

**THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA**

**Audited Balance Sheet as on 31.03.2020**

**CAPITAL AND LIABILITIES**

| PREVIOUS YEAR<br>31.03.2020 | PARTICULARS                                                   | AMOUNT (Rs.)<br>31.03.2021 | TOTAL                |
|-----------------------------|---------------------------------------------------------------|----------------------------|----------------------|
|                             | <b>1. CAPITAL</b>                                             |                            |                      |
| 1000000000.00               | i) Authorised Capital 10000000 shares of Rs. 100.00 each.     | 1000000000.00              |                      |
|                             | ii) Subscribed Capital 3969593 shares of Rs. 100.00 each.     |                            |                      |
|                             | iii) Amount called upto 3969593 shares of Rs. 100.00 each.    |                            |                      |
|                             | a) Individuals                                                |                            |                      |
| 157873700.00                | b) Co-operative Institutions                                  | 163929300.00               |                      |
| 233030000.00                | c) State Government                                           | 233030000.00               | 396959300.00         |
|                             | <b>2. RESERVE FUND &amp; OTHER RESERVES</b>                   |                            |                      |
| 164744604.39                | i) Statutory Reserves                                         | 164812004.39               |                      |
| 55767977.00                 | ii) Agricultural Credit Stabilisation Fund                    | 57453564.00                |                      |
| 4782322.18                  | iii) Building Fund                                            | 4782322.18                 |                      |
| 48000.00                    | iv) Special Bad Debt. Reserves                                | 48000.00                   |                      |
| 323453.33                   | v) Bad & Doubtful Debt Reserves                               | 323453.33                  |                      |
| 139001.00                   | vi) Investment Depreciation Reserves                          | 139001.00                  |                      |
|                             | vii) Other Funds and Reserves ----->                          |                            |                      |
| 1280160.00                  | a) Share Transfer Fund                                        | 1280160.00                 |                      |
| 3967274.96                  | b) Common Good Fund                                           | 3967274.96                 |                      |
| 235581.84                   | c) Primary Vikas Fund                                         | 235581.84                  |                      |
| 0.00                        | d) Coop. Development Fund                                     | 0.00                       |                      |
| 108100000.00                | e) Provision for NPA                                          | 135000000.00               |                      |
| 258304769.00                | f) Revaluation Reserves                                       | 258304769.00               |                      |
| 0.00                        | g) Coop. Education fund                                       | 0.00                       |                      |
| 35000000.00                 | h) IPDI                                                       | 35000000.00                |                      |
| 8900000.00                  | i) CBS Development Fund                                       | 8900000.00                 |                      |
|                             | <b>3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT</b> |                            | 670246130.70         |
|                             | Per share capital of                                          |                            |                      |
|                             | i) Central Coop. Banks                                        |                            |                      |
|                             | ii) Primary Agri. Credit Societies                            |                            |                      |
|                             | iii) Other Societies                                          |                            | Nil                  |
|                             | <b>4. DEPOSITS AND OTHER ACCOUNTS</b>                         |                            |                      |
|                             | i) <u>Fixed Deposits</u>                                      |                            |                      |
| 4262151703.12               | a) Individuals                                                | 4077237133.33              |                      |
|                             | b) Central Cooperative Banks                                  |                            |                      |
| 146743063.17                | c) Other Societies                                            | 169978696.08               |                      |
|                             | ii) <u>Saving Bank Deposits</u>                               |                            |                      |
| 1535447435.47               | a) Individuals                                                | 1747634823.67              |                      |
|                             | b) Central Cooperative Banks                                  |                            |                      |
| 102158306.83                | c) Other Societies                                            | 101561294.35               |                      |
| 7078997352.29               | <b>Total C/O</b>                                              | <b>6096411947.43</b>       | <b>1067205430.70</b> |



|                |                                                   |                      |                       |
|----------------|---------------------------------------------------|----------------------|-----------------------|
| 7078997352.29  | <b>Total B/F</b>                                  | <b>6096411947.43</b> | <b>1067205430.70</b>  |
| 306732667.36   | iii) <u>Current Deposits</u>                      |                      |                       |
| 6287441.46     | a) Individuals                                    | 481712755.11         |                       |
| 25971163.61    | b) Central Cooperative Banks                      | 0.00                 |                       |
| 2524339.00     | c) Other Societies                                | 21760187.10          |                       |
|                | iv) Money at Call & Short Notice                  | 2312710.00           |                       |
|                |                                                   |                      | <b>6602197599.64</b>  |
|                | <b>5. <u>BORROWINGS</u></b>                       |                      |                       |
|                | i) <b>From RBI/State or Central Coop.banks</b>    |                      |                       |
|                | A <u>Short Term Loans</u>                         |                      |                       |
| 3044654459.00  | CC, overdraft of which secured against            | 3101244355.00        |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
| 155663851.00   | B <u>Medium Term Loan</u>                         | 46427800.00          |                       |
|                | of which secured against                          |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | C <u>Long Term Loans</u>                          |                      |                       |
|                | of which secured against                          |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | ii) <b>From State Bank of India (SBI)</b>         |                      |                       |
|                | A <u>Short Term Loans</u>                         |                      |                       |
|                | CC overdraft of which secured against             |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | B <u>Medium Term Loan</u>                         |                      |                       |
|                | of which secured against                          |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | C <u>Long Term Loans</u>                          |                      |                       |
|                | of which secured against                          |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | iii) <b>From State Government</b>                 |                      |                       |
|                | A <u>Short Term Loans</u>                         |                      |                       |
|                | CC overdraft of which secured against             |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | B <u>Medium Term Loan</u>                         |                      |                       |
|                | of which secured against                          |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
|                | C <u>Long Term Loans</u>                          |                      |                       |
|                | of which secured against                          |                      |                       |
|                | a) Govt. and other approved securities            |                      |                       |
|                | b) Other tangible securities @                    |                      |                       |
| 0.00           | iv) <b>Loans from other sources CDF</b>           | 0.00                 |                       |
| 191492000.00   | v) <b>LTD (Subordinated)</b>                      | 96972000.00          |                       |
| 0.00           | vi) <b>Loan Against Fixed deposit</b>             | 0.00                 | <b>3244644155.00</b>  |
| 205482.99      | <b>6. <u>BILLS FOR COLLECTION BEING Bills</u></b> | 205482.99            | <b>205482.99</b>      |
| 7593.20        | Receivable as per contra                          |                      |                       |
|                | <b>7. <u>BRANCH ADJUSTMENT</u></b>                | 0.00                 | <b>0.00</b>           |
| 10812536349.91 | <b>Total C/O</b>                                  |                      | <b>10914252668.33</b> |



|                |                                              |              |                |
|----------------|----------------------------------------------|--------------|----------------|
| 10812536349.91 | Total B/F                                    |              | 10914252668.33 |
| 56386062.76    | 8. <u>OVERDUE INTEREST RESERVES</u>          | 58239847.62  | 58239847.62    |
| 55010386.61    | 9. <u>INTEREST PAYABLE</u>                   | 31552585.61  | 31552585.61    |
|                | 10. <u>OTHER LIABILITIES</u>                 |              |                |
| 12677850.24    | i) Sundries                                  | 9584027.75   |                |
| 186463.00      | ii) Audit Fee Payable by Bank                | 400000.00    |                |
| 3710220.00     | iii) Bonus/ Exgratia payable                 | 0.00         |                |
| 0.00           | iv) Provision for Gratuity/DA                | 0.00         |                |
| 27500000.00    | v) Contingent Provision agn. Standard Assets | 27500000.00  |                |
| 3153779.98     | vi) Draft Payable                            | 2667862.98   |                |
| 0.00           | vii) Payorder Payable A/C                    | 0.00         |                |
| 2009275.00     | viii) Subsidy Reserve A/c                    | 2359275.00   |                |
| 0.00           | x) Provision on Leave encashment             | 0.00         |                |
| 8578122.69     | xi) Stale Cheque A/c                         | 8556038.69   |                |
| 159265000.00   | xii) Provision on Rural Advances             | 159265000.00 |                |
| 0.00           | xiii) Provision for income Tax               | 0.00         |                |
| 54587407.64    | xiv) Provision against embezzlement          | 54587407.64  |                |
| 0.00           | xv) Provision Intt Charged on NPA A/c        | 0.00         |                |
|                | 11. <u>PROFIT &amp; LOSS</u>                 |              | 264919612.06   |
| 0.00           | Profit as per last Balance Sheet             | 0.00         |                |
| 0.00           | LESS Appropriation                           | 0.00         |                |
| 11829862.44    | ADD Profit for the year brought from P&L A/c | 26601158.04  | 26601158.04    |
| 11207430780.27 | GRAND TOTALS                                 |              | 11295565871.66 |

