THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD. BANSWARA

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

BALANCE SHEET AS ON 31ST MARCH 2019

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR		PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2017-18		2018-19		2017-18		2018-19	
1	2	3		4	5	6	7
	1. CAPITAL				**1. CASH**		
	(1) Authorised Capital			18396520.00	In hand with Reserve Bank State	15749849.00	
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		**15749849.00**
	(II) Subscribed Capital				**2. BALANCE WITH OTHERS BANKS**		
45921375.00	Shares of Rs. 10000/- each	55765125.00		183977084.71	(I) Current Deposits	272349911.11	
159662450.00	Shares of Rs. 1000/- each	159664450.00	**215429575.00**		(ii) Savings Deposits (Post Office)		
	(iii) Amount Fully Paid Up			1387173289.00	(iii) Fixed Deposits	915791078.00	**1188140989.11**
45910000.00	On **5576** Shares of Rs. 10000/- each	55760000.00					
159657000.00	On **159659** Shares of Rs. 1000/- each	159659000.00		140000000.00	**3. MONEY AT CALL & SHORT NOTICE**	70000000.00	**70000000.00**
	Amount Partilly Paid Up						
2000.00	State Government	2000.00			**4. INVESTMENTS**		
9375.00	ICDP	3125.00		870369839.00	(I) In Central & State Govt. Securitius	771102750.00	
5450.00	Cooperative Institutions	5450.00	**215429575.00**		(a) Govt. of india **Rs.411102750.00**		
	(iv) Above held by:				(b) State Govt. **Rs.360000000.00**		
	(a) Individuals						
159662450.00	**(b) Co- operative institutions**	159664450.00		71795000.00	(iii) Shares in Co- Operative Instution (Share Money)	71795000.00	
13052000.00	(c) State Government	13052000.00		252298082.00	(iv) Other Investment NABARD	0.00	**842897750.00**
32869375.00	(d) ICDP	42713125.00	**215429575.00**				

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	2. RESERVE FUND & PROVISIONS						
32819037.81	(i) Statutory Reserve	36375187.81					
11527316.00	(ii) Agri. Credit Stabilization Fund	12988600.00			**5. INVESTMETN OUT OF THE PRINCIPAL/**		
5263366.24	(iii) Building Fund	5704261.24			**SUBSIDIARY STATE PARTENERSHIP FUND**		
5960369.49	(iv) Dividend Equalisation Fund	6401264.49			(i) Central Co-operative Banks		
133058.44	(v) Charity Fund	133058.44		8287500.00	(ii) Primary Agri. Credit Socities	8287500.00	
3246.51	(vi) publicity Fund	978807.51			(iii) Other Societies		**8287500.00**
1000970.64	(vii)© Reserve fund Conveyance	1000970.64			**6. ADVANCES**		
5317401.46	(viii) Computer Reserve	5317401.46		2570398162.10	(i) Short term loans cash credits	1437103808.17	
0.00	Other Reserve	0.00			Overdrafts & bills discounted		
211000.00	(a) Special bad debts reserves	211000.00			Of which secured against		
312447792.00	(b) Bad and Doubtful Debts reserve	316543058.00			(a) Govt. Other Approved securities		
4063.27	(c) Investment Depriciation Fund Reserve	4063.27			(b) Other tangible securities		
25060576.74	(d) Overdue interest Reserve	24839580.74			Of the Advance amount due from		
1352993.40	(g) Guarantee Sundry Debtors	1352993.40			Individuals **Rs.98567053.79** of the		
8500316.00	(h) Contingent provision against Standard Ass	8500316.00			Advance amount overdues **Rs.426220000.00**		
1465057.00	(i) Branch Adjustment reserve	1465057.00			Considered bad & Doubtful		
6436000.00	j) Lamp manager salary suraksh fund	6436000.00			Of recovery **Rs.57607458.00**		
119475065.00	k) Revelution Value of Fix Assets	118997536.00	**547249156.00**				
				613260213.04	(ii) Medium term loans	249178443.67	
	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.77530436.84** of the		
8287500.00	(ii) Primary Agri. Credit Societies	8287500.00			Advance amount overdues **Rs.167902000.00**		
0.00	(iii) Other Societies	0.00	**8287500.00**		Considered bad & Doubtful of recovery		
					RS.20640959.00		

