

THE BARMER CENTRAL CO-OPERATIVE BANK LTD., BARMER

FORM 'A'

BALANCE SHEET AS ON 31ST MARCH, 2022

Previous Year 2020-2021	Current Year 2021-2022	Capital & Liabilities	Previous Year 2020-2021	Current Year 2021-2022	Property & Assets
		1. CAPITAL			1. CASH
40,000,000.00	40,000,000.00	i) Authorized Capital	288,933,111.91	288,933,111.91	i) Cash
660,000,000.00	660,000,000.00	a) 4000 Shares of Rs. 10000 each	-	-	ii) With Reserve Bank
	700,000,000.00	b) 660000 Shares of Rs. 1000 each			iii) With SBI & Subsidiaries
		ii) Subscribed Capital			iv) With R S C B
20,140,000.00	20,140,000.00	a) 2014 Shares of Rs. 10000 each			v) With Notified Banks
493,307,000.00	536,980,000.00	b) 536980 Shares of Rs. 1000 each			v) With Notified Banks
550.00	550.00	c) 22 Shares of Rs. 25 each			vi) Current Deposit
					a) With R S C B
					b) With Notified Banks
					c) With Other Banks
					ii) SB A/c with Post Office
					iii) Fixed Deposit
20,140,000.00	20,140,000.00	iii) Amount called up			3. MONEY AT CALL & SHORT NOTICE
493,307,000.00	536,980,000.00	a) 2014 Shares of Rs. 10000 each			4 INVESTMENT
550.00	550.00	b) 536980 Shares of Rs. 1000 each			i) In Central & State Govt. Securities
		c) 22 Shares of Rs. 25 each			Book value
					Market Value
		Less Calls unpaid			ii) Other Trustee Securities
		Of (a) above held by:			iii) Shares in Coop. Institutions
		a) Individuals			iv) Fixed Deposit
20,140,000.00	20,140,000.00	b) State Government			5. INVESTMENT OUT OF THE SUBSI-
493,307,550.00	536,980,550.00	c) CO-operative Institutions			DIARY STATE PARTNERSHIP FUND
					i) Central Cooperative Banks
					ii) Primary Agricultural Credit socy.
					iii) Other societies
252,682,686.81	252,682,686.81	2. RESERVE FUND & OTHER RES.			6. ADVANCES
88,068,244.31	90,730,891.31	i) Statutory Reserve			i) Short Term Loans Cash Credit
33,680,521.05	33,680,521.05	ii) Reserve for Depreciation			Overdrafts & Bills Discounted
18,722,031.52	18,722,031.92	iii) Building Fund			of which secured against
17,580,605.50	17,580,605.50	iv) Dividend Equalisation fund			a) Govt. & Other approved securities
165,444,924.69	179,586,509.15	v) Special Res. Debs Reserve			b) Other tangible securities
485,960.50	485,960.50	vi) Res. for Contingent Liabilities			of the advances amount
		vii) Investment Depreciation Reserve			due from individuals
		viii) Other Funds & Reserves:			[7238184.58] [746661401.70]
89,188.00	89,188.00	a) Education & Prop. Fund			Of the advances amount overdue
17,618,455.92	17,618,455.92	b) Welfare Fund			[97660418.35] [127673773.69]
375,290.00	383,088.00	c) Admission Fee			of the amount N P A
5,313,883.00	5,313,883.00	d) Guarantee fees Reserve			[95462867.51] [56929662.11]
2,854,270.99	4,354,270.99	e) Reserve for contingence			Consideration bad & doubtful
72,500,000.00	87,500,000.00	f) Reserve for Overdue interest			of recovery
56,700,000.00	56,700,000.00	g) Reserve for standard assets			[44237000.00] [42205000.00]
137,785.80	137,785.80	h) Reserve for computers			ii) Medium-term loans
10,700,000.00	10,700,000.00	i) Reserve for ARDR Claim			Of which secured against
37,023,117.63	51,202,975.63	j) Technology Allocation Fund			
1,206,660.00	1,206,660.00	k) PROVISION ON EXPENSES(oralcal)			
		3. PARTNERSHIP			
		for share capital of:			
		i) Central Cooperative Banks			



