



**Notes on Accounts of The Barmer Central Co-operative Bank Ltd., Jaipur for the year ended 31st
March,2020**

1. The Bank has not disclosed "Significant Accounting Policies" as on part of the Balance Sheet.
2. We have verified prudential norms regarding Assets Classification & Income Provisioning by applying generally accepted audit procedures and techniques in India.
3. Sundry Debtors, Sundry creditors, Advances, Borrowing are subject to confirmation & reconciliation. Sundry Deposits, Bank reconciliation statements and various inter-branch/office accounts are also subject to necessary reconciliation/ confirmation.
4. The Branches are subjected to quarterly internal audit by chartered accountants appointed and inspection carried by Inspection Department once a year.
5. Various court cases and department inquires/investigation is in process. The financial impact will be known after the completion of these investigation/inquires.
6. Previous year's figures have been regrouped / rearranged/ reclassified to the extent necessary to confirm to this year's classification. Balances of deposits and advances are subject to confirmation.
7. Depreciation charged on computer @ rate 60% instead of @ rate 40%
8. An amount of Rs. 0.32 lacs shown in the head of "Cr. Diff in TDR Account" in the liabilities side of Balance sheet.
9. Balance of DEAF Account for the year ended 31.03.2020

Particulars	Amount C.Y.(31.03.2020)(In Lacs)	Amount P.Y. (31.03.2019) (In Lacs)
Opening Balance of amounts transferred to DEAF	71.63	64.18
Add: Amounts Transferred to DEAF during the year	32.89	7.45
Less: Amounts reimbursed by DEAF towards claims	0.00	0.00
Closing Balance of amounts transferred to DEAF	104.52	71.63

Place: Jodhpur
Date: 24.08.2020
UDIN# 20013773AAAALP5409

For Kanstia and Company
Chartered Accountants

M.C. Kanstia
(Partner)
M.No.013773



**Mahaveer Kanstia
Kanstia & Company
Chartered Accountants**

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