

ADARSH CO-OPERATIVE BANK LTD.,SIROHI (RAJASTHAN)
BALANCE SHEET AS AT 31st MARCH 2018

AS AT 31.03.2017	CAPITAL & LIABILITIES	AS AT 31.03.2018		AS AT 31.03.2017		PROPERTY & ASSETS	31.03.2017	
		Rs.	Ps.	Rs.	Ps.		Rs.	Ps.
	(1) CAPITAL				374060767.00	(1) CASH		404950120.00
10000000000.00	A. Authorised Capital 100,00,00,000 Shares of Rs.10/- each	10000000000.00				In hand & with Reserve Bank, State Bank of India, State Co-operative Bank & Central Co-operative Banks.		
421249720.00	B. Subscribed Capital Each Share of Rs. 10/-	396472650.00			525771987.10	(2) BALANCE WITH OTHER BANKS		
	C. Amount Called up of (C) above held by:				1550512739.91	A. Current Deposits	599657048.53	
420118520.00	a) Individuals	395345370.00			0.00	B. Saving Bank Deposits	1567448299.00	2167105347.53
	b) cooperative institutions					C. Fixed Deposits		0.00
	c) State Govt.					(3) MONEY AT CALL & SHORT NOTICE		
1131200.00	d) others(firms,co. & trusts)	1127280.00	396472650.00		4324704132.68	(4) INVESTMENTS		
	(2) RESERVE FUND & OTHER RESERVES				8831696.25	A. In Central & State Govt. Securities (at book Value)	3951842759.50	
0.00	A. Special Reserve	10000000.00			8000.00	B. Treasury Bills (at book value)	1788755.00	3953631514.50
188000000.00	B. Bad & Doubtful Debts Reserve	198000000.00				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.		
487366455.35	D. General Reserve	555234666.20			250000.00	a) Shares of Apex Bank	250000.00	
31224810.00	E. Investment Fluctuation Reserve	20000000.00			860050.00	b) Shares of Central Co-operative Bank,	860050.00	
4712500.00	F. Investment Depreciation Reserve	75182310.00			1000.00	c) Share of R.U.B. Fedration	1000.00	1111050.00
69530688.00	G. R.F. For Meeting Unforeseen Loss	81327560.00				(5) INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		
15000000.00	H. Building Fund	25000000.00				In share of:		
167197668.90	I. Other Special Contingency Fund	177197668.90	1172942205.10			A. Central Cooperative Banks		
	(3) PRINCIPAL SUBSIDIARY STATE 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, Overdrafts & bills discounted	3518163141.70	
	C. Other Societies.					Of which secured against		
	(4) DEPOSITS AND OTHER ACCOUNTS					(a) Govt. & other Approved Securities	1790983.00	
9365213580.60	A. Fixed Deposits	9183718303.60				(b) Other tangible Securities	3516372158.70	
	(a) Individuals					B. Medium Term Loans	1060308544.27	
	(b) Central Co-operative Banks	125784510.00				Of which secured against		
	(c) Other Societies					(a) Govt. & other Approved Securities		
1991531659.01	B. Saving Bank Deposits	1849740841.70				(b) Other tangible Securities	1060308544.27	
	(a) Individuals					C. Long Term Loans	2115513205.45	
	(b) Central Co-operative Banks					Of which secured against		
	(c) Other Societies					(a) Govt. & other Approved Securities		
781000313.21	C. Current Deposits	753538759.47				(b) Other tangible Securities	2115513205.45	6693984891.42
	(a) Individuals					(7) Non SLR & Other Investment		
	(b) Central Co-operative Banks					A. CALL MONEY WITH STCI PRIMERY DEALER	0.00	
	(c) Other Societies					B. SREI EQUIPMENT FINANCE LTD. BOND	150000000.00	
	D. Money at call & short notice	77002097.27	11989784512.04			C. KOTAK FLOATER SHORT TERM	0.00	
	(5) BORROWINGS					D. IL & FS INFRASTRUCTURE DEBT FUND	10000000.00	160000000.00
	A. From the Reserve Bank of India/ State/Central Coop. Bank -							
	(a) Short-term Loans, Cash Credit and Overdraft							
	Of which secured againts -							
	1. Govt. & Other approved Securities				500000000.00			
	2. Other tangible securities				500000000.00			
	(b) Medium-term loans				150000000.00			
	Of which secured againts -							
	1. Govt. & Other approved Securities							
	2. Other tangible securities							
	TOTAL C/F		13559199367.14		13549620999.44	TOTAL C/F		13380782923.45



