টালিবান ফাইটরশিংগী মতাংদা খন্ননবগীদমক সেন্ত্রেল এসিয়া লুচিংবশিংগী মীফম পাঙ্থে।কশ্রে

অসগবাট, ওগষ্ট ০৬(এক্সেন্সী) :

অফঘানিষ্টানদা টালিবান ফাইটরশিংনা চখরক্রিবা কা হেনবা থবক থৌওংশিং অমদি লৈবাক অদুগী প্রোভিন্স অয়াম্বা টালিবানশিংনা কন্ত্ৰোল তৌখিবা অদুগা মরী লৈননা সেন্দ্ৰেল এসিয়ান কন্ত্ৰিশিংগী न् िर्वाभः प्रेक्ट्रानिष्ठानमा ज्ञापूना খন্নবা হৌশ্রে হায়রি।

উন্নখিবা অদুগা মরী লৈননা ট্রক্সেনিষ্টানগী পসিদেন্ট গ্রববানগুলি বর্দিমখামেদোবনা ফোঙদোকখিবদ হৌজিক হৌজিক অফঘানিষ্টানদা ওইরিবা ফিভম অসি য়ামা খুদোংথিনিঙাই ওইরে। ফিভম অসিদা মালেমগী লৈবাকশিংনা অহেনবা মীৎয়েং চঙদুনা থবক পায়খৎহৌদ্রবদি তুংদা লৈবাক অসিদা নত্তনা যুমথংনরিবা লৈবাকশিং ফাওবদা খদোংচাদবা কয়া ময়োকহল্লকপা য়ানা লৈরি। ইন্দিয়াগী ওইনসু করিগুল্পা অফ্যানদা লালহৌবশিংনা মপং ফানা পৱার পায়খ্রবদি ইন্দিয়াদা অটোবা চৈথেং লাক্ষনি হায়না ফোঙদোকপা লৈখ্রবনি। মরম অদুনা অফঘানদা হৌজিক ওইরিবা ফিভম অসি যুমথংনরিবা লৈবাকশিংনা তরায়না লৌফম থোক্তে হায়রি।

অমরোমদা অফঘান গভর্নমেন্ট মিদিয়া দিপার্টমেন্টকী মকোক থোংবা অমা টালিৱান ফাইটরশিংনা নোংমৈনা কাপ্তনা হাৎখ্রে হায়না মিনিষ্ট্রিগী भाग्र किन्नी कां इत्नातक थिवना লোয়ননা টালিবানশিংগী মথকা অহেনবা এয়র ষ্ট্রাইকশিং চখনবা লৈঙাক্লা ৱারেপ লৌখ্রে। মখা তানা অতেনবা মতমগী মনুংদা টালিবান ফাইটরশিং লৈবাক অসিদগী তান্থোক বা মিলিটরিগী ওইবা অহেনবা থবক থৌরমশিংস পায়খৎলগনি হায়রি।

যু এস অমদি নেটোনা লৈবাক অদুদা দিপ্লোয় তৌদুনা লৈরস্বা ট্রপশিং লৌথোকখ্রবা মতুং অফঘান গভর্মেন্ট ফোর্সশিংগী মথক্তা টালিবান ফাইটরশিংনা অকনবা এটেক্টশিং চখদুনা লৈবাক অদুগী মরুওইবা প্রোভিন্সশিং কন্ত্রোল তৌবা হৌরকখিবগা লোয়ননা অফঘান গভর্নেন্ট্রকী মকোক থোংবা ওফিসলশিংদা টর্গেট থমদনা এটেক্ট চত্থবা হৌরকখিবনি।

লেবানননা ইজরেলদা রোকেট ১০ গী মথক্তা কাপশিন্দুনা এটেক্ট চখখ্ৰে

জেরুসালেম, ওগষ্ট ০৬(এজেন্সী): রোকেট ১০ হেন্না কাপশিন্দা এটেক্ট চখয়ে। এটেক্ট অদু হেজবুল্লাহ গ্রুপনা চখখিবনি হায়না ক্লেইম তৌরকখ্রে। কুমজা ২০১৯ দা হেজবোল্লাহ গ্রুপনা ইজরেলদা অকনবা মওংদা এটেক্ট চখখবা মতং অহানবা ওইনা ৬সি চত্থখিবা এটেক্ট অদু গ্রুপ অসিননি হায়না ক্লেইম তৌরকখিবনি। হেজ তৌরকখিবা অসিনা মরম ওইরগা