#### CONTINGENT LIABILITIES

|                                                |     |
|------------------------------------------------|-----|
| 1. Outstanding liabilities for gurantee issued | NIL |
| 2. Others                                      | NIL |
| 3. Total                                       | NIL |

Asstt. Manager

Director

Sr. Manager

Managing Director

District Manager

Chairman

Pardeep H Garg & Co.  
Chartered Accountants



| THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA |                                                                                                                                                                                                          |               |               |
|-------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| Audited Balance Sheet as on 31.03.2021                |                                                                                                                                                                                                          |               |               |
| PROPERTY AND ASSETS                                   |                                                                                                                                                                                                          |               |               |
| Previous Year                                         | PARTICULARS                                                                                                                                                                                              | AMOUNT (Rs.)  | TOTAL         |
| 31.03.2020                                            | <b>CASH</b>                                                                                                                                                                                              | 31.03.2021    |               |
| 44365165.85                                           | 1. Cash in Hand & with RBI, SBI, State Coop. Bank and Central Coop. Banks                                                                                                                                | 55137584.53   | 55137584.53   |
|                                                       | <b>2. Balance with Other Banks</b>                                                                                                                                                                       |               |               |
| 225752385.15                                          | i) Current Deposits                                                                                                                                                                                      | 241081105.07  |               |
| 55000000.00                                           | ii) Saving Bank Deposits                                                                                                                                                                                 |               |               |
|                                                       | iii) Fixed Deposits                                                                                                                                                                                      | 55000000.00   | 296081105.07  |
| 470000000.00                                          | <b>3. MONEY AT CALL &amp; SHORT NOTICE</b>                                                                                                                                                               | 730000000.00  | 730000000.00  |
|                                                       | <b>4. INVESTMENTS</b>                                                                                                                                                                                    |               |               |
|                                                       | i) In Central & State Govt. securities (at Book value & face value )                                                                                                                                     |               |               |
| 352458000.00                                          | a) Central Govt. Securities (F.V. Rs.2400.00 Lakhs, B.V.Rs.2297.28 Lakhs)                                                                                                                                | 229728000.00  |               |
| 925425625.00                                          | b) State Development Loan (F.V. Rs.10167.40 Lakhs, B.V.Rs.10167.98 Lakhs)                                                                                                                                | 1016798125.00 |               |
| 89890350.00                                           | ii) Other trustee securities                                                                                                                                                                             |               |               |
|                                                       | iii) Shares in Coop. institutions & Other than item (5) below                                                                                                                                            | 89890350.00   |               |
|                                                       | iv) Other investments ----->                                                                                                                                                                             |               |               |
| 5000.00                                               | a) in share of Warehousing corporation of India                                                                                                                                                          | 5000.00       |               |
| 17500.00                                              | b) In shares of Pb.Alkalies & Chemicals Ltd.                                                                                                                                                             | 17500.00      |               |
| 9474789.03                                            | c) Spl.bad & Doubtful debts with apex bank                                                                                                                                                               | 10060633.03   |               |
|                                                       |                                                                                                                                                                                                          |               | 1346499608.03 |
|                                                       | <b>5. Investment out of Principal Subsidiary State Partnership Account : In Shares of</b>                                                                                                                |               |               |
|                                                       | i) Central Coop. Banks                                                                                                                                                                                   |               |               |
|                                                       | ii) Primary Agri. Credit Societies                                                                                                                                                                       |               |               |
|                                                       | iii) Other Societies                                                                                                                                                                                     |               |               |
|                                                       | <b>6. Advances :</b>                                                                                                                                                                                     |               |               |
| 6747073115.41                                         | i) <b>Short Term Loans</b>                                                                                                                                                                               | 6607306647.19 |               |
|                                                       | CC, OD & bills discounted of which secured against                                                                                                                                                       |               |               |
|                                                       | a) Govt. & other approved securities @ Rs. NIL                                                                                                                                                           |               |               |
|                                                       | b) Other tangible securities @ Rs.13362.81 Lakhs due from individuals Rs.13162.59 lakhs of the advances amunt overdue Rs.17012.49 Lakhs considered Bad & Doubtful Debt Rs.4157.17 Lakhs as per NPA Norms |               |               |
| 1064725389.60                                         | ii) <b>Medium Term Loans</b>                                                                                                                                                                             | 937059657.46  |               |
|                                                       | CC, OD & bills discounted of which secured against                                                                                                                                                       |               |               |
|                                                       | a) Govt. & other approved securities @ Rs. nil                                                                                                                                                           |               |               |
|                                                       | b) Other tangible securities @ Rs.2401.76 lakhs due from individuals Rs.3393.04 lakhs of the advances amunt overdue Rs. 5699.92 Lakhs considered Bad & Doubtful Debt Rs.6279.57 Lakhs as per NPA Norms   |               |               |
| 9984187320.04                                         | <b>Total C/O</b>                                                                                                                                                                                         |               | 2427718297.63 |