Capital & Liabilities		Current Year		Previous Year		Property & Assets		Current Year	
		2021-2022		2020-2021				2021-2022	
27,842,500.00	27,842,500.00	27,842,500.00	27,842,500.00	790,804,069.50		a) Govt. & Other approved securities			
						b) Other tangible securities			622,773,023.51
						of the advances amount			
						due from individuals			
5,993,812,818.46	6,400,784,325.75	6,400,784,325.75	6,400,784,325.75			{777561177.50} {675512347.26}			
						of the advance amount overdue			
						{146558078.7} {131228700.51}			
						of the amount N P A			
705,653,784.79	736,963,486.34	736,963,486.34	736,963,486.34			{357465865.60} {364302761.92}			
						Considered bad & doubtful recovery			
3,316,544,733.21	3,931,815,247.71	3,931,815,247.71	3,931,815,247.71			{98694000.00} {119937000}			
						iii) Long term loans			
390,724,749.96	272,636,900.51	272,636,900.51	272,636,900.51			of which secured against			
						a) Govt & Other approved securities			4,333,993.00
320,855,119.66	297,706,583.23	297,706,583.23	297,706,583.23	4,775,770.00		b) Other tangible securities			
						of the advances amount			
78,148,644.35	101,224,312.70	101,224,312.70	101,224,312.70			due from individuals			
						{4775770.00} {4333993.00}			
						Of the amount N P A			
						(0.00) (0.00)			
						Considered bad & doubtful of recovery			
						(0.00) (0.00)			9,542,142,416.01
						7. INTEREST RECEIVABLE			
4,960,000,000.00	4,100,000,000.00	4,100,000,000.00	4,100,000,000.00	432,050,568.67		i) On loans & advances			605,352,339.27
						ii) On investments			
						57,851.00			
						1,566,457.08			1,566,457.08
						24,456,163.00			24,456,163.00
						On GOVT. security			
						of the advances amount overdue/ NPA			
						{69204188.20} {67431182.65}			
						Considered bad & doubtful of recovery			
18,705,000.00	11,993,200.00	11,993,200.00	11,993,200.00			{6904188.20} {67431182.65}			
						8. BILLS RECEIVABLE BEING BILLS FOR			
						COLLECTION AS PER CONTRA			
						9. BRANCH ADJUSTMENT			
						30,632,356.55			18,410,043.16
						20,533,971.60			
						10. PREMISES			
						19,537,489.58			17,572,750.22
						11. FURNITURE AND FIXTURE			
						12. OTHER ASSETS			
						i) Managerial fund			
						Amt of NPA (0.00) [0.00]			
						ii) Stationery in stock			4,614,065.74
						iii) Library			7,982.29
						iv) Sundry Debtors			5,678,429.19
						v) Telephone Security			120,296.00
						vi) Income Tax Recoverable			1,243,964.37
						vii) Car & Jeep less Depreciation			1,954,938.00
						viii) Cleaning			
						ix) ARDR claim receivable from GOR			10,685,595.00



Previous Year 2020-2021	Capital & Liabilities	Current Year 2021-2022	Previous Year 2020-2021	Property & Assots	Current Year 2021-2022
	A Govt & Other approved securities			of which HPA(10685595.00) (10685595.00)	
	B Other tangible securities			x) Interest on ARDR Claim Receivable	37,781,559.00
	c) Long term loans		37,781,000.00	x) Subsidy Rec from Apex Bank	
	A Govt & Other approved securities			xii) PF Investment	331,037,240.54
	B. Other tangible securities		317,763,478.54	xiii) Guarantee	
	iv) Loans from other sources			xiv) electricity security	249,241.32
25,975,049.97	CD A/c O D RSCB		33,195.32	xv) Pay Order	
	vi) CD A/c O D SBBS,LEOB			xvi) Group Link Insurance	
621,544,302.00	vii) BORROWING NCDC UNDER GOVT	4,111,993,200.00	400,404.00	xvii) Raj Alpsankyak Asyog	400,404.00
			15,946.00	xviii) Adm. Charge Rec. From PACS MANAGER	15,945.00
			8,956,817.00	xix) Leav. Encasement Invest. With LIC	8,956,817.00
			42,735,532.38	ix) Subsidy Rec from Apex Bank/Govt.	192,793,973.72
				xx) Advance to comelax	
			1,000.00	xxi) Advance deposit for gas connection	1,000.00
				xxii) INTT Receivable from GOVT	
			17,368.21	xxiii) Election Exp. Receivable from Pacs	17,368.21
				xxiv) Stationery Amt. Receivable from NABARD	
			6,200.00	xxv) Application Fee of PACS Manager Rec. from RSCB	6,200.00
			6,042,108.00	xxvi) Premium Paid on GOVT. Security	4,550,008.00
				xxvii) Insurance commission payable	
			452,219.07	xxviii) GST INPUT CREDIT RECEIVABLE	10,895,541.00
			3,924,455,974.45	xxviii) AGRIL DEBT WAIVER & DEBT RELIEF SCHEME 2018	1,781,980,597.14
				xxviiii) INTT. REC. FROM GOR AGAINST LW	
			586,480,954.00	xxix) SUSPENSE A/C TECHNICAL	625,600,748.00
				xxxi) INTT. REC. FROM GOR AGAINST NCDC	234,972.88
			12,105,927.00	xxxii) EXGRATIA PYMENT GOI SCHEME REC. OTH	561,625.00
			835,311.49	13. NON BANKING ASSETS	3,019,588,153.20
	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			ACQUIRED IN SATISFACTION OF CLAIMS	
	7. BRANCH ADJUSTMENT	8,658,070.99	10,247,647.00	14. GRATUITY FUND INVESTMENT	10,247,647.00
				15. INVESTMENT IN RBI AGAINST UNCLAIMED DEPOSIT	
				16. PROFIT AND LOSS	34,324,755.34
	8. INTEREST PAYABLE ON			Loss as per last balance sheet	
	l) Deposit			Add loss for the year	
	l) Borrowings	4,121,158.18		17. CONTINGENT LIABILITIES	3,958,347.00
	9. OTHER LIABILITIES		4,121,158.18		
103,629,886.96	a) Salary Payable	89,029,236.32	13,958,347.00		
27,075.00	b) Sundry Creditors	27,075.00			
15,678,427.24	c) Managerial fund	14,799,299.24			
318,387,232.54	d) Pay order Payable	331,470,418.54			
	e) Staff Provident fund	37,781,000.00			
	f) Provision fornt. On ARDR				
	g) Provision for Bonus				
2,762,900.20	h) Reserve for IRDP Loan	2,762,900.20			
1,319,769.00	i) Staff welfare fund(NABARD)	1,209,769.00			
	j) Guarantee issue				
359,228.00	k) Krishak Suraksha Kosh	359,228.00			
2,461.25	l) Dividend Payable	2,461.25			
10,247,647.00	m) Staff Gratuity fund	10,247,647.00			