উংখৎনহল্লকপা য়াবগী অকিবা লৈরি।

ইজরেলনা ফোঙদোকখিবগী ইজরেল অমস্য লৈবানন লৈবাক মতুংইনা লেবানননা চত্যরকখিবা অনীগী মরক্তা উংখনিরকপগী চাং এটেক্ট অদুগী পাউখুম পীনবা শেম হেনগৎলকখিবগা লোয়ননা ঙসিসু শাবা লোইরে। চহী ৭ কী মতুংদা ইজ (लवाननशी भारारेकमशी रेक्षारतलमा (तलना (लवाननमा २ तक थशनना এয়র ষ্ট্রাইক চখখ্রবা মতুং হেজবোল্লাহ গ্রুপনা ইজরেল তম্মা রোকেটশিং কাপশিল্পকখিবনি। লেবানননা মখা তানা ইজরেলগী মীয়াম অমদি ৬মখৈগী শরুক্তা শিংনরক্লবদি লেবানন পুরা মাঙহনবা ঙম্মী হায়না ইজ রেল মিলিটরিনা ৱার্নিং তৌখিবগা লোয়ননা অহেনবা এয়র ষ্ট্রাইকশিং বোল্লাহ গ্রন্থনা ফোংনা ক্লেইম হেজবোল্লাহ গ্রন্থশিংনা লৈরম্বা য়াই হায়না চিংনবা মফমশিংদা চ্থাবা নাকল অনীগী মরক্তা হারদগী হেরা ইৌরগনি হায়নসু ইজরেল মিলিটরিগী মায়কৈদগী ফোঙদোরক্রি

নাইজেরিয়াদা অঙাং মিল্লিয়ন অনী হেন্না চাবা ফংদবগী অৱাবা ময়োক্লরি: এন জি ও

অবুজা, ওগষ্ট ০৬ (এজেন্সী) :

নাইজেরিয়াগী অৱাং নোংপোক থংবা শরুক্তা খুন্দাদুনা লৈরিবা মীওঁই কয়াগী মথক্তা খুৎলায় পায়বশিংনা চখখিবা কা হেনবা থবক থৌওংশিংনা মরম ওইরগা মফম অদুদা লৈরিবা অঙাং মিলিয়ন ২.৩ দি হৌজিক হৌজিক চাবা ফংদবগী অৱাবা মায়োক রি হায়না হ্যমেনিটরিয়ান গ্রুপশিং অমদি এন জি ওশিংনা ফোঙদোকরক্রি।

নাইজেবিযাদা মপাঙ্গল করা লৈরিবা বোকো হরাম গ্রুপ অমদি নাইজেরিয়ান সিক্যুরিটি ফোর্সশিংগী মরক্তা মতম কয়াগী মমাংদগী খুৎ থোক্রবগী থৌদোকশিং থোক্তনা লাক্রি। মসিনা মবম ওইবগা নাইকেবিয়াদা লৈরিবা মরাল লৈজদেবা মীওই কয়া

ময়ুম মকৈ থাদোক্তনা চৎনখ্রে। অমরোমদা খুৎলায় পায়বা বোকো হবাম গণপ্রী মেন্দ্রশিংনা লৈবাক অদুগী মনুং হঞ্জিনবা মফমশিংদা খুন দাদুনা অমদি লৌউ শিংউ তৌদুনা হিংলিবা মীওইশিংগী মথক্তা চখখিবা ওৎ নৈবগী থবকশিংনা মরম ওইদুনা লৌমী কয়া ময়ম থাদোক্তনা চৎনখে। লৈহৌরিবা খরা অদুসু মনীং তম্মা লৌউ শিংজী থবক পায়খৎপা ঙ্মদনা লৈরি।

