THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD. BANSWARA

THE THIRD SCHEDULE (Section-29) Form "A"

BALANCE SHEET AS ON 31ST MARCH 2020

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR		PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
	1. CAPITAL				**1. CASH**		
	(1) Authorised Capital			15749849.00	In hand with Reserve Bank State	24558847.00	
125000000.00	12,500 Shares of Rs. 10000/- each	125000000.00			Bank Of India, State Co-operative Bank &		
375000000.00	3,75000 Shares of Rs. 1000/- each	375000000.00	**500000000.00**		Central Co- operative Banks		**24558847.00**
	(II) Subscribed Capital				**2. BALANCE WITH OTHERS BANKS**		
55765125.00	Shares of Rs. 10000/- each	55358875.00		272349911.11	(I) Current Deposits	209801876.11	
159664450.00	Shares of Rs. 1000/- each	202826450.00	**258185325.00**		(ii) Savings Deposits (Post Office)		
	(iii) Amount Fully Paid Up			915791078.00	(iii) Fixed Deposits	1324429595.00	**1534231471.11**
55760000.00	On **5535** Shares of Rs. 10000/- each	55350000.00					
159659000.00	On **202821** Shares of Rs. 1000/- each	202821000.00		70000000.00	**3. MONEY AT CALL & SHORT NOTICE**	60000000.00	**60000000.00**
	Amount Partilly Paid Up						
2000.00	State Government	2000.00			**4. INVESTMENTS**		
3125.00	ICDP	6875.00		771102750.00	(I) In Central & State Govt. Securitius	774857750.00	
5450.00	Cooperative Institutions	5450.00	**258185325.00**		(a) Govt. of india **Rs.364857750.00**		
	(iv) Above held by:				(b) State Govt. **Rs.410000000.00**		
	(a) Individuals						
159664450.00	**(b) Co- operative institutions**	202826450.00		71795000.00	(iii) Shares in Co- Operative Instution (Share	71795000.00	
13052000.00	(c) State Government	13052000.00		0.00	(iv) Other Investment NABARD	50000000.00	**896652750.00**
42713125.00	(d) ICDP	42306875.00	**258185325.00**				

Ankush S. Jain & Associates
Chartered Accountants
MRN 437809

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2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
	2. RESERVE FUND & PROVISIONS						
36375187.81	(i) Statutory Reserve	41673527.81					
12988600.00	(ii) Agri. Credit Stabilization Fund	15267422.00			**5. INVESTMETN OUT OF THE PRINCIPAL/**		
5704261.24	(iii) Building Fund	6449636.24			**SUBSIDIARY STATE PARTENERSHIP FUND**		
6401264.49	(iv) Dividend Equalisation Fund	7146639.49			(i) Central Co-operative Banks		
133058.44	(v) Charity Fund	133058.44		8287500.00	(ii) Primary Agri. Credit Socities	8287500.00	
978807.51	(vi) publicity Fund	1149016.51			(iii) Other Societies		**8287500.00**
1000970.64	(vii)© Reserve fund Conveyance	1000970.64			**6. ADVANCES**		
5317401.46	(viii) Computer Reserve	5517401.46		1437103808.17	(i) Short term loans cash credits	1778243446.77	
0.00	Other Reserve	0.00			Overdrafts & bills discounted		
211000.00	(a) Special bad debts reserves	211000.00			Of which secured against		
316543058.00	(b) Bad and Doubtful Debts reserve	326909688.00			(a) Govt. Other Approved securities		
4063.27	(c) Investment Depriciation Fund Reserve	4063.27			(b) Other tangible securities		
24839580.74	(d) Overdue interest Reserve	24848535.74			Of the Advance amount due from		
1352993.40	(g) Guarantee Sundry Debtors	1352993.40			Individuals **Rs.111390274.66** of the		
8500316.00	(h) Contingent provision against Standard Assets	8500316.00			Advance amount overdues **Rs.432511000.00**		
1465057.00	(i) Branch Adjustment reserve	1465057.00			Considered bad & Doubtful		
6436000.00	j) Lamp manager salary suraksh fund	6436000.00			Of recovery **Rs.67781939.00**		
118997536.00	k) Revelution Value of Fix Assets	118567760.00	**566633086.00**				
				249178443.67	(ii) Medium term loans	187419032.76	
	3. PRINCIPAL/SUBSIDIARY STATE				Of which secured against:		
	PARTNERSHIP FUND ACCOUNT				(a) Govt. & Other Approved securities		
	FOR SHARE CAPITAL OF				(b) Other tangible securities of the advance Amt.		
0.00	(i) Central Co-operative Banks	0.00			Individuals **Rs.93742872.77** of the		
8287500.00	(ii) Primary Agri. Credit Societies	8287500.00			Advance amount overdues **Rs.102263000.00**		
0.00	(iii) Other Societies	0.00	**8287500.00**		Considered bad & Doubtful of recovery		
					RS.22519109.00		
				11178092.00	(iii) Long term loans	9807216.34	
					Of which secured against		

