মনুংদা লৈরিবা লৈকাই ৭কী লম্বী

অসি কোকা থমুবগীদমক ৱার্দ

দিভলপমেন্ট কন্মিটি মেম্বর অনীগা

কল্পী অর্বান দিভলপমেন্ট কন্মিটিগী

প্রসিদেন্টসু ওইরিবা কাউন্সিল্লর

বোবিচান্দ লুৱাংনা, ষ্টেট অসিদা

হৌজিক-হৌজিকমক কোভিদ-১৯

ঙাকথোক্লবগীদমক লৈঙাক্লা মীয়ামগী

য়াইফনবা পায়খৎলিবা লোকদাউন

পল্লগা পাঙ্গেক্লগনি।

# মীওই ৩০২ ফ্লাইট ৪দা পুশিল্লকখ্রে

ইম্ফাল, ওগষ্ট ১২ (ঐচ এন এস): মণিপুরদা কোভিদ-১৯ লায়না লাইচৎ

লোকদাউন অমদি কর্ফিয়নচিংবা থান্লিঙৈ চৈরক অসিদা ঙসি মণিপুরগী মপান্দা তোঙান-তোঙানবা মফমদা পন্দুনা লৈরম্বা মীওই ৩০২ ফ্লাইট মরিদা ইম্ফালগী ইম্টরনেসনল এয়রপোর্টতা পুশিল্লকখ্রে।

ঙসি পুং ১১.২০ লোম তাবা মতমদা এয়র এসিয়া আই ৫/৭৮৩দা দিল্লি অমদি গুৱাহাটিদা পন্দুনা লৈরন্থা মীওই ৮৭ ইম্ফালগী এয়রপৌর্টতা পুশিল্লকখ্রে। অনীশুবা ফ্লাইট ইন্দিগো ৬ঈ ৭০৭ অসিনা ঙসি নমীংয়ংবা ১২.১০ তাবা মতমদা কোলকাটাদা পন্দুনা লৈরম্বা মীওই ৫২ ইন্ফাল এয়রপোর্টতা পুশিল্লকখি। অহুমশুবা ফ্লাইট এয়র ইন্দিয়া (এল্লাইন্স) ৯ আই ৭৪১ অসিনা গুৱাহাটি অমদি দিমাপুরদা পন্দুনা লৈরম্বা মীওই ৩২ ঙসি নুমীৎয়ুংবা মতুং ১২.৪৫ রোম তাবদা ইম্ফালগী এয়রপোর্টতা

পুশিল্পকশ্রে। মরিশুবা ফ্লাইট এয়র ইন্দিয়া এ আই ৮৮৯ অসিনা দিল্লিদা পন্দুনা লৈরম্বা শন্দোরকপদগী মীশি-মীনা য়াওদনা ইেজিক মীওই ১৩১ ঙসি নংথিল ২.১০ তাবা মতমদা ইন্ফাল এয়রপোর্টতা পশিল্পকখ্রে।

> ঙসি তোঙান-তোঙানবা ফ্লাইট মরিদা মপান লমদগী পুরকখিবা মীওই ৩০২ অদু ইন্ফালগী এয়রপোর্টতা মেদিকেল ষ্টাফশিংনা স্ক্রিনিং তৌরবা মতুংদা মখোয় মপান্দা থৌরাং তৌদনা লৈরিবা মণিপর ষ্টেট টান্সপোর্টকী বসতা সোসল দিষ্টেন্সিং ঙাক্না পুরক্লবা মতুং ঘড়ীদা লৈবা ঐচ আর দি একাদেমিদা পুশিল্লগা থমখি। মদুগী মতুংদা মখোয় তোঙান-তোঙানবা দিষ্ট্রিক্টশিংগী মরী লৈনবা মীওইশিং লাক্লগা ক্লারন্টিন তৌনবা পুখি হায়রি।

পনবা য়াবদি, হৌখিবা মে ২৫দগী কোভিদ-১৯ লাইচৎনা মরম ওইদুনা মপান লমদা পন্দুনা লৈরম্বা মীওইশিং উসি ফাওবদা পৃশিল্পকখিবসি পুরা ২৭,৫৮৮ রোম শুরে হায়রি।

# কৃম্বীগী ইবুধৌ সনধাং খোঙবু মঙাগী লাইকোল শেংখ্রে

ইম্ফাল, ওগষ্ট ১২ (ঐচ এন এস): সোসল সর্ভিসকী থৌরম অদুদা कुन्नी ग्रानित्रिभान कार्षेत्रिन बार्ष कार्षेत्रिल्लत (वाविष्ठान्म नुबारना নম্বর ৯গী মনুং চলা লৈবা খুলবু হায়খি, লম-তু শেংবগী দ্রাইভ কোল্লিবা ইবুদৌ সন্ধাং খৌঙবু অসি মখা তানা ৱার্দ নম্বর-৯গী মঙাগী লাইকোল শেংদোকপগী নুমীৎ নীনিগী ওইবা সোসল নাক-য়েৎতা নাপী শোংগৎলক্লিবা সর্ভিসকী থৌরম পাঙ্থোকশ্রে।

কুন্বী ম্যুনিসিপাল কাউন্সিল ৱার্দ নম্বর-৯গী কাউন্সিল্লরসু ওইরিবা হারগী ভাইস চোরপর্সন রাহেংবম বোবিচান্দ লুৱাংগী লুমুজিং মুখাদা পাঙ্থোকখিবা ইবুধৌ সনধাং খোঙবু মঙাগী লাইকোল শেংবগী দাইভ অদু ৱাদ নম্বন-৯গী সিটিজন্স রেলফ্যের এসোসিএসন (সী দব্লিয়ু এ) কুম্বীগা খৃৎশন্ধরগা মনুং অসিদা ৱার্দ অসিগী মীয়ামা পাঙ্থেথাকখিবনি হায়রি।

ইশা-ইশাগী য়ুমদা লেংদনা লৈনবসু নুমীৎ নীনি পাঙ্থোকখিবা আপিল তৌখি।

ফাইন থীহনখ্ৰে ইম্ফাল, ওগষ্ট ১২ (ঐচ এন এস):

ষ্টেট অসিদা কোভিদ-১৯ লাইচৎ শন্দোরক্লিবা অসি থিংনবা লৈঙাকা লোকদাউন অমদি কৰ্ফিয় থমদুনা মীচম মীয়াম য়ুমদগী মপান থোক্তনবা থিংলিঙৈগী চৈরক অসিদা ঙসি লোