

THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Annex I⁴

Form A

Form of Balance sheet

Balance Sheet of THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Balance as on 31st March 2024

(000's omitted)

| Sr.No. | Particulars | Schedule | As on 31.03.2023 | As on 31.03.2024 |
|--------|---|----------|--------------------|--------------------|
| | Capital and Liabilities | | | |
| | Capital | 1 | 587772.55 | 617274.55 |
| | Reserves and Surplus | 2 | 1585709.68 | 1682512.13 |
| | Minority Interest | 2A | 0.00 | 0.00 |
| | Deposits | 3 | 12187242.98 | 11980136.09 |
| | Borrowings | 4 | 2037361.20 | 3598193.00 |
| | Other liabilities and provisions | 5 | 1161273.96 | 1108426.51 |
| | Total | | 17559360.36 | 18986542.29 |
| | | | | |
| | Assets | | | |
| | Cash and balances with Reserve Bank of India | 6 | 639258.50 | 1055751.12 |
| | Balance with banks and money at call and short notice | 7 | 366147.14 | 564741.37 |
| | Investments | 8 | 7793015.70 | 7737587.00 |
| | Advance | 9 | 6044902.77 | 7641138.37 |
| | Fixed Assets | 10 | 39549.02 | 46193.08 |
| | Other Assets | 11 | 2676487.23 | 1941131.34 |
| | Total | | 17559360.36 | 18986542.29 |
| | Contingent Liabilities | 12 | 84827.96 | 84827.96 |
| | Bills for collection | | 0.00 | 0.00 |
| | | | | |


(Tushar Vyas)
Manager (A&F)


(Jagdish Chandra Jagriwal)
Senior Manager (A&F)


(Amara Ram)
Chief Manager


(Anil Bishnoi)
Managing Director


(Nishant Jain)
Administrator

For Saket Kalani & Associates

Chartered Accountants


Name- CA Saket Kalani
Designation :Partner
Firm Registration Number :


Place- Kishangarh, Ajmer

Date- 03.06.2024

UDIN- 24413978BKFIMG1533

THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 1 - Capital

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|------------------|------------------|
| I | For Nationalised Banks Capital (Fully owned by Central Government | 0.00 | 0.00 |
| II. | For Banks incorporated outside India Capital | | |
| | (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. | 0.00 | 0.00 |
| | (ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949. | 0.00 | 0.00 |
| | Total | | |
| III | For Other Banks | | |
| | Authorised Capital | 700000.00 | 700000.00 |
| | (4000 shares of Rs. 10000.00 each) | 40000.00 | 40000.00 |
| | (660000 shares of Rs. 1000.00 each) | 660000.00 | 660000.00 |
| | Issued Capital | 587772.55 | 617274.55 |
| | (2014 shares of Rs. 10000.00 each) | 20140.00 | 20140.00 |
| | 597134 shares of Rs. 1000.00 each) | 567632.00 | 597134.00 |
| | (22 shares of Rs. 25.00 each) | 0.55 | 0.55 |
| | Subscribed Capital | 587772.55 | 617274.55 |
| | (2014 shares of Rs. 10000.00 each) | 20140.00 | 20140.00 |
| | 597134 shares of Rs. 1000.00 each) | 567632.00 | 597134.00 |
| | (22 shares of Rs. 25.00 each) | 0.55 | 0.55 |
| | Called-up Capital | 587772.55 | 617274.55 |
| | (2014 shares of Rs. 10000.00 each) | 20140.00 | 20140.00 |
| | 597134 shares of Rs. 1000.00 each) | 567632.00 | 597134.00 |
| | (22 shares of Rs. 25.00 each) | 0.55 | 0.55 |
| | Less: Calls unpaid | 0.00 | 0.00 |
| | Add: Forfeited shares | | |



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 2 - Reserves and Surplus

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|------------------------------------|------------------|------------------|
| I | Statutory Reserves | 428895.70 | 527338.93 |
| | Opening Balance | 252682.69 | 428895.70 |
| | Additions during the year | 176213.01 | 98443.23 |
| | Deductions during the year | 0.00 | 0.00 |
| II | Capital Reserves | 0.00 | 0.00 |
| | Opening Balance | 0.00 | 0.00 |
| | Additions during the year | 0.00 | 0.00 |
| | Deductions during the year | 0.00 | 0.00 |
| III | Share premium | 0.00 | 0.00 |
| | Opening Balance | 0.00 | 0.00 |
| | Additions during the year | 0.00 | 0.00 |
| | Deductions during the year | 0.00 | 0.00 |
| IV | Revenue and other Reserves | 539671.79 | 645405.25 |
| | Opening Balance | 368683.21 | 539671.78 |
| | Additions during the year | 187610.67 | 116316.10 |
| | Deductions during the year | 16622.10 | 10582.63 |
| V | Balance in profit and Loss Account | 617142.20 | 509767.95 |
| | Total (I, II, III, IV and V) | 1585709.68 | 1682512.13 |

