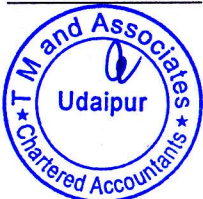


ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)
BALANCE SHEET AS AT 31st MARCH 2019

AS AT 31.03.2018 Rs. Ps.		CAPITAL & LIABILITIES		AS AT 31.03.2019 Rs. Ps.		AS AT 31.03.2018 Rs. Ps.		PROPERTY & ASSETS		AS AT 31.03.2019 Rs. Ps.	
10,000,000,000.00		(1) CAPITAL				404950120.00		(1) CASH		245754565.00	
		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									
396472650.00		B. Subscribed Capital	366404250.00			599657048.53		(2) BALANCE WITH OTHER BANKS			
		Each Share of Rs. 10/-						A. Current Deposits	828044115.95		
		C. Amount Called up						B. Saving Bank Deposits	-		
		of (C) above held by:				1567448299.00		C. Fixed Deposits	1190338456.00		
395345370.00		a) Individuals	365276970.00							2018382571.95	
		b) cooperative institutions	-			0.00		(3) MONEY AT CALL & SHORT NOTICE		0.00	0.00
		c) State Govt.	-								
1127280.00		d) others(firms,co. & trusts)	1127280.00					(4) INVESTMENTS			
				366404250.00		3951842759.50		A. In Central & State Govt. Securities (at book Value)	2714742004.00		
		(2) RESERVE FUND & OTHER RESERVES				1788755.00		B. Treasury Bills (at book value)	0.00		2714742004.00
10000000.00		A. Special Reserve	50000000.00								
198000000.00		B. Bad & Doubtful Debts Reserve	198000000.00			0.00		C. Other Trustee Securities	0.00		
31000000.00		C. Cont. Prov. Against Stand. Assets	31000000.00					D. Shares in Co-operative Institutions other than in item 5. below.	-		
555234666.20		D. General Reserve	586754046.50					a) Shares of Apex Bank	250000.00		
20000000.00		E. Investment Fluctuation Reserve	30000000.00			250000.00		b) Shares of Central Co-operative Bank,	860050.00		
75182310.00		F. Investment Depreciation Reserve	77306310.00			860050.00		c) Share of R.U.B. Fedration	1000.00		1111050.00
81327560.00		G. R.F.For Meeting Unforeseen Loss	90870705.00					(5) INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND			
25000000.00		H. Building Fund	27500000.00					In share of:			
177197668.90		I. Other Special Contingency Fund	179697668.90					A. Central Cooperative Banks	-		
				1271128730.40				B. Primary Agricultural credit Societies	-		
		(3) PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT						C. Other Societies	-		
		For Share Capital of:						(6) ADVANCES			
		A. Central Cooperative Bank	-					A. Short terms loans,cash credit, Overdrafts & bills discounted	3190273361.54		
		B. Primary Agri. credit Societies	-					Of which secured against			
		C. Other Societies	-					(a) Govt. & other Approved Securities	1703174.00		
		(4) DEPOSITS AND OTHER ACCOUNTS						(b) Other tangible Securities	3188570187.54		
9309502813.60		A. Fixed Deposits						B. Medium Term Loans	801762115.23		
		(a) Individuals	7302889482.51					Of which secured against			
		(b) Central Co-operative Banks	-					(a) Govt. & other Approved Securities	-		
		(c) Other Societies	218899008.00					(b) Other tangible Securities	801762115.23		
1849740841.70		B. Saving Bank Deposits						C. Long Term Loans	1947802115.73		
		(a) Individuals	1408818075.29					Of which secured against			
		(b) Central Co-operative Banks	-					(a) Govt. & other Approved Securities	-		
		(c) Other Societies	-					(b) Other tangible Securities	1947802115.73		5939837592.50
830540856.74		C. Current Deposits						(7) Non SLR & Other Investment			
		(a) Individuals	565070567.97					A. CALL MONEY WITH STCI PRIMERY DEALER	0.00		
		(b) Central Co-operative Banks	-					B. SREI EQUIPMENT FINANCE LTD. BOND	100000000.00		
		(c) Other Societies	17621212.15					C. KOTAK FLOATER SHORT TERM	0.00		
		D. Money at call & short notice	-					D. IL & FS INFRASTRUCTURE DEBT FUND	100000000.00		110000000.00
		(5) BORROWINGS									
		A. From the Reserve Bank of India/ State/Central Coop. Bank -									
		(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	-								
13559199367.14		TOTAL C/F		11150831326.32		13380782923.45		TOTAL C/F		11029827783.45	



ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)
BALANCE SHEET AS AT 31st MARCH 2019