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				13705890.00	(iii) Long term loans	11178092.00	
					Of which secured against		
	4. DEPOSITS & OTHER ACCOUNTS				(a) Govt. & Other Approved securities		
	(i) Fixed deposits				(b) Other tangilbe securities of the		
1303974996.66	(a) Individuals	1407803864.48			Advance Amount due from		
7709229.00	(b) Institutions	18118184.00			Individuals **Rs.11178092.00** of the		
296455600.11	(c) Other Societies	299087133.13			Advance Amount overdue **Rs.1122000.00**		
					Considered bad & Doubtful of Recovery		
	(ii) Saving Bank deposits				**Rs.1607897.00**		
717620933.51	(a) Individuals	690020575.62					
1192197599.49	(b) Institutions	515201255.91		175891.31	(iv) Due From Societies under liquidation	175891.31	
119743645.60	(c) Other Socities	48721989.92			Of which overdue Rs. **175891.31**		
					Considered bad & Doubtful of Recovery		
	(iii) Current deposits				Rs. **175891.31**		
49363678.19	(a) Individuals	44285922.16					
423370821.14	(b) Institutions	379158687.65		33564.23	**V BILL PAYBLE AND PURCHASE**	33564.23	
39588679.17	(c) Other Societies	38540048.17			Of which overdue Rs. **33564.23**		
0.00	(iv) Money at Call & Short Notice		**3440937661.04**		Considered bad & Doubtful of Recovery		
					Rs. **33564.23**		**1697669799.38**
	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		
630000000.00	(a) Short term loans Cash credit & over	343500000.00		4888270.00	On Insvestment (Call-1-D)	9375.00	
	Dreafts of Which secured against			19713605.00	On Govt. Securities	22167719.00	
	A) Govt. & Other Approved securities				of Which Overdue **Rs.13646335.25**		
	B.) Other tangible securities				considered bad & Doubtful of Recovery		
426840000.00	b) medium term loans	0.00			**RS.13646335.25**		**35823429.25**
	of Which secured against						

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	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			2711213.10	**9. BRANCH ADJUSTMENT**	883104.98	**883104.98**
	B) Other Tangible securities						
	(II) From state bank of india				**10. PREMISES LESS DEPRECIATION**		
	(A) Short term loans Cash credit & over dreafts			838656.00	i Land & Building	754791.00	
	of which secured against			4775288.00	ii Revalution of Building	4297759.00	
	A. Govt. & Other Approved securities			114699777.00	iii Revalution of Plots	114699777.00	**119752327.00**
	B. Other tangible securities						
	(b) Medium term loans			7955422.30	**11. FURNITURE & FIXTURE**	7965505.00	
	of which secured against				**LESS DEPRECIATION**		**7965505.00**
	A. Govt. & Other Approved securities						
	B. Other tangible securities				**12. OTHER ASSETS**		
	C. Long term loans			566004.85	(a) (i) Stationary in Stock for sale	191064.53	
	A. Govt. & Other Approved securities			0.00	(ii) Books for Banks use		
	B. Other tangible securities			2046592.55	(b) Sundry debtors	4110439.55	
	(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			124716.00	(d) Jeep,car,motorcycles & cycle Account	106009.00	
	Of which secured against			216387.99	Advance For Computerization	216387.99	
	A. Govt. & Other Approved securities			3710302.00	AMOTRAZATION OF PRIMIUM PAID	2894126.00	
	B. Other tangible securities			0.00	LOAN WAIVER REC. STATE GOVT.	1816991624.81	
	(b) Medium term loans			0.00	SYSTEM SUSPENCE	15020.00	
	Of which secured against				NEFT INCOME A/C	309632.00	
	A. Govt. & Other Approved securities				DEBT CLAIM FROM RBI	19924.00	
	B. Other tangible securities				PACS ELECTION EXP.	586559.00	**1825980595.69**
	© Long term loans						
	A. Govt. & Other Approved securities						

