

মীওই ৩০২ ফ্লাইট ৪দা পুশিল্লকশ্বে

ইম্ফাল, ওগষ্ট ১২ (এচ এন এস): মণিপূরদা কোভিড-১৯ লায়না লাইচৎ শন্দোরকপদগী মীশি-মীনা য়াওদুনা হৌজিক লোকদাউন অমদি কৰ্মিফলচিংবা থল্লিঙৈ চৈরক অসিদা ওসি মণিপূরগী মাপাদা তোঙান-তোঙানবা মফমদা পন্দুনা লৈরম্মা মীওই ৩০২ ফ্লাইট মরিদা ইম্ফালগী ইন্টরনেসনাল এয়রপোর্টতা পুশিল্লকশ্বে।

পুশিল্লকশ্বে। মণিপূরদা ফ্লাইট এয়র ইন্দিয়া এ আই ৮৮৯ অসিনা দিল্লিদা পন্দুনা লৈরম্মা মীওই ১৩১ ওসি নুংখিল ২.১০ তাবা মতমদা ইম্ফাল এয়রপোর্টতা পুশিল্লকশ্বে। ওসি তোঙান-তোঙানবা ফ্লাইট মরিদা মপান লমদগী পুরকথিবা মীওই ৩০২ অদু ইম্ফালগী এয়রপোর্টতা মেদিকেল ষ্টাফশিংনা স্কিনিং তৌরবা মতুংদা মখায় মাপাদা যৌরাং তৌদুনা লৈরিবা মণিপূর ষ্টেট ট্রান্সপোর্টকী বসতা সোসল দিষ্টেন্সিং ওঙ্কা পুরক্কা বা মতুং ঘড়ীদা লৈবা এচ আর দি একাডেমি পুশিল্লগা থমখি। মদুগী মতুংদা মখায় তোঙান-তোঙানবা দিষ্টিক্টিশিংগী মরী লৈনবা মীওইশিং লাক্কাগা ক্লারকিং তৌনবা পুখি হায়রি।

কুশ্বীগী ইবুধৌ সনধোং খোঙবু মঙাগী লাইকোল শেংখ্বে

ইম্ফাল, ওগষ্ট ১২ (এচ এন এস): কুশ্বী মুনিসিপাল কাউন্সিল বার্দ নম্বর ৯গী মনুং চ্চা লৈবা খুলবু কোঙ্কিবা ইবুধৌ সনধোং খোঙবু মঙাগী লাইকোল শেংখোকপগী নুমীং নীনিগী ওইবা সোসল সৰ্ভিসকী যৌরম পাঙথোকশ্বে।

সোসল সৰ্ভিসকী যৌরম অদুদা কাউন্সিলর বোবিচান্দ লুবাংনা হায়খি, লম-তু শেংবগী ড্রাইভ অসি মখা তানা বার্দ নম্বর-৯গী মনুংদা লৈরিবা লৈকাই ৭কী লম্বী নাক-য়েংতা নাপী শোংগংলক্কা অসি কোঙ্কা থম্মবগীদমক বার্দ দিভলপমেন্ট কমিটি মেম্বর অনীগা পুঞ্জগা পাঙথোকগনি।

মীওই ২২২ দিটেন তৌদুনা ফাইন থীহনশ্বে

ইম্ফাল, ওগষ্ট ১২ (এচ এন এস): ষ্টেট অসিদা কোভিড-১৯ লাইচৎ শন্দোরক্কা অসি থিংনবা লৈঙাক্কা লোকদাউন অমদি কৰ্মিফু থমদুনা মীচম মীয়াম য়ুমদগী মপান থোক্তনবা থিংলিঙৈগী চৈরক অসিদা ওসি লোকদাউন অমদি কৰ্মিফু থুগায়দুনা মাষ্ক উত্তুবা, সোসল দিষ্টেন্সিং ওঙ্কত্ৰবা মীওই দিটেন তৌবগা লোয়ননা ফাইন থীহনবগী থবক চখ্বে।

