

THE BANSWARA CENTRAL CO-OPERATIVE BANK LTD. BANSWARA
THE THIRD SCHEDULE (Section-29) Form "A"
BALANCE SHEET AS ON 31ST MARCH 2018

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR		PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2016-17		2017-18		2016-17		2017-18	
1	2	3		4	5	6	7
	1. CAPITAL				1. CASH		
	(I) Authorised Capital			17471309.00	In hand with Reserve Bank State	18396520.00	
125000000.00	12,500 Shares of Rs. 10000/- each	125000000.00			Bank Of India, State Co-operative Bank &		
375000000.00	3,75000 Shares of Rs. 1000/- each	375000000.00	500000000.00		Central Co- operative Banks		18396520.00
	(II) Subscribed Capital				2. BALANCE WITH OTHERS BANKS		
34137000.00	Shares of Rs. 10000/- each	45921375.00		229567833.47	(I) Current Deposits	183977084.71	
148076450.00	Shares of Rs. 1000/- each	159662450.00	205583825.00		(ii) Savings Deposits (Post Office)		
	(iii) Amount Fully Paid Up			1828669361.00	(iii) Fixed Deposits	1387173289.00	1571150373.71
34130000.00	On 4591 Shares of Rs. 10000/- each	45910000.00					
148071000.00	On 159657 Shares of Rs. 1000/- each	159657000.00		50000000.00	3. MONEY AT CALL & SHORT NOTICE	140000000.00	140000000.00
	Amount Partilly Paid Up						
2000.00	State Government	2000.00			4. INVESTMENTS		
5000.00	ICDP	9375.00		821566231.00	(I) In Central & State Govt. Securitus	870369839.00	
5450.00	Cooperative Institutions	5450.00	205583825.00		(a) Govt. of india Rs.510369839.00		
	(iv) Above held by:				(b) State Govt. Rs.360000000.00		
	(a) Individuals						
148076450.00	(b) Co- operative institutions	159662450.00		71795000.00	(iii) Shares in Co- Operative Instution	71795000.00	
13052000.00	(c) State Government	13052000.00		258265814.00	(iv) Other Investment NABARD	252298082.00	1194462921.00
21085000.00	(d) ICDP	32869375.00	205583825.00				

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR
2016-17		2017-18	2016-17		2017-18
1	2	3	4	5	6
					7
	2. RESERVE FUND & PROVISIONS				
29611538.81	(i) Statutory Reserve	32819037.81			
10258949.00	(ii) Agri. Credit Stabilization Fund	11527316.00		5. INVESTMETN OUT OF THE PRINCIPAL/	
4884329.24	(iii) Building Fund	5263366.24		SUBSIDIARY STATE PARTENERSHIP FUND	
5310933.49	(iv) Dividend Equalisation Fund	5960369.49		(i) Central Co-operative Banks	
133058.44	(v) Charity Fund	133058.44	8287500.00	(ii) Primary Agri. Credit Societies	8287500.00
3246.51	(vi) publicity Fund	3246.51		(iii) Other Societies	8287500.00
1000970.64	(vii)© Reserve fund Conveyance	1000970.64		6. ADVANCES	
4786577.46	(viii) Computer Reserve	5317401.46	2172611621.98	(i) Short term loans cash credits	2570398162.10
0.00	Other Reserve	0.00		Overdrafts & bills discounted	
211000.00	(a) Special bad debts reserves	211000.00		Of which secured against	
292734915.00	(b) Bad and Doubtful Debts reserve	312447792.00		(a) Govt. Other Approved securities	
4063.27	(c) Investment Depreciation Fund Reserve	4063.27		(b) Other tangible securities	
25330406.74	(d) Overdue interest Reserve	25060576.74		Of the Advance amount due from	
1352993.40	(g) Guarantee Sundry Debtors	1352993.40		Individuals Rs.93724584.60 of the	
8500316.00	(h) Contingent provision against Standard Ass	8500316.00		Advance amount overdues Rs.736440000.00	
1465057.00	(i) Branch Adjustment reserve	1465057.00		Considered bad & Doubtful	
6436000.00	j) Lamp manager salary suraksh fund	6436000.00		Of recovery Rs.52999599.00	
120005653.00	k) Revelution Value of Fix Assets	119475065.00	536977630.00		
			737374137.43	(ii) Medium term loans	613260213.04
	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT			Of which secured against:	
				(a) Govt. & Other Approved securities	
	FOR SHARE CAPITAL OF			(b) Other tangible securities of the advance Amt.	
0.00	(i) Central Co-operative Banks	0.00		Individuals Rs.75401832.16 of the	
8287500.00	(ii) Primary Agri. Credit Societies	8287500.00		Advance amount overdues Rs.268475000.00	
0.00	(iii) Other Societies	0.00	8287500.00	Considered bad & Doubtful of recovery	
				RS.21590884.00	