AS AT 31.03.2018 Rs. Ps.		CAPITAL & LIABILITIES	AS AT 31.03.2019 Rs. Ps.	AS AT 31.03.2018 Rs. Ps.	PROPERTY & ASSETS	AS AT 31.03.2019 Rs. Ps.
13559199367.14		TOTAL B/F	11150831326.32	13380782923.45	TOTAL B/F	11029827783.45
		(c) Long-term loans		166204426.94	(8) Interest Receivable	127954083.94
		Of which secured againts -			On Investment on Loan & Advances	
		1. Govt. & Other approved Securities				
		2. Other tangible securities				
		B. From state Bank of India:		711158.55	(9) BILLS RECEIVABLE BEING BILLS	276579.00
		(a) Short-term loans,Cash credit			FOR COLLECTION AS PER CONTRA.	
		and Overdraft				
		Of which secured againts -		1215063.00	(10) BRANCH ADJUSTMENT	5903463.79
		1. Govt. & Other approved Securities				
		2. Other tangible securities		881767143.94	(11) OVERDUE INTEREST	1107250577.83
		(b) Medium-term loans				
		Of which secured againts -		8861848.95	(12) PREMISES (Less Depreciation)	8525666.37
		1. Govt. & Other approved Securities				
		2. Other tangible securities		38923750.79	(13) FURNITURE & FIXTURE (Less Depreciation)	36490202.89
		(c) Long-term loans				
		Of which secured againts -			(14) OTHER ASSETS	
		1. Govt. & Other approved Securities		36361301.72	A. Computer	27578361.08
		2. Other tangible securities		14981882.73	B. Plant & Machinery	13045250.48
		C. From state Government:		3348810.00	C. Vehicle	2846490.00
		(a) Short-term loans,Cash credit		4731688.64	D. Stationary	1654926.54
		and Overdraft		3325.00	E. Library	1442.00
		Of which secured againts -		1243042.75	F. Sundry debtors	530346.49
		1. Govt. & Other approved Securities		883402.14	G. Telephone Security	791077.60
		2. Other tangible securities		3135185.00	H. Security for bank premises	3472198.00*
		(b) Medium-term loans		0.00	I. Income Tax Refund	28922638.19
		Of which secured againts -		60000000.00	J. Adv. Income Tax	42500000.00
		1. Govt. & Other approved Securities		1758286.00	K. Stamp in stock/Pan Coupan	1338067.00
		2. Other tangible securities		114210060.19	L. Income Tax Paid	70777186.72
		(c) Long-term loans		8440298.91	M. Service Tax Receivable/Canvat Credit	10180646.78
		Of which secured againts -		16632661.00	N. Income Tax Paid (Block Period)	16561071.00
		1. Govt. & Other approved Securities		1883022.00	O. E.Stamping & Sercharge -Stamp	85609.00
		2. Other tangible securities		0.00	P. Unused Computer	285703.40
		D. Loans from other Sources:		0.00	Q. UPI Bal./ UnUsed Cards	1320649.01
				34024.00	(15) NON - BANKING ASSETS ACQUIRED IN	34024.00
					SATISFACTION OF CLAIMS	221925687.29
711158.55		(6) BILLS FOR COLLECTION	276579.00	47649164.00	(16) OFF BALANCE SHEET ITEM	
		BEING BILLS RECEIVABLE		39810189.67	A. Bank Guarantee	45604988.00
6477854.73		(7) LIABILITIES IN BANKING SYSTEM	18637770.17		B. Depositor Education & Awarness Fund	51967918.39
7456594.12		(8) BRANCH ADJUSTMENT & CENTRALIZED BR.BAL.	0.00			97572906.39
881767143.94		(9) OVERDUE INTEREST RESERVE	1107250577.83			
17159118.00		(10) INTEREST PAYABLE	13201175.00			
14472771236.48		TOTAL C/F	12290197428.32	14833572659.37	TOTAL C/F	12635726950.95



**ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)
BALANCE SHEET AS AT 31st MARCH 2019**

AS AT 31.03.2018 Rs. Ps.		CAPITAL & LIABILITIES		AS AT 31.03.2019 Rs. Ps.		AS AT 31.03.2018 Rs. Ps.		PROPERTY & ASSETS		AS AT 31.03.2019 Rs. Ps.	
14472771236.48		TOTAL B/F		12290197428.32		14833572659.37		TOTAL B/F		12635726950.95	
		(11) OTHER LIABILITIES									
7507762.65		A. Bills Payable (Payorder Payable)	11065077.11								
1530533.48		B. Draft Payable/Inoperative /Unclaimed Draft Payabl	1321739.48								
203000.00		C. Security Bank Building	193000.00								
400000.00		D. Audit Fee Payable	400000.00								
1381389.96		E. Sundry Creditors	1857996.96								
92503.02		F. Share Application-Refund/SAM	56928.82								
0.00		G. P.F. Commissioner	0.00								
9077437.27		H. Tax deduction at source	505899.27								
521547.13		I. Clearing House	486735.00								
6686000.00		J. Prov for other assets /Liabilities	1657000.00								
6828134.99		K. Credit Against RTGS/ NEFT	30493.00								
13506042.20		L. Stel Draft	12867714.20								
11017453.25		M. Inoprative Payorder Payable	9040546.75								
5185.75		N. G.S.L.I.	5185.75								
116610940.00		O. Provision For Income Tax	135800386.00								
968085.62		P. Service-Tax /Edu.Cess/ Hr.Cess/Sbc/Kkc/GST	890419.76								
548500.80		Q. Security for Mpds Device	803350.80								
1026111.00		R. Provision for Ex-Gratia to Staff	0.00								
					176982472.90						
95431442.10		(12) PROFIT & LOSS									
		Profit for the year brought			70974143.34						
		Forward the Profit & loss account									
		(13) OFF BALANCE SHEET ITEM									
47649164.00		A. Bank Guarantee	45604988.00								
39810189.67		B. Depositor Education & Awarness Fund	51967918.39		97572906.39						
14833572659.37		TOTAL		12635726950.95		14833572659.37		TOTAL		12635726950.95	



NOTES ON ACCOUNTS AS PER ANNEXED STATEMENT

AS PER OUR ATTACHED REPORT OF EVEN DATE

FOR T M ASSOCIATES

CHARTERED ACCOUNTANTS

FRN: 018094C



(CA. NAVNEET MANGAL)
PARTNER
M.No. 413378
UDIN No. 19413310A1A1A10832


(ARUN AGARWAL)
CHAIRMAN


(B.C. SINHA)
VICE CHAIRMAN


(V.K. TRIVEDI)
DIRECTOR


(NARENDRA SINGH DABI)
MANAGING DIRECTOR

CAMP AT :- SIROHI
DATE :- 04.07.2019