মণিপূর পুলিসকী আই জি পি (ওপস) ই প্রিয়োকুমারনা থোকপা চেৰোল অমনা হায়, তোঙান-তোঙানবা দিষ্টিক্টিশিংদা মণিপূর পুলিস দিপাৰ্টমেন্টনা লোকদাউন অমদি কৰ্মিফু থমজিনবা অসি থুগায়দুনা থোরকপা মীওই ২২২ রোম ফাগংতুনা ফাইন থীহনশ্বে হায়রি।

ষ্টেকহোল্ডরশিংগা হান্না তাননবা খঙহনশ্বে : কোন

ইম্ফাল, ওগষ্ট ১২ (এচ এন এস): ইম্ফাল, ওগষ্ট ১২ (এচ এন এস): মণিপূরনা নন-ফ্ৰম্ভেদ ওইনা লমাই চ্চল্লিহা রিহেবিলিটেশন সেন্টরশিংনা ইনগদাবা ময়েক শেংলবা প্রোটোকোল অমসুং গাইডলাইন অমত্ৰ লৈতনবা মরম ওইরগা ষ্টেট অসিদা লৈরিবা ড্ৰাগ রিহেবিলিটেশন সেন্টরশিংদা মীওইগী রাইট খোঙানবগী রাখম তুংতনা থোঙ্কিবা অসিগী মতাংদা মীংয়েং চঙবীননবা এম এচ আর সীদা কমপ্লেট অমা ফাইল তোখি।

কোনগী প্রসিদ্দেট নলিনিকান্তা রাজকুমারনা থাদোরকপা চেৰোল অসিনা হায়, হীরম অসিগী মতাংদা থবক লৌখংপগী রিপোর্ট অমসু লাক্কাইবা সেশ্টম্বর ৪ ফাগংবগী মনুংদা রিপোর্ট অমা পীখংলক্কাবু খঙহনশ্বে। এম এচ আর সীদা পীখিবা দিবেঙ্কন অসি কোন অমসুং য়ুজরস চেৰোলদুনা মখা তানা ফেঙদারক্কে।

D. K. CHHAJER & CO. CHARTERED ACCOUNTANTS

11, R. N. MUKHERJEE ROAD GROUND FL., KOLKATA - 700 001 PHONES : 033-2262 7260 / 2262 7279 TELE-FAX : 033 2260-0106 E-mail : dkchhajer@gmail.com kolkata@dkcindia.com

Independent Auditor's Report To The Members of Manipur Rural Bank Report on Audit of the Financial Statements Qualified Opinion

1. We have audited the accompanying financial statements of Manipur Rural Bank ('the Bank'), which comprise the Balance Sheet as at 31 March, 2020, the Statement of Profit and Loss Account and the Cash Flow Statement for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are returns of 14 branches audited by us and 12 branches which have not been subjected to audit. These unaudited branches account for 24.52% of advances, 23.22% of deposits, 25.30% of interest income and 21.96 % of interest expenses.

- 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 and give: a) a true and fair view in case of the Balance Sheet, of the State of Affairs of the Bank as at 31 March, 2020; b) a true balance of loss in case of the Statement of Profit and Loss for the year ended on that date; and c) a true and fair view of the cash flows in case of the Cash Flow Statement for the year ended on that date.

Table with 3 columns: S.No., Account Heads, 2019-20, 2018-19. Rows include NEFT/RTGS in Transit, AEPS Receivable, APBS Receivable, UPI/IMPS Receivable.

3.9 We have not been able to check the unreconciled entries of BRS with respect to the balance in Sponsor Bank's account. 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).

3.11 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 recognised, thus, there is non-compliance of AS 22 "Accounting for Taxes".

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.

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.

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 ICAI, 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.

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 material misstatement when it exists.

- 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.

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 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 where applicable, related safeguards.