Annexure- 2A

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|------------------|------------------|
| I. | Minority interest at the date on which the parent-subsidiary relationship came into existence | 0.00 | 0.00 |
| II. | Subsequent increase/decrease | 0.00 | 0.00 |
| III. | Minority Interest on the date of balance sheet | 0.00 | 0.00 |

Schedule 3 - Deposits

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|--------------------|--------------------|
| A.I. | Demand deposits | | |
| | (i) From banks | 5701.26 | 4955.73 |
| | (ii) From others | 490256.89 | 402908.00 |
| II | Saving Bank Deposits | 4454498.33 | 3835775.49 |
| III | Term Deposits | | |
| | (i) From banks | 22319.23 | 101585.20 |
| | (ii) From others | 7214467.28 | 7634911.68 |
| | Total (I, II and III) | 12187242.98 | 11980136.09 |
| B. | (i) Deposits of Branches in India | 0.00 | 0.00 |
| | (ii) Deposits of branches outside India | 0.00 | 0.00 |
| | Total | 0.00 | 0.00 |

Schedule 4 - Borrowings

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|-------------------|-------------------|
| I. | Borrowings in India | | |
| | (a) Reserve Bank of India | 0.00 | 0.00 |
| | (b) Other banks (NABARD) | 2037361.20 | 3598193.00 |
| | (c) Others Institutions and agencies | 0.00 | 0.00 |
| II. | Borrowings outside India | 0.00 | 0.00 |
| | Total (I and II) | 2037361.20 | 3598193.00 |
| | Secured borrowings included in I and II above | 2037361.20 | 3598193.00 |



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 5 - Other Liabilities and Provisions

| (000's omitted) | | | |
|-----------------|---------------------------------------|-------------------|-------------------|
| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
| I. | Bills payable | 0.00 | 0.00 |
| II. | Inter-office adjustment (net) | 114625.21 | 48302.32 |
| III. | Interest accrued | 0.00 | 0.00 |
| IV. | Others (including provisions) Annex A | 1046648.75 | 1060124.20 |
| | Total | 1161273.96 | 1108426.51 |

Schedule 6 - Cash and Balances with Resrve Bank of India

| (000's omitted) | | | |
|-----------------|--|------------------|-------------------|
| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
| I. | Cash in hand (including foreign currency notes) | 639258.50 | 1055751.12 |
| II. | Balances with Reserve Bank of India | 0.00 | 0.00 |
| | (i) in Current Account | 0.00 | 0.00 |
| | (ii) in Other Accounts | 0.00 | 0.00 |
| | Total (I and II) | 639258.50 | 1055751.12 |

Schedule 7- Balances with Banks and Money at Call and Short Notice

| (000's omitted) | | | |
|-----------------|--------------------------------------|------------------|------------------|
| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
| I. | In India | | |
| | (i) Balances with banks | | |
| | (a) in Current Accounts | 366147.14 | 564741.37 |
| | (b) In Other Deposit Accounts | 0.00 | 0.00 |
| | (ii) Money at call and short notice | | |
| | (a) with banks | 0.00 | 0.00 |
| | (b) with other institutions | 0.00 | 0.00 |
| | Total (i and ii) | 366147.14 | 564741.37 |
| II. | Outside India | | |
| | (i) in Current Accounts | 0.00 | 0.00 |
| | (ii) In Other Deposit Accounts | 0.00 | 0.00 |
| | (iii) Money at call and short notice | 0.00 | 0.00 |
| | Total (i, ii, and iii) | 0.00 | 0.00 |
| | Grand Total (I and II) | 366147.14 | 564741.37 |



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 8- Investments

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|-------------------|-------------------|
| I. | Investments in India in | | |
| | (i) Government Securities | 3006875.30 | 2583230.00 |
| | (ii) Other approved securities | 0.00 | 0.00 |
| | (iii) Shares | 243300.00 | 243300.00 |
| | (iv) Debentures and Bonds | 0.00 | 0.00 |
| | (v) Subsidiaries and/or joint ventures | 0.00 | 0.00 |
| | (vi) Others (to be specified) | 0.00 | 0.00 |
| | 1 Reserve Fund With Apex Bank | 449660.33 | 540660.33 |
| | 2 FDR with Apex Bank | 3892522.54 | 4268350.79 |
| | 3 FDR with Other Banks | 200657.53 | 102045.89 |
| | Total | 7793015.70 | 7737587.00 |
| II. | Investments outside India in | | |
| | (i) Government securities (including local authorities) | 0.00 | 0.00 |
| | (ii) Subsidiaries and /or joint Ventures abroad | 0.00 | 0.00 |
| | (iii) Others investments (to be specified) | 0.00 | 0.00 |
| | Total | 0.00 | 0.00 |
| | Grand Total (I and II) | 7793015.70 | 7737587.00 |

