

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

BALANCE SHEET AS AT 31st MARCH 2017

AS AT 31.03.2016 Rs. Ps.		CAPITAL & LIABILITIES		AS AT 31.03.2017 Rs. Ps.		AS AT 31.03.2016 Rs. Ps.		PROPERTY & ASSETS		AS AT 31.03.2017 Rs. Ps.	
-	-	(1) CAPITAL				255601411.00	(1) CASH			374060767.00	
10000000000.00		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									
439406220.00		B. Subscribed Capital				706126535.13	(2) BALANCE WITH OTHER BANKS				
		Each Share of Rs. 10/-	421249720.00			-	A. Current Deposits	525771987.10			
		C. Amount Called up				1523576759.91	B. Saving Bank Deposits	-			
		of (C) above held by:					C. Fixed Deposits	1550512739.91			
438275020.00		a) Individuals	420118520.00								2076284727.01
		b) cooperative institutions	-			0.00	(3) MONEY AT CALL & SHORT NOTICE	0.00			0.00
		c) State Govt.	-								
1131200.00		d) others(firms,co. & trusts)	1131200.00				(4) INVESTMENTS				
					421249720.00	2861590599.18	A. In Central & State Govt. Securities	4324704132.68			
		(2) RESERVE FUND & OTHER RESERVES				135157795.00	(at book Value)				
0.00		A. Special Reserve	0.00				B. Treasury Bills (at book value)	8831696.25			4333535828.93
176000000.00		B. Bad & Doubtful Debts Reserve	188000000.00			8000.00	C. Other Trustee Securities	8000.00			
31000000.00		C. Cont. Prov. Against Stand. Assets	31000000.00			-	D. Shares in Co-operative Institutions	-			
446501902.35		D. General Reserve	487366455.35				other than in item 5. below.				
31224810.00		E. Investment Fluctuation Reserve	31224810.00				a) Shares of Apex Bank	250000.00			
4712500.00		F. Investment Depreciation Reserve	4712500.00				b) Shares of Central				
62488495.00		G. R.F.For Meeting Unforeseen Loss	69530688.00				Co-operative Bank,	860050.00			
10000000.00		H. Building Fund	15000000.00				c) Share of R.U.B. Federation	1000.00			1119050.00
127127632.71		I. Other Special Contingency Fund	167197668.90								
					994032122.25	250000.00	(5) INVESTMENT OUT OF THE PRINCIPAL				
		(3) PRINCIPAL SUBSIDIARY STATE					SUBSIDIARY STATE PARTNERSHIP FUND				
		PARTNERSHIP FUND ACCOUNT				860050.00	In share of:				
		For Share Capital of:				1000.00	A. Central Cooperative Banks	-			
		A. Central Cooperative Bank	-				B. Primary Agricultural credit Societies	-			
		B. Primary Agri. credit Societies	-				C. Other Societies	-			
		C. Other Societies.	-				(6) ADVANCES				
		(4) DEPOSITS AND OTHER ACCOUNTS					A. Short terms loans,cash credit,	3132542822.00			
8849569782.37		A. Fixed Deposits					Overdrafts & bills discounted				
		(a) Individuals	9045107791.60				Of which secured against				
		(b) Central Co-operative Banks	-				(a) Govt. & other Approved Securities	20210628.00			
		(c) Other Societies	320105789.00				(b) Other tangible Securities	3112332194.00			
1382951925.96		B. Saving Bank Deposits					B. Medium Term Loans	1062423001.13			
		(a) Individuals	1991531659.01				Of which secured against				
		(b) Central Co-operative Banks	-				(a) Govt. & other Approved Securities	-			
		(c) Other Societies	-				(b) Other tangible Securities	1062423001.13			
564766010.97		C. Current Deposits					C. Long Term Loans	1869654803.37			
		(a) Individuals	766972819.66				Of which secured against				
		(b) Central Co-operative Banks	-				(a) Govt. & other Approved Securities	-			
		(c) Other Societies	14027493.55				(b) Other tangible Securities	1869654803.37			
		D. Money at call & short notice	-								6064620626.50
					12137745552.82	1705816283.68	(7) Non SLR Investment				
		(5) BORROWINGS					A. CALL MONEY WITH STCI PRIMARY DEALER	500000000.00			
		A. From the Reserve Bank of India/					B. SREI EQUIPMENT FINANCE LTD. BOND	50000000.00			
		State/Central Coop. Bank -					C. KOTAK FLOATER SHORT TERM	150000000.00			700000000.00
		(a) Short-term Loans, Cash Credit									
		and Overdraft									
		Of which secured against -									
		1. Govt. & Other approved Securities	-								
		2. Other tangible securities	-								
		(b) Medium-term loans									
		Of which secured against -									
		1. Govt. & Other approved Securities	-								
		2. Other tangible securities	-								
12125749279.36		TOTAL C/F			13553027395.07	11871426137.71	TOTAL C/F			13549620999.44	