Due to COVID 19 pandemic and the consequential nationwide lockdown announced by the Central and State Government including the travel restrictions, maintenance of social distancing etc., and the audit team could not visit the Bank/Branches. We were not provided with remote access of the CBS of the Bank. We have performed the audit from remote location, on the basis of data, scanned copies, documents, management estimates, assumptions, certificates and other information supplied electronically by the management on line communication. We have relied on Management assurance of the authenticity, completeness and accuracy of these records electronically submitted to us. Our opinion is not modified in respect of this matter.

8.2 We have not been able to examine the Branch-wise account-wise details of subsidy reserve fund. 8.3 The details of calculation of interest income of the Bank from Fixed Deposits and Investments have not been provided to us and hence we are unable to comment on the same.

- 8.4 We wish to highlight that the entire audit team could not visit the branch for undertaking the required audit procedures as prescribed under ICAI issued Standards on Auditing, including but not limited to: Inspection, observation, examination and verification of the original documents/files. Physical verification of cash/gold/stationery items including adequate internal controls thereof. Examination of the various documents with regard to primary and collateral security. Verification of the valuation and legal documents / reports of the immovable properties charged to the Bank. Scrutiny of the Sanction / Renewals/ Review/ appraisal / disbursement/ compliance and detailed documentation as per laid down procedures including execution of requisite documentation. Examination of the Inspection/visit reports of the Bank officials. Examination of the stock statements. Observation with regard to dual custody of cash in hand/ATM. Examination of the FA register, physical verification process / Stationery movement records. Physical verification of various bank records in relation to bank guarantees. Adequate audit procedures for various assertions specified in Ghosh & Jilani Committee Reports. Observations with regard to access controls and data security. Adequate audit procedures and verification of Internal Financial Controls at Branch.

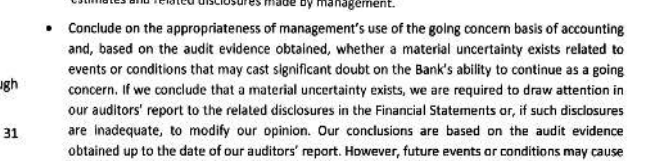
9. The Balance Sheet and the Statement of Profit and Loss have been drawn up in accordance with Section 29 of the Banking Regulation Act, 1949; and these give information as required to be given by virtue of the provisions of the Regional Rural Bank Act, 1976 and regulations there under.

Subject to the qualifications as indicated in the "Basis for Qualified Opinion" paragraph and limitations of the audit as indicated in the "Other Matters" paragraphs above, we report that: 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 Bank; and c) The returns/information received from the offices and branches of the Bank have been found adequate for the purposes of our audit.

10. 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 not visited by us; 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 Statement comply with the applicable accounting standards, to the extent they are not inconsistent with the accounting policies prescribed by the RBI.

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

For D.K.Chhajer & Co. Chartered Accountants FRN: 30413PE Dilip Kumar Saha Partner Membership No. 014464 UDIN: 20014464AAAA0H7C70 Place: Kolkata Date : 29.06.2020



MANIPUR RURAL BANK (A GOVERNMENT ENTERPRISE) HO: KEISHAMPAT, IMPHAL

Publication of Balance Sheets, Profit & Loss Accounts & Auditor's Report for the year ended on 31st March 2020 under Section 31 of the Banking Regulation Act, 1949.

Balance Sheet as at 31st March 2020

Table with 4 columns: CAPITAL & LIABILITIES, As at 31.03.2020, ASSETS, As at 31.03.2020. Rows include Authorised Capital, Issued & Subscribed Capital, Share Capital Deposits, Reserves & Surplus, Deposits, Borrowings, Other Liabilities, Total.

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31 MARCH 2020

Table with 4 columns: INCOME, As at 31.03.2020, EXPENDITURE, As at 31.03.2020. Rows include Interest/Discount on Advances/Bill, Commission, Exchange & Brokerage, MISC. Income, Processing charges, Shadow recovery, Supervision charges, Other Interest Income (Bonanza), Others Income, Profit on revaluation of AFS Investment, Profit on sale of Investment, Reversal GST Liability, Total.