

**Balance Sheet of Cooperative Banks Disclosure of additional information as per RBI letter no.
RPCD.CO.RF. Notes on Accounts BC No. 44/07.38.03/2005-06, Oct. 10, 2005**

Notes on Accounts as on 31-03-2018

Sr. No.	Particulars	Amount in lacs/ Percentage
1	Investment (only SLR) – with break up under permanent and current category – under current category with the following break up	
a)	Book value and face value of investments	8703.70
b)	Market value of investment [Further as regards non SLR investment, instructions for disclosure already issued vide RBI circular RPCD/CO/RF/BC No. 65/7.2.03/2003-04, dated 23-02-2004 should be strictly adhered to]	8703.70
2	Advances to directors, their relatives, companies/ firms in which they are interested	NIL
a)	Fund based	NIL
b)	Non-fund based (Guarantees, LIC etc.)	NIL
3	Cost of deposits – average cost of deposits	5.79
4	NPAs	NIL
a)	Gross NPAs	2095.86
b)	Net NPAs	NIL
c)	Percentage of gross NPAs to total advances and	6.55
d)	Percentage of net NPAs to net advances	NIL
5	Movements of NPAs	117.83
6	Profitability	
a)	Interest income as a percentage of working funds	6.86
b)	Non interest income as a percentage of working funds	0.08
c)	Operating profit as a percentage of working funds	0.77
d)	Return on Assets	6.94
e)	Business (Deposits + Advances) per employee.	1554.74
f)	Profit per employee	3.85
7	Provisions	
a)	Provision on NPAs required to be made	866.46
b)	Provision on NPAs actually made	3126.59
c)	Provision required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter branch account etc.	157.04
d)	Provision actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter branch account	271.18
e)	Provision required to be made on depreciation in investments	NIL
f)	Provision actually made on depreciation in investments.	0.04
8	Movements in provisions	
a)	Towards NPAs	181.34
b)	Towards depreciation on investment	0.00
c)	Towards standard assets	0.00
d)	Towards all other items under 7 above	0.00
9	Payment of insurance premium to the DICGC, including arrears, if any	44.83
10	Penalty imposed by RBI for any violation	NIL
11	Information on extent of arrears in reconciliation of inter bank and inter branch accounts	NIL
12	CRAR Ratio	11.29

Sd-
[ASHISH GUPTA]
Senior Manager (Accounts)

Sd-
[ANIMESH PUROHIT]
Managing Director

Sd-
[BHAGWATIPRASAD]
(Administrator)

CERTIFICATE

It is hereby certified that all assets of the bank as on **31-03-2018** have been classified as performing , Non-performing & provisioning is made in terms of circular issued by Reserve Bank of India vide No. RPCD / BC-155 / 07.37.02 / 95-96, dated 22-06-1996 & No. RPCD/BC-89/07.37.02/98-99, dated 09-04-1999 & further circulars. Details of classified assets & provisions are given below :

Classification of Assets	Amount of Assets	Provision	
		Provision to be required	Provision made
i) Standard Assets	60727.26	77.11	85.00
ii) Sub-standard Assets	1326.54	132.65	3126.59
iii) Doubtful Assets	562.40	526.89	
iv) Loss Assets	206.92	206.92	
v) Other Loss Assets	157.04	157.04	271.22
TOTAL	62980.16	1100.61	3482.81

Date : 17/09/2018

Place : Udaipur

Sd-
M/S AKM & ASSOCIATES
CHARTERED ACCOUNTANTS
CA. NITESH VYAS
M.NO.-415991
FRN-011616C

AUDITOR'S CERTIFICATE

I undersigned auditor of the Banswara Central Co-operative Bank Ltd. report on the Balance sheet and profit and loss of the Bank as at **31 March 2018**.

I have examined the foregoing Balance sheet of the Banswara Central Co-operative Bank Ltd. As on **31st March 2018** & profit and loss Account of the Bank for the year ended upon the date with the accounts relating there to of head office and with the submitted and certified by the branch managers, which returns that have been incorporated in the foregoing Balance Sheet subject to my separate report of the even date.

I Report :-

1. In my opinion the balance sheet is a full & fair one Subject to our observation separately submitted to the management containing all the necessary particulars & is properly drawn up so as exhibit a true & correct view of the affairs of the Banks according to the best of information and expiations given to me and as shown by the books.
2. Where I have called for any expiation or information such expiation has been given to me and have been found satisfactory
3. The transactions of the Bank, which have come to my notice, have been within the competence of the bank.
4. The returns received from the branches of the bank have been found adequate for the purpose of my audit.
5. The profit & loss account shows a Balance of Profit before income tax is **Rs.27688237.02** and after income tax is **Rs.16542449.62** during the year **2017-18** and accumulated profit **Rs.54972432.18** the year ended **31-03-2018**.
6. In my opinion the book of the Account have been kept by the bank as required by law
7. **In my opinion full provision made by Bank under Imbalance.**
8. In my opinion full provision made by Bank under N.P.A..

Date : 17/09/2018

Place : **Udaipur**

Sd-

**M/S AKM & ASSOCIATES
CHARTERED ACCOUNTANTS
CA. NITESH VYAS
M.NO.-415991
FRN-011616C**