	THE	BARMER CEI			BANK LTD.,BARMER		
	Capital & Liabilities		ALANCE SHEET A	S ON 31ST MARC		<b>A</b> ()Y	
Previous Year 2018-19		Current Year 2019-2020		Previous Year 2018-19	Property & Assets	Current Year 2019-2020	
	1.CAPITAL i) Authorised Capital			138,640,825.83	1. CASH i) Cash	150,324,827.00	
40,000,000.00 660,000,000.00	b) 660000 Shares of Rs. 1000 each	40,000,000.00 660,000,000.00	700,000,000.00	-	ii) With Reserve Bank iii) With SBI & Subsidiaries	-	
22,810,000.00		21,660,000.00		-	iv) With R S C B v) With Notified Banks	-	150,324,827.00
476,781,000.00 550.00		477,463,000.00 550.00	499,123,550.00	-	2. BALANCE WITH OTHER BANKS I) Current Deposit	-	
	2 2 2			236,133,825.47	a) With R S C B b) With Notified Banks	100,100,000.00 162,774,646.05	
	iii) Amount called up			5,676.05	vc) With Other Banks ii) SB A/c with Post Office	56,108,617.39 5,676.05	
22,810,000.00 476,781,000.00	b) 477463 Shares of Rs. 1000 each	21,660,000.00 477,463,000.00		730,000,000.00	iii) Fixed Deposit 3. MONEY AT CALL & SHORT NOTICE	225,000,000.00	318,988,939.49 225,000,000.00
550.00		550.00	499,123,550.00	2,533,230,000.00	4 INVESTMENT I) In Central & State Govt.Securities	2,533,230,000.00	
	Less Calls unpaid Of (iii) above held by:			-	Book value(0) Market Value(0)	-	
22,810,000.00	a) Individuals b) State Government	21,660,000.00		243,300,000.00	ii) Other Trustee Securities iii) Shares in Coop.Institutions	243,300,000.00	
476,781,550.00		477,463,550.00	499,123,550.00	1,190,758,836.00	iv) Fixed Deposit 5. INVESTMENT OUT OF THE SUBSI-	1,351,407,124.00	4,127,937,124.00
168,045,671.57	2. RESERVE FUND & OTHER RES. I) Statutory Reserve	252,682,686.81			DIARY STATE PARTNERSHIP FUND I) Central Cooperative Banks		
67,714,956.00	ii) Agr.Credit Stabilization Fund iii) Building fund	85,522,567.31 33,680,521.05		27,842,500.00	ii) Primary Agricultural Credit socy. iii) Other societies	27,842,500.00	27,842,500.00
12,411,567.00	iv) Dividend Equalisation fund v) Special Bad Debts Reserve	18,722,031.92 17,580,605.50			6. ADVANCES I) Short Term Loans,Cash Credit		
149,698,120.15	vi)Bad and Doubtful Debts Reserve vii) Investment Deprecition Reserve	157,841,127.69 485,980.50			Overdrafts & Bills Discounted of which secured against		
89,188.00	viii)Other Funds & Reserves:	89,188.00		6,713,818,611.22		4,721,735,174.30	
11,307,991.00 371,066.00	b) Welfare Fund	17,618,455.92 371,770.00			of the advances amount due from individuals		
5,313,883.00 2,854,270.99	<ul> <li>d) Guarantee fees Reserve</li> </ul>	5,313,883.00 2,854,270.99			{742183436.73} [463799265.95] Of the advances amount overdue		
72,500,000.00	f) Reserve for Overdue interest	72,500,000.00			{[463904902.85] [253043084.49] of the amount N P A		
137,785.80 10,700,000.00	h)Reserve for computers	137,785.80 10,700,000.00	757,198,292.12		{ 62959918.00} [48772397.00}		
10,700,000.00	i)Reserve for ARDR Claim j)Technology Adocation Fund	10,700,000.00 24,397,417.63	101,196,292.12		Consideration had 0 doubtful		
					Consideration bad & doubtful of recovery		
	3. PARTNERSHIP for share capital of:				{ 35351000.00} [36558000.00] ii) Medium-term loans		
27,842,500.00		27,842,500.00		1,718,092,391.14		1,032,457,439.58	
-	iii) Other societies 4. DEPOSITS & OTHER ACCOUNTS	-	27,842,500.00	-	b) Other tangible securities of the advances amount	-	
5,146,103,123.99	I) Fixed Deposits: a) Individuals	5,254,244,004.00			due from individuals {1229474023.75} [1009215274.20]		
558,958,838.05	<ul> <li>b) Central Cooperative Banks</li> </ul>	629,735,909.72			of the advance amount overdue {258331083.16} [1009215274.20]		
3,931,669,805.08	ii) Savings Bank Deposits	3,596,266,247.25			of the amount N P A {464412430.00 } [482364969.00]		
680,950,240.65	<ul> <li>b) Central Cooperative Banks</li> </ul>	422,056,018.47			Considered bad & doubful recovery {93904000.00 } [126518000.00 ]		
473,165,037.28	iii) Current Deposits	360,052,554.16			iii) Long term loans of which secured against		
151,692,481.57	<ul> <li>b) Central Cooperative Banks</li> </ul>	28,196,799.50	10,290,551,533.10	2,943,379.00	a) Govt. & Other approved securities b) Other tangible securities	4,639,218.00	
131,092,401.37	iv) Money at Call & Short Notice: a) Individuals	28,190,799.30	10,230,351,333.10	-	of the advances amount due from individuals		
-	b) Central Cooperative Banks				{2943379.00} [46392198.00]		5,758,831,831.88
-	c) Other societies 5. BORROWINGS	-			of the advance amount overdue Of the amount N P A		
	I) From RBI/RSCB: a)Short-term loans,Cash credit				{0.00} {0.00} Considered bad & doubtful of recovery		
0.705.000.000.00	& Overdrafts of which secured against	1 000 000 000 00		500 000 3/3 00	{0.00} {0.00} 7.INTEREST RECEIVABLE	050 001 051 00	
2,735,000,000.00	A) Govt. & other approved securities	1,690,000,000.00		75,356.00	I) On loans & advances ii) On investments	252,621,054.93 238,738.00	
				1,737,762.08 25,004,196.00	ii) On house loan ii) On GOVT. secutity	1,566,457.08 25,004,196.00	279,430,446.01
	B) Other Tangible securities b) Medium term loans				of the advances amount overdue/ NPA {67369330.00} [64545532.00]		
129,364,800.00	of which secured against A.Govt. & other approved securities	30,340,400.00			Considered bad & doubful of recovery {67369330.00} [64545532.00]		
-	B.Other tangible securities c) Long Term loans	-		109,616.00	8. BILLS RECEIBAVLE BEING BILLS FOR COLLECTION AS PER CONTRA	-	-
-	A. Govt & other approved securities B. Other tangible securities			25.004.899.16	9. BRANCH ADJUSTMENT 10. PREMISES	26,939,047.95 22,504,410.16	26,939,047.95 22,504,410.16
	ii) From State Bank of India: a) Short term loans Cash Credit & overdrats				11. FURNITURE AND FIXTURE	20 236 967 57	20 236 967 57
	of which secured against b) Medium term loans				12 OTHER ASSETS		
	of which secured against A.Govt. & Other approved securities				I) Managerial fund Amt of NPA {0.00} [ 0.00]		
	B. Other tangible securities			3,402,868.90	ii) Stationery in stock	5,515,059.91	
	iii) From State Government: a) Short term loans of which secured against			7,982.29 3,981,094.16 63,647.00	iv)Sundry Debtors	7,982.29 2,549,346.16 63,647.00	
	of which secured against A. Govt, & Other approved securities			63,647.00 6,908,753.49	vi)Income Tax Recoverable	63,647.00 8,005,079.49	
-	B. Other tangible securities     b) Medium term loans     futble securities	-		588,778.00	vii) Jeep less Depreciation viii) Clearing	500,461.00	
	of which secured against A.Govt. & Other approved securities			10,685,595.00	of which NPA(10685595.00) (10685595.00)	10,685,595.00	
-	B. Other tangible securities c) Long term loans	-		37,781,000.00	xi) Subsidy Rec from Apex Bank	37,781,000.00	
	A.Govt. & Other approved securities B. Other tangible securities			276,583,763.54	xii) PF Investment xiii) Guarantee	302,668,851.54	
	iv) Loans from other sources v) CD A/c O D RSCB	77,255,088.52		33,195.32	xv) Pay Order	33,195.32	
	vi) CD A/c OD SBB&J/BOB vii) BORROWING NCDC UNDER GOVT	3,595,603,426.00	5,393,198,914.52	400,404.00	xvi)Group Link Insurance xvii) Raj.Alpsankyak Aayog	- 400,404.00	
				15,946.00 8,956,817.00	xviil)Adm. Charge Rec.FromPACS MANAGER xviii)Leav Encasedment Invest. With LIC	15,946.00 8,956,817.00	
		+		37,289,428.10	ixx) Subsidy Rec from Apex Bank/Govt. xx)Advance Icometax	30,901,958.63	
				1,000.00	xi)Advance deposit for gas connection xii)INTT.Reveivable from GOVT.	1,000.00	
				17,368.21	xxii)Election Exp.Reveivable from Pacs xxiii)Stationery Amt.Reveivable from NABARD	17,368.21	
				6,200.00	xxiv)Application Fee of PACS Manager Rec. from	6,200.00	
				9,026,308.00	xxv)Premium Paid on GOVT. Security xxv) Insurance commission payablr	7,534,208.00	
		-			xxvi) GST INPUT CREDIT RECEIVABLE xxvii) AGRIL.DEBT WAIVER &DEBT RELIEF		7,259,762,562.93
				2,477,047,068.54	SCHEME2018 xxviii) INTT. REC. FROM GOR AGAINST LW 2019	6,588,692,327.79	
		-		139,257,981.00		229,261,064.59	
				0,406,392.59	xxx).INTT. REC. FROM GOR AGAINST NCDC	26,165,051.00	
109,616.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	-			13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OFCLAIMS	-	-
8,874,483.98	7. BRANCH ADJUSTMENT	-	-		14. GRATUITY FUND INVESTMENT 15.INVESTMENT IN RBI AGAINST UNCLAIMED	10,247,647.00	10,247,647.00
	8. INTEREST PAYABLE ON			7,163,983.77	16. PROFIT AND LOSS	10,452,332.25	10,452,332.25
		62,534.00	1,471,364.15		Loss as per last balance sheet Add loss for the year	-	-
62,534.00 1,408,830.15	I) Deposit Ii) Borrowings	1,408,830.15	1,471,004.10				
1,408,830.15	I) Deposit I) Borrowings 9. OTHER LLABILITIES a) Salary Payable		1,471,004.10	3,958,347.00	17. CONTINGENT LIABILITIES	3,958,347.00	3,958,347.00
1,408,830.15 98,874,772.37 27,075.00	I) Deposit     Ii) Borrowings     9. OTHER LABILITIES     a) Salary Payable     b) Sundry Creditors     c) Managerial fund	104,861,327.39 27,075.00		3,958,347.00	17. CONTINGENT LIABILITIES	3,958,347.00	3,958,347.00
1,408,830.15 98,874,772.37 27,075.00 14,529,394.05 278,389,129.54	I) Deposit         I) Borrowings           B) Borrowings         9. OTHER LIABILITIES           a) Salary Payable         b) Sundry Creditors           c) Managerial fund         c) Pay order Payable           e) Staff Provident fund         e) Staff Provident fund	104,861,327.39 27,075.00 15,623,394.05 303,434,826.54		3,958,347.00	17. CONTINGENT LIABILITIES	3,958,347.00	3,958,347.00
1,408,830.15 98,874,772.37 27,075.00 14,529,394.05	I) Deposit         I) Borrowings           B) Borrowings         9. OTHER LIABILITIES           a) Salary Payable         b) Sundry Creditors           c) Managerial fund         c) Pay order Payable           e) Staff Provident fund         e) Staff Provident fund	104,861,327.39 27,075.00 15,623,394.05		3,958,347.00	17. CONTINGENT LIABILITIES	3,958,347.00	3,958,347.00

359,228.00	k) Krishak Suraksha Kosh	359,228.00					
2,461,25	I) Devidend Pavable	2.461.25					
10.247.647.00	m)Staff Gratuity fund	10.247.647.00					
-	n)Share Application money	-					
395,969.00	o) Raj Alpsankyak Aayog	395,969,00					
10.855.00	p)Group Saving Link Insurance	8.850.00					
30,000,000.00	<ul> <li>Provision for salary</li> </ul>	7,000,000.00					
26.063.800.00	r)Salary Suraksha fund	26.063.800.00					
8.956.817.00	s) Provision For Leave Encashment	8.956.817.00					
	t)İsrail Exp.						
	u) Guarantee Fee	-					
466,708,78	v)Service Tax Payable	1.922.751.07					
-	w)Agril. Ins. Claim PAYABLE	-					
157.200.00	x)Gift Artical PAYABLE	157.200.00					
16,192,954.83	y)TDS PAYABLE	11,675,200.50					
2,968,060.00	Z)BuildingLoan From ICDP	1,966,810.00					
539,900.00	aa)Subsidy ICDP	539,900.00					
000,000.00	ab)Borrowing from State Revoling Fund for Woman	000,000.00					
	, , , ,						
	ac)Managerial subsdy Women Coop, Societies		682.267.185.90				
	ad)PACS Development Fund						
	Suspense a/cTechnica	25,447,388,53					
	PROVISION FOR INCOME TAX PAYBLE	27.350.000.00					
	OTHER PAYBLE (INTT) GOVT LW	240.267.93					
	LOAN WAIVER 2018 Payble pacs	,					
	CROP LOAN INSURANCE PAYBLE	7.946.498.24					
	PACS SHARE MONEY COLLECTION	86,176,105,20					
	10. PROFIT AND LOSS						
533.506.175.66	Profit as per last Balance sheet	492,743,976,69					
-	Less Appropriations						
116.059.928.60	Add Profit for the year	87.947.060.01					
,,	brought from Profit & Loss A/c	.,	580.691.036.70				
	11. CONTINGENT LIABILITIES						
	I) Outstanding Liabilities for						
-	Guarantees issued	-					
	ii) Others(Contingent Liabilities For Unclaimed						
7.129.017.90		10.112.606.75	10.112.606.75				
.,120,011.00							
17,561,425,796.26	TOTAL	18.242.456.983.24	18.242.456.983.24	17.561.425.796.26	TOTAL	18.242.456.983.24	18.242.456.983.24
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					RAMSUKH VISHRAM		
RAJESH SINGH	JAGDISH CHAND JAGRIWAL AMARA RAM CHOUDHARY			RY	RAMSUKH MANAGING DIRECTOR		
MANAGER	MANAGER SR.MANAGER						

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

(MAHAVEER CHANDRA KANSTIYA) PARTNER M.NO.