| 9984187320.04  | Balance B/F                                                                                                                                                                                                                                                                                                                                               |              | 2427718297.63               |
|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------------------|
| 526753654.36   | iii) <u>Long Term Loans</u><br>CC, OD & bills discounted of which secured against<br>a) Govt. & other approved securities @ Rs. NIL<br>b) Other tangible securities @ Rs.4832.78 Lakhs<br>due from individuals Rs.4832.78 lakhs<br>of the advances amount overdue Rs.760.36 Lakhs<br>considered Bad & Doubtful Debt Rs. 1745.23 Lakhs<br>as per NPA Norms | 483278192.06 |                             |
|                |                                                                                                                                                                                                                                                                                                                                                           |              | 8027644496.71               |
|                | 7. <u>INTEREST RECOVERABLE</u>                                                                                                                                                                                                                                                                                                                            |              |                             |
| 56386062.76    | a) Interest Suspence                                                                                                                                                                                                                                                                                                                                      | 58239847.62  |                             |
| 29216355.00    | b) Interest recoverable on investments,                                                                                                                                                                                                                                                                                                                   | 35447553.00  |                             |
| 175575139.35   | c) Interest Accured on loan,<br>deposits, employees loans & from NABARD                                                                                                                                                                                                                                                                                   | 321168495.75 |                             |
| 205482.99      | 8. <u>Bills receivable being bills for collection</u><br>(as per contra)                                                                                                                                                                                                                                                                                  | 205482.99    | 414855896.37<br>205482.99   |
| 0.00           | 9. <u>Branch Adjustment</u>                                                                                                                                                                                                                                                                                                                               | 81.80        | 81.80<br>0.00               |
|                | 10. <u>Premises Less Depreciation</u>                                                                                                                                                                                                                                                                                                                     |              |                             |
| 13795175.60    | a) Land & Building                                                                                                                                                                                                                                                                                                                                        | 12443753.60  |                             |
| 258304769.00   | b) Revaluated Reserve(Land&Building)                                                                                                                                                                                                                                                                                                                      | 258304769.00 |                             |
| 14921029.47    | 11. <u>Furniture &amp; Fixture Less Depreciation</u>                                                                                                                                                                                                                                                                                                      | 17097419.87  | 270748522.60<br>17097419.87 |
|                | 12. <u>Other Assets</u>                                                                                                                                                                                                                                                                                                                                   |              |                             |
| 408823.00      | a) Cars                                                                                                                                                                                                                                                                                                                                                   | 347499.00    |                             |
| 18211.68       | b) Library                                                                                                                                                                                                                                                                                                                                                | 18211.68     |                             |
| 525238.14      | c) Stationery in Hand                                                                                                                                                                                                                                                                                                                                     | 281836.30    |                             |
| 2051215.30     | d) Sundry recoverale                                                                                                                                                                                                                                                                                                                                      | 2026589.30   |                             |
| 1954332.00     | e) Income Tax recoverable from Govt.                                                                                                                                                                                                                                                                                                                      | 1954332.00   |                             |
| 223407.00      | f) Telephone, Post Office, Meter securities                                                                                                                                                                                                                                                                                                               | 220197.00    |                             |
| 448149.00      | g) NABARD Reimbursement                                                                                                                                                                                                                                                                                                                                   | 0.00         |                             |
| 695074.45      | h) Prepaid insurance premium                                                                                                                                                                                                                                                                                                                              | 677320.47    |                             |
| 54587407.64    | i) Embezzlement Account                                                                                                                                                                                                                                                                                                                                   | 54587407.64  |                             |
| 3498927.00     | j) Leave Encashment Investment with LIC                                                                                                                                                                                                                                                                                                                   | 3144192.00   |                             |
| 3397642.27     | k) Amt. of Dacoity recoverable from Insurance                                                                                                                                                                                                                                                                                                             | 3397642.27   |                             |
| 0.00           | l) Other Assets                                                                                                                                                                                                                                                                                                                                           | 91830.65     |                             |
| 772445.00      | m) Debt Waiver expenses recoverable from PSCB                                                                                                                                                                                                                                                                                                             | 772445.00    |                             |
| 2874816.54     | n) GST Recoverable                                                                                                                                                                                                                                                                                                                                        | 4466881.71   |                             |
| 0.00           | o) Ex-Gratia Recovrable from GOI                                                                                                                                                                                                                                                                                                                          | 648876.08    |                             |
| 139827.65      | 13. <u>Non Banking Assets acquired in</u><br><u>satisfaction'of Claims</u>                                                                                                                                                                                                                                                                                | 0.00         | 72635261.10<br>0.00         |
| 76490275.03    | 14. <u>Previous year's losses</u>                                                                                                                                                                                                                                                                                                                         | 64660412.59  |                             |
| 0.00           | Losses for the year                                                                                                                                                                                                                                                                                                                                       | 0.00         | 64660412.59                 |
| 11207430780.27 | GRAND TOTALS                                                                                                                                                                                                                                                                                                                                              |              | 11295565871.66              |