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2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
	4. DEPOSITS & OTHER ACCOUNTS				(a) Govt. & Other Approved securities		
	(i) Fixed deposits				(b) Other tangilbe securities of the		
1407803864.48	(a) Individuals	1468974030.36			Advance Amount due from		
18118184.00	(b) Institutions	19881121.00			Individuals **Rs.9807216.34** of the		
299087133.13	(c) Other Societies	327578946.13			Advance Amount overdue **Rs.932000.00**		
					Considered bad & Doubtful of Recovery		
	(ii) Saving Bank deposits				**Rs.1905803.00**		
690020575.62	(a) Individuals	901123794.63					
515201255.91	(b) Institutions	78918988.54		175891.31	(iv) Due From Societies under liquidation	175891.31	
48721989.92	(c) Other Socities	48817371.27			Of which overdue Rs. **175891.31**		
					Considered bad & Doubtful of Recovery		
	(iii) Current deposits				Rs. **175891.31**		
44285922.16	(a) Individuals	37779992.57					
379158687.65	(b) Institutions	373547700.89		33564.23	**V BILL PAYBLE AND PURCHASE**	33564.23	
38540048.17	(c) Other Societies	32239857.49			Of which overdue Rs. **33564.23**		
	(iv) Money at Call & Short Notice		**3288861802.88**		Considered bad & Doubtful of Recovery		
					Rs. **33564.23**		**1975679151.41**
	5. BORROWINGS				**7. INTEREST RECOVERABLE**		
	(i) From Reserve Bank of india/State/Central			13646335.25	(a) On loan & Advance approved onGovt.	13646335.25	
	Co-operative Bank				(b) Due From Societies under liquidation		
343500000.00	(a) Short term loans Cash credit & over	773500000.00		9375.00	On Insvestment (Call-1-D)	1616148.00	
	Dreafts of Which secured against			22167719.00	On Govt. Securities	19298694.00	
	A) Govt. & Other Approved securities				of Which Overdue **Rs.13646335.25**		
	B.) Other tangible securities				considered bad & Doubtful of Recovery		
0.00	b) medium term loans	0.00			**RS.13646335.25**		**34561177.25**
	of Which secured against						

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2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
	A) Govt. & Other Approved securities			0.00	**8. BILLS RECEIVABLE BEING BILLS**	0.00	
	B) Other Tangible securities				**FOR COLLECTION AS PER CONTRA**		**0.00**
	© Long term loans						
	A) Govt. & Other Approved securities			883104.98	**9. BRANCH ADJUSTMENT**	95926.98	**95926.98**
	B) Other Tangible securities						
	(II) From state bank of india				**10. PREMISES LESS DEPRECIATION**		
	(A) Short term loans Cash credit & over dreafts			754791.00	i Land & Building	679312.00	
	of which secured against			4297759.00	ii Revalution of Building	3867983.00	
	A. Govt. & Other Approved securities			114699777.00	iii Revalution of Plots	114699777.00	**119247072.00**
	B. Other tangible securities						
	(b) Medium term loans			7965505.00	**11. FURNITURE & FIXTURE**	7940574.72	
	of which secured against				**LESS DEPRECIATION**		**7940574.72**
	A. Govt. & Other Approved securities						
	B. Other tangible securities				**12. OTHER ASSETS**		
	C. Long term loans			191064.53	(a) (i) Stationary in Stock for sale	154614.53	
	A. Govt. & Other Approved securities				(ii) Books for Banks use		
	B. Other tangible securities			4110439.55	(b) Sundry debtors	6343415.55	
	(iii) From State Government			539808.81	(c) O.D. Sub/F.D.R. City Br. And partapur Br.	539808.81	
	(a) Short term loans cash Credit & Over dreafts			106009.00	(d) Jeep,car,motorcycles & cycle Account	90108.00	
	Of which secured against			216387.99	Advance For Computerization	216387.99	
	A. Govt. & Other Approved securities			2894126.00	AMOTRAZATION OF PRIMIUM PAID	2942950.00	
	B. Other tangible securities			1816991624.81	LOAN WAIVER REC. STATE GOVT.	1635881009.44	
	(b) Medium term loans			15020.00	SYSTEM SUSPENCE	3019.00	
	Of which secured against			309632.00	NEFT INCOME A/C	0.00	
	A. Govt. & Other Approved securities			19924.00	DEBT CLAIM FROM RBI	22779.00	
				586559.00	PACS ELECTION EXP.	586559.00	
	B. Other tangible securities			0.00	TRICKLE FEED	1218.30	**1646781869.62**
	© Long term loans						
	A. Govt. & Other Approved securities						

