



M/S SAKET KALANI & ASSOCIATES

Chartered Accountants

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Madanganj-Kishangarh-305801

Branches: Ajmer, Beawar, Pali.

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To,
The Managing Director,
The Barmer Central Co-Operative Bank Ltd.
Mahaveer Nagar, Barmer

Introduction

- 1- We are issuing this certificate on the maintains of Statutory Liquated Ratio (SLR) by the Bank during the year ended March , 2023 based on Demand and Time Liabilities (DTL) on Corresponding reporting Fridays. The Certificate issued by us in Capacity of Statutory Auditors of the bank Vide letter of Appointment dated March 01,2023.

Management's Responsibility

- 1- According to the RBI requirement, the Bank is responsible to ensure that-
 - a. The DTL is calculated from the data generated by the Core Banking Solutions(CBS)
 - b. For the purpose of DTL/NDTL, Classification of liabilities as well as assets is correctly made.
 - c. For the purpose of SLR maintainer the bank has declared value of approved securities in its fortnightly SLR returns in form I at the book value.
 - d. The securities belongings to the retail Clients parked in the bank, SGL Accounts are not included while reckoning the balance for the purpose of maintainer of SLR.
 - e. For the purpose of submission of Cash reserve Ratios in form I to the RBI , all items of outside liabilities, as per the Bank's books, had been duly complied by the bank of outside submitted to the RBI for the financial year .
 - f. For the purpose of Form I, liabilities subjected to zero CRR are correctly calculated and reflected under DTL/NDTL computation.
- 2- The bank is also responsible for designing and implementation of internal controls for proper computation of the DTL/NDTL and corresponding CRR/SLR. The responsibility also includes ensuring that the relevant records provided to us for our examination are correctly and complete.
- 3- Our responsibility is to verify the following-
 - a. Statutory liquid ration (SLR) maintain by the bank during the year ended march 31 2023 based on demand and time liabilities (DTL) of corresponding reporting Fridays with respect to 12 odd dated selected for this purpose as mentioned in the Certification paragraph below.



- b. SLR returns in Form I under section 24 of the Banking Regulations Act, 1949 Submitted by the bank to RBI during the financial year under Audit.
- c. Cash Reserve Ration (CRR) returns in form I Submitted by the bank to RBI during the Financial year under Audit and that all items of outside liabilities as per the bank's books, have been duly complied by the bank and are correctly reflected under DTL/NDTL in the fortnightly/monthly statutory returns submitted to RBI for the financial year.
- 4- We tested the design and operating effectiveness of the internal controls relevant to the compliance with extant RBI Norms.
- 5- We conducted our examination of the above in accordance with the guidance note on reports or Certificates for Special Purpose issued by the Institute of Chartered Account of India. The Guidance note requires that we comply
- 6- We Have Complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Controls for firms that perform Audits and Reviews of Historical Financial Information , and Other Assurance and related Services Engagement.

Conclusion

- 7- Based on our examination of relevant records and the information and explanations given during the course of audit we certify that
- a- Cash Reserve Ration (CRR)/ Statutory Liquid Ration (SLR) maintained by the Bank during the year ended March 31, 2023 based on Demand and time Liabilities (DTL) of Corresponding reporting Friday with respect to below mentioned 12 odd dates selected for this purpose has been complied correctly from the books of accounts and other records maintained by the bank.
- b- Details of NDTL, SLR, CRR on 12 odd dates are as under-

Figure in thousands

S.no	Date	NDTL	CRR		SLR	
			Required	Maintained	Required	Maintained
1	12-04-2022	10846550	433862	508620	1952381	2513230
2	26-05-2022	11274511	507353	616818	2029411	2513230
3	23-06-2022	11164222	502390	533290	2009561	2513230
4	15-07-2022	11210400	504468	558777	2017870	2513230
5	08-08-2022	11123356	500551	544871	2002203	2513230
6	14-09-2022	12540147	564307	596313	2257227	2513230
7	15-10-2022	12648920	569201	593579	2276806	2513230
8	11-11-2022	12583204	566244	578008	2264977	2513230
9	09-12-2022	12606262	567282	590247	2269127	2513230
10	19-01-2023	12369797	556641	577692	2226564	2513230
11	17-02-2023	16054806	722466	748718	2889865	3013230
12	22-03-2023	14621877	657984	675988	2631938	3013230



c- The following returns have been complied correctly and submitted to RBI within the prescribed due dated. In the FY 2022-23

1- SLR returns inform I under section 24 of the Banking Regulations Act, 1949

2- Cash Reserve Ratio(CRR) Returns in form I

8- We conducted our examination of the statement in accordance with the guidelines note on Reports or Certificates for Special purposes issued by the institute of Chartered Accountants of India . The Guidance note requires that we comply with the ethical requirements of the code of Ethics issued by Institute of Chartered Accountants of India. We have complied with the relevant applicable requirements of the Standard on Quality control (SQC)1, Quality controls for firms that performs Audits and Reviews of Historical Financial Information and other Assurance and Related Service Engagements.

DATE: 15.06.2023

PALACE: KISHANGARH

SAKET KALANI & ASSOCIATES
Chartered accountant



Saket Kalani

NAME- CA SAKET KALANI
DESIGNATION : PARTNER
FIRM REGISTRATION NO.017298C
UDIN. 234139BGWWXC6390