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR
2016-17		2017-18	2016-17		2017-18
1	2	3	4	5	6
					7
			13757224.00	(iii) Long term loans	13705890.00
				Of which secured against	
	4. DEPOSITS & OTHER ACCOUNTS			(a) Govt. & Other Approved securities	
	(i) Fixed deposits			(b) Other tangible securities of the	
1197975754.04	(a) Individuals	1303974996.66		Advance Amount due from	
4749974.00	(b) Institutions	7709229.00		Individuals Rs.13705890.00 of the	
280741556.31	(c) Other Societies	296455600.11		Advance Amount overdue Rs.1771000.00	
				Considered bad & Doubtful of Recovery	
	(ii) Saving Bank deposits			Rs.213205.00	
499208235.71	(a) Individuals	717620933.51			
1187247144.41	(b) Institutions	1192197599.49	175891.31	(iv) Due From Societies under liquidation	175891.31
180544961.91	(c) Other Societies	119743645.60		Of which overdue Rs. 175891.31	
				Considered bad & Doubtful of Recovery	
	(iii) Current deposits			Rs. 175891.31	
50093632.11	(a) Individuals	49363678.19			
353602088.95	(b) Institutions	423370821.14	33564.23	V BILL PAYBLE AND PURCHASE	33564.23
77368275.17	(c) Other Societies	39588679.17		Of which overdue Rs. 33564.23	
0.00	(iv) Money at Call & Short Notice	0.00	4150025182.87	Considered bad & Doubtful of Recovery	
				Rs. 33564.23	3197573720.68
	5. BORROWINGS			7. INTEREST RECOVERABLE	
	(i) From Reserve Bank of india/State/Central		13485434.25	(a) On loan & Advance approved on Govt.	13646335.25
	Co-operative Bank			(b) Due From Societies under liquidation	
879000000.00	(a) Short term loans Cash credit & over	630000000.00	7739042.00	On Investment (Call-1-D)	4888270.00
	Draughts of Which secured against		14173209.00	On Govt. Securities	19713605.00
	A) Govt. & Other Approved securities			of Which Overdue Rs.13646335.25	
	B.) Other tangible securities			considered bad & Doubtful of Recovery	
642460000.00	b) medium term loans	426840000.00		RS.13646335.25	38248210.25
	of Which secured against				

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR		PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2016-17		2017-18		2016-17		2017-18	
1	2	3		4	5	6	7
	A) Govt. & Other Approved securities			0.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	0.00	
	B) Other Tangible securities						0.00
	© Long term loans						
	A) Govt. & Other Approved securities			0.00	9. BRANCH ADJUSTMENT	2711213.10	2711213.10
	B) Other Tangible securities						
	(II) From state bank of india				10. PREMISES LESS DEPRECIATION		
	(A) Short term loans Cash credit & over drafts			931840.00	i Land & Building	838656.00	
	of which secured against			5305876.00	ii Revaluation of Building	4775288.00	
	A. Govt. & Other Approved securities			114699777.00	iii Revaluation of Plots	114699777.00	120313721.00
	B. Other tangible securities						
	(b) Medium term loans			7484187.54	11. FURNITURE & FIXTURE	7955422.30	
	of which secured against				LESS DEPRECIATION		7955422.30
	A. Govt. & Other Approved securities						
	B. Other tangible securities				12. OTHER ASSETS		
	C. Long term loans			684532.35	(a) (i) Stationary in Stock for sale	566004.85	
	A. Govt. & Other Approved securities			3920.60	(ii) Books for Banks use	0.00	
	B. Other tangible securities			710037.83	(b) Sundry debtors	2046592.55	
	(iii) From State Government			539808.81	(c) O.D. Sub/F.D.R. City Br. And partapur Br.	539808.81	
	(a) Short term loans cash Credit & Over drafts			146725.00	(d) Jeep,car,motorcycles & cycle Account	124716.00	
	Of which secured against			216387.99	Advance For Computerization	216387.99	
	A. Govt. & Other Approved securities			0.00	AMOTRAZATION OF PRIMIUM PAID	3710302.00	
	B. Other tangible securities			1666.00	Service Tax	0.00	
	(b) Medium term loans			4825968.30	(I) FLC Nabard	0.00	7203812.20
	Of which secured against						
	A. Govt. & Other Approved securities						
	B. Other tangible securities						
	© Long term loans						
	A. Govt. & Other Approved securities						