খুঞ্জাশিংনা অহাঙবা মফমদা থোরক্তনা মহৈ মরোং থাবগী থবক **চ**थ्यतिरे७मा थु९लाग्न भाग्नविश्ना মখোয়ব ফাদনা ফ চৈবা অমদি কাপেনা হাৎপরী থৌওংশিং চ্ছাব্রা মুব্রম ওঁইরগা মহৈ মরোং থাবগী থবকশিং

পায়খৎপা ঙমদনা লৈরি। নাইজেরিয়া গভর্নমেন্টকী মায়কৈদগীসু হৌজিক ফাওবগী ওইনদি অৱাবা তারবা খুঞ্জাশিং অসি মতেং পাংলকপা লৈত্রি। হায়রিবা মফমশিং অসিদা সিকারিটি ফোর্সশিংনা চঙশিনবদসু খুদোংচাদবা ক্য়া ময়োক্লরি। মসিনা মরম ওইরগা চহী নৌরিবা অঙাং কয়া চাবা ফংদবগী অৱাবা ময়োক্ররি।

য়ুনাইটেদ নেসন্সকী মায়কৈদগী নাইজেরয়ািদা বােকো হরাম গ্রুপনা চত্থরিবা অহেনবা থৌওংশিং অসি লেপুবা খঙহনখ্রবসু হৌজিকমক্কী ওইনদি লেপ্পা লৈত্র। ইন্টরনেন্সেল কন্ম্যানিটিশিংনা অহেনবা মীৎয়েং চঙদ্ৰবদি অঙাং কয়া শিরবা য়ানা লৈরে হায়রি।

र्जी. प्रमु॰. जेंटम परण्ड प्रमु॰.

D. K. CHHAJER & CO.

CHARTERED ACCOUNTANTS

NILHAT HOUSE NILHAT HOUSE 11, R. N. MUHERJEE ROAD GROUND FL., KOLKATA - 700 001 PHONES: 033 - 2262 7280 / 2262 7279 TELE - FAX: 033 2230 - 6106 E-mail: dkchhajer@gmail.com kolkata@dkcindia.com

Independent Auditor's Report

The Membersof Manipur Rural Bank

Report on Audit of the Financial Statements

Qualified Opinion

1. We have audited the accompanying financial statements of Manipur Rural Bank('theBank'), which comprise the Balance Sheet as at 31 March, 2021, the Statement of Profit and Loss Account and the Cash Flow Statement for the year then ended, and notes to the financial statements including summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are returns of 10 branches audited by us and 16 branches which have not been subjected to audit. These unaudited branches account for 54.72% of advances, 37.19% of deposits, 73.80% of interest income and 40.43% of interest expenses.

Thebranches audited by ushavebeen selected by the Bank in accordance with the guidelines issued to the Bank by the Reserve bank of India / NABARD.

2. In our opinion and to the best of our information and according to the explanations given to us. except for the effects of the matter described in the Basis for Qualified Opinion paragraph of our report, the aforesaid Financial Statements give the information required by the Banking Regulation Act, 1949 and the Regional Rural Bank Act, 1976 (together referred to as "the Act"), in the manner so required for the Bank and are in conformity with accounting principles generally accepted in India

a) a true and fair view in case of the Balance Sheet, of the State of Affairs of the Bank as at 31 March,

b) a true balance of loss in case of the Statement of Profit and Loss for the year ended on that date

c) a true and fair view of the cash flows in case of the Cash Flow Statement for the year ended on