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2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
					Other Contra Item		
	B. Other tangible securities			15778507.00	L.I.C. Bonds Gratuty Investment	12903718.00	
22300000.00	(iv) Loans From other Sources ICDP	20965000.00		11061470.00	L.I.C. Leave Incashment Investment	9609172.00	
	Short Term Multipurpose Loan From Nabard			4237554.70	(e) Debt Relief Fund Receivable from Govt.	4237554.70	
	O.D. under M.A.S. (Apex Bank)			7768838.00	(g) Intrest on Debt Relief fund	7768838.00	**34519282.70**
700000000.00	Working Capital Loan From NCDC	800000000.00					
1165154.00	Computer Loan NCDC	572818.00	**1595037818.00**				
	6. BILLS FOR COLLECTION						
	BEING BILLS RECEIVABLE						
	AS PER CONTRA						
0	**7. BRANCH ADJUSTMENT**	0	**0**				
	8. INTEREST PAYBLE						
138764527.26	i Deposits	132502788.57					
69024.00	ii Borrowings	0.00	**132502788.57**				
	9. OTHER LIABLITIES						
180825092.66	(I) (a) Sundries	268146255.36					
4267254.00	(b) bills payble	5978206.00					
1000000.00	Income Tax Payble	0.00					
21600000.00	Arear payable 15th settalment	8892314.00					
689012.00	© P.F. payble R.P.F.	398120.00					
4752.00	(d) Share money A/C	4752.00					
1407642.76	(e) Society manager fund	1389340.25					
23699.00	(b) margin money, subsidy	23699.00					
15767897.00	Devident to Members	9306440.00					
2306000.00	PACS Computerization	2537500.00					
1541575.51	Bankers Chuque	976345.51					
553035.30	Gas Subsidy	0.00					
908377.60	GST Payble	702777.55					
1959274.06	Trickle Fees Suspence	843267.34					
37678263.34	Crop Insrence	40572224.21					
3223979.66	Suspence Accounts	1724888.06					
65919.00	Margine Money CCL	0.00					
0.00	PF LAMP MANAGER	58839.00					
2063527.17	Difference in trail Balance	2063527.17					
287164.00	Rajiv Gandhi Seva Kendra	281749.00					

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2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
23486165.00	Subsidy Payble SRF	21888045.00					
3248673.74	Intt. Not Colledted A/C	11602176.28					
2138005.00	TDS on FD	1632540.51					
113800.00	NFS SATTLEMENT ISSUE	35800.00					
158007.37	ATM POS	357274.91					
0.00	NEFT INCOMING	1039758.00					
6737000.00	Godam Loan	0.00					
11308258.00	RKVY Computer PACS	9991438.00					
10209201.00	Technolonny Adoption Fund	11911290.00					
3080412.38	Neft Intermadatry Account	3424851.37					
0.00	NACH ADJUSTMENT	1529142.69					
0.00	PACS SHARE MONEY COLLECTON A/C	67374.00	**407379935.21**				
	Other Contra Item						
15778507.00	Gratuity fund	12903718.00					
11061470.00	Retairment leave incashment benefit	9609172.00					
7768838.00	(e) Interest Reserve Debts Relief Fund	7768838.00					
4237555.00	(f) Principal Reserve for debt relief fund	4237555.00	**34519283.00**				

