



ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)

BALANCE SHEET AS AT 31st MARCH 2015 (Audited)

AS AT 31.03.2014 Rs. Ps.		CAPITAL & LIABILITIES		AS AT 31.03.2015 Rs. Ps.		AS AT 31.03.2014 Rs. Ps.		PROPERTY & ASSETS		AS AT 31.03.2015 Rs. Ps.	
10000000000.00		(1) CAPITAL				168463386.00	(1) CASH			191745655.00	
		A. Authorised Capital	10000000000.00				In hand & with Reserve Bank, State Bank of India, State Co-operative Bank & Central Co-operative Banks.				
		100,00,00,000 Shares of Rs.10/- each									
1030511532.00		B. Subscribed Capital	1050404360.00			721892496.20	(2) BALANCE WITH OTHER BANKS				
		Each Share of Rs. 10/-				-	A. Current Deposits	963076768.87			
		C. Amount Called up				1598837622.91	B. Saving Bank Deposits	-			
		of (C) above held by:					C. Fixed Deposits	1435290166.91			
429187547.00		a) Individuals	449261960.00			0.00	(3) MONEY AT CALL & SHORT NOTICE	0.00			2398366935.78
-		b) cooperative institutions	-								0.00
-		c) State Govt.	-				(4) INVESTMENTS				
601323985.00		d) others(firms,co. & trusts)	601142400.00		1050404360.00	1685845445.00	A. In Central & State Govt. Securities	1894947758.00			
						1058396150.00	(at book Value)				2478978558.00
		(2) RESERVE FUND & OTHER RESERVES					B. Treasury Bills (at book value)	584030800.00			
1565500.00		A. Special Reserve	1565500.00			8000.00	C. Other Trustee Securities	8000.00			
171000000.00		B. Bad & Doubtful Debts Reserve	176000000.00			-	D. Shares in Co-operative Institutions	-			
29000000.00		C. Cont. Prov. Against Stand. Assets	31000000.00				other than in item 5. below.				
383277533.09		D. General Reserve	414550598.35			250000.00	a) Shares of Apex Bank	250000.00			
780575.97		E. Welfare fund	-			860050.00	b) Shares of Central				
17079810.00		F. Investment Fluctuation Reserve	26907310.00			1000.00	Co-operative Bank,	860050.00			
18197500.00		G. Investment Depreciation Reserve	9030000.00		769413664.22		c) Share of R.U.B. Fedration	1000.00			1119050.00
41062302.00		H. R.F.For Meeting Unforeseen Loss	50426891.00				(5) INVESTMENT OUT OF THE PRINCIPAL				
-		I. Building Fund	5000000.00				SUBSIDIARY STATE PARTNERSHIP FUND				
-		J. Other Special Contingency Fund	54933364.87				In share of:				
		(3) PRINCIPAL SUBSIDIARY STATE					A. Central Cooperative Banks	-			
		PARTNERSHIP FUND ACCOUNT					B. Primary Agricultural credit Societies	-			
		For Share Capital of:					C. Other Societies	-			
		A. Central Cooperative Bank	-				(6) ADVANCES				
		B. Primary Agri. credit Societies	-				A. Short terms loans,cash credit,	3518094843.59			
		C. Other Societies.	-				Overdrafts & bills discounted				
		(4) DEPOSITS AND OTHER ACCOUNTS					Of which secured against				
7471603265.08		A. Fixed Deposits					(a) Govt. & other Approved Securities	26320290.00			
		(a) Individuals	7275725213.37				(b) Other tangible Securities	3491774553.59			
		(b) Central Co-operative Banks	-				B. Medium Term Loans	1470251714.17			
		(c) Other Societies	959525225.00				Of which secured against				
		B. Saving Bank Deposits					(a) Govt. & other Approved Securities	-			
		(a) Individuals	1230890153.84				(b) Other tangible Securities	1470251714.17			
		(b) Central Co-operative Banks	-				C. Long Term Loans	1664102834.63			
		(c) Other Societies	-				Of which secured against				
		C. Current Deposits					(a) Govt. & other Approved Securities	-			
		(a) Individuals	546338583.30				(b) Other tangible Securities	1664102834.63			
		(b) Central Co-operative Banks	-								
		(c) Other Societies	8611880.00								
		D. Money at call & short notice	-		10021091055.51						
		(5) BORROWINGS									
		A. From the Reserve Bank of India/									
		State/Central Coop. Bank -									
		(a) Short-term Loans, Cash Credit									
		and Overdraft									
		Of which secured againsts -									
		1. Govt. & Other approved Securities	-								
		2. Other tangible securities	-								
		(b) Medium-term loans									
		Of which secured againsts -									
		1. Govt. & Other approved Securities	-								
		2. Other tangible securities	-								
11108658728.47		TOTAL C/F			11840909079.73			TOTAL C/F			11722659591.17
							11150028088.83				



ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)

BALANCE SHEET AS AT 31st MARCH 2015 (Audited)

AS AT 31.03.2014 Rs. Ps.		CAPITAL & LIABILITIES	AS AT 31.03.2015 Rs. Ps.	AS AT 31.03.2014 Rs. Ps.	PROPERTY & ASSETS	AS AT 31.03.2015 Rs. Ps.
11108658728.47		TOTAL B/F	11840909079.73	11150028088.83	TOTAL B/F	11722659591.17
-		(c) Long-term loans		132832150.01	(7) Interest Receivable	123450935.81
-		Of which secured againts -			On Investment on Loan & Advances	
-		1. Govt. & Other approved Securities	-			
-		2. Other tangible securities	-			
		B. From state Bank of India:		4199403.80	(8) BILLS RECEIVABLE BEING BILLS	3829217.83
		(a) Short-term loans,Cash credit			FOR COLLECTION AS PER CONTRA.	
		and Overdraft				
-		Of which secured againts -		496426.00	(9) BRANCH ADJUSTMENT	4778337.20
-		1. Govt. & Other approved Securities	-			
-		2. Other tangible securities	-	436145489.52	(10) OVERDUE INTEREST	472368940.00
		(b) Medium-term loans				
-		Of which secured againts -		10661782.67	(11) PREMISES (Less Depreciation)	10145607.17
-		1. Govt. & Other approved Securities	-			
-		2. Other tangible securities	-	70965681.61	(12) FURNITURE & FIXTURE (Less Depreciation)	64051287.74
		(c) Long-term loans				
-		Of which secured againts -			(13) OTHER ASSETS	
-		1. Govt. & Other approved Securities	-	25044755.86	A. Computer	21795762.01
-		2. Other tangible securities	-	16422683.31	B. Plant & Machinery	14745845.70
		C. From state Government:		3090283.00	C. Vehicle	3720405.00
		(a) Short-term loans,Cash credit		5807942.49	D. Stationary	4608722.84
		and Overdraft		27431.61	E. Library	15260.32
-		Of which secured againts -		1423045.75	F. Sundry debtors	2568614.61
-		1. Govt. & Other approved Securities	-	930626.26	G. Telephone Security	922597.18
-		2. Other tangible securities	-	3410095.00	H. Security for bank premises	3135185.00
		(b) Medium-term loans		33013037.72	I. Clearing house	0.00
-		Of which secured againts -		40000000.00	J. Adv.Income Tax	62500000.00
-		1. Govt. & Other approved Securities	-	1412050.00	K. Stamp in stock	1380111.00
-		2. Other tangible securities	-	26090998.00	L. Income Tax Paid	55841072.00
		(c) Long-term loans		0.00	M. Service Tax Receivable/Canvat Credit	2645094.00
-		Of which secured againts -		15627176.00	N. P.L.Encashment	0.00
-		1. Govt. & Other approved Securities	-	29504377.00	O. Employee Gratuity Trust	0.00
-		2. Other tangible securities	-	212128546.00	P. Income Tax Paid (Block Period)	212128546.00
		D. Loans from other Sources:		30000000.00	Q. Cash Seized by Income Tax Deptt.	0.00
				10355966.00	R. Service Tax Paid	8197109.00
				-	(14) NON - BANKING ASSETS ACQUIRED IN	394204324.66
					SATISFACTION OF CLAIMS	
4199403.80		(6) BILLS FOR COLLECTION	3829217.83		(15) OFF BALANCE SHEET ITEM	
		BEING BILLS RECEIVABLE			A. Bank Guarantee	51279149.00
200000000.00		(7) LIABILITIES IN BANKING SYSTEM	100000000.00		B. Depositor Education & Awarness Fund	20488539.21
144177338.17		(8) BRANCH ADJUSTMENT	170447.71			71767688.21
436145489.52		(9) OVERDUE INTEREST RESERVE	472368940.00			
36343697.40		(10) INTEREST PAYABLE	85205367.40			
11929524657.36		TOTAL C/F	12502483052.67	12259618036.44	TOTAL C/F	12867255929.79



ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)

BALANCE SHEET AS AT 31st MARCH 2015 (Audited)

AS AT 31.03.2014 Rs. Ps.		CAPITAL & LIABILITIES		AS AT 31.03.2015 Rs. Ps.		AS AT 31.03.2014 Rs. Ps.		PROPERTY & ASSETS		AS AT 31.03.2015 Rs. Ps.	
11929524657.36		TOTAL B/F		12502483052.67		12259618036.44		TOTAL B/F		12867255929.79	
	(11) OTHER LIABILITIES										
20358285.74	A. Bills Payable (Payorder Payable)		3611805.73								
6663801.29	B. Dividend Payable		0.00								
2961548.39	C. Draft Payable/Inoperative /Unclaimed Draft Payable		2515411.38								
193000.00	D. Security Bank Building		203000.00								
400000.00	E. Audit Fee Payable		0.00								
3925380.15	F. Sundry Creditors		7805396.06								
2969443.08	G. Share Application Refund/SAM		536332.28								
920942.00	H. P.F. Commissioner		0.00								
425473.27	I. Tax deduction at source		149332.27								
29504377.00	J. Emplpyees Gratuity Trust		0.00								
0.00	K. Clearing House		1097810.03								
15627176.00	L. P.L.Encashment		0.00								
18669606.00	M. Prov. for other assets /Liabilities		6610000.00								
10500000.00	N. Prov. For Service Tax		8341143.00								
459126.62	O. Stel Draft		226798.00								
6693899.55	P. Inoprative Payorder Payable		6018562.19								
5632.00	Q. G.S.L.I.		5483.25								
85729750.00	R. Provision For Income Tax		135082998.00								
165400.89	S. Inter Branch		165400.89								
30000000.00	T. Prov.For Cash Seized by I.T.		0.00								
274653.23	U. Service Tax /Edu.Cess/ Hr.Cess		19672.99		172389146.07						
93645883.87	(12) PROFIT & LOSS										
	Profit for the year brought				120616042.84						
-	Forward the Profit & loss account										
	(13) OFF BALANCE SHEET ITEM										
-	A. Bank Guarantee		51279149.00								
-	B. Depositor Education & Awarness Fund		20488539.21		71767688.21						
12259618036.44		TOTAL		12867255929.79		12259618036.44		TOTAL		12867255929.79	

NOTES ON ACCOUNTS AS PER ANNEXED STATEMENT

AS PER OUR ATTACHED REPORT OF EVEN DATE

FOR ABHAY K SHAH & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 015298C

(CA ABHAY K SHAH)
PARTNER
M.No. 400522

(V.K.TRIVEDI)
CHAIRMAN

(ARUN AGARWAL)
VICE CHAIRMAN

(B.C.SINHA)
DIRECTOR

(NARENDRA SINGH DABI)
MANAGING DIRECTOR

PLACE :- SIROHI
DATE :- 15.06.2015