



# BARODA U. P. BANK, GORAKHPUR

## Balance Sheet as on 01.04.2020

(Rs. in thousand)

CAPITAL & LIABILITIES	Schedule No	AS ON
		01.04.2020
Capital	1	2078516
Reserve & Surplus	2	20720747
Deposits	3	487263563
Borrowings	4	33135975
Other Liabilities & Provisions	5	26960808
<b>Total</b>		<b>570159609</b>
<b>ASSETS</b>		
Cash & Balance with Reserve Bank of India	6	22263493
Balance with Banks & money at Call and Short Notice	7	162904441
Investments	8	195882756
Advances	9	170725456
Fixed Assets	10	560315
Other Assets	11	17823148
<b>Total</b>		<b>570159609</b>
Contingent Liabilities	12	8924052
Bills for Collections (Contra)		2083496

The schedules referred to above form an integral part of the Balance Sheet Under reference to our separate report of even date attached.

For B C Jain & Co.  
Chartered Accountants  
FRN. 001099C

(CA B. K. Pandey)  
Partner  
M. No. 079186

UDIN: 20079186AAAACR6308

(D. P. Gupta)  
Chairman

(Jitendra Kumar)  
General Manager



(Neeraj Kumar Rastogi)  
Chief Manager (Operations)

Date- 23.07.2020

Place- Raebareli



# BARODA U. P. BANK, GORAKHPUR

## Schedule -1

### CAPITAL

(Rs. in thousand)

		As on 01.04.2020	
I.	<b>For Nationalised Bank</b>		
	Capital (Fully owned by Central Government)	Not Applicable	
	<b>Total</b>	-	
II.	<b>For Banks Incorporated Outside India Capital</b>		
	(i) The Amount brought in by banks by way of start up capital (as prescribed by RBI should be shown under this head)	Not Applicable	
	(ii) Amount of Deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949	Not Applicable	
	<b>Total:</b>	-	
	<b>For Other Banks:</b>		
III.	Authorised Capital 2000000000 shares of Rs.10/- each	20000000	
	Issued Capital 207851630 shares of Rs.10/- each	2078516	
	Subscribed Capital 207851630 shares of Rs.10/- each	2078516	
	Called up Capital 207851630 shares of Rs.10/- each	2078516	
	Less: Calls Unpaid	-	
	Add: Forfeited Shares	-	
	<b>Total</b>	<b>2078516</b>	
	IV	Share Capital Deposit	
		<b>Grand Total</b>	<b>2078516</b>





**BARODA U. P. BANK, GORAKHPUR**

**SCHEDULE-2  
RESERVE & SURPLUS**

(Rs. in thousand)

		As on 01.04.2020
<b>I.</b>	<b>Statutory Reserves</b>	<b>6404644</b>
	Opening Balance	6404644
	Additions during the year	
	Deductions during the year	-
<b>II.</b>	<b>Capital Reserves</b>	<b>530898</b>
	Opening Balance	530898
	Additions during the year	0
	Deductions during the year	-
<b>III.</b>	<b>Share Premium</b>	-
	Opening Balance	-
	Additions during the year	-
<b>IV.</b>	<b>Investment Fluctuation Reserves</b>	<b>1296234</b>
	Opening Balance	1296234
	Additions during the year	
	Deductions during the year	-
<b>V.</b>	<b>Revenue &amp; Other Reserves</b>	<b>3689230</b>
<b>A</b>	<b>General Reserve</b>	<b>3334407</b>
	Opening Balance	3334407
	Additions during the year	0
<b>B</b>	<b>PF Contingency Reserves</b>	254823
	Opening Balance	254823
	Additions during the year	0
	Deductions during the year	
<b>C</b>	<b>Tecnology Upgradation Reserves</b>	100000
	Opening Balance	100000
	Additions during the year	0
	Deductions during the year	
<b>VI</b>	<b>Balance of Profit &amp; Loss Account</b>	<b>8799741</b>
	<b>Total ( I, II, III, IV,V,&amp;VI,)</b>	<b>20720747</b>

**SCHEDULE-3  
DEPOSITS**

(Rs. in thousand)

		As on 01.04.2020
<b>A(I).</b>	<b>Demand Deposits</b>	6341543
	(I) From Banks	1820
	(ii) From Others	6339723
<b>A(II).</b>	<b>Savings Bank Deposits</b>	323402528
<b>A(III).</b>	<b>Term Deposits</b>	157519492
	(I) From Banks	6426100
	(ii) From Others	151093392
	<b>Total ( I, II &amp; III )</b>	487263563
<b>B.</b>	(I) Deposits of branches in India	487263563
	(ii) Deposits of branches outside India	-
	<b>Total</b>	<b>487263563</b>



**BARODA U. P. BANK, GORAKHPUR****SCHEDULE-4  
BORROWINGS**

(Rs.in thousand)

		As on
		01.04.2020
I.	<b>I. Borrowings in India</b>	<b>33135975</b>
	(i) Reserve Bank of India	-
	(ii) Other Banks	944591
	(iii) Other Institution & Agencies	32191384
II.	<b>Borrowings outside India</b>	-
	<b>Total ( I &amp; II )</b>	<b>33135975</b>
	Secured Borrowings included in I and II above	944591

**SCHEDULE-5  
OTHER LIABILITIES AND PROVISIONS**

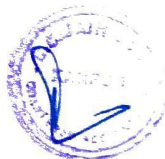
(Rs. in thousand)