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2018-19		2019-20		2018-19		2019-20	
1	2	3		4	5	6	7
	10. PROFIT & LOSS ACOUNT						
	(A) Profit upto 31-03-2019 Rs.58796264.26						
41775371.18	**Less: Appropriations(-) Rs.17009835.00**	41786429.26					
17020893.08	(B) Add. Profit for the year	9361654.87	**51148084.13**				
	Brought from the profit & Loss A/c						
5851997219.11	***Total***	**6342555622.79**	**6342555622.79**	**5851997219.11**		**6342555622.79**	**6342555622.79**

CONTINGENT LIABILITIES

i) Outstanding Liablities for Guarantee

ii) Others

(ASHISH GUPTA)
Senior Manager (Accounts)

(ANIMESH PUROHIT)
Managing Director

Ankush S. Jain & Associates MRN 437809 Chartered Accountants

M/s ANKUSH S JAIN & Associates
Chartered Accountants

(ANKIT KUMAR SINGH)
(Administrator) IAS

THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD. BANSWARA

FORM "B"

PROFIT & LOSS ACCOUNT FOR THE YEAR 2019-20 [As on 31-03-2020]

PREVIOUS YEAR 2018-19	EXPENDITURE	CURRENT YEAR 2019-20	PREVIOUS YEAR 2018-19	INCOME	CURRENT YEAR 2019-20
205253002.12	1. Interest on Deposits	191889696.68	176429168.17	1. Interest on Advances	162668370.72
33727323.07	2. Interest on Borrowings	26722927.51	154366056.00	2. Interest on Investments	147239281.00
49757094.00	3. Salary & Allowances & Provident fund	45228513.00	2777089.60	3. Commission Exchange & Brokerage	2007144.42
77935.00	4. Directors & Local Committee members fees & allwowances	96000.00		4. Other Receipts	0.00
3938555.32	5. Rent, Taxes Light & Insurance	3408162.00	918976.00	(i) Dividend on shares	1924106.00
52630.00	6. Law Charges	298984.00	5958281.54	(ii) Miscellaneous Income	4778853.48
1771780.22	7. Postage, Telegram & Telephone	2248154.23	0.00	(iii) INTEREST I.T. REFUND	0.00
349425.00	8. Audit fees	386586.00	0.00	5. Balance of Loss	0.00
2530454.30	9. Depriciation Repairs to Property	3067145.98			
2093770.60	10. Stationary, Printing & Advertisement etc.	939742.63			
0.00	11. Loss From sale of investment	0.00			
0.00	12.(a) provision ODIntt. Reserve	0.00			
2258203.00	(b) Provision for Bad & Doubtful debts Reserve	7260900.00			
0.00	(c) Provision for Standred Assets	0.00			
10788223.70	13. Other Expenditure	18126330.72			
10830281.90	14. Income Tax	9582958.00			
17020893.08	15. Balance of Profit	9361654.87			
340449571.31	**TOTAL**	**318617755.62**	**340449571.31**	**TOTAL**	**318617755.62**

(ASHISH GUPTA)
Senior Manager (Accounts)

(ANIMESH PUROHIT)
Managing Director

Ankush S. Jain & Associates MRN 437809 Chartered Accountants

M/s ANKUSH S JAIN & Associates
Chartered Accountants

(ANKIT KUMAR SINGH)
(Administrator) IAS

Balance Sheet of Cooperative Banks Disclosure of additional information as per RBI letter no. RPCD.CO.RF. Notes on Accounts BC No. 44/07.38.03/2005-06, Oct. 10, 2005