Basis for Qualified Opinion

- 3.1 Cash Credit Accounts are not captured by the CBS for reporting of Special Mention
- Accounts (SMAs) and Non-performing Accounts (NPAs). 3.2 The movement of NPAs from one category to another is not properly happening in the CBS
- 3.3 Valuation Reports of collaterals for accounts classified under Doubtful I and Doubtful III category where the valuationis more than 03 years old are not available. Thus, we are unable to comment on the basis of valuation of the same taken for the secured portion
- 3.4 We have observedcases where no interest has been serviced for Cash Credit accounts for more than 01 year but the same has been still classified as Standard assets.
- 3.5 We have not been provided with the list of accounts whose renewal are overdue and hence are
- 3.6 We observed on sample checking of Upgraded NPA accounts, it is noticed that the bank is not having automatic calculation of interest not accrued on NPA accounts
- 3.7 We were unable to verify whether the amounts under the following heads of Schedule-11, Other Assets" were settled after31.03.2021 or not

| S.No. | Account Heads | 2020-21 | |
|-------|-----------------|-------------|--|
| 1 | AEPS Receivable | 1,37,76,350 | |
| 2 | UPIReceivable | 39,30,977 | |
| 3 | IMPS Receivable | 1,99,643 | |

3.8 We were unable to verify whether the amounts under the following heads of Schedule-S, "Others (including provisions)" were settled after 31.03.2020 or not:

| S.No. | Account Heads | 2020-21 | | |
|-------|----------------------|--------------|--|--|
| 1 | NEFT/RTGS in Transit | 29,25,73,456 | | |
| 2 | PFMS Pool AC | 1,68,80,841 | | |

3.9 We have not been able to check the unreconciled entries of BRS with respect to the balance in onsor Bank's account appearing in Schedule -6.

3.10 The Bank does not recognise current obligations of long term employee benefits on the basis of actuarial valuation using the prescribed method in AS 15 "Accounting for Employee Benefits" issued by the Institute of Chartered Accountants Of India(ICAI) .Expenses on long term employee benefits namely Gratuity & Leave Encashment are recognized only to the extent of contributions made to the plan asset maintained with Life Insurance Corporation of India (LICI). Hence, o benefit ex enses and liabilities are not correctly recogni zed in the profit & loss acc and balance sheet respectively. The extent by which expenses and liability are not correctly recognized cannot be quantified in the absence of information on actuarial valuation

- 3.11 We have not been able to check the balance in "Service Charges receivable" which represents the Input Tax credit amount, which are not reflected in GSTR-2A and the reconciliation for the same was not provided.
- 3.12 There are instances where the branch financials are not reflecting the correct figures in the new CBS due to migration of systems.
- 3.13 We have not able to check the break-up of Net Advances in Schedule -9, as the provision on NPA is not marked to individual class of accounts. The netting off of the provision is done based on

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained so far is sufficient and appropriate to provide a basis for our qualified opinion.

Emphasis of Matters

4. We draw attention to Note No. 10 of the Financial Statements regarding impact of COVID-19 pandemic. The situation continues to be uncertain and the Bank is evaluating the situation on an ongoing basis with respect to the challenges faced.

Our opinion is not modified in respect of this matter

ion Other than the Financial Statements and Auditors' Report thereon

5. The Company's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Bank's annual report, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of the audit report.

Our opinion on the financial statements does not cover the other information and we do not express:

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read the Annual Report, If we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

pility of Management for the Financial Statements

6. The Bank's Board of Directors is responsible with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards issued by ICAL and provisions of Section 29 of the Banking Regulation Act, 1949, the Regional Rural Bank Act, 1976 and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a materia misstatement when it exists. Misstatements can arise from fraud or error and are considered material, if individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control
- · Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management
- . Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements may be influenced. We consider quantitative materiality and qualitative factors. in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Financial Statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and

From the matters communicated with those charged with governance, we determine those matter that were of most significance in the audit of the Financial Statements of the current period. We describe these matters in our auditors' report unless law or regulation precludes public disclosur about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

- 8.1 The bank had migrated from Finacle 7.0.18 to Finacle 10X as on 13th March'21, The entries before migration date is not accessible in new Finacle 10x.
- 8.2 We have not been able to examine the Branch-wise account-wise details of subsidy reserve fund. The details of calculation of Interest income of the Bank from Fixed Deposits have not been provided
- to us and hence we are unable to comment on the same 8.4 Reference is invited to point 7(i) of Schedule 18 of Notes to Financial Statements, wherein it is stated that deferred tax assets / liabilities on account of timing differences are not recognized, thus, there is non-compliance of AS 22 "Accounting for Taxes".

