

THE BARMER CENTRAL CO-OPERATIVE BANK LTD.,BARMER

FORM "A"

BALANCE SHEET AS ON 31ST MARCH,2021

Previous Year 2019-2020	Capital & Liabilities	Current Year 2020-2021	Previous Year 2019-2020	Property & Assets	Current Year 2020-2021
	1.CAPITAL			1. CASH	
	i) Authorised Capital		150,324,827.00	i) Cash	288,933,111.91
40,000,000.00	a) 4000 Shares of Rs. 10000 each	40,000,000.00	-	ii) With Reserve Bank	-
660,000,000.00	b) 660000 Shares of Rs. 1000 each	660,000,000.00	-	iii) With SBI & Subsidiaries	-
	ii) Subscribed Capital			iv) With R S C B	
21,660,000.00	a) 2014 Shares of Rs. 10000 each	20,140,000.00	-	v) With Notified Banks	-
477,463,000.00	b) 493307 Shares of Rs. 1000 each	493,307,000.00		2. BALANCE WITH OTHER BANKS	288,933,111.91
550.00	c) 22 Shares of Rs. 25 each	550.00		l) Current Deposit	-
		513,447,550.00		a) With R S C B	90,100,000.00
			100,100,000.00	b) With Notified Banks	90,545,238.33
			162,774,646.05	c) With Other Banks	176,117,775.19
			56,108,617.39	ii) SB A/c with Post Office	5,676.05
	iii) Amount called up		5,676.05	iii) Fixed Deposit	-
21,660,000.00	a) 2014 Shares of Rs. 10000 each	20,140,000.00	-	3. MONEY AT CALL & SHORT NOTICE	200,000,000.00
477,463,000.00	b) 493307 Shares of Rs. 1000 each	493,307,000.00	225,000,000.00	4 INVESTMENT	200,000,000.00
550.00	c) 22 Shares of Rs. 25 each	550.00		l) In Central & State Govt. Securities	2,513,230,000.00
		513,447,550.00	2,533,230,000.00	Book value	-
	Less Calls unpaid		-	Market Value	-
	Of (iii) above held by:		-	ii) Other Trustee Securities	
	a) Individuals			iii) Shares in Coop. Institutions	243,300,000.00
21,660,000.00	b) State Government	20,140,000.00	243,300,000.00	iv) Fixed Deposit	1,807,168,823.22
477,463,550.00	c) CO-operative Institutions	493,307,550.00	1,351,407,124.00	5. INVESTMENT OUT OF THE SUBSIDIARY STATE PARTNERSHIP FUND	
		513,447,550.00		l) Central Cooperative Banks	
	2. RESERVE FUND & OTHER RES.			ii) Primary Agricultural Credit socy.	27,842,500.00
252,682,686.81	l) Statutory Reserve	252,682,686.81		iii) Other societies	
85,522,567.31	ii) Agr. Credit Stabilization Fund	88,088,244.31	27,842,500.00	6. ADVANCES	
33,680,521.05	iii) Building fund	33,680,521.05		l) Short Term Loans, Cash Credit	
18,722,031.92	iv) Dividend Equalisation fund	18,722,031.92		Overdrafts & Bills Discounted	
17,580,605.50	v) Special Bad Debts Reserve	17,580,605.50		of which secured against	
157,841,127.69	vi) Bad and Doubtful Debts Reserve	165,444,964.69		a) Govt. & Other approved securities	7,422,393,331.18
485,980.50	vii) Investment Depreciation Reserve	485,980.50		b) Other tangible securities	
	viii) Other Funds & Reserves:		4,721,735,174.30	of the advances amount	
89,188.00	a) Education & Prop. Fund	89,188.00		due from individuals	
17,618,455.92	b) Welfare Fund	17,618,455.92		{463799265.95} [72238184.58]	
371,770.00	c) Admission Fee	375,290.00		Of the advances amount overdue	
5,313,883.00	d) Guarantee fees Reserve	5,313,883.00		{253043084.49} [97660418.35]	
2,854,270.99	e) Reserve for conveyance	2,854,270.99		of the amount N P A	
72,500,000.00	f) Reserve for Overdue interest	72,500,000.00		{ 48772397.00} [95462867.51]	
56,700,000.00	g) Reserve for standard assests	56,700,000.00			
137,785.80	h) Reserve for computers	137,785.80		Consideration bad & doubtful	
10,700,000.00	i) Reserve for ARDR Claim	10,700,000.00		of recovery	
24,397,417.63	j) Technology Adooation Fund	37,023,117.63		{ 36558000.00} [44237000]	
	k) PROVISION ON EXPENSES(orecal)	1,206,660.00	781,203,686.12	ii) Medium-term loans	
				Of which secured against	
	3. PARTNERSHIP			a) Govt. & Other approved securities	790,804,069.50
	for share capital of:			b) Other tangible securities	-
-	l) Central Cooperative Banks	-		of the advances amount	
27,842,500.00	ii) Primary Agricultural Cr. Socys	27,842,500.00	1,032,457,439.58	due from individuals	
-	iii) Other societies	-		{1009215274.20} [777561177.50]	
		27,842,500.00		of the advance amount overdue	
	4. DEPOSITS & OTHER ACCOUNTS			{1009215274.20} [146558078.79]	
	l) Fixed Deposits:			of the amount N P A	
5,254,244,004.00	a) Individuals	5,993,812,818.46			
629,735,909.72	b) Central Cooperative Banks				
	c) Other societies	706,653,784.79			
	ii) Savings Bank Deposits				

