

BARAN KENDRIYA SAHKARI BANK LTD., BARAN

BALANCE SHEET AS ON 31.03.2019 (01.04.2018 TO 31.03.2019)

31.03.2018	31.03.2018	CAPITAL & LIABILITIES	Sch	31.03.2019	31.03.2019
		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	
	1,312,590.00	Share of ICDP		17,950.00	
	17,750.00	359 Share of Rs. 50.00 each		199,361,000.00	
	199,359,000.00	199361 Share of Rs. 1000.00 each			
200,689,540.00		iii. Amount called up		656,295.00	
	1,312,590.00	Share of ICDP			
	17,750.00	Less- Called on paid - Nil		17,950.00	
	199,359,000.00	359 Share of Rs. 50.00 each		199,361,000.00	
		199361 Share of Rs. 1000.00 each			
		of iii. Above, held by			
		a) Individual		199,378,950.00	
	199,376,950.00	b) Co-operative Institution		656,295.00	
	1,312,590.00	c) I.C.D.P.		36,900,000.00	
		d) State Govt.			
					236,935,245.00

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		4,064,531.89	
	11,626.62	iv) Dividend Equalization Fund		11,626.62	
	11,395.34	v) Special bad debt Reserve		-	
	133,810,617.00	vi) Bad & doubtful debt reserve		135,822,012.34	
		vii) Revaluation Value of Fix Assets	"C"	119,545,236.57	
	102,723.29	viii) Investment depreciation reserve		102,723.29	
		viii) Other funds reserves			
	67,005.15	a) General Reserves		67,005.19	
	139.29	b) Education development fund		139.29	
	28,231.89	c) Property Compensation Fund		-	
	388.73	d) Public Welfare fund		388.73	
	459,924.25	e) Vehicle reserve fund		459,924.25	
254,466,647.78	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	
	2,213,449.40	i) Cader Authority Fund		-	
	19,672,644.80	j) O.D. of PACS Manager Salary		19,672,644.80	
	10,885,207.47	k) Provision for Standard Assets		10,885,207.47	
	194,146.75	l) Prov for Krishak Suraksh Kosh		-	
	140,002.12	m) Risk Fund		140,002.12	
	45,000,133.36	n) Provision for Overdue Interest Reserve		50,000,133.36	
	451,980.33	o) Provision for Audit Fees		451,980.33	
	5,400,000.00	p) Provision for Imbalance		-	
	4,000,000.00	q) Provision for Dividend		4,000,000.00	
	13,411,436.75	r) Provision for G.L. Diff. (F. Adjustment)		-	
	700,000.00	s) Provision for Technology Adoption Fund		2,700,000.00	
		t) Subsidy Reserve Fund		78,617.00	
		u) Provision For Impaired Other Assets		26,024,886.15	
					387,475,884.60

3. Principal/Subsidy State Partnership Account					
		As Share Capital of			
		i) Central Co-operative Bank			
7,311,000.00	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

2,719,459,359.11		ij) Fixed Deposits			
	873,669,127.61	a) Individuals		903,926,826.41	✓
		b) Central Co-op. Banks		-	
	481,269,577.66	c) Other Societies		473,168,577.33	✓
		ii) Saving Bank Deposits		-	
	660,005,200.59	a) Individuals		732,580,104.54	✓
		b) Central Co-op. Banks		-	
	226,034,144.23	c) Other Societies		194,984,496.92	✓
		iii) Current Deposits		-	
	217,917,980.74	a) Individuals		239,956,599.56	✓
		b) Central Co-op. Banks		-	
	259,120,535.28	c) Other Societies		147,787,071.58	✓
		iv) Other Deposits		-	
	458,269.00	v) Unregistered Societies		-	
	vi) P.F. Paid Secretary (Society Manager)		458,269.00	✓	
984,524.00	vi) Subsidy Reserve Fund		1,335,035.75	✓	
				2,694,196,981.09	

5. BORROWINGS

1,050,450,826.59		1. From the Reserve Bank of India or State Co-operative Bank			
		A. Short Term Loan Cash Credits			
	1,049,600,000.00	Overdrafts Of which Secured against		1,060,000,000.00	✓
		a) Govt. & Other approved security, NCDC		720,000,000.00	✓
		b) Other tangible securities		-	
	850,826.59	B. Medium Term Loans		319,954.62	✓
		C. Long Term Loans		-	
75,008.00		6. Bills for collection being bill receivable as per contra	"C"	-	
		7. Branch Adjustments		116,371,442.82	✓
8,713,686.47		8. Interest Not Collect Account		9,149,865.55	✓
84,283,823.88		9. Interest Payable		75,968,813.97	✓
		10. Other Liabilities			
		(a) Draft Payable		-	
	992,808.34	(b) Pay order payable		699,864.64	✓
	159,359,084.37	(c) Sundry Creditors (Amanat)		160,246,845.03	✓
		(d) Clearing Difference		-	
	304,136.00	(e) P.F. Payable		-	
	1,000.00	(f) Un Drawn Share Money		1,000.00	✓
	570,323.00	(g) Arrear of Salary Payable (Prov. For Arrear)		5,570,323.00	✓
	9,367,660.00	(h) PACS Manager Salary Fund		9,367,660.00	✓
	8,834,227.00	(i) Gratuity Payable with LIC		8,834,227.00	✓
	6,927,625.00	(j) Leave Encashment Payable		6,927,625.00	✓
	1,140,000.00	(k) Tax payable		1,140,000.00	✓
	63,426.00	(m) Sys. Sub. Banker Ch. To be issued		63,423.00	✓
	63,191.00	(n) Security deposit Storage		63,191.00	✓
	(18,999.25)	(o) Goods & Service Tax payable		217,368.54	✓
	426,663.00	(p) Bills realized		282,053.00	✓
	502,460.00	(q) Un claimed Salary arrear		502,460.00	✓
	1,566.00	(r) Entrance Fees		1,566.00	✓
	20.00	(s) Ticket Feed Suspense		-	
	289,113.75	(u) OTS		289,113.75	✓
	5,357,211.17	(v) G.L. Difference		4,015,937.17	✓
	4,223,096.00	(w) TDS on FD with Others		2,492,274.00	✓
	1,360,000.00	(x) PACS Development Fund		1,328,000.00	✓
					202,042,931.13

10. Profits

		Profit /Loss as per last balance sheet less appropriations		41,049,065.80	✓
41,049,065.80		Less Loss /add profit for the year brought from the Profit & Loss		18,731,389.23	✓
4,566,703,569.01		GRAND TOTAL		5,569,556,573.81	



- 3 -

31.03.2018	31.03.2018	PROPERTY & ASSETS		31.03.2019	31.03.2019
		I. Cash			
	117,265,167.00	(a). Cash in hand with Reserve Bank,		35,726,010.00	
218,717,722.91	7,789,710.55	(b). State Bank of India,		35,455,751.98	239,215,511.80
	93,662,845.36	(c). State Co-operative Bank and		168,033,749.82	
	-	(d). Central Co-op. Bank		-	
392,923,520.88	392,923,520.88	2. Balance with other Bank Current Deposit		86,427,467.56	86,427,467.56
		3. Money at call & short notice			
		4. Investments			
	609,179,590.60	(i). In Central & State Govt. securities (at book value)		605,370,000.00	
	-	ii) Other trustee Securities Other bank		-	
812,032,308.60	74,300,000.00	iii) Share in Co-op. Institution		74,300,000.00	1,195,020,174.00
	-	iv). Other Investment(CALL WITH STCI)		400,000,000.00	
	128,552,718.00	(v) Fixed Deposit in Apex Bank		115,350,174.00	
	-	(vi) Fixed Deposit in Comm. Bank		-	
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	"C"	7,311,000.00	7,311,000.00
		6. Advances			
	2,650,799,967.06	i) Short Term loans, cash credit overdrafts & bill discounted of which secured against		2,398,832,911.62	
		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. 329.54 Lacs			
		(ii) considered bad & doubtful recovery Rs. 87.83 Lacs			
	165,758,372.57	ii) Medium Term loan		152,163,044.44	
		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. 811.30 Lacs			
		(ii) considered bad & doubtful recovery Rs. 3.37 Lacs			
2,895,133,966.77	78,575,627.14	iii) Long Term loans of which secured against		78,237,849.75	2,629,233,805.81
		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. 65.22 Lacs			
		(ii) considered bad & doubtful recovery Rs. 0.78 Lacs			

- 4 -

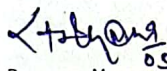
7. Interest Receivable

2,632,421.22	2,632,421.22	(a). Of which overdue Rs. In lacs considered bad-doubtful recovery.		1,829,230.54	1,829,230.54
1,639,743.50	1,639,743.50	b). On Loans and Advances		3,301,110.94	3,301,110.94
8,792,111.81	8,792,111.81	c). Interest Receivable from ARDR		8,792,111.81	8,792,111.81
75,008.00	75,008.00	8. Bills receivable being bills for collection as per contra	"C"	-	-
130,504,359.24	130,504,359.24	9. Branch adjustment		-	-
10,814,905.97	10,814,905.97	10. Premises		9,733,415.37	9,733,415.37
6,116,995.44	6,116,995.44	11. Furniture & Fixtures		5,609,440.53	5,609,440.53
1,252,432.92	1,252,432.92	12. Computer Equipment		809,064.07	809,064.07
4,487.25	4,487.25	13. Vehicle		3,814.25	3,814.25



		14. Other Assets		
		(a) Cash in transit		-
	5,090,379.97	(b) Sundry debtors		2,300,743.03
	21,000,000.00	(c) Advance income tax bank		31,000,000.00
	1,530,075.86	(e) Cader fund paid secretary		-
	667,543.98	(f) Raj. Rajya Cadur Auth. Fund		2,197,619.84
	118,946.50	(g) Stationary Bank		1,349,500.87
	1,467,715.31	(i) Stationary in Stock		-
	1,947,338.00	(j) One Time Settlement		1,947,338.00
	1,790,499.60	(k) Overdraft to Societies for salary to Secretary		1,790,499.60
78,752,584.50	2,820,500.91	(l) ARDR Principal		2,820,500.91
	1,282,270.00	(m) ARDR Intt		1,282,270.00
	467,190.00	(n) Advance Income Tax Receivable		467,190.00
	8,834,227.00	(o) Gratuti LIC	"C"	8,834,227.00
	6,927,625.00	(p) Leave Encashment Policy with LIC	"C"	6,927,625.00
	18,057,538.04	(q) G L DiT.		18,057,538.04
	1,101,188.33	(r) GST Input		2,236,904.93
	360,090.00	(s) Collection Transit BGL Net		215,480.00
	5,289,456.00	(t) AMORTISATION OF PREMIUM		5,867,888.56
		(u) Land and Building revaluation	"C"	119,545,236.57
		(v) RECEIVABLE FROM GOR AGAINST LOAN WAIVER		971,671,192.03
		(w) RBLE FROM GOR AGAINST LOAN WAIVER AMOUNT-2019		203,758,672.75
		14. Non Banking assets required in satisfaction of claims (standing mode of valuation)		-
		15. Losses		
		- Loss as per last Balance Sheet		-
		- Add loss during the year brought from P&L		-
4,566,703,569.01		GRAND TOTAL		5,569,556,573.81


 Ankur Nagar
 Chartered Accountant
 Partner (SRCA & Co.)
 M.No.: 419123
 Date: -5th Sept. 2019
 Place: -Baran


 Ramroop Meena
 (Sr. Manager, Op.)
 05/09/2019


 Meghraj Salodiya
 (Managing Director)


 Indra Singh Rao
 (Administrator)

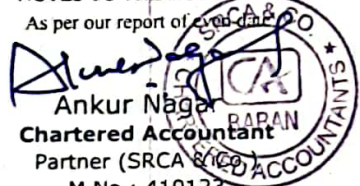
BARAN KENDRIYA SAHKARI BANK LTD., BARAN

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31.03.2019 (01.04.2018 TO 31.03.2019)

31.03.2018	EXPENDITURES	31.03.2019	31.03.2018	INCOME	31.03.2019
174,638,027.04	Interest on Deposits	154,440,529.11	199,623,415.51	Income from Loan & Advances	167,779,240.62
51,213,791.85	Interest on Borrowings	47,970,744.74	4,739,110.00	Income from Deposits	12,993,842.00
24,707,471.00	Salary & Allowances Staff Provident Fund	30,279,482.00	48,375,721.17	Interest on Investment	57,819,877.00
65,000.00	Director & Local Committee members fees & allowances	103,925.00	153,899.00	Commission, Exchange Brokerage	998,600.06
10,635,121.87	Rent, Taxes & Insurance	5,499,723.22	-	Income from Non-banking assets & profit from dealing with such assets	-
62,000.00	Law Charges	42,000.00	55,764,267.85	Other receipts	17,417,565.90
715,897.04	Postage & Telegram	830,117.38	-	Interest Subvention	30,318,968.00
277,640.00	Audit Fees	176,119.00	-	Interest received from branches	-
351,309.91	Stationary Printing & Advertising etc..	609,267.13	-	Loss during the year	-
979,702.12	Repairs Expenses	926,145.49	-		
4,193,141.13	Depreciation	2,599,584.12	-		
10,324,281.14	Other expenditure	4,791,067.16	-		
	Loss from Sale				
	PROVISION MADE				
2,038,000.00	Provision for Standard Assets	-			
-	Provision for OD INTEREST	5,000,000.00			
18,647,000.00	Bad & Doubtful debts	2,000,000.00			
214,512.73	Audit Fees & Inspection	-			
-	Provision for ARREAR SALARY	5,000,000.00			
-	Provision for IMBALANCE	5,000,000.00			
1,300,000.00	Contribution for PACs Dev. Fund	1,328,000.00			
700,000.00	Tech. Adoption Fund	2,000,000.00			
1,500,000.00	HO Recon.	-			
-	Interest Paid to Branches				
6,093,517.70	Profit of the year	18,731,389.23			
308,656,413.53		287,328,093.58	308,656,413.53		287,328,093.58

NOTES TO THE ACCOUNTS

As per our report of



Ankur Nager
Chartered Accountant

Partner (SRCA & ICAI)

M.No.: 419123

Date:-5th Sept.2019

Place:-Baran

Ramroop Meena
05/09/2019
Ramroop Meena
(Sr. Manager, Op.)

Meghraj Salodiya
Meghraj Salodiya
(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 2019. We have examined foregoing Balance sheet of BARAN KENDRIYA SAHAKARI BANK LTD BARAN as on 31st March 2018 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 31-03-2019.

Classification of Assets	Amount of Assets	Provisioning		IF deficit provisioning give
		Required	Made	
1) Standard Assets	24499.34	61.97	108.85	-
2) Substandard Assets	119.91	11.99		-
3) Doubtful Assets	1673.08	1336.27	1358.22	-
4) Loss Assets	0.00	0.00		-
Total	26292.34	1410.23	1467.07	

Date:-5th Sept.2019

Place:-Baran


Ankur Nagar
Chartered Accountant
Partner (SRCA & Co.)
M.No.: 419123