		As on
		01.04.2020
I.	Bills Payable	858782
II.	Inter Office Adjustments (Net)	1883551
III.	Interest Accrued	6294731
IV.	Provisions For Standard Assets	462720
V.	Others (Including Provisions)	17461024
	<b>Total</b>	<b>26960808</b>

**SCHEDULE-6  
CASH AND BALANCE WITH RESERVE BANK OF INDIA**

(Rs.in thousand)

		As on
		01.04.2020
I.	Cash in Hand	2654507
II.	Balance with Reserve Bank of India	
	(I) In Current Account	19608986
	(ii) In Other Accounts	-
	<b>Total</b>	<b>22263493</b>



**BARODA U. P. BANK, GORAKHPUR****SCHEDULE-7****BALANCE WITH BANK AND MONEY AT CALL AND SHORT NOTICE**

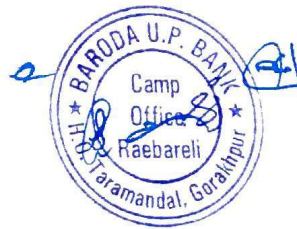
(Rs.in thousand)

		As on 01.04.2020
<b>I.</b>	<b>In India</b>	
	(i) Balance with Banks	
	(a) In Current Accounts	8212420
	(b) In Other Deposit Accounts	154692021
	(ii) Money at Call and Short Notice	
	(a) With bank	-
	(b) With Other Institutions	-
	Sub Total (i) & (ii)	162904441
<b>II.</b>	<b>Outside India</b>	-
	Sub Total	-
	<b>TOTAL ( I &amp; II )</b>	<b>162904441</b>

**SCHEDULE-8****INVESTMENTS**

(Rs.in thousand)

		As on 01.04.2020
<b>I.</b>	<b>Investment in India in</b>	
	(i) Government Securities	190947579
	(ii) Other approved securities	0
	(iii) Shares	3639
	(iv) Debentures & Bonds	3912882
	(v) Subsidiaries and/or Joint Ventures	0
	(vi) Others : Units & Mutual Fund	1530461
	Less Premium Amortised & Provision	511805
	<b>Sub Total</b>	<b>195882756</b>
<b>II.</b>	<b>Investment Outside India</b>	<b>NIL</b>
	Sub Total	-
	<b>TOTAL ( I&amp;II )</b>	<b>195882756</b>



**BARODA U. P. BANK, GORAKHPUR****SCHEDULE-9****ADVANCES**

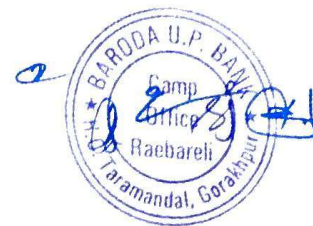
(Rs. in thousand)

		As on 01.04.2020
A.	(i) Bills Purchased and Discounted	0
	(ii) Cash Credits, Overdrafts & Loans repayable on demand	133343742
	(iii) Term Loans	37381714
	<b>Sub Total</b>	<b>170725456</b>
B.	(I) Secured by Tangible Assets	166900877
	(ii) Covered by Bank/Government Guarantees	44746
	(ii) Unsecured	3779833
	<b>Sub Total</b>	<b>170725456</b>
C.	I. Advances in India	
	(I) Priority Sector	148997795
	(ii) Public Sector	-
	(iii) Banks	3340000
	(iv) Others	18387661
	<b>Sub Total</b>	<b>170725456</b>
	II. Advances Outside India	NIL
<b>Sub Total</b>	-	
<b>TOTAL</b>		<b>170725456</b>

**SCHEDULE-10****FIXED ASSETS**

(Rs. in thousand)

		As on 01.04.2020
I.	<b>Premises</b>	
	At cost as on 31 March of the Preceding year	11795
	Additions during the year	0
	Deduction during the year	0
		<b>11795</b>
	Depreciation to date	0
<b>Total (I)</b>	<b>11795</b>	
II.	<b>Other Fixed Assets (Including Furniture &amp; Fixtur</b>	
	At cost as on 31 March of the Preceding year	2438662
	Additions during the year	130268
	Deduction during the year	36862
		2532068
	Depreciation as to date	1983548
<b>Total (II)</b>	<b>548520</b>	
<b>TOTAL ( I+II )</b>		<b>560315</b>



**BARODA U. P. BANK, GORAKHPUR****SCHEDULE-11  
OTHER ASSETS**

(Rs. in thousand)

		As on 01.04.2020
I	Inter Office Adjustment (net)	0
II	Interest accrued	9274421
III	Tax paid in Advance/Tax deducted at Source	2541203
IV	Stationery & Stamps	22726
V	Prepaid Expenses	47462
VI	Deferred Tax Assets	1443131
VII	Others	4494205
<b>TOTAL</b>		<b>17823148</b>

**SCHEDULE-12  
CONTINGENT LIABILITIES**

(Rs.in thousand)

		As on 01.04.2020
I	Claims against the bank not acknowledged as debts	443775
II	Guarantees given on behalf of constituents:	
	(a) In India	70398
	(b) Outside India	-
III	Acceptances, Endorsements & other obligations Other items for which the Bank is contingently liable	
	(a) Income Tax Demand	7356984
	(b) Amount Transferred to "Depositor Education and Awareness Fund Scheme 2014"	1052895
<b>TOTAL</b>		<b>8924052</b>