13553027395.07

TOTAL C/F

13559199367.14

13549620999.44

TOTAL C/F

13380782923.45

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AS AT 31.03.2017 Rs. Ps.		CAPITAL & LIABILITIES	AS AT 31.03.2018 Rs. Ps.		PROPERTY & ASSETS		AS AT 31.03.2018 Rs. Ps.	
13553027395.07		TOTAL B/F	13559199367.14		TOTAL B/F		13380782923.45	
		(c) Long-term loans			150036195.29 (8) Interest Receivable		166204426.94	
		Of which secured againts -			On Investment on Loan & Advances			
		1. Govt. & Other approved Securities						
		2. Other tangible securities						
		B. From state Bank of India:			2197155.27 (9) BILLS RECEIVABLE BEING BILLS		711158.55	
		(a) Short-term loans,Cash credit			FOR COLLECTION AS PER CONTRA.			
		and Overdraft						
		Of which secured againts -			0.00 (10) BRANCH ADJUSTMENT		1215063.00	
		1. Govt. & Othef approved Securities						
		2. Other tangible securities			728202136.80 (11) OVERDUE INTEREST		881767143.94	
		(b) Medium-term loans						
		Of which secured againts -			9235385.17 (12) PREMISES (Less Depreciation)		8861848.95	
		1. Govt. & Other approved Securities						
		2. Other tangible securities			43719768.42 (13) FURNITURE & FIXTURE (Less Depreciation)		38923750.79	
		(c) Long-term loans						
		Of which secured againts -						
		1. Govt. & Other approved Securities						
		2. Other tangible securities						
		C. From state Government:			(14) OTHER ASSETS			
		(a) Short-term loans,Cash credit			9986509.71 A. Computer		36203801.72	
		and Overdraft			15083699.52 B. Plant & Machinery		14981882.73	
		Of which secured againts -			3939775.00 C. Vehicle		3348810.00	
		1. Govt. & Other approved Securities			2872774.93 D. Stationary		4731688.64	
		2. Other tangible securities			6390.00 E. Library		3325.00	
		(b) Medium-term loans			1944660.84 F. Sundry debtors		1243042.75	
		Of which secured againts -			882866.83 G. Telephone Security		883402.14	
		1. Govt. & Other approved Securities			3135185.00 H. Security for bank premises		3135185.00	
		2. Other tangible securities			0.00 I. Work in Progress (Fur.& Fix.)		0.00	
		(c) Long-term loans			67667375.29 J. Adv.Income Tax		60000000.00	
		Of which secured againts -			2232980.00 K. Stamp in stock/Pan Coupan		1758286.00	
		1. Govt. & Other approved Securities			87280928.00 L. Income Tax Paid		114210060.19	
		2. Other tangible securities			3989240.99 M. Service Tax Receivable/Canvat Credit		8440298.91	
		D. Loans from other Sources:			12833721.00 N. Income Tax Paid (Block Period)		16632661.00	
					2000.00 O. E.Stamping & Sercharge -Stamp		1883022.00	
					34024.00 P. Unused Computer		157500.00	
					(15) NON - BANKING ASSETS ACQUIRED IN		34024.00	
					SATISFACTION OF CLAIMS		267646990.08	
					(16) OFF BALANCE SHEET ITEM			
		97155.27 (6) BILLS FOR COLLECTION	711158.55		45479245.00 A. Bank Guarantee		47649164.00	
		BEING BILLS RECEIVABLE			32960935.40 B. Depositor Education & Awarness Fund		39810189.67	
		0.00 (7) LIABILITIES IN BANKING SYSTEM	6477854.73					
		28609652.33 (8) BRANCH ADJUSTMENT & CENTRALIZED BR.BAL.	7456594.12					
		728202136.80 (9) OVERDUE INTEREST RESERVE	881767143.94					
		20011381.00 (10) INTEREST PAYABLE	17159118.00					
14332047720.47		TOTAL C/F	14472771236.48		TOTAL C/F		14833572659.37	



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14332047720.47		TOTAL B/F		14472771236.48		14773343951.90		TOTAL B/F		14833572659.37	
		(11) OTHER LIABILITIES									
32622872.35		A. Bills Payable (Payorder Payable)	7507762.65								
2128237.48		B. Draft Payable/Inoperative /Unclaimed Draft Paya	1530533.48								
203000.00		C. Security Bank Building	203000.00								
525000.00		D. Audit Fee Payable	400000.00								
1664604.96		E. Sundry Creditors	1381389.96								
498284.56		F. Share Application Refund/SAM	92503.02								
1494848.00		G. P.F. Commissioner	0.00								
6337448.77		H. Tax deduction at source	9077437.27								
2092290.57		I. Clearing House	521547.13								
6886000.00		J. Prov for other assets /Liabilities	6686000.00								
270236.30		K. Credit Against RTGS/ NEFT	6828134.99								
10871307.20		L. Stel Draft	13506042.20								
9145236.73		M. Inoprative Payorder Payable	11017453.25								
5334.50		N. G.S.L.I.	5185.75								
164167375.29		O. Provision For Income Tax	116610940.00								
4804743.40		P. Inter Branch	0.00								
925680.87		Q. Service Tax /Edu.Cess/ Hr.Cess/Sbc/Kkc/GST	968085.62								
244830.00		R. Security for Mpos Device	548500.80								
0.00		S. Provision for Ex-Gratia to Staff	1026111.00								
					177910627.12						
117968720.05		(12) PROFIT & LOSS									
		Profit for the year brought			95431442.10						
		Forward the Profit & loss account									
		(13) OFF BALANCE SHEET ITEM									
45479245.00		A. Bank Guarantee,	47649164.00								
32960935.40		B. Depositor Education & Awareness Fund	39810189.67		87459353.67						
14773343951.90		TOTAL		14833572659.37		14773343951.90		TOTAL		14833572659.37	

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. 413310

(Signature)
(ARUN AGARWAL)
CHAIRMAN

(Signature)
(B.C SINHA)
VICE CHAIRMAN

(Signature)
(V.K.TRIVEDI)
DIRECTOR

(Signature)
(NARENDRA SINGH DABI)
MANAGING DIRECTOR

CAMP AT :- SIROHI
DATE :- 01.06.2018