Schedule 9 - Advances

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|-------------------|-------------------|
| A. | (i) Bills purchased and discounted | 0.00 | 0.00 |
| | (ii) Cash credits, overdrafts, overdrafts and loans repayable on demand (Annex-B) | 203378.90 | 319757.07 |
| | (iii) Term loans (Annex-C) | 270666.86 | 317367.14 |
| | Total | 474045.76 | 637124.21 |
| B. | (i) Secured by tangible assets (Anne-D) | 263139.27 | 179628.51 |
| | (ii) Covered by Bank/ Government Guarantees | 0.00 | 0.00 |
| | (iii) Unsecured (Annex-E) | 80632.69 | 79061.47 |
| | Total | 343771.96 | 258689.98 |
| C.I | Advance in India | | |
| | (i) Priority Sectors (Annex-F) | 5191404.26 | 6703227.86 |
| | (ii) Public Sector | 0.00 | 0.00 |
| | (iii) Banks | 0.00 | 0.00 |
| | (iv) Others | 35680.79 | 42096.31 |
| | Total | 5227085.05 | 6745324.17 |
| C.II | Advance outside India | | |
| | (i) Due from banks | 0.00 | 0.00 |
| | (ii) Due from others | 0.00 | 0.00 |
| | (a) Bills purchased and discounted | 0.00 | 0.00 |
| | (b) Syndicated loans | 0.00 | 0.00 |
| | (c) Others | 0.00 | 0.00 |
| | Total | 0.00 | 0.00 |
| | Grand Total (C. I and II) | 5227085.05 | 6745324.17 |
| | Grand Total (A+B+ CI and CII) | 6044902.77 | 7641138.36 |



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 10 - Fixed Assets

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|------------------|------------------|
| I. | Premises | 20974.14 | 28815.70 |
| | At cost as on 31st March of the preceding year | 18410.04 | 20974.14 |
| | Additions during the year | 4398.75 | 10249.31 |
| | Deductions during the year | 0.00 | 0.00 |
| | Depreciation to date | 1834.65 | 2407.75 |
| II. | Others Fixed Assets (including furniture and fixtures) Annex- | 18574.88 | 17377.38 |
| | At cost as on 31st March of the preceding year | 19527.69 | 18574.88 |
| | Additions during the year | 3493.45 | 2525.21 |
| | Deductions during the year | 191.25 | 0.00 |
| | Depreciation to date | 4255.00 | 3722.71 |
| | Total (I and II) | 39549.02 | 46193.08 |

Schedule 11 - Other Assets

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|-------------------|-------------------|
| I. | Inter-office adjustments (net) | 0.00 | 0.00 |
| II. | Interest accrued (Annex-I) | 1294779.54 | 1070708.14 |
| III. | Tax paid in advance/tax deducted at source | 73772.40 | 72700.00 |
| IV. | Stationery and stamps | 4507.15 | 4572.84 |
| V. | Non-banking assets acquired in satisfaction of claims | 0.00 | 0.00 |
| VI. | Others (Annex-J) | 1303428.14 | 793150.37 |
| | Total | 2676487.23 | 1941131.34 |

Schedule 12 - Contingent Liabilities

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|--|------------------|------------------|
| I. | Claims against the bank not acknowledged as debts | 0.00 | 0.00 |
| II. | Liability for partly paid investments | 0.00 | 0.00 |
| III. | Liability on account of outstanding forward exchange contracts | 0.00 | 0.00 |
| IV. | Guarantees given on behalf of constituents | 0.00 | 0.00 |
| | (a) In India | 0.00 | 0.00 |
| | (b) Outside India | 0.00 | 0.00 |
| V. | Acceptances, endorsements and other obligations | 0.00 | 0.00 |
| VI. | Other items for which the bank is contingently Liable | 84827.96 | 84827.96 |
| | Total | 84827.96 | 84827.96 |



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Form "B"

