

**THE BARODA CITY CO-OPERATIVE BANK LTD.,  
SANSTHA VASAHAAT, RAOPURA, VADODARA  
Profit & Loss Account for the year ending on 31st March, 2020**

(Figure in Rs.)

31.03.2019	EXPENDITURE	31.03.2020	31.03.2020	31.03.2019	INCOME	31.03.2020	31.03.2020
145,532,988.35	1. Interest on deposits, borrowings etc.		150,667,175.93	235,673,673.11	1. Interest and discount		234,335,819.42
54,057,991.91	2. Salaries and allowances and provident fund		60,746,806.40	487,737.62	2. Commission, exchange and brokerage		539,366.12
46,400.00	3. Directors and local committee members' Fees and allowances		44,600.00	0.00	3. Subsidies and donations		0.00
4,782,449.65	4. Rent, taxes, Insurance, Electricity, etc.		5,111,422.23	0.00	4. Income from non-banking assets and profits from sale of or dealing with such assets		0.00
390,521.00	5. Law Charges		608,191.40	7,908,826.92	5. Other Income		13,191,541.14
483,774.32	6. Postage, Telegrams and Telephone charges		424,614.48				
324,000.00	7. Audit Fees		334,750.00				
3,099,215.72	8. Depreciation on & repairs to property		3,908,496.55	0.00	7. Loss (if any)		0.00
969,709.84	9. Stationery, Printing and Advertisement etc.,		649,086.34				
0.00	10. Loss from sale of or dealing with non banking assets		0.00				
3,573,701.60	11. Other Expenditure :		3,982,057.03				
23,703,383.00	12. Provision :		11,434,080.00				
7,106,102.26	13. Profit		10,155,446.32				
244,070,237.65	<b>TOTAL</b>		248,066,726.68	244,070,237.65	<b>TOTAL</b>		248,066,726.68

**THE BARODA CITY CO-OPERATIVE BANK LTD.,  
SANSTHA VASAHAAT, RAOPURA, VADODARA  
BALANCE SHEET AS ON 31.03.2020**

(Figure in Rs.)

31.03.2019	LIABILITIES	31.03.2020	31.03.2020	31.03.2019	ASSETS	31.03.2020	31.03.2020
70,000,000.00	<b>1. Capital :</b>		70,000,000.00	25,864,002.04	<b>1. Cash :</b>		27,437,840.58
	(i) Authorized Capital	70,000,000.00			Cash in hand with Reserve Bank, State Bank of India, State Co. operative bank and Central Co. operative Bank.	24,223,183.46	
41,991,180.00	4199118 Shares of Rs. 10/-each					3,214,657.12	
	(ii) Subscribed Capital		44,005,260.00	542,482,741.87	<b>2. Balance with other Banks :</b>		532,947,471.42
	4199118 Shares of Rs. 10/-each				(i) Current Deposits	158,596,707.42	
	Of (iii) above, held by				(ii) Savings Bank Deposits	0.00	
	(a) Individuals	44,005,260.00			(iii) Fixed Deposits	374,350,764.00	
					<b>3. Money at call and short notice :</b>		
438,653,681.83	<b>2. Reserve Fund and other reserves :</b>		448,116,512.09	967,448,317.66	<b>4. Investments :</b>		1,090,600,417.07
0.00	<b>3. Principal/Subsidiary State Partnership Fund Account :</b>		0.00		(i) In Central and State Government securities (at book value)	1,030,424,345.39	
2,496,046,191.30	<b>4. Deposits</b>		2,592,315,386.61		Face Value Rs.1,03,44,79,392.00		
					Market Value Rs.1,07,43,59,013.06		
0.00	<b>5. Borrowings :</b>		0.00		(ii) Other Trustee Securities		30,550.00
2,728.00	<b>6. Bills for collection being bills receivable as per contra</b>		0.00		(iii) Shares in Co-operative Institutions other than in item(s) below		
0.00	<b>7. Branch adjustments</b>		0.00	0.00	(iv) Other Investment (Mutual Fund)	60,145,521.68	
485,978,033.12	<b>8. Overdue interest reserve N.P.A.Int.</b>		509,218,473.12		<b>5. Investments out of the Principal/ Subsidiary State Partnership Fund</b>		0.00
11,853,337.47	<b>9. Interest payable</b>		12,586,316.47	1,485,171,738.17	<b>6. Advances :</b>		1,467,960,045.26
80,767,774.09	<b>10. Other Liabilities</b>		89,412,031.13				
				21,345,951.86	<b>7. Interest Receivable</b>		25,215,898.99
7,106,102.26	<b>11. Profit and Loss</b>		10,155,446.32		<b>8. Overdue Interest reserve</b>		509,218,473.12
				485,978,033.12	<b>9. Bills receivable being bills for collection as per contra</b>		0.00
	<b>12. CONTINGENT LIABILITIES :</b>						
	(i) Unclaimed Deposit Deaf Fund	15,557,457.52		2,728.00	<b>10. Branch Adjustments</b>		10,000.00
				5,661,360.68	<b>11. Building</b>		8,480,608.45
				11,027,297.45	<b>12. Furniture and Fixtures</b>		10,662,263.93
				196,433.38	<b>13. vehicle</b>		157,147.00
				1,837,499.92	<b>14. Computer</b>		7,240,955.04
				414,000.00	<b>15. Solar System</b>		811,533.03

				14,968,923.92	16. Other Asstets		25,066,771.85
3,562,399,028.07	TOTAL		3,705,809,425.74	3,562,399,028.07	TOTAL		3,705,809,425.74