

**THE BARODA CITY CO-OPERATIVE BANK LTD.,**  
**SANSTHA VASAHAT, RAOPURA, VADODARA**  
**Profit & Loss Account for the year ending on 31st March, 2021**

(Figure in Rs.)

31.03.2020	EXPENDITURE	31.03.2021	31.03.2021	31.03.2020	INCOME	31.03.2021	31.03.2021
150,667,175.93	1. Interest on deposits, borrowings etc.		149,530,743.13	234,335,819.42	1. Interest and discount		218,660,809.48
60,746,806.40	2. Salaries and allowances and provident fund		56,746,050.87	539,366.12	2. Commission, exchange and brokerage		751,834.16
44,600.00	3. Directors and local committee members' Fees and allowances		27,200.00	0.00	3. Subsidies and donations		0.00
5,111,422.23	4. Rent, taxes, Insurance, Electricity, etc.		5,009,719.48	0.00	4. Income from non-banking assets and profits from sale of or dealing with such assets		0.00
608,191.40	5. Law Charges		57,727.00	13,191,541.14	5. Other Income		14,455,282.62
424,614.48	6. Postage, Telegrams and Telephone charges		824,153.75				
334,750.00	7. Audit Fees		261,525.00				
3,908,496.55	8. Depreciation on & repairs to property		5,239,053.00	0.00	7. Loss (if any)		0.00
649,086.34	9. Stationery, Printing and Advertisement etc.,		1,310,129.15				
0.00	10. Loss from sale of or dealing with non banking assets		0.00				
3,982,057.03	11. Other Expenditure :		3,220,477.85				
11,434,080.00	12. Provision :		6,161,809.00				
10,155,446.32	13. Profit		5,479,338.03				
248,066,726.68	TOTAL		233,867,926.26	248,066,726.68	TOTAL		233,867,926.26

**THE BARODA CITY CO-OPERATIVE BANK LTD.,**  
**SANSTHA VASAHAT, RAOPURA, VADODARA**  
**BALANCE SHEET AS ON 31.03.2021**

(Figure in Rs.)

31.03.2020	LIABILITIES	31.03.2021	31.03.2021	31.03.2020	ASSETS	31.03.2021	31.03.2021
70,000,000.00	1. Capital :		70,000,000.00	27,437,840.58	1. Cash :		21,386,917.53
	(i) Authorized Capital 70,00,000 Shares of Rs. 10/-each	70,000,000.00			Cash in hand with Reserve Bank, State Bank of India, State Co. operative bank and Central Co. operative Bank	19,369,580.41	
44,005,260.00	(ii) Subscribed Capital 4400526 Shares of Rs.10each		47,304,720.00	532,947,471.42	2. Balance with other Banks :	2,017,337.12	589,404,268.07
	Of (iii) above, held by				(i) Current Deposits	183,911,422.07	
	(a) Individuals	47,304,720.00			(ii) Savings Bank Deposits	0.00	
				0.00	(iii) Fixed Deposits	405,492,846.00	
448,116,512.09	2. Reserve Fund and other reserves :		455,041,848.41	1,090,600,417.07	3. Money at call and short notice :		
0.00	3. Principal/Subsidiary State Partnership Fund Account :		0.00		4. Investments :		1,439,570,572.40
2,592,315,386.61	4. Deposits		2,893,642,989.26		(i) In Central and State Government securities (at book value)	1,434,540,272.39	
0.00	5. Borrowings :		0.00		Face Value Rs.1,45,44,79,392.00		
0.00	6. Bills for collection being bills receivable as per contra		0.00		Market Value Rs.1,48,40,33,693.94		
0.00	7. Branch adjustments		0.00		(ii) Other Trustee Securities	30,550.00	
509,218,473.12	8. Overdue interest reserve N.P.A.Int.		540,167,270.88		(iii) Shares in Co-operative Institutions other than in item(s) below		
12,586,316.47	9. Interest payable		5,759,348.00	1,467,960,045.26	(iv) Other Investment (Mutual Fund)	4,999,750.01	
89,412,031.13	10. Other Liabilities		106,548,666.51		5. Investments out of the Principal/ Subsidiary State Partnership Fund	0.00	
10,155,446.32	11. Profit and Loss		5,479,338.03		6. Advances :		1,391,032,467.70
				509,218,473.12	7. Interest Receivable		27,495,344.82
	12. CONTINGENT LIABILITIES :				8. Overdue Interest reserve		540,167,270.88
	(i) Unclaimed Deposit Deaf Fund	24,320,336.02		0.00	9. Bills receivable being bills for collection as per contra		0.00
				10,000.00	10. Branch Adjustments		0.00
				8,480,608.45	11. Building		9,021,750.45
				10,662,263.93	12. Furniture and Fixtures		9,967,759.08
				157,147.00	13. vehicle		125,717.00
				7,240,955.04	14. Computer		5,725,545.03
				811,533.03	15. Solar System		486,919.03
				25,066,771.85	16. Other Asstets		19,559,649.10
3,705,809,425.74	TOTAL		4,053,944,181.09	3,705,809,425.74	TOTAL		4,053,944,181.09