THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD. BANSWARA

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

BALANCE SHEET AS ON 31ST MARCH 2021

PRIVIOUS YEAR 2019-20	CAPITAL & LIABILITIES	CURRENT YEAR 2020-21		PREVIOUS YEAR 2019-20	PROPERTY & ASSET	CURRENT YEAR 2020-21	
1	2	3		4	5	6	7
	1. CAPITAL				**1. CASH**		
	(1) Authorised Capital			24558847.00	In hand with Reserve Bank State	28430253.00	
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		**28430253.00**
	(II) Subscribed Capital				**2. BALANCE WITH OTHERS BANKS**		
55358875.00	Shares of Rs. 10000/- each	49327625.00		209801876.11	(I) Current Deposits	190933923.09	
202826450.00	Shares of Rs. 1000/- each	220089450.00	**269417075.00**		(ii) Savings Deposits (Post Office)		
	(iii) Amount Fully Paid Up			1324429595.00	(iii) Fixed Deposits	1555517443.00	**1746451366.09**
55350000.00	**On 4932 Shares of Rs. 10000/- each**	49320000.00					
202821000.00	**On 220084 Shares of Rs. 1000/- each**	220084000.00		60000000.00	**3. MONEY AT CALL & SHORT NOTICE**	70000000.00	**70000000.00**
	Amount Partilly Paid Up						
2000.00	State Government	2000.00			**4. INVESTMENTS**		
6875.00	ICDP	5625.00		774857750.00	(I) In Central & State Govt. Securitius	802680750.00	
5450.00	Cooperative Institutions	5450.00	**269417075.00**		(a) Govt. of india **Rs.290540750.00**		
	(iv) Above held by:				(b) State Govt. **Rs.512140000.00**		
	(a) Individuals						
202826450.00	**(b) Co- operative institutions**	220089450.00		71795000.00	(iii) Shares in Co- Operative Instution (Share	71795000.00	
13052000.00	(c) State Government	13052000.00		50000000.00	(iv) Other Investment NABARD		**874475750.00**
42306875.00	(d) ICDP	36275625.00	**269417075.00**				

ANKUSH S. JAIN & ASSOCIATES * CHARTERED ACCOUNTANTS * M.No. 437809

PRIVIOUS YEAR 2019-20	CAPITAL & LIABILITIES	CURRENT YEAR 2020-21		PREVIOUS YEAR 2019-20	PROPERTY & ASSET	CURRENT YEAR 2020-21	
1	2	3		4	5	6	7
	2. RESERVE FUND & PROVISIONS						
41673527.81	(i) Statutory Reserve	45595239.81					
15267422.00	(ii) Agri. Credit Stabilization Fund	17212861.00			**5. INVESTMETN OUT OF THE PRINCIPAL/**		
6449636.24	(iii) Building Fund	7037786.24			**SUBSIDIARY STATE PARTENERSHIP FUND**		
7146639.49	(iv) Dividend Equalisation Fund	7734789.49			(i) Central Co-operative Banks		
133058.44	(v) Charity Fund	133058.44		8287500.00	(ii) Primary Agri. Credit Socities	8287500.00	
1149016.51	(vi) publicity Fund	1242633.51			(iii) Other Societies		**8287500.00**
1000970.64	(vii)© Reserve fund Conveyance	1000970.64			**6. ADVANCES**		
5517401.46	(viii) Computer Reserve	5517401.46		1778243446.77	(i) Short term loans cash credits	2306342591.92	
0.00	Other Reserve	0.00			Overdrafts & bills discounted		
211000.00	(a) Special bad debts reserves	211000.00			Of which secured against		
326909688.00	(b) Bad and Doubtful Debts reserve	338037569.00			(a) Govt. Other Approved securities		
4063.27	(c) Investment Depriciation Fund Reserve	4063.27			(b) Other tangible securities		
24848535.74	(d) Overdue interest Reserve	23926483.74			Of the Advance amount due from		
1352993.40	(g) Guarantee Sundry Debtors	1352993.40			Individuals **Rs.92892743.57** of the		
8500316.00	(h) Contingent provision against Standard Assets	8500316.00			Advance amount overdues **Rs.255756000.00**		
1465057.00	(i) Branch Adjustment reserve	1465057.00			Considered bad & Doubtful		
6436000.00	j) Lamp manager salary suraksh fund	6436000.00			Of recovery **Rs.92303533.00**		
118567760.00	k) Revelution Value of Fix Assets	118180962.00	**583589185.00**				
				187419032.76	(ii) Medium term loans	161758045.59	
	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.102232653.49** of the		
8287500.00	(ii) Primary Agri. Credit Societies	8287500.00			Advance amount overdues **Rs.75385000.00**		
0.00	(iii) Other Societies	0.00	**8287500.00**		Considered bad & Doubtful of recovery		
					Rs.23818597.00		
				9807216.34	(iii) Long term loans	7214835.03	

