



M/S SAKET KALANI & ASSOCIATES

Chartered Accountants

H.O.: 'Radhe Ban', Roopangarh road,

Madanganj-Kishangarh-305801

Branches: Ajmer, Beawar, Pali.

Phone: 9413832208 (CA Saket Kalani), 9413832209 (CA Rasik Kalani)

E-mail id: saketkalani@gmail.com, UCN: 1000264

Certificate of maintains SLR & CRR

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, 2024 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 September 09, 2023.

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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-
- Statutory liquid ration (SLR) maintains by the bank during the year ended march 31 2024 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.
 - 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.
 - 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
- 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.
 - 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	08-04-2023	13868844	624098	661599	2496392	3044376
2	15-05-2023	13500990	607545	727348	2430178	2733034
3	13-06-2023	13587754	611449	643335	2445796	2645117
4	11-07-2023	13349634	600734	623325	2402934	2635821
5	20-08-2023	13449666	605235	635381	2420940	2643376
6	25-09-2023	13234010	595530	634666	2382122	2652366
7	18-10-2023	13383264	602247	614515	2408988	2625498
8	06-11-2023	13370375	601667	621134	2406668	2632698



9	07-12-2023	13309080	598909	603523	2395634	2617844
10	16-01-2024	13019432	585874	589723	2343498	2587079
11	14-02-2024	12970399	583668	596516	2334672	2596078
12	11-03-2024	12980450	584120	609578	2336481	2608688

c- The following returns have been complied correctly and submitted to RBI within the prescribed due dated. In the FY 2023-24

- 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.

FOR SAKET KALANI AND ASSOCIATES

CHARTERED ACCOUNTANTS

FRN: 017298C

Saket
Kalani

Digitally signed
by Saket Kalani
Date: 2024.06.06
13:14:49 +05'30'

(CA SAKET KALANI)

PARTNER

M.NO.- 413978

PLACE: KISHANGARH

DATE:- 03.06.2024

UDIN:- 24413978BKFIMG1533