Asstt. Manager

Director

Sr. Manager

Managing Director

District Manager

Chairman

Pardeep H Garg & Co.  
Chartered Accountants



**THE BHATINDA CENTRAL CO-OPERATIVE BANK LTD., BHATINDA**  
**Audited PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021**

| EXPENDITURE   |                                                                                     |                     |
|---------------|-------------------------------------------------------------------------------------|---------------------|
| PREVIOUS YEAR | PARTICULARS                                                                         | AMOUNT (Rs.)        |
| 31.03.2020    |                                                                                     | 31.03.2021          |
| 577960657.66  | 1. Interest on deposits, borrowings etc.                                            | 483623179.81        |
| 139817271.33  | 2. Salary, allowance & Provident Fund                                               | 129084177.32        |
| 0.00          | 3. Directors & Local Committee members fee and allowances                           | 0.00                |
| 13639614.71   | 4. Rent, taxes, insurances & lighting charges                                       | 15619122.36         |
| 407799.00     | 5. Law Charges                                                                      | 300067.00           |
| 582063.05     | 6. Postage, telephone & telegramme charges                                          | 592508.14           |
| 203800.00     | 7. Audit Fee                                                                        | 577074.00           |
| 4002926.15    | 8. Depreciation on & repair to property                                             | 3863866.27          |
| 983309.46     | 9. Stationery, printing & Advertisement etc.                                        | 790667.51           |
| 0.00          | 10. Loss from sale of or dealing with Non Banking Assets                            | 0.00                |
| 25299251.15   | 11. Other Expenditure                                                               | 27597809.66         |
| 0.00          | 12. Provision for standard assets & NPA                                             | 26900000.00         |
| 11829862.44   | 13. Net Profit                                                                      | 26601158.04         |
| 774726554.95  | <b>TOTALS</b>                                                                       | <b>715549630.11</b> |
| INCOME        |                                                                                     |                     |
| Previous Year | PARTICULARS                                                                         | AMOUNT (Rs.)        |
| 766804706.29  | 1. Interest & Discount                                                              | 707641631.62        |
| 2524762.89    | 2. Commission Exchange & Brokerage                                                  | 3672684.15          |
| 0.00          | 3. Subsidies & Donations                                                            | 0.00                |
| 0.00          | 4. Income from Non Banking Assets & profit from sale of or dealing with such assets | 0.00                |
| 5397085.77    | 5. Others Receipts                                                                  | 4235314.34          |
| 0.00          | 6. Dividend received                                                                | 0.00                |
| 0.00          | 7. Net Loss Current Year                                                            | 0.00                |
| 774726554.95  | <b>TOTALS</b>                                                                       | <b>715549630.11</b> |

