

THE BARODA CITY CO-OPERATIVE BANK LTD.,							
SANSTHA VASAHAT, 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		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	TOTAL		248,066,726.68	244,070,237.65	TOTAL		248,066,726.68

THE BARODA CITY CO-OPERATIVE BANK LTD.,							
SANSTHA VASAHAT, 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	1. Capital :		70,000,000.00	25,864,002.04	1. Cash :		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	
	70,00,000 Shares of Rs. 10/-each						
	4199118 Shares of Rs.10each					3,214,657.12	
41,991,180.00	(ii) Subscribed Capital		44,005,260.00	542,482,741.87	2. Balance with other Banks :		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	
				0.00	3. Money at call and short notice :		
438,653,681.83	2. Reserve Fund and other reserves :		448,116,512.09	967,448,317.66	4. Investments :		1,090,600,417.07
0.00	3. Principal/Subsidiary State Partnership Fund Account :		0.00		(i) In Central and State Government securities (at book value)	1,030,424,345.39	
2,496,046,191.30	4. Deposits		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	5. Borrowings :		0.00		(ii) Other Trustee Securities		
2,728.00	6. Bills for collection being bills receivable as per contra		0.00		(iii) Shares in Co-operative Institutions other than in item(s) below	30,550.00	
0.00	7. Branch adjustments		0.00	0.00	(iv) Other Investment (Mutual Fund)	60,145,521.68	
485,978,033.12	8. Overdue interest reserve N.P.A.Int.		509,218,473.12		5. Investments out of the Principal/ Subsidiary State Partnership Fund	0.00	
11,853,337.47	9. Interest payable		12,586,316.47	1,485,171,738.17	6. Advances :		1,467,960,045.26
80,767,774.09	10. Other Liabilities		89,412,031.13		7. Interest Receivable		25,215,898.99
7,106,102.26	11. Profit and Loss		10,155,446.32		8. Overdue Interest reserve		509,218,473.12
				485,978,033.12	9. Bills receivable being bills for collection as per contra		0.00
	12. CONTINGENT LIABILITIES :				10. Branch Adjustments		10,000.00
	(i) Unclaimed Deposit Deaf Fund	15,557,457.52		2,728.00	11. Building		8,480,608.45
				0.00	12. Furniture and Fixtures		10,662,263.93
				5,661,360.68	13. vehicle		157,147.00
				11,027,297.45	14. Computer		7,240,955.04
				196,433.38	15. Solar System		811,533.03
				1,837,499.92	16. Other Asstets		25,066,771.85
				414,000.00			
				14,968,923.92			
3,562,399,028.07	TOTAL		3,705,809,425.74	3,562,399,028.07	TOTAL		3,705,809,425.74