Previous Year 2020-2021	Capital & Liabilities	Current Year 2021-2022	Previous Year 2020-2021	Property & Assets	Current Year 2021-2022
	n) Share Application money	395,969.00			
	o) Raj Alpsanyak Aayog	1,002,379.00			
	p) Group Saving Link Insurance	27,000,000.00			
	q) Provision for salary	26,063,800.00			
	r) Salary Suraksha fund	8,956,817.00			
	s) Provision For Leave Encashment				
	t) Israil Exp.				
	u) Guarantee Fee	566,204.15			
	v) Goods & Service Tax Payable				
	w) Agnl. Ins. Claim PAYABLE	157,200.00			
	x) Gift Arical PAYABLE	16,398,832.48			
	y) TDS PAYABLE	166,810.00			
	z) Buildng Loan From ICDD	539,900.00			
	aa) Subsidy/ICDP				
	ab) Borrowing from State Revolving Fund for Women				
	ac) Managerial subsidy Women Coop. Societies				
	ad) PACS Development Fund				
	ae) Suspense a/c Technical				
16,350,365.03	PROVISION FOR INCOME TAX PAYABLE	275,218.21			
15,000,000.00	OTHER PAYABLE (INTT) GOVT LW				
245,220.93	LOAN WAIVER 2018 Payble pacs	4,745,787.91			
	CROP LOAN INSURANCE PAYBLE	8,093,322.00			
32,764,697.20	PACS SHARE MONEY COLLECTION		582,051,274.30		
	10. PROFIT AND LOSS				
618,386,972.21	Profit as per last Balance sheet	742,009,207.84			
	Less Appropriations				
123,622,235.63	Add Profit for the year brought from Profit & Loss A/c	127,618,717.25			
	11. CONTINGENT LIABILITIES				
	I) Outstanding Liabilities for Guarantees issued				
	ii) Others(Contingent Liabilities For Unclaimed Deposit	34,309,826.84			
17,273,990.93	TOTAL	18,765,736,895.22	19,174,160,419.00	TOTAL	18,765,736,895.22

MANAGER, A&F
 NIRMAL BISHNOI
 MANAGER, T&E
 LOKESH DADHICH
 MANAGER, I&S
 VIRENDRASINGH
 MANAGER, A&P
 RAJESH LUNIYA
 MANAGER, A&F
 ARUN KUMAR JOSHI
 MANAGER, A&F
 AMARA RAM CHOUDHARY
 CHIEF MANAGER
 JITENDRA KUMAR
 MANAGING DIRECTOR
 LOK BANDHU
 ADMINISTRATOR

AS PER OUR REPORT OF EVEN DATE ATTACHED
 FOR BANSAL MANGAL SINGH & GOYAL
 CHARTERED ACCOUNTANTS
 FRN-02167C
 (ANIL KUMAR MAHAJAN)
 PARTNER
 M. NO. 403827