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12125749279.36	<b>TOTAL B/F</b>	13553027395.07	11871426137.71	<b>TOTAL B/F</b>	13549620999.44
	(c) Long-term loans		159483708.47	(8) Interest Receivable	150036195.29
	Of which secured against -			<b>On Investment on Loan &amp; Advances</b>	
	1. Govt. & Other approved Securities	-			
	2. Other tangible securities	-			
	B. From state Bank of India:		3134884.00	(9) BILLS RECEIVABLE BEING BILLS	2197155.27
	(a) Short-term loans,Cash credit			<b>FOR COLLECTION AS PER CONTRA.</b>	
	and Overdraft				
	Of which secured against -		0.00	(10) BRANCH ADJUSTMENT	0.00
	1. Govt. & Other approved Securities	-			
	2. Other tangible securities	-	585473249.74	(11) OVERDUE INTEREST	728202136.80
	(b) Medium-term loans				
	Of which secured against -		9650427.17	(12) PREMISES (Less Depreciation)	9235385.17
	1. Govt. & Other approved Securities	-			
	2. Other tangible securities	-	47118671.96	(13) FURNITURE & FIXTURE (Less Depreciation)	43719768.42
	(c) Long-term loans				
	Of which secured against -			<b>(14) OTHER ASSETS</b>	
	1. Govt. & Other approved Securities	-	12924520.40	A. Computer	9986509.71
	2. Other tangible securities	-	17130679.16	B. Plant & Machinery	15083699.52
	C. From state Government:		4635029.00	C. Vehicle	3939775.00
	(a) Short-term loans,Cash credit		3996673.36	D. Stationary	2872774.93
	and Overdraft		15972.00	E. Library	6390.00
	Of which secured against -		971618.94	F. Sundry debtors	1944660.84
	1. Govt. & Other approved Securities	-	891610.69	G. Telephone Security	882866.83
	2. Other tangible securities	-	3135185.00	H. Security for bank premises	3135185.00
	(b) Medium-term loans		445635.00	I. Work in Progress (Fur.& Fix.)	0.00
	Of which secured against -		55000000.00	J. Adv.Income Tax	67667375.29
	1. Govt. & Other approved Securities	-	1491978.00	K. Stamp in stock/Pan Coupon	2232980.00
	2. Other tangible securities	-	87470237.00	L. Income Tax Paid	87280928.00
	(c) Long-term loans		2284116.10	M. Service Tax Receivable/Canvat Credit	3989240.99
	Of which secured against -		212128546.00	N. Income Tax Paid ( Block Period)	12833721.00
	1. Govt. & Other approved Securities	-	0.00	O. E.Stamping	2000.00
	2. Other tangible securities	-			
	D. Loans from other Sources:	-	34024.00	(15) NON - BANKING ASSETS ACQUIRED IN	34024.00
				<b>SATISFACTION OF CLAIMS</b>	211892131.11
				<b>(16) OFF BALANCE SHEET ITEM</b>	
3134884.00	(6) BILLS FOR COLLECTION	2197155.27	53272693.00	A. Bank Guarantee	45479245.00
	<b>BEING BILLS RECEIVABLE</b>		25633808.45	B. Depositor Education & Awareness Fund	32960935.40
0.00	(7) LIABILITIES IN BANKING SYSTEM	0.00			
25239780.30	(8) BRANCH ADJUSTMENT	28609652.33			78440180.40
585473249.74	(9) OVERDUE INTEREST RESERVE	728202136.80			
28320320.00	(10) INTEREST PAYABLE	20011381.00			
<b>12767917513.40</b>	<b>TOTAL C/F</b>	<b>14332047720.47</b>	<b>13157749405.15</b>	<b>TOTAL C/F</b>	<b>14773343951.90</b>



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12767917513.40	<b>TOTAL B/F</b>	14332047720.47		13157749405.15		<b>TOTAL B/F</b>	14773343951.90	
	<b>(11) OTHER LIABILITIES</b>							
16992804.58	A. Bills Payable (Payorder Payable)	32622872.35						
2677667.38	Payable	2128237.48						
213000.00	C. Security Bank Building	203000.00						
400000.00	D. Audit Fee Payable	525000.00						
2028482.96	E. Sundry Creditors	1664604.96						
58269.96	F. Share Application Refund/SAM	498284.56						
0.00	G. P.F. Commissioner	1494848.00						
4984504.87	H. Tax deduction at source	6337448.77						
4415639.69	I. Clearing House	2092290.57						
7770718.00	J. Prov for other assets /Liabilities	6886000.00						
0.00	K. Credit Against RTGS/ NEFT	270236.30						
12030496.20	L. Stale Draft	10871307.20						
7279644.66	M. Inoperative Payorder Payable	9145238.73						
12794.50	N. G.S.L.I.	5334.50						
174529750.00	O. Provision For Income Tax	164167375.29						
7032101.51	P. Inter Branch	4804743.40						
77584.80	Q. Service Tax /Edu.Cess/ Hr.Cess/Sbc/Kkc	925680.87						
	R. Security for Mpos Device	244830.00						
		244887330.98						
70421931.19	<b>(12) PROFIT &amp; LOSS</b>							
	Profit for the year brought	117968720.05						
	Forward the Profit & loss account							
	<b>(13) OFF BALANCE SHEET ITEM</b>	45479245.00						
53272693.00	A. Bank Guarantee	32960935.40						
25633808.45	B. Depositor Education & Awareness Fund	78440180.40						
<b>13157749405.15</b>	<b>TOTAL</b>	<b>14773343951.90</b>		<b>13157749405.15</b>		<b>TOTAL</b>	<b>14773343951.90</b>	

NOTES ON ACCOUNTS AS PER ANNEXED STATEMENT

AS PER OUR ATTACHED REPORT OF EVEN DATE

FOR KULDEEP KUMAR GUPTA & COMPANY

(CHARTERED ACCOUNTANTS)

FRN: 002703C



(CA. R.S.MANGAL)  
PARTNER  
M.No. 083841

CAMP AT SIROHI  
DATE :- 15.05.2017

*(Signature)*  
(ARUN AGARWAL)  
CHAIRMAN

*(Signature)*  
(B.C SINHA)  
VICE CHAIRMAN

*(Signature)*  
(V.K.TRIVEDI)  
DIRECTOR

*(Signature)*  
(NARENDRA SINGH DABI)  
MANAGING DIRECTOR