

THE RAJASTHAN URABN CO-OPERATIVE BANK LTD., JAIPUR
BANKING REGULATION ACT, 1949
THE THIRD SCHEDULE (SE SECTION 29)
Form - A

BALANCE SHEET AS ON 31.03. 2013

Amount as on 31.03.2012	CAPITAL & LIABILITIES		Amount as on 31.03.2013	Amount as on 31.03.2012	PROPERTY & ASSETS		Amount as on 31.03.2013
	1. CAPITAL			1354787.00	1. CASH		835385.00
	(i) Authorized Capital Rs.				2. BALANCE WITH OTHER BANKS		68289896.15
100000000.00	10,00,00,000/-	100000000.00		23275294.45			
	10,00,000 Shares of Rs. 100/- each				5094665.79	With RBI	17224649.06
30370000.00	(ii) Subscribed Capital		51842700.00		10964.11	With SBI	10964.11
	517138 Shares of Rs. 100/- each				35254.77	State Co-operative Bank and	20132812.34
	2386 shares of Rs. 50/- each				27436.05	Central Co-operative Bank	27503.05
	(iii) Amount called upOn..... shares at Rs..... Eachless calls unpaidOf (ii) above held by:						
	(a) Individuals		51833100.00			(i) Current Deposits with Other Bank's	30893967.59
30360400.00	(b) Co-operative Institutions	9600.00		8502804.14		3. BALANCE WITH OTHER BANKS IN FDR	25502088.00
9600.00	(c) State Government	0.00			0.00	i) Lokvikas Urban Bank	0.00
0.00					8502804.14	(iii) Fixed Deposits	25502088.00
48294044.41	2. RESERVE FUND & OTHER RESERVES		49285705.15			4. MONEY AT CALL AND SHORT NOTICE	
	(i) Statutory Reserve		508025.85		27507000.00	5. INVESTMENT	30889408.50
	(ii) Agricultural (Credit Stabilization Fund)					(i) In Central and State Government Securities (at Book Value)	29430600.00
42361974.56	(iii) Building Fund	1630600.00				Face Value Rs. 2,95,00,000/-	
	(iv) Dividend Equalization Fund					Market Value Rs.	
	(v) Special Bad Debts Reserves					(ii) Other trustee securities(Reliance/SBI Liquid)	1451808.50
4912419.00	(vi) Bad & Doubtful Debts Reserve	6569794.74				(iii) Shares in Co-op. Institutions other than in item (5) below	2100.00
	(vii) Investment Depreciation Reserve					(iv) Other investment (to be specified)	4900.00
-	(viii) Overdue Interest Reserve		-			6. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND	
-	(ix) Other Funds and reserves		37269466.56			(i) Central Co-operative Banks	
	(a) Share Transfer fund/Admission fee fund		4175.00			(ii) Primary Agricultural Credit Societies	
2900.00	(b) Provision for other Assets	0.00				(iii) Other Societies	
0.00	(c) Contingent Provision against Std. Assets	258000.00					
258000.00	(d) Nominal Membership	17690.00					
17670.00	(e) Provision for Bonus and Salary						
226281.00	/Gratuity & Etc.	2784583.00					
6774.00	(f) Provision for Education Fund	6774.00					

	(g) Provision on Leave Encashment	236596.00					
	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP			87789616.44	7. ADVANCES		55341611.76
	Fund Account:For share capital of				(i) Short-term Loans, cash credits and over-drafts and Bill DiscountedOf which secured against.	28108126.76	
	(i) Central Co-operative Banks			69248783.44	(a) Government and other approved securities		
	(ii) Primary agricultural credit societies				(b) Other tangible securities'@.....Rs.....		
	(iii) Other Societies			Of the advances, amount overdueConsidered bad and doubtful of recovery		
	4. DEPOSITS & OTHER ACCOUNTS		144812276.76		(ii) Medium-term LoansOf which secured against Immovable Proerty-	25550.00	
137256182.15					(a) Government and other approved securities		
	(i) Fixed Deposits	53440283.96		42795.00	(b) Other tangible securities'@.....Rs.....		
	(a) Individuals			Of the advances, amount overdueConsidered bad and doubtful of recovery		
	(b) Central Co-operative Banks				(iii) Long-term LoansOf which secured against Immovable Proerty-	27207935.00	
	(c) Other Societies				(a) Government and other approved securities		
98011350.34				18498038.00	(b) Other tangible securities'@.....Rs.....		
	(ii) Recurring Deposits	3628525.50		Of the advances, amount overdueConsidered bad and doubtful of recovery		
	(a) Individuals				CONTINGENT LIABILITIES		
	(b) Central Co-operative Banks				(i) Outstanding liabilities for guarantees issued		-
	(c) Other Societies				(ii) Others (AUCA)Advance Under Collection Account		0.00
1430987.00				6434835.00	8. INTEREST RECEIVABLE		2978025.00
16310555.37				2647859.00	Loans & Investments		
	(ii) Savings Bank Deposits	32672654.42			9. BILLS RECEIVABLE BEING BILLS FORCOLLECTION AS PER CONTRA		
	(a) Individuals				10. BRANCH ADJUSTMENT		2213359.71
	(b) Central Co-operative Banks				11. PREMISES LESS DEPRECIATION		0.00
	(c) Other Societies				12. FURNITURE & FIXTURE		8920818.39
21503289.44					LESS DEPRECIATION		
	(iii) Current Deposits	55070812.88					
	(a) Individuals						
	(b) Central Co-operative Banks			1404200.99			
	(c) Other Societies						
	5. BORROWINGS			9931673.38			
	From the Reserve Bank (The National Bank)of India/State/Central Co-operative Bank						