Notes on Accounts as on 31-03-2020

Sr. No.	Particulars	Amount in lacs/ Percentage
1	**Investment (only SLR) – with break up under permanent and current category – under current category with the following break up**	
a)	Book value and face value of investments	7748.58
b)	Market value of investment [Further as regards non SLR investment, instructions for disclosure already issued vide RBI circular RPCD/CO/RF/BC No. 65/7.2.03/2003-04, dated 23-02-2004 should be strictly adhered to]	7748.58
2	**Advances to directors, their relatives, companies/ firms in which they are interested**	
a)	Fund based	NIL
b)	Non-fund based (Guarantees, LIC etc.)	NIL
3	**Cost of deposits – average cost of deposits**	5.90
4	**NPAs**	NIL
a)	Gross NPAs	3478.96
b)	Net NPAs	207.75
c)	**Percentage of gross NPAs to total advances and**	**17.61**
d)	Percentage of net NPAs to net advances	1.26
5	**Movements of NPAs**	2630.25
6	**Profitability**	
a)	Interest income as a percentage of working funds	6.23
b)	Non interest income as a percentage of working funds	0.14
c)	Operating profit as a percentage of working funds	0.52
d)	Return on Assets	6.37
e)	Business (Deposits + Advances) per employee.	1683.91
f)	Profit per employee	2.75
7	**Provisions**	
a)	Provision on NPAs required to be made	1165.08
b)	Provision on NPAs actually made	3271.21
c)	Provision required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter branch account etc.	141.91
d)	Provision actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter branch account	269.05
e)	Provision required to be made on depreciation in investments	NIL
f)	Provision actually made on depreciation in investments.	0.04
8	**Movements in provisions**	
a)	Towards NPAs	72.61
b)	Towards depreciation on investment	0.00
c)	Towards standard assets	0.00
d)	Towards all other items under 7 above	0.00
9	**Payment of insurance premium to the DICGC, including arrears, if any**	42.64
10	**Penalty imposed by RBI for any violation**	NIL
11	**Information on extent of arrears in reconciliation of inter bank and inter branch accounts**	NIL
12	**CRAR Ratio**	12.16

[ASHISH GUPTA]
Senior Manager (Accounts)

[ANIMESH PUROHIT]
Managing Director

[ANKIT KUMAR SINGH]
(Administrator) IAS

CERTIFICATE

It is hereby certified that all assets of the bank as on **31-03-2020** have been classified as performing , Non-performing & provisioning is made in terms of circular issued by Reserve Bank of India vide No. RPCD / BC-155 / 07.37.02 / 95-96, dated 22-06-1996 & No. RPCD/BC-89/07.37.02/98-99, dated 09-04-1999 & further circulars. Details of classified assets & provisions are given below :

Classification of Assets	Amount of Assets	Provision	
		Provision to be required	**Provision made**
i) Standard Assets	59376.62	43.42	85.00
ii) Sub-standard Assets	2554.80	255.48	3271.21
iii) Doubtful Assets	832.89	818.33	
iv) Loss Assets	91.27	91.27	
v) Other Loss Assets	141.91	141.91	269.09
TOTAL	**62997.49**	**1350.41**	**3625.30**

Date : 16/09/2020
Place : **Banswara**

Ankush S. Jain & Associates
MRN 437809
Chartered Accountants

M/S ANKUSH S JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS

ANKUSH S. JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS

Auditor's Certificate

I undersigned auditor of **The Banswara Central Co- Operative Bank Ltd** report on the Balance Sheet and profit and loss of the Bank as at **31st March 2020.**

I have examined the foregoing Balance sheet of **The Banswara Central Co- Operative Bank Ltd** As on **31st March 2020**. & Profit and loss Account of the Bank for the year ended upon the date with the accounts relating there to of head office and with the submitted and certified by the branch manager, which returns that have been incorporated in the forgoing balance sheet subject to my seprate report of the even date.

I Report :-

1. In my Opinion the balance sheet is a full & fair one subject to our observation separately submitted to the management containing all the necessary particulars & is properly drawn up so as exhibit a true & correct view of the affairs of the Bank according to the best of information and expiation given to me and as shown by the books.
2. Where I have called for any expiation or information such expiation has been given to me and have been found satisfactory.
3. The transaction of the bank, which have come to my notice, have been with in the competence of the bank.
4. The return received from the branches of the bank have been found adequate for the purpose of my audit.
5. The profit & loss account shows a Balance of profit before income tax is **Rs. 1,89,44,612.87** and after income tax is **Rs. 93,61,654.87** during the year **2019-20** and accumulated profit Rs. **5,11,48,084.13** the year ended **31-03-2020.**
6. In my opinion the book of the account have been kept by the bank as required by law.
7. **In my opinion full provision made by Bank under Imbalance.**
8. In my opinion full provision made by Bank under N.P.A..

Ankush S. Jain & Associates
Chartered Accountants

Ankush S. Jain & Associates MRN 437809 Chartered Accountants

(CA PRIYANK SHAH)
Partner
M.No. 437809
FRM : 016924C

Date : 16.09.2020
Place : Banswara
UDIN : 20437809AAAAAL3137