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					Other Contra Item		
	B. Other tangible securities			13361547.00	L.I.C. Bonds Gratuty Investment	15778507.00	
13300000.00	(iv) Loans From other Sources ICDP	22300000.00		13359539.00	L.I.C. Leave Incashment Investment	11061470.00	
0.00	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	**38846369.70**
0.00	Working Capital Loan From NCDC	700000000.00					
2490905.59	Computer Loan NCDC	1165154.00	**1066965154.00**				
	6. BILLS FOR COLLECTION						
	BEING BILLS RECEIVABLE						
	AS PER CONTRA						
0	**7. BRANCH ADJUSTMENT**	0	**0**				
	8. INTEREST PAYBLE						
132311669.53	i Deposits	138764527.26					
152797.00	ii Borrowings	69024.00	**138833551.26**				
	9. OTHER LIABLITIES						
19597720.88	(I) (a) Sundries	180825092.66					
10603083.00	(b) bills payble	4267254.00					
2100000.00	Income Tax Payble	1000000.00					
0.00	Arear payable to staff	0.00					
10500000.00	Arear payable 15th settalment	21600000.00					
540468.00	© P.F. payble R.P.F.	689012.00					
5752.00	(d) Share money A/C	4752.00					
2349372.76	(e) Society manager fund	1407642.76					
23699.00	(b) margin money, subsidy	23699.00					
0.00	(iii) (a) Krishak insurance premium	0.00					
13328457.00	Devident to Members	15767897.00					
1344000.00	PACS Computerization	2306000.00					
1872041.51	Bankers Chuque	1541575.51					
0.00	Clearing Adjustment	0.00					
459711.98	Gas Subsidy	553035.30					
219246.00	GST Payble	908377.60					
364981.00	Trickle Fees Suspence	1959274.06					
12235962.67	Crop Insrence	37678263.34					
1774544.66	Suspence Accounts	3223979.66					

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365919.00	Margine Money CCL	65919.00					
29775.00	LM Gratuity Fund	0.00					
2063527.17	Difference in trail Balance	2063527.17					
266904.00	Rajiv Gandhi Seva Kendra	287164.00					
23436165.00	Subsidy Payble SRF	23486165.00					
6189454.98	Intt. Not Colledted A/C	3248673.74					
2273221.00	TDS on FD	2138005.00					
27400.00	Visa BGL	113800.00					
52539.33	ATM POS	158007.37					
144834.00	Credit Balance in PLI	0.00					
11500000.00	Godam Loan	6737000.00					
11373958.00	RKVY Computer PACS	11308258.00					
8054956.00	Technolonny Adoption Fund	10209201.00					
2263777.83	Neft Intermadatry Account	3080412.38	**336651987.55**				
	Other Contra Item						
13361547.00	Gratuity fund	15778507.00					
13359539.00	Retairment leave incashment benefit	11061470.00					
7768838.00	(e) Interest Reserve Debts Relief Fund	7768838.00					
4237555.00	(f) Principal Reserve for debt relief fund	4237555.00	**38846370.00**				

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	10. PROFIT & LOSS ACOUNT						
	(A) Profit upto 31-03-2018 Rs.54972432.18						
38429982.56	**Less: Appropriations(-) Rs.13197061.00**	41775371.18					
16542449.62	(B) Add. Profit for the year	17020893.08	**58796264.26**				
	Brought from the profit & Loss A/c						
6345030892.94	***Total***	**5851997219.11**	**5851997219.11**	**6345030892.94**		**5851997219.11**	**5851997219.11**

CONTINGENT LIABILITIES

i) Outstanding Liablities for Guarantee

ii) Others

-SD-
(ASHISH GUPTA)
Senior Manager (Accounts)

-SD-
(LALIT MEENA)
Managing Director

-SD-
M/s MAHESHWARI N & Associates
Chartered Accountants

-SD-
(ASHISH GUPTA)
(Administrator)