

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

⑦

BALANCE SHEET AS ON 31st MARCH 2013 (31.03.2013) AS PER B.R. Act 1949

31.03.2012	31.03.2012	CAPITAL & LIABILITIES	Schedule	31.03.2013	31.03.2013
		I. CAPITAL			
		i. Authorised Capital			
17500000.00		1750 Share of Rs. 10000.00 each		17500000.00	
52500000.00		52500 Share of Rs. 1000.00 each		52500000.00	
		ii. Subscribed Capital			
16654351.00		1413 Share of Rs. 10000.00 each		14130000.00	
181850.00		78 Share of Rs. 50.00 each		394.00	
50298461.00		57220 Share of Rs. 1000.00 each		57220000.00	
		iii. Amount called up			
16654351.00		1413 Share of Rs. 10000.00 each		14130000.00	
		Less- Called on paid - Nil			
181850.00		78 Share of Rs. 50.00 each		394.00	
50298461.00		57220 Share of Rs. 1000.00 each		57220000.00	
		of iii. Above, held by			
0.00		a) Individual		0.00	
50480311.00		b) Co-operative Institution		57222394.00	
67134662.00	16654351.00	c) I.C.D.P.		14139058.00	71361452.00

2. Reserve fund & other Reserve

1030980.32	i) Statuary Reserves		1030980.32	
809372.27	ii) Agr. Credit Stab. Fund		809372.27	
4452800.00	iii) Building Fund		4452800.00	
11626.62	iv) Dividend Equilisation Fund		11626.62	
11395.34	v) Special bad debt Reserve		11395.34	
74072744.00	vi) Bad & doubtful debt reserve		74999744.00	
102723.29	vii) Investment depreciation reserve		102723.29	
	viii) Other funds reserves			
53771.19	a) General Reserves		63378.19	
139.29	b) Education development fund		139.29	
28231.89	c) Property Compensation Fund		28231.89	
388.73	d) Public Welfare fund		388.73	
959924.25	e) Vehicle reserve fund		459924.25	
64209133.36	f) Overdue Interest Reserve		65000133.36	
2820330.80	g) ARDR Principal Amount	"C"	2820330.80	
8792111.81	h) ARDR Interest Amount	"C"	8792111.81	
2213449.40	i) Cader Authority Fund		2213449.40	
19672644.80	j) O.D. of PACS Manager Salary		19672644.80	
3382207.47	k) Provision for Standard Assets		3382207.47	
194146.75	l) Prov. for Krishak Suraksh Kosh		194146.75	
140002.12	m) Risk Fund		140002.12	
391000.00	n) Provision for Audit Fees		166971.00	
5400000.00	o) Inbalance		5400000.00	
4000000.00	p) Provision for Divident		4000000.00	
199429860.45	6680736.75	q) Provision for G L Diff.	11911436.75	205664138.45

3. Principal/Subsidy State Partnership Account

		As Share Capital of :		
	0.00	i) Central Co-operative Bank		0.00
	7311000.00	ii) Primary Agr. Credit Societies		7311000.00
7311000.00	0.00	iii) Other Societies		0.00
				7311000.00



4. Deposits & Other Accounts.

		i) Fixed Deposits			
669292122.25		a) Individuals		892158119.15	
0.00		b) Central Co-op. Banks		251956376.94	
254910555.36		c) Other Societies		0.00	
		ii) Saving Bank Deposits			
397783041.71		a) Individuals		421451224.86	
0.00		b) Central Co-op. Banks		0.00	
66902308.85		c) Other Societies		104757732.27	
		iii) Current Deposits			
1777553.99		a) Individuals		8069527.59	
0.00		b) Central Co-op. Banks		0.00	
32993568.88		c) Other Societies		12377024.43	
0.00		iv) Money at call short notice		0.00	
475041.00		v) Unregistered Societies		134615.00	
1430954128.04	6819936.00	vi) P.F. Paid Secretary		1804011.00	1694708631.24