ANKUSH S. JAIN & ASSOCIATES * CHARTERED ACCOUNTANTS * M.No. 437809

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2019-20		2020-21		2019-20		2020-21	
1	2	3		4	5	6	7
					Of which secured against		
	4. DEPOSITS & OTHER ACCOUNTS				(a) Govt. & Other Approved securities		
	(i) Fixed deposits				(b) Other tangilbe securities of the		
1468974030.36	(a) Individuals	1573036353.70			Advance Amount due from		
19881121.00	(b) Institutions	20461348.00			Individuals **Rs.7214835.03** of the		
327578946.13	(c) Other Societies	349243553.94			Advance Amount overdue **Rs.852000.00**		
					Considered bad & Doubtful of Recovery		
	(ii) Saving Bank deposits				**Rs.11118120.00**		
901123794.63	(a) Individuals	804178680.38					
78918988.54	(b) Institutions	74937328.16		175891.31	(iv) Due From Societies under liquidation	175891.31	
48817371.27	(c) Other Socities	60842894.12			Of which overdue Rs. **175891.31**		
					Considered bad & Doubtful of Recovery		
	(iii) Current deposits				Rs. **175891.31**		
37779992.57	(a) Individuals	41160104.31					
373547700.89	(b) Institutions	343083866.89		33564.23	**V BILL PAYBLE AND PURCHASE**	33564.23	
32239857.49	(c) Other Societies	34743489.37			Of which overdue Rs. **33564.23**		
	(iv) Money at Call & Short Notice		**3301687618.87**		Considered bad & Doubtful of Recovery		
					Rs. **33564.23**		**2475524928.08**
	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		
773500000.00	(a) Short term loans Cash credit & over	1068000000.00		1616148.00	On Insvestment (Call-1-D)	6565722.00	
	Dreafts of Which secured against			19298694.00	On Govt. Securities	14906452.00	
	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				**RS.13646335.25**		**35118509.25**

ANKUSH S. JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
M. No.
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PRIVIOUS YEAR 2019-20	CAPITAL & LIABILITIES	CURRENT YEAR 2020-21	PREVIOUS YEAR 2019-20	PROPERTY & ASSET	CURRENT YEAR 2020-21	
1	2	3	4	5	6	7
	of Which secured against					
	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		95926.98	**9. BRANCH ADJUSTMENT**	0.00	**0.00**
	B) Other Tangible securities					
	(II) From state bank of india			**10. PREMISES LESS DEPRECIATION**		
	(A) Short term loans Cash credit & over dreafts		679312.00	i Land & Building	611381.00	
	of which secured against		3867983.00	ii Revalution of Building	3481185.00	
	A. Govt. & Other Approved securities		114699777.00	iii Revalution of Plots	114699777.00	**118792343.00**
	B. Other tangible securities					
	(b) Medium term loans		7940574.72	**11. FURNITURE & FIXTURE**	8292409.63	
	of which secured against			**LESS DEPRECIATION**		**8292409.63**
	A. Govt. & Other Approved securities					
	B. Other tangible securities			**12. OTHER ASSETS**		
	C. Long term loans		154614.53	(a) (i) Stationary in Stock for sale	167900.53	
	A. Govt. & Other Approved securities			(ii) Books for Banks use		
	B. Other tangible securities		6343415.55	(b) Sundry debtors	16607574.09	
	(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		90108.00	(d) Jeep,car,motorcycles & cycle Account	76592.00	
	Of which secured against		216387.99	Advance For Computerization	216387.99	
	A. Govt. & Other Approved securities		2942950.00	AMOTRAZATION OF PRIMIUM PAID	2934678.00	
	B. Other tangible securities		1635881009.44	LOAN WAIVER REC. STATE GOVT.	1095187014.81	
	(b) Medium term loans		3019.00	SYSTEM SUSPENCE	15000.00	
	Of which secured against		0.00	NEFT INCOME A/C	0.00	
	A. Govt. & Other Approved securities		22779.00	DEBT CLAIM FROM RBI	197920.29	
			586559.00	PACS ELECTION EXP.	586559.00	
	B. Other tangible securities		1218.30	TRICKLE FEED	0.00	**1116529435.52**
	© Long term loans					
	A. Govt. & Other Approved securities					