3,596,266,247.25	a) Individuals	3,316,544,733.21		{482364969.00 } [357465885.60]		
-	b) Central Cooperative Banks	-		Considered bad & doubtful recovery		
422,056,018.47	c) Other societies	390,724,749.96		{126518000.00 } [98694000.00]		
	iii) Current Deposits					
360,052,554.16	a) Individuals	320,855,119.66		iii) Long term loans		
-	b) Central Cooperative Banks	-	4,639,218.00	of which secured against		
28,196,799.50	c) Other societies	78,148,644.35	10,806,739,850.43	a) Govt. & Other approved securities	4,775,770.00	
	iv) Money at Call & Short Notice:			b) Other tangible securities	-	
-	a) Individuals	-		of the advances amount		
-	b) Central Cooperative Banks	-		due from individuals		
-	c) Other societies	-		{46392198.00} [4775770.00]		8,217,973,170.68
	5. BORROWINGS			of the advance amount overdue		
	i) From RBI/RSCB:			Of the amount N P A		
	a) Short-term loans, Cash credit & Overdrafts of which secured against			{0.00} {0.00}		
	A) Govt. & other approved securities	4,960,000,000.00	252,621,054.93	Considered bad & doubtful of recovery		
			238,738.00	{0.00} {0.00}		
			1,566,457.08			
			25,004,196.00	7. INTEREST RECEIVABLE		
	B) Other Tangible securities			i) On loans & advances	432,050,568.67	
	b) Medium term loans			ii) On investments	57,851.00	
	of which secured against			ii) On house loan	1,566,457.08	
30,340,400.00	A. Govt. & other approved securities	18,705,000.00		ii) On GOVT. security	24,456,163.00	458,131,039.75
-	B. Other tangible securities	-		of the advances amount overdue/ NPA		
	c) Long Term loans			{64545532.00} [69204188.20]		
	A. Govt. & other approved securities			Considered bad & doubtful of recovery		
	B. Other tangible securities			{64545532.00} [69204188.20]		
				8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA		
				9. BRANCH ADJUSTMENT	30,632,356.55	30,632,356.55
				10. PREMISES	20,533,971.80	20,533,971.80
	ii) From State Bank of India:					
	a) Short term loans, Cash Credit & overdrafts of which secured against		20,236,967.57	11. FURNITURE AND FIXTURE	19,537,489.58	19,537,489.58
	b) Medium term loans of which secured against					
	A. Govt. & Other approved securities			12 OTHER ASSETS		
	B. Other tangible securities			i) Managerial fund		
				Amt of NPA {0.00} [0.00]		
	iii) From State Government:			ii) Stationery in stock	4,809,973.81	
	a) Short term loans of which secured against			iii) Library	7,982.29	
	A. Govt. & Other approved securities			iv) Sundry Debtors	1,533,574.39	
	B. Other tangible securities			v) Telephone Security	109,244.00	
				vi) Income Tax Recoverable	1,084,620.56	
	b) Medium term loans of which secured against			vii) Jeep less Depreciation	2,299,927.00	
	A. Govt. & Other approved securities			viii) Clearing	-	
	B. Other tangible securities			ix) ARDR claim receivable from GOR	10,685,595.00	
				of which NPA(10685595.00) (10685595.00)		
	c) Long term loans			x) Interest on ARDR Claim Receivable	37,781,000.00	
	A. Govt. & Other approved securities			xi) Subsidy Rec from Apex Bank	-	
	B. Other tangible securities			xii) PF Investment	317,763,478.54	
				xiii) Guarantee	-	
	iv) Loans from other sources			xiv) electricity security	33,195.32	
77,255,088.52	v) CD A/c O D RSCB	25,975,049.97		xv) Pay Order	-	
	vi) CD A/c OD SBB&J/BOB	-	5,626,224,351.97	xvi) Group Link Insurance	-	
3,595,603,426.00	vii) BORROWING NCDC UNDER GOVT	621,544,302.00		xvii) Raj. Alpsankyak Aayog	400,404.00	
				xviii) Adm. Charge Rec. From PACS MANAGER	15,946.00	
				xviii) Leav Encasement Invest. With LIC	8,956,817.00	
				ixx) Subsidy Rec from Apex Bank/Govt.	42,735,532.38	
				xx) Advance Icometax	-	
				xxi) Advance deposit for gas connection	1,000.00	
				xxii) INTT. Receivable from GOVT.	-	
				xxii) Election Exp. Receivable from Pacs	17,368.21	
				xxii) Stationery Amt. Receivable from NABARD	-	