Form of Profit and Loss Account for the year ended on 31st March 2024

(000's omitted)

| S.No. | Particulars | Schedule | As on 31.03.2023 | As on 31.03.2024 |
|-------|---|----------|-------------------|-------------------|
| I. | Income | | | |
| | Interest earned | 13 | 1169806.59 | 1166713.13 |
| | Other income | 14 | 32162.76 | 46650.99 |
| | Total | | 1201969.34 | 1213364.12 |
| II. | Expenditure | | | |
| | Interest expended | 15 | 787787.20 | 820751.56 |
| | Operating expenses | 16 | 251215.28 | 246064.31 |
| | Provisions and contingencies | | 89700.00 | 78525.00 |
| | Total | | 1128702.48 | 1136815.87 |
| III. | Profit/Loss | | | |
| | Net profit/loss (-) for the year | | 73266.86 | 76548.25 |
| | Profit/Loss (-) brought forward | | | |
| | Total | | 73266.86 | 76548.25 |
| IV. | Appropriations | | | |
| | Transfer to statutory reserves | | 0.00 | 0.00 |
| | Transfer to other reserves | | 0.00 | 0.00 |
| | Transfer to Government/ proposed dividend | | 0.00 | 0.00 |
| | Balance carried over to balance sheet | | 73266.86 | 76548.25 |

(Tushar Vyas)
Manager (A&F)

(Jagdish Chandra Jagriwal)
Senior Manager (A&F)

(Amara Ram)
Chief Manager

(Anil Bishnoi)
Managing Director

(Nishant Jain)
Administrator

For Saket Kalani & Associates

Chartered Accountants

Name- CA Saket Kalani

Designation- Partner

Firm Registration Number :

Place- Kishangarh, Ajmer

Date- 03.06.2024

UDIN- 24413978BKFIMG1533



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 13 - Interest Earned

| (000's omitted) | | | |
|-----------------|--|-------------------|-------------------|
| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
| I. | Interest/discount on advances/bills | 838031.60 | 799055.28 |
| II. | Income on investments | 331774.98 | 367657.85 |
| III. | Interest on balances with Reserve Bank of India and Other inter-bank funds | 0.00 | 0.00 |
| IV. | Others | 0.00 | 0.00 |
| V. | Total | 1169806.59 | 1166713.13 |

Schedule 14 - Other Income

| (000's omitted) | | | |
|-----------------|--|------------------|------------------|
| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
| I. | Commission, exchange and brokerage | 1647.65 | 783.28 |
| II. | Profit on sale of Investments | 0.00 | 0.00 |
| | Less: Loss on sale of investments | 0.00 | 0.00 |
| III. | Profit on revaluation of investments | 0.00 | 0.00 |
| | Less: Loss on revaluation of investments | 0.00 | 0.00 |
| IV. | Profit on sale of land, buildings and other assets | 0.00 | 0.00 |
| | Less: Loss on sale of land, buildings and other assets | 0.00 | 0.00 |
| V. | Profit on exchange transactions | 0.00 | 0.00 |
| | Less: Loss on exchange transactions | 0.00 | 0.00 |
| VI. | Income earned by way of dividends, etc. from subsidiaries/ Companies and/or joint ventures abroad/in India | 0.00 | 15911.82 |
| VII. | Miscellaneous Income (Annex-K) | 30515.11 | 29955.89 |
| | Total | 32162.76 | 46650.99 |

Schedule 15 - Interest Expended

| (000's omitted) | | | |
|-----------------|---|------------------|------------------|
| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
| I. | Interest on deposits | 627649.37 | 687640.27 |
| II. | Interest on Reserve Bank of India/Inter-bank borrowings | 160137.82 | 133111.29 |
| III. | Others | 0.00 | 0.00 |
| | Total | 787787.20 | 820751.56 |



THE BARMER CENTRAL COOPERATIVE BANK LTD., BARMER

Schedule 16 - Operating Expenses

(000's omitted)

| S.No. | Particulars | As on 31.03.2023 | As on 31.03.2024 |
|-------|--|------------------|------------------|
| I. | Payments to and provisions for employees | 103338.20 | 111039.65 |
| II. | Rent, taxes and lighting | 5544.24 | 5318.22 |
| III. | Printing and stationery | 2760.99 | 2653.80 |
| IV. | Advertisement and publicity | 166.35 | 153.29 |
| V. | Depreciation on bank's property | 6089.66 | 6130.47 |
| VI. | Director's fees, allowances and expenses | 95.40 | 95.74 |
| VII. | Auditors' fees and expenses (including branch auditors) | 692.57 | 866.95 |
| VIII. | Law charges | 380.48 | 310.54 |
| IX. | Postages, Telegrams, Telephones, etc. | 689.47 | 693.65 |
| X. | Repairs and maintenance | 1027.38 | 1623.41 |
| XI. | Insurance | 231.42 | 189.96 |
| XII. | Loss on OTS | 0.00 | 50.00 |
| XIII. | Other expenditure (Annex-L) | 130199.12 | 108413.63 |
| | Total | 251215.28 | 246064.31 |