5. BORROWINGS

		1. From the Reserve Bank of India or State Co-operative Bank			
		A. Short Term Loan Cash Credits			
554400000.00		Overdrafts		1175700000.00	
		Of which Secured against			
0.00		a) Govt. & Other approved security		0.00	
0.00		b) Other tangible securities		0.00	
7387197.85		B. Medium Term Loans		6668605.00	
561787197.85	0.00	C. Long Term Loans		0.00	1182368605.00
16612826.96		6. Bills for collection being bill receivable as per contra	"C"		1510091.34
16198443.89		7. Branch Adjustments			0
19557110.35		8. Interest Payable			29005720.06
		9. Other Liabilities			
29338.00		(a) Draft Payable		7367.00	
1127312.00		(b) Pay order payable		5474268.85	
53930759.53		(c) Sundry Creditors (Amanat)		33148379.28	
0.00		(d) Clearing Difference		2169849.75	
214885.00		(e) P.F. Payable		256838.00	
482257.00		(f) Share Application Money		0.00	
1000.00		(g) Un Drawn Share Money		1000.00	
5611846.00		(h) Arrear of Salary Payable		570323.00	
9367660.00		(i) Contribution to PACS Salary Fund		9367660.00	
4210814.00		(j) Gratuity Payable	"C"	8696671.00	
3679880.00		(k) Leave Encashment Payable	"C"	6499539.00	
639560.27		(l) Others		0.00	
1819750.00		(j) PACS Dev. Fund		0.00	
300000.00		(k) Prov. for Bonus		300000.00	
81420343.80	5282.00	(l) Entrance Fees		0.00	66491895.88

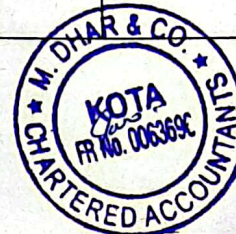
10. Profits

		Profit /Loss as per last balance sheet		45155439.83	
	42803593.33	less appropriations			
	2351846.50	Less Loss for the year brought from the profit & loss a/c		4732630.25	
45155439.83					49888070.08
2445561013.17		GRAND TOTAL			3308309604.05



- 3 -

31.03.2012	31.03.2012	PROPERTY & ASSETS		31.03.2013	31.03.2013
308118408.72		1. Cash			722001722.58
		Cash in hand with Reserve Bank,			
		State Bank of India,			
		State Co-operative Bank and Central Co-operative Bank			
105611875.7		2. Balance with other Bank Current Deposits			280249854.98
		3. Money at call & short notice			0.00
706833096.00	10000000.00	4. Investments		18000000.00	879265064.00
		i) In Central & State Govt. securities (at book value)			
		ii) Other trustee Securitie Other bank			
		iv) Share in Co-op. Institution			
		v) Other Investment			
		490412747.00	Fixed Deposit in Apex Bank		
206420349.00	Fixed Deposit in Comm. Bank		220769214.00		
7311000.00		5. Investment out of the Principal subsidy state partnership fund (contrs) in share of Primary Agr. Societies	"C"		7311000.00
6. Advances					
	1013853297.40	i) Short Term loans,cash credit overdrafts & bill discounted of which secured against		1060900984.63	
		a) Govt. & other approved Securities		0.00	
		b) Other tangible securities of the advances amount due from individuals Rs. 120925755.64			
		(i) Of the advance amount overdue Rs. 71876232.58			
		(ii) considered bad & doubtful recovery Rs. 81.39 Lakh			
	70220411.18	ii) Medium Term loan		84723144.41	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 71411240.00			
		(i) Of the advance amount overdue Rs. 21440548.41			
		(ii) considered bad & doubtful recovery Rs. 295.29 Lakh			
	62727528.85	iii) Long Term loans of which secured against		58079012.35	
		a) Govt. & other approved Securities			
		b) Other tangible securities of the advances amount due from individuals Rs. 58079012.35			
		(i) Of the advance amount overdue Rs. 48368410.00			
		(ii) considered bad & doubtful recovery Rs. 556.36 Lakh			
1146801237.43					1203703141.39



(9)

83473379.69		7. Interest Receivable			88864285.33
		a) Of which overdue Rs. 446.36 lacs considered bad-doubtful recovery.			
8792111.81		b) Intt. Rec. from ARDR (contra)	"C"		8792111.81
15497687.20		8. Bills receivable being bills for collection as per contra	"C"		1510091.34
0.00		9. Branch adjustment			22165726.68
13678172.92		10. Premises			12339380.73
4236491.69		11. Furniture & Fixtures less depreci.			4639834.36
11899.30		12. Vehicle			10114.30
		13. Other Assets			
	2500000.00	i) Cash in transit		9000.00	
	3238166.30	ii) Sundry debtors		23755356.37	
	2792730.73	iii) Clearing Diff.		0.00	
	1530075.86	iv) Cader fund paid secretary		1530075.86	
	667543.98	v) Raj. Rajya Cador Auth. Fund		667543.98	
	305245.80	vi) Stationary Bank		1224420.52	
	463711.01	vii) Stationary Society Use		395529.75	
	2803115.00	viii) One Time Settlement		1909516.00	
	12254299.34	ix) Overdraft to Societies for salary to Secretary		9361285.24	
	2820500.91	x) ARDR Principal	"C"	2820500.91	
	0.00	xi) Advance Tax Receivable		0.00	
	4210814.00	xii) Gratuti LIC	"C"	8696671.00	
	3679880.00	xiii) Leave Incasement Policy with LIC	"C"	6499539.00	
	6680736.75	xiv) G L Diff.		20587837.92	
45195652.71	1248833.03	xv) Others		0.00	77457276.55
		14. Non Banking assets recuired in satisfaction of claims (standing mode of valuation)			
		15. Losses			
		Loss as per last Balance Sheet			
0.00		Add loss during the year brought from P&L			
2445561013.17		GRAND TOTAL			3308309604.05



