

## AUDITOR'S REPORT

We, the undersigned, Auditor of the Barmer Central Cooperative Bank Ltd., Barmer report on the Balance Sheet & Accounts of the Bank as at 31st March, 2020

We have examined the foregoing Balance sheet of the Barmer Central Cooperative Bank Ltd., as at 31st March, 2020 and Profit and Loss account of the bank for the year ended upon that date A/cs relating there to of the **Head Office** and Branches with the returns submitted and certified by the **Managing Director** which have been incorporated in the foregoing Balance Sheet & Accounts.

### WE REPORT THAT :-

- 1 In our opinion the Balance Sheet is a full and fair one, containing all the necessary particulars and in properly drawn up so as to exhibit a true and correct (subject to our attached report) according to the best of information and explanations given to us and as shown by the books of the bank.
- 2 Where We have called for any explanation or information, such explanation and information have been given to us and have found satisfactory.
- 3 The transactions of the Bank which have come to our notice have been within the competence of the Bank
- 4 The Profit and Loss account shown a true balance of profits (subject to my attached report) covered by such accounts they have shown net profit of Rs.879.47 lacs.
- 5 The returns received from the branches of the bank have been found adequate for the purpose of our audit.
- 6 In our opinion the books of accounts have been kept by the bank as required by law.
- 7 In our opinion the balance sheet and profit and loss accounts are drawn up in conformity with law.
- 8 The bank has made a provision of Rs.3153.22 lacs against non-performing Asset .
- 9 The bank has classified its Assets as on 31-03-2020 and made required provisions against them as per followings :

### C E R T I F I C A T E

It is certified that all assets of the bank have been classified as performing and non-performing and provisioning is made in terms of circular issued by RBI vide No. RPCD/NO.BC/155/37.02/95-96 dated 22.06.96 and No. RPCD.BC/89/07.37/98-99 dated 09-04-99 subject to our comments in separate report (Part-a) in this regard Details of classified assets and provisions made in given below:

(Rs. In lacs)

Classification of Assets	Amount of Assets	Provision required	Provision made	If EXCESS/Short
01- Standard	52276.95	142.66	567.00	424.34
02- Sub-Standard	4096.76	416.15	539.61	123.46
03- Doubtful I	355.81	355.81	355.81	0.00
03- Doubtful II	375.23	375.23	375.23	0.00
03- Doubtful III	483.57	483.57	483.57	0.00
04- Bad debts				0.00
ARDR CLAIM	106.86	106.86	107.00	0.14
OVERDUE INTREST	645.46	645.46	725.00	79.54
<b>TOTAL</b>	<b>58340.64</b>	<b>2525.74</b>	<b>3153.22</b>	<b>627.48</b>

AS PER OUR REPORT OF EVEN DATE ATTACHED  
FOR KANSTIYA & COMPANY  
CHARTERED ACCOUNTANTS  
F.R.NO.

(MAHAVEER CHANDRA KANSTIYA)  
PARTNER  
M.NO.