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR		PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2016-17		2017-18		2016-17		2017-18	
1	2	3		4	5	6	7
					Other Contra Item		
	B. Other tangible securities			17136492.00	L.I.C. Bonds Gratuty Investment	13361547.00	
6675000.00	(iv) Loans From other Sources ICDP	13300000.00		15260576.00	L.I.C. Leave Incashment Investment	13359539.00	
0.00	Short Term Multipurpose Loan From Nabard	0.00		4237554.70	(e) Debt Relief Fund Receivable from Govt.	4237554.70	
	O.D. under M.A.S. (Apex Bank)			7768838.00	(g) Intrest on Debt Relief fund	7768838.00	38727478.70
0.00	O.D. other banks loan agaist F.D.R.	0.00					
2964545.59	Computer Loan NCDC	2490905.59	1072630905.59				
	6. BILLS FOR COLLECTION						
	BEING BILLS RECEIVABLE						
	AS PER CONTRA						
3135678.19	7. BRANCH ADJUSTMENT	0	0				
	8. INTEREST PAYBLE						
135381776.22	i Deposits	132311669.53					
0.00	ii Borrowings	152797.00	132464466.53				
	9. OTHER LIABLITIES						
31902187.95	(I) (a) Sundries	19597720.88					
1751817.00	(b) bills payble	10603083.00					
1500000.00	Income Tax Payble	2100000.00					
0.00	Arear payable to staff	0.00					
8500000.00	Arear payable 15th settalment	10500000.00					
674012.00	© P.F. payble R.P.F.	540468.00					
38033.58	(d) Share money A/C	5752.00					
2228897.76	(e) Society manager fund	2349372.76					
23699.00	(b) margin money, subsidy	23699.00					
0.00	(iii) (a) Krishak insurance premium	0.00					
17744405.00	Devident to Members	13328457.00					
594000.00	PACS Computerization	1344000.00					
2654442.51	Bankers Chuque	1872041.51					
0.00	Clearing Adjustment	0.00					
3266.85	Gas Subsidy	459711.98					
0.00	GST Payble	219246.00					
364981.00	Trickle Fees Suspence	364981.00					
1327596.13	Crop Insrence	12235962.67					
1798325.66	Suspence Accounts	1774544.66					

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2016-17		2017-18	2016-17		2017-18	
1	2	3	4	5	6	7
65919.00	Margine Money CCL	365919.00				
29775.00	LM Gratuity Fund	29775.00				
3663240.40	Difference in trail Balance	2063527.17				
244354.00	Rajiv Gandhi Seva Kendra	266904.00				
22294665.00	Subsidy Payble SRF	23436165.00				
5420663.77	Intt. Not Collected A/C	6189454.98				
2093992.00	TDS on FD	2273221.00				
188700.00	Visa BGL	27400.00				
0.00	ATM POS	52539.33				
144834.00	Credit Balance in PLI	144834.00				
0.00	Godam Loan	11500000.00				
20948078.00	RKVY Computer PACS	11373958.00				
2400000.00	Technolonny Adoption Fund	8054956.00				
100436.01	Neft Intermdatry Account	2263777.83	145361471.77			
	Other Contra Item					
17136492.00	Gratuity fund	13361547.00				
15260576.00	Retairment leave incashment benefit	13359539.00				
7768838.00	(e) Interest Reserve Debts Relief Fund	7768838.00				
4237555.00	(f) Principal Reserve for debt relief fund	4237555.00	38727479.00			

PRIVIOUS YEAR	CAPITAL & LIABILITIES	CURRENT YEAR		PREVIOUS YEAR	PROPERTY & ASSET	CURRENT YEAR	
2016-17		2017-18		2016-17		2017-18	
1	2	3		4	5	6	7
	10. PROFIT & LOSS ACOUNT						
	(A) Profit upto 31-03-2017 Rs.48143997.56						
31931744.28	Less: Appropriations(-) Rs.9714015.00	38429982.56					
16212253.28	(B) Add. Profit for the year	16542449.62	54972432.18				
	Brought from the profit & Loss A/c						
6424927360.79	<i>Total</i>	6345030892.94	6345030892.94	6424927360.79		6345030892.94	6345030892.94

CONTINGENT LIABILITIES

- i) Outstanding Liabilities for Guarantee
ii) Others

'-sd-
(Ashish Gupta)
Senior Manager (Accounts)

'-sd-
(Animesh Purohit)
Managing Director

'-sd-
M/s AKM & Associates
Chartered Accountants
CA. NITESH VYAS
M.NO.-415991
FRN-011616C

'-sd-
(BHAGWATIPRASAD)
(Administrator)