Asstt. Manager

Director

Sr. Manager

Managing Director

District Manager

Chairman

Pardeep H Garg & Co.  
Chartered Accountants



**THE BHATINDA CENTRAL COOPERATIVE BANK LTD; BHATINDA**

**ANNEXURE TO BALANCE SHEET**

| Disclouser of additional information as on 31.03.2021 |                                                                                               | (RS.IN LACS) |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------|--------------|
| Sr. No.                                               | Particulars                                                                                   | 31.03.2021   |
| 1                                                     | Investments only SLR Purpose                                                                  |              |
| a                                                     | Book Value                                                                                    |              |
| b                                                     | Face Value                                                                                    | 12465.26     |
| c                                                     | Market Value                                                                                  | 12567.40     |
|                                                       |                                                                                               | 12567.40     |
| 2                                                     | Advances to directors, their relatives, companies/firms in which they are intrested.          |              |
| a                                                     | Fund based                                                                                    | Nil          |
| b                                                     | Non fund based                                                                                | Nil          |
| 3                                                     | Cost of Deposit- Average cost of deposits                                                     | 5.02%        |
| 4                                                     | N P As                                                                                        |              |
| a                                                     | Gross NPAs                                                                                    | 12181.97     |
| b                                                     | Net NPAs                                                                                      | 9235.61      |
| c                                                     | Percentage of gross NPAs to total advances                                                    | 15.17%       |
| d                                                     | Percentage of net NPAs to net advances                                                        | 11.94%       |
| 5                                                     | Movement of NPAs as on 31.3.20 =11566.53, 31.3.21 =12181.97                                   | 615.44       |
| 6                                                     | Profitability                                                                                 |              |
| a)                                                    | Interest income as a percentage of working funds                                              | 6.69%        |
| b)                                                    | Non-interest income as a percentage of working funds                                          | 0.07%        |
| c)                                                    | Operating profit as a percentage of working funds                                             | 0.51%        |
| d)                                                    | Return on Assets                                                                              | 0.00%        |
| d)                                                    | Business per employee                                                                         | 1091.78      |
| f)                                                    | Profit per employee                                                                           | 0.00         |
| 7                                                     | Provisions                                                                                    |              |
| a                                                     | Provisions on NPAs required to made                                                           | 3003.62      |
| b                                                     | Provisions on NPAs actually made                                                              | 3003.62      |
| c                                                     | Provision required to be made on depreciation in investment                                   | 2.18         |
| d                                                     | Provision actually made on depriciation in investment                                         | 2.18         |
| 8                                                     | Movement in Provisions                                                                        |              |
| a                                                     | Towards NPAs                                                                                  | 269.00       |
| b                                                     | Towards depreciation in investments                                                           | 0.00         |
| c                                                     | Towards standard assets                                                                       | 0.00         |
| d                                                     | Towards Gratuity                                                                              | 0.00         |
| 9                                                     | Payments of insurance premium to the DICGC including arrears if any                           | 90.94        |
| 10                                                    | Penalty imposed by RBI for any violation                                                      | NIL          |
| 11                                                    | Information on extent of arrears in reconciliation of inter bank and inter branches accounts. | 0.00         |
| 12                                                    | CRAR                                                                                          | 9.36%        |
| 13                                                    | Depositer Education Awareness Fund(DEAF) Contingent Liabilities                               | 67.31        |

Asstt. Manager

Sr. Manager

Distt. Manager

Director

Managing Director

Chairman

Pardeep H Garg & Co.  
Chartered Accountants

