31.03.2021)

31.03.2020	EXPENDITURES	31.03.2021	31.03.2020	INCOME	31.03.2021
161,098,637.95	Interest on Deposits	152,240,945.81	84,628,976.11	Income from Loan & Advances	① 104,560,291.76
34,353,266.36	Interest on Borrowings	57,689,053.98	13,445,739.00	Income from Fixed Deposits	③ 63,027,094.00
35,293,307.00	Salary & Allowances Staff Provident Fund	44,990,758.80	74,652,294.33	Interest on Investment	④ 77,696,521.22
96,000.00	Director & Local Committee members fees & allowances	182,010.24	66,572.00	Commission, Exchange Brokerage	275,211.58
9,902,018.56	Rent, Taxes & Insurance	6,323,894.90	18,865,890.58	Other receipts	1,125,024.24
229,550.00	Law Charges	70,250.00	80,971,056.00	Interest Subvention	② 150,346,517.79
1,682,446.44	Postage & Telegram	210,989.87			
32,538.00	Audit Fees	187,183.00			
1,182,118.75	Stationary Printing & Advertising etc.,	205,721.07			
935,595.85	Repairs Expenses	3,448,768.06			
2,008,042.94	Depreciation	3,809,532.45			
7,538,663.19	Other expenditure	17,040,160.48			
	PROVISION MADE				
-	Provision for OD INTEREST	30,000,000.00			
8,600,000.00	Bad & Doubtful debts/NPA	40,600,000.00			
6,000,000.00	Provision for ARREAR SALARY	6,000,000.00			
-	Provision for IMBALANCE.	13,000,000.00			
-	Provision for Building	2,000,000.00			
3,678,342.98	Profit of the year	19,031,391.93			
272,630,528.02	Total	397,030,660.59	272,630,528.02	Total	397,030,660.59

Hitesh Kumar Jain
Chartered Accountant
(Proprietor)
M No. 412197
Date: 11/04/21

Alok Narain Mathur
(Sr. Manager, Op)

Indar Singh
(Managing Director)

Rajendra Vijay
(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 2021. We have examined foregoing Balance sheet of **BARAN KENDRIYA SAHAKARI BANK LTD BARAN** as on 31st March 2020 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 31-03-2021.

(Amt. In Lacs)

Classification of Assets	Amount of Assets	Provisioning		IF deficit provisioning give amount
		Required	Made	
1) Standard Assets	22509.43	57.97	108.85	-
2) Substandard Assets	910.49	91.05	1850.22	-
3) Doubtful Assets	1585.01	1337.99		-
4) Loss Assets	0.00	0.00		-
Total	25004.93	1487.01	1959.07	

Hitesh Kumar Jain
Chartered Accountant
(Proprietor)

M.No.412197

Date:- 25.08.2021

Place:-Kota

UDIN:- 21412197AAAAEA2111