Our opinion is not modified in respect of the aforesaid matters.

9 The Balance Sheet and the Statement of Profit and Loss have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949; and these give information as required to be given by virtue of the provisions of the Regional Rural Bank Act, 1976 and regulations there under

Subject to the qualifications as indicated in the "Basis for Qualified Opinion" paragraph and limitations of the audit as indicated in the "Other Matters" paragraphsabove, we rep

- a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory; b) The transactions of the Bank, which have come to our notice, have been within the powers of the
- c) The returns/information received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

9. We further report that:

- a) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, in our opinion, proper books of accounts as required by law have been kept by the bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- b) the Balance Sheet, Profit and Loss account and the Statement of Cash Flows dealt with by this report are in agreement with the books of account and with the returns received from the branches

c)the reports on the accounts of the branch offices audited by branch auditors of the Bank under section 29 of the Banking Regulation Act, 1949 and the Regional Rural Bank Act, 1976 have been sent to us and have been properly dealt with by us in preparing this report; and

d) Except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph In our opinion, the Balance Sheet, the Statement of Profit and Loss and Cash Flow Statemen comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by the RBI.







MANIPUR RURAL BANK (A GOVERNMENT ENTERPRISE)

Publication of Balance Sheets, Profit & Loss Accounts & Auditor's Renor

for the year ended on 31st March 2021 under Section 31 of the Banking Regulation Act, 1949

Balance Sheet as at 31" March 2021

| | | | | (000 omitted) | |
|--|------------------|----------|----------------------------------|------------------|-------|
| CAPITAL & LIABILITIES | As at 31.03.2021 | | ASSETS | As at 31.03.2021 | |
| | | | 1. Cash Balance | 8897 | 89 |
| 1. Authorised Capital | | 20000000 | 1. Cash Balance | 8997 | 89 |
| (2000000000 shares of Rs.10/- each) | | | | | |
| 2. Issued & Subscribed Capital | | 585603 | 2. Balance with RBI | 120684 | 1206 |
| (53880300 shares of Rs.10/- each) from: | 292802 | | | | |
| -, | | | | | |
| b) Govt of Manipur | 87820 | | | | |
| c) United Bank of India | 204981 | | | | |
| 3. Share Capital Deposits | | 0 | 3. Balances with Banks | | 8989 |
| a) Govt of India | | | a) In current account | 549353 | |
| b) Govt of Manipur | | | b) In fixed deposits | 349557 | |
| c) United Bank of India | | | | | |
| 4. Reserves & Surplus | 122 | 122 | 4. Investment in Govt Securities | 1526656 | 15266 |
| 5. Deposits: | | 3807732 | 5. Loans & Advances | | 17598 |
| a) Demand Deposits | 650208 | | a) Priority sector | 1634933 | |
| b) Saving Bank Deposits. | 2352339 | | b) Non Prisec | 124981 | |
| t) Term Deposits | 805185 | | | | |
| 6. Borrowings: | | 148852 | 6. Fixed Assets | 13436 | 134 |
| a) NABARD | 127512 | | | | |
| b) NSTFDC | 3940 | | | | |
| c) Other Inst. & Agencies(Lien on | D | | | | |
| d) Hybrid Deft Capital Instrument | 1740D | | | | |
| (135 instrument of Rs.100000 each) | | | | | |
| 7. Other Liabilities : | | 636/107 | 7. Other Assets: | | 8502 |
| a) Bills payable | 7665 | | a) Interest accrued | 34586 | |
| b) Interest Accrued | 30756 | | b) Tax paid in advance / TDS | 2428 | |
| c) IBPC Payable | 220000 | | c) Stationery and Stamp | 729 | |
| | 220000 | | c) stationery and stamp | 229 | |
| d) Amortization on Investment(AFS) | 17545 | | d) IBPC Recipivable | 220000 | |
| A Cabalda Occasion Const | 21965 | | ., | | |
| c) Subsidy Reserve Fund | | | e) IMPS/LPI receivable | 4131 | |
| f) NEFT/RTGS Transit Ac | 292573 16881 | | f) AEPS Receivable | 13776 | |
| g) PEMS Pool As | | | g) Security deposits Telephr | | |
| h) HO overdraft Ac | 2192 | | h) Festival Advances | 1320 | |
| h) GSLI Payable | 241 | | i) CIC Receivable | 6 | |
| i) Provisions for Std assets | 4259 | | j) Cumulative losses upto | ll | |
| j) Provision for Audit Fee | 200 | | current year | 565818 | |
| k) CERSAI Registration for | 30 | | k) Written of Loan Recoverab | | |
| I) Pension Fund(Payable to Provident | 1799 | | I) Temp Advance | 1192 | |
| m) PMSBY/PMJJBY/APY Payable | 33 | | m) Ex Gratia Payment for CO | | |
| n) Provision for XI Bipartite | 20000 | | n) Ad Hoc Salary | 4775 | |
| o) Deposit Suspense | 141 | | o) ITC Recievable | 676 | |
| | | | | | |

| PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31 MARCH 2021 | | | | | | | |
|---|------------------|--|------------------|-------|--|--|--|
| INCOME | As at 31.03.2021 | EXPENDITURE | As at 31.03.2021 | | | | |
| nterest/Discount on Advances/Bill | 154182 | Interest paid on deposits | | 12789 | | | |
| Interest on FD | | Interest paid on borrowings | | 4:18 | | | |
| Income on Investments | 94877 | Payment to & provisions for | | 13299 | | | |
| | | Employees | | | | | |
| Bonanza Interest | | Rent, taxes & lighting | | 383 | | | |
| Commission, Exchange & Brokerage | | Printing & Stationery | | 153 | | | |
| Profit on sale of Investment | | Director's fee | | | | | |
| Misc. Income | | Advertisement and Publicity | | 4 | | | |
| Processing changes | | Depreciation on Bank's Property | | 574 | | | |
| Shadow recevery | | Law Charges | | | | | |
| Supervision charges | | Audit fees and allowances | | 39 | | | |
| Others Income | 4827 | Postage, Telegram, Telephone | | 60 | | | |
| | | Repairs and Maintenance | | 586 | | | |
| | | Insurance | | 442 | | | |
| | | Loss on revaluation of investment | | | | | |
| | | Other expenditure | | 8137 | | | |
| | | (i) Remittance Expenses | 2910 | | | | |
| | | (ii) Recovery Agent's/ BF's Commissi | 916 | | | | |
| | | (iii) Clearing House Charges | 27 | | | | |
| | | (iv) Newspaper and Periodicals | ë | | | | |
| | | (v) Sanitation | 1585 | | | | |
| | | (vi) Entertainment | 30 | | | | |
| | | (vii) Travelling Expenses | 387 | | | | |
| | | (viii) Conveyance Expenses | 136 | | | | |
| | | (ix) Misc. Loss written off | 1453 | | | | |
| | | (x) Freight, coolie and labour charges | 184 | | | | |
| | | (xi) Service Charges | 0 | | | | |
| | | (xii) Meeting Expenses | 19 | | | | |
| | | (xiil) Provision for Standard assets | 652 | | | | |
| | | (xiv) Provisions for bad Debt | 34177 | | | | |
| | | (xv) Hiting Charges for vehicles | 158 | | | | |
| | | (xvI) Staff Training Expenses | 123 | | | | |
| | | (xvII) Misc. Expenses | 3186 | | | | |
| | | (xviii) Business Developmenet Exp. | 7057 | | | | |
| | | (xix) Computer Maintenance | 18 | | | | |
| | | (xxi) AEPS Charges | 8352 | | | | |
| | | (xxii) Provision for XI Bipartite | 20000 | | | | |
| | | | | | | | |
| Total | 317407 | Total | | 36888 | | | |
| | | Profit before tax | | -5147 | | | |

HL-B/7058/7