



## M/S SAKET KALANI & ASSOCIATES

Chartered Accountants

H.O.: 'Radhe Ban', Roopangarh road,  
Madanganj-Kishangarh-305801

Branches: Ajmer, Beawar, Pali.

Phone: 9413832208 (CA Saket Kalani), 9413832209 (CA Rasik Kalani)

E-mail id: [saketkalani@gmail.com](mailto:saketkalani@gmail.com), UCN: 1000264

### DEAF Certificate

To,  
**The Barmer Central Cooperative Bank Ltd. Barmer**  
**Mahaveer Nagar, Barmer (Rajasthan) 344001**

We, M/s SAKET KANANI & ASSOCIATES hereinafter referred to as "Statutory Central Auditors" have been requested by (The Barmer Central Cooperative Bank Ltd. Barmer), having its registered office at the above mentioned address, to issue the Annual Certificate containing the details of returns filed with the Reserve Bank of India ("the Statement") for the financial year 2023-24 for the purpose of submission to Reserve Bank of India (RBI) in accordance with the Depositor Education and Awareness Fund Scheme, 2014 and the following circulars of Reserve Bank of India —

- i. DBOD.No.DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014
- ii. DBOD.No.DEAF Cell.BC.123/30.01.002/2013-14 dated June 25, 2014
- iii. DBOD.No.DEAF Cell.BC. 126 /30.01.002/2013-14 dated, June 26, 2014
- iv. DBR No. DEA Fund Cell.3044/30.01.002/2017-18 dated September 27, 2017v.
- v. DBR.DEA Fund Cell.BC.No.110/30.01.002/2017-18, dated June 7, 2018
- vi. DBR.No.DEA Fund Cell.1642 /30.01.002/2018-19, dated August 27, 2018

### **Auditor's Responsibility**

1. Pursuant to the requirements of the Depositor Education and Awareness Fund Scheme, 2014, it is our responsibility to provide a reasonable assurance whether the returns filed by the bank with the RBI have been correctly compiled by the bank in accordance with the Depositor Education and Awareness Fund Scheme, 2014.
2. The following documents have been furnished by the bank:
  - a) Copy of monthly returns in Form I and Form II filed with RBI duly certified by the concurrent auditors of the bank
  - b) Details of settlement made by the branches of the bank to customers
  - c) Other books and records of the bank and
  - d) Written representation.
3. We have performed the following procedures:
  - a) Verified Form I and Form II
  - b) Verified details received from the branches regarding settlement made to customers on sample basis



- c) Verified that Half-yearly Reconciliation Certificates (Form III) have been submitted on time  
d) Verified that the returns have been correctly compiled in accordance with the Depositor Education and Awareness Fund Scheme, 2014.

4. The balance of DEA Fund as it appears in the books of the bank as on 31.03.2024 is as under  
(Amount in ' crore)

Sr. No	Particular	Current Year 31.03.2024	Previous Year 31.03.2023
1	Opening balance of accounts transferred to the Fund at the beginning of the year	8.2553	3.4325
2	<b>Add:</b> Accounts transferred to the DEA Fund during this year	3.3218	4.8798
3	<b>Less:</b> Claims settled and refund received from the DEA Fund during this year	0.3052	0.0566
4	Closing balance of accounts transferred to the Fund at the end of the year	11.2719	8.2553

5. Based on the procedures performed by us as mentioned in paragraph 4 above, information and explanations given to us by the bank's management and to the best of our knowledge, **we report that the DEA Fund Returns Certificates have been compiled correctly by the bank** in accordance with Depositor Education and Awareness Fund Scheme, 2014.

6. This certificate is issued solely for the purpose of submission to RBI. This certificate should not be used by any other person or for any other purpose.

Place: Kishangarh  
Date: 30/05/2024

FOR SAKET KALANI AND ASSOCIATES  
CHARTERED ACCOUNTANTS

FRN: 017298C

*Saket Kalani*  
Saket  
Kalani

Digitally signed  
by Saket Kalani  
Date: 2024.06.06  
13:14:23 +05'30'

(CA SAKET KALANI)

PARTNER

M.NO.- 413978