(Mrinal Kumar)
Manager (Op.)



(Pradeep Sahay)
Managing Director


(Ashok Gagrani)
Vice Chairman


(Shivraj Singh)
Director


(Rajendra Nagar)
Director


M. Dhar & Co.
CA Pawan Jain
Partner



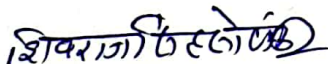
BARAN KENDRIYA SAHKARI BANK LTD., BARAN

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2013 (01.04.2012 TO 31.03.2013)

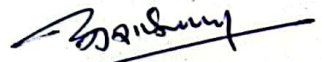
EXPENDITURES			INCOME		Schedule	31.03.2013
31.03.2012	Particulars	Schedule	31.03.2013	31.03.2012	Particulars	151801489.48
94065195.50	Interest on Deposits		115706059.23	115939530.17	Income from Loan & Advances	63653719.00
28233886.00	Interest on Borrowings		43658484.00	58675611.21	Income from Deposits	560400.00
17042134.00	Salary & Allowances Staff Provident Fund		27751402.40	317236.00	Interest on Investment	1239506.63
34580.00	Director & Local Committee members fees & allowances		51449.00	1362935.81	Commission, Exc hange Brokerage	0.00
3201408.00	Rent, Taxes & Insurance		8990834.00	0.00	Income from Non- banking assets & profit from dealing with such	3611580.56
22602.00	Law Charges		46536.00	889113.20	Other receipts	0.00
246767.50	Postage & Telegram		295251.00	0.00	Loss during the year	
415832.00	Audit Fees		34536.00	0.00		
735548.72	Stationary Printing & Advertising etc.,		836111.00			
100582.00	Repairs Expenses		418992.00			
1920150.73	Depreciation	A	1884109.67			
2505356.69	Other expenditure		9511601.12			
0.00	PROVISION MADE					
0.00	PACS Manager Salary Fund		0.00			
7000000.00	Bad & Doubtful debts		927000.00			
5000000.00	Overdue Intrest Inbalance		791000.00			
627800.00	Pacs Development Fund		0.00			
6680736.75	G.L. Diff.		5230700.00			
3000000.00	Arrear of Salary & Other		0.00			
4000000.00	Provision for Devident		0.00			
0.00	Income Tax		0.00			
2351846.50	Profit of the year		4732630.25			
177184426.39			220866695.67	177184426.39		220866695.67



(Mrinal Kumar)
Manager (Op.)


(Pradip Sahay)
Managing Director


(Shivraj Singh)
Director


(Rajendra Nagar)
Director


(Ashok Gagrani)
Vice Chairman


Pawan Jain
Chartered Accountant
Partner
M.Dhar & Co



AUDIT REPORT

We have audited the attached Balance Sheet of BARAN KENDRIYA SAHKARI BANK LTD. HEAD OFFICE, district BARAN as at 31st March 2013 and also the profit and loss account for the year ended on that date annexed and reported that :-

These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements, based on our Audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

- (a) Subject to the adjustment to be made at the head office & subject to the Notes on Accounts annexed thereto and on the basis of audit indicated in paragraph above and subject to limitation of such disclosures required therein we report that -
- The Balance Sheet read with notes thereon is a full and fair Balance Sheet containing the necessary particulars and it is properly drawn up so as to exhibit a true and fair view of the branch as at 31st March 2013 and.
 - The Profit and Loss Account read with the notes thereon shown a true and fair view of the profit of branch for the year ended 31st March 2013
- (b) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and found them to be satisfactory.
- (c) The transactions of the Head office, which have come to our notice, have been within the powers of the branch.

For : M. Dhar & co.
Chartered Accountants
FRN : 0063690

Pawan Jain
CA. Pawan Kumar Jain
M.No. 411400
Partner



Place : Kota
Dated : 23/09/2013