ANKUSH S. JAIN & ASSOCIATES * CHARTERED ACCOUNTANTS * M.No. 437809

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2019-20		2020-21		2019-20		2020-21	
1	2	3		4	5	6	7
					Other Contra Item		
	B. Other tangible securities			12903718.00	L.I.C. Bonds Gratuty Investment	8177551.00	
20965000.00	(iv) Loans From other Sources ICDP	16505000.00		9609172.00	L.I.C. Leave Incashment Investment	7600789.00	
	Short Term Multipurpose Loan From Nabard			4237554.70	(e) Debt Relief Fund Receivable from Govt.	4237554.70	
	Liquidty Facility Loan	395000000.00		7768838.00	(g) Intrest on Debt Relief fund	7768838.00	**27784732.70**
800000000.00	Working Capital Loan From NCDC	250000000.00					
572818.00	Computer Loan NCDC	285620.00	**1729790620.00**				
	6. BILLS FOR COLLECTION						
	BEING BILLS RECEIVABLE						
	AS PER CONTRA						
0	**7. BRANCH ADJUSTMENT**	788624.33	**788624.33**				
	8. INTEREST PAYBLE						
132502788.57	i Deposits	130612752.61					
0.00	ii Borrowings	15881.00	**130628633.61**				
	9. OTHER LIABLITIES						
268146255.36	(I) (a) Sundries	241726244.43					
5978206.00	(b) Provision for Exp.	8044031.00					
0.00	Income Tax Payble	0.00					
8892314.00	Arear payable 15th & 16th wages settalment	14392314.00					
398120.00	© P.F. payble R.P.F.	372448.00					
4752.00	(d) Share money A/C	4752.00					
1389340.25	(e) Society manager fund	1387874.25					
23699.00	(b) margin money, subsidy	23699.00					
9306440.00	Devident to Members	1942739.00					
2537500.00	PACS Computerization	2537500.00					
976345.51	Bankers Chuque	753630.51					
702777.55	GST Payble	1563629.77					
843267.34	Trickle Fees Suspence	95.00					
40572224.21	Crop Insrence	42796303.23					
1724888.06	Suspence Accounts	0.00					
58839.00	PF LAMP MANAGER	44639.00					
2063527.17	Difference in trail Balance	2063527.17					
281749.00	Rajiv Gandhi Seva Kendra	0.00					
21888045.00	Subsidy Payble SRF	28097294.00					
11602176.28	Intt. Not Colledted A/C	9315426.12					

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2019-20		2020-21		2019-20		2020-21	
1	2	3		4	5	6	7
1632540.51	TDS on FD	1895774.00					
35800.00	NFS SATTLEMENT ISSUE	62700.00					
357274.91	ATM POS	370204.96					
1039758.00	NEFT INCOMING	1039758.00					
9991438.00	RKVY Computer PACS	8563478.62					
11911290.00	Technolonny Adoption Fund	12847455.00					
3424851.37	Neft Intermadatry Account	8348361.87					
1529142.69	NACH ADJUSTMENT	10899633.22					
0.00	KCC Insurance Primium	20781.73					
67374.00	PACS SHARE MONEY COLLECTON A/C	8143870.00	**407258163.88**				
	Other Contra Item						
12903718.00	Gratuity fund LIC	8177551.00					
9609172.00	Retairment leave incashment benefit LIC	7600789.00					
7768838.00	(e) Interest Reserve Debts Relief Fund	7768838.00					
4237555.00	(f) Principal Reserve for debt relief fund	4237555.00	**27784733.00**				
	10. PROFIT & LOSS ACOUNT						
	(A) Profit upto 31-03-2020 Rs.51148084.13						
41786429.26	**Less: Appropriations(-) Rs.11881704.00**	39266380.13					
9361654.87	(B) Add. Profit for the year	11188693.45	**50455073.58**				
	Brought from the profit & Loss A/c						
6342555622.79	*Total*	**6509687227.27**	**6509687227.27**	**6342555622.79**		**6509687227.27**	**6509687227.27**

CONTINGENT LIABILITIES

i) Outstanding Liablities for Guarantee

ii) Others

(ASHISH GUPTA)
Chief Manager

(ANIMESH PUROHIT)
Managing Director

M/s ANKUSH S JAIN & Associates
Chartered Accountants
ANKUSH S. JAIN & ASSOCIATES CHARTERED ACCOUNTANTS M.No. 437809
MRN : 437809
FRN : 016924C

(ANKIT KUMAR SINGH)
(Administrator)

THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD. BANSWARA

FORM "B"

PROFIT & LOSS ACCOUNT FOR THE YEAR 2020-21 [As on 31-03-2021]