	(i) Short-term Loans, cash credits and over-drafts - Of which secured against -						
	(a) Government and other approved securities		500719.00		13. OTHER ASSETS(To be specified)		1252193.61
	(b) Other tangible securities			316000.00	(a) Utility & Services	328100.00	
	(ii) Medium-term LoansOf which secured against			0.00	(b) Sundry Debtors	16072.00	
	(a) Government and other approved securities			184719.00	(c) Stationary	218478.30	
	(b) Other tangible securities			0.00	(d)Service Tax	689543.31	
	(iii) Long-term LoansOf which secured against			0.00	(e) Bills Branch Embezzlementof previous years	0.00	
	(a) Government and other approved securities		61546998.93		14. NON-BANKING ASSETS ACQUIREDIN SATISFACTION OF CLAIMS (STATINGMODE OF VALUATION)		
	(b) Other tangible securities				15. PROFIT AND LOSS		60342541.22
	(iv) Loans from other sources (sources andsecurities to be specified)			61546998.93	(i) P&L Upto 31.03.2012	60342541.22	
	6. BILLS FOR COLLECTION BEING BILLSRECEIVBLE AS PER CONTRA			0.00	(ii)P&L 31.03.2013	0.00	
	7. BRANCH ADJUSTMENT		-				
3834852.18	8. INTEREST PAYABLE	4249307.40					
3501416.88	9. OTHER LIABILITIES	5351951.00					
	1477181.60 (i) Bills Payable/Pay Order's	2097949.00					
	12102.00 (ii) Share Application Money	3600.00					
	0.00 (iii) Clearing Adjustment	0.00					
	1972018.28 (iv) Sundries	3249268.00					
	40115.00 (v) Credit Balance Hypo.	1134.00					
1204457.71	10. PROFIT & LOSS ACCOUNT	1023387.03					
	Profit as per last balance sheet less appropriations						
	1204457.71 profit for the yeart 31.03.2013	1023387.03					
	from the Profit and Loss accounts Total						
	CONTINGENT LIABILITIES						
	(i) Outstanding liabilities for guarantees issued	-					
	(ii) Others constituent liabilities						
6434835.00	Advance Under Collection Account	0.00					
230895788.33	GRAND TOTAL	256565327.34	230895788.33		GRAND TOTAL		256565327.34

For The Rajasthan Urban Co-op. Bank Ltd.

(S.C. Gupta)
Manager

(Lalit Kumar Jain)
Managing Director

(R.K. Bakliwal)
Director

(Viral Chopra)
Director

(Sanjay Bhandari)
Director

(Kunal Lalani)
Vice Chairman

(Ajay Chopra)
Chairman

THE RAJASTHAN URABN CO-OPERATIVE BANK LTD., JAIPUR
BANKING REGULATION ACT, 1949

Form - B

FORM OF PROFIT AND LOSS ACCOUNT

Profit and Loss Account for the year ended 31.03.2013

Amount as on 31.03.2012	EXPENDITURE	Amount as on 31.03.2013	Amount as on 31.03.2012	INCOME	Amount as on 31.03.2013
6041553.70	Interest on Deposits & Borrowings	7309633.61	10115782.56	Interest and Discount	14323496.53
6556458.26	Salaries, Allowance & Providend fund	6558964.68	1483523.70	Commission, Exchange & Brokerage	2250258.22
	Directors & Local committee members fee and allowances			Subsidies and donations	
2757100.00	Rent, Taxes, Insurance and Lighting	3455370.85		Income from non-banking assets and profit from sale of or dealing with such assets	
244853.00	Law Charges	242930.00	9276395.32	Other Receipts	6320285.70
181473.00	Postage & Telegram & Telephone Charges	148107.09	0.00	Loss (if any)	0.00
267949.00	Auditor's Fee	234132.00			
2688493.36	Depreciation and repairs to property	2187824.27			
156872.40	Stationary, printing and advertisement etc.	191614.02			
776491.15	Loss from sale of or dealing with non-banking assets				
	Other Expenditure	1542076.90			
	Provision for NPA				
	Provision for Overdue Interest				
	Interest reversed of NPA				
	Accounts				
1204457.71	Balance of Profit2012-13	1023387.03			
20875701.58	TOTAL	22894040.45	20875701.58	TOTAL	22894040.45

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