				6,200.00	xxiv)Application Fee of PACS Manager Rec. from RSCB	6,200.00	
				7,534,208.00	xxv)Premium Paid on GOVT. Security	6,042,108.00	
					xxvi) GST INPUT CREDIT RECEIVABLE	452,219.07	4,958,614,352.51
				6,588,692,327.79	xxvii) AGRIL.DEBT WAIVER &DEBT RELIEF SCHEME 2018	3,924,455,974.45	
				229,261,064.59	xxviii) INTT. REC. FROM GOR AGAINST LW 2019	586,480,954.00	
				26,165,051.00	xxix).SUSPENSE A/C TECHNICAL		
					xxx).INTT. REC. FROM GOR AGAINST NCDC	12,105,927.00	
					xxxi)EXGRATIA PYMENT GOI SCHEME REC. OTH	835,311.49	
	6. BILLS FOR COLLECTION BEING BILLS			-	13. NON BANKING ASSETS	-	-
-	RECEIVABLE AS PER CONTRA	-	-		ACQUIRED IN SATISFACTION OFCLAIMS		
-	7. BRANCH ADJUSTMENT	-	-	10,247,647.00	14. GRATUITY FUND INVESTMENT	10,247,647.00	10,247,647.00
				10,452,332.25	15.INVESTMENT IN RBI AGAINST UNCLAIMED DEPOSIT	17,288,919.43	17,288,919.43
	8. INTEREST PAYABLE ON				16. PROFIT AND LOSS		
62,534.00	l) Deposit			-	Loss as per last balance sheet	-	-
1,408,830.15	li) Borrowings	31,403,853.60	31,403,853.60	-	Add loss for the year	-	-
	9. OTHER LIABILITIES						
	a) Salary Payable			3,958,347.00	17. CONTINGENT LIABILITIES	3,958,347.00	3,958,347.00
104,861,327.39	b) Sundry Creditors	103,829,886.96					
27,075.00	c) Managerial fund	27,075.00					
15,623,394.05	d) Pay order Payable	15,878,427.24					
303,434,826.54	e) Staff Provident fund	318,387,232.54					
37,781,000.00	f) Provision forInt. On ARDR	37,781,000.00					
-	g) Provision for Bonus	-					
2,762,900.20	h) Reserve for IRDP Loan	2,762,900.20					
1,319,769.00	l) Staff welfare fund(NABARD)	1,319,769.00					
-	j) Guarantee issue	-					
359,228.00	k) Krishak Suraksha Kosh	359,228.00					
2,461.25	l) Devidend Payable	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					
8,850.00	p)Group Saving Link Insurance	930,592.00					
7,000,000.00	q) Provision for salary	17,000,000.00					
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)Israil Exp.						
-	u) Guarantee Fee	-					
1,922,751.07	v)Goods & Service Tax Payable	3,178,929.67					
-	w)Agril. Ins. Claim PAYABLE	-					
157,200.00	x)Gift Artical PAYABLE	157,200.00					
11,675,200.50	y)TDS PAYABLE	15,669,500.09					
1,966,810.00	Z)BuildingLoan From ICDP	166,810.00					
539,900.00	aa)Subsidy ICDP	539,900.00					
	ab)Borrowing from State Revolving Fund for Woman						
	ac)Managerial subsdy Women Coop. Societies		628,015,428.11				
	ad)PACS Development Fund						
25,447,388.53	Suspense a/cTechnical	16,350,365.03					
27,350,000.00	PROVISION FOR INCOME TAX PAYBLE	15,000,000.00					
240,267.93	OTHER PAYBLE (INTT) GOVT LW	245,220.93					
	LOAN WAIVER 2018 Payble pacs						
7,946,498.24	CROP LOAN INSURANCE PAYBLE						
86,176,105.20	PACS SHARE MONEY COLLECTION	32,764,697.20					
	10. PROFIT AND LOSS						

492,743,976.69	Profit as per last Balance sheet	618,386,972.21					
	Less Appropriations						
87,947,060.01	Add Profit for the year	123,622,235.63					
	brought from Profit & Loss A/c		742,009,207.84				
	11. CONTINGENT LIABILITIES						
	i) Outstanding Liabilities for						
-	Guarantees issued	-					
10,112,606.75	ii) Others(Contingent Liabilities For Unclaimed Deposit	17,273,990.93	17,273,990.93				
18,242,456,983.24	TOTAL	19,174,160,419.00	19,174,160,419.00	18,242,456,983.24	TOTAL	19,174,160,419.00	19,174,160,419.00

ARUN KUMAR JOSHI
MANAGER

RAJESH SINGH
SR.MANAGER

J C JAGRIWAL
SR.MANAGER

AMARA RAM CHOUDHARY
CHIEF MANAGER

R K JAIN
CHIEF MANAGER

RAMSUKH
MANAGING DIRECTOR

LOK BANDHU
ADMINISTRATOR

AS PER OUR REPORT OF EVEN DATE ATTACHED
FOR BANSAL MANGAL SINGHAL & GOYAL
CHARTERED ACCOUNTANTS
FRN-012867C

(ANIL KUMAR MANGAL)
PARTNER
M. NO. 403827