PREVIOUS YEAR 2019-20	EXPENDITURE	CURRENT YEAR 2020-21	PREVIOUS YEAR 2019-20	INCOME	CURRENT YEAR 2020-21
191889696.68	1. Interest on Deposits	179317985.39	162668370.72	1. Interest on Advances	160204624.29
26722927.51	2. Interest on Borrowings	52931782.68	147239281.00	2. Interest on Investments	139633564.56
45228513.00	3. Salary & Allowances & Provident fund	44802763.00	2007144.42	3. Commission Exchange & Brokerage	2651587.69
96000.00	4. Directors & Local Committee members fees & allwowances	96000.00	0.00	4. Other Receipts	0.00
3408162.00	5. Rent, Taxes Light & Insurance	3986090.75	1924106.00	(i) Dividend on shares	0.00
298984.00	6. Law Charges	103300.00	4778853.48	(ii) Miscellaneous Income	17333868.55
2248154.23	7. Postage, Telegram & Telephone	301759.00	0.00	(iii) INTEREST I.T. REFUND	241592.00
386586.00	8. Audit fees	593875.00	0.00	5. Balance of Loss	0.00
3067145.98	9. Depriciation Repairs to Property	3197049.09			
939742.63	10. Stationary, Printing & Advertisement etc.	1316780.00			
0.00	11. Loss From sale of investment	0.00			
0.00	12.(a) provision ODIntt. Reserve	0.00			
7260900.00	(b) Provision for Bad & Doubtful debts Reserve	8677254.00			
0.00	(c) Provision for Standred Assets	0.00			
18126330.72	13. Other Expenditure	9806461.03			
9582958.00	14. Income Tax	3745443.70			
9361654.87	15. Balance of Profit	11188693.45			
318617755.62	**TOTAL**	**320065237.09**	**318617755.62**	**TOTAL**	**320065237.09**

(ASHISH GUPTA)
Chief Manager

(ANIMESH PUROHIT)
Managing Director

M/s ANKUSH S JAIN & Associates
Chartered Accountants
M.No. 437809
MRN : 437809
FRN : 016924C

ANKUSH S. JAIN & ASSOCIATES * CHARTERED ACCOUNTANTS *

(ANKIT KUMAR SINGH)
(Administrator)

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 31-03-2021

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	8026.81
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]	8026.81
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**	5.57
4	**NPAs**	NIL
a)	Gross NPAs	3376.88
b)	Net NPAs	0.00
c)	**Percentage of gross NPAs to total advances and**	**13.64**
d)	Percentage of net NPAs to net advances	0.00
5	**Movements of NPAs**	-102.08
6	**Profitability**	
a)	Interest income as a percentage of working funds	5.33
b)	Non interest income as a percentage of working funds	0.36
c)	Operating profit as a percentage of working funds	0.42
d)	Return on Assets	5.69
e)	Business (Deposits + Advances) per employee.	1433.95
f)	Profit per employee	2.94
7	**Provisions**	
a)	Provision on NPAs required to be made	1384.32
b)	Provision on NPAs actually made	3382.49
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	259.83
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	86.77
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**	49.62
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**	12.57

[ASHISH GUPTA]
Chief Manager

[ANIMESH PUROHIT]
Managing Director

[ANKIT KUMAR SINGH]
(Administrator)

CERTIFICATE

It is hereby certified that all assets of the bank as on **31-03-2021** 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	61217.36	56.00	85.00
ii) Sub-standard Assets	2202.44	220.24	3382.49
iii) Doubtful Assets	1087.13	1076.77	
iv) Loss Assets	87.31	87.31	
v) Other Loss Assets	141.91	141.91	259.87
TOTAL	**64736.15**	**1582.23**	**3727.36**

Date : 13.05.21
Place : **Banswara**

ANKUSH S. JAIN & ASSOCIATES
M.No. 437809
CHARTERED ACCOUNTANTS

M/S ANKUSH S JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
MRN : 437809
FRN : 016924C

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 **31 March 2021**.

I have examined the foregoing Balance sheet of the Banswara Central Co-operative Bank Ltd. As on **31st March 2021** & 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 managers, which returns that have been incorporated in the foregoing Balance Sheet subject to my separate 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 Banks according to the best of information and expiations 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 transactions of the Bank, which have come to my notice, have been within the competence of the bank.
4. The returns 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.14934137.15** and after income tax is **Rs.11188693.45** during the **year 2020-21** and accumulated profit **Rs.50455073.58** the year ended **31-03-2021.**
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..

Date : 13·09·2021
Place : **Banswara**

UDIN : 21437809AAAABK5982

ANKUSH S. JAIN & ASSOCIATES
M. No. 437809
CHARTERED ACCOUNTANTS

M/S ANKUSH S JAIN & ASSOCIATES
CHARTERED ACCOUNTANTS
MRN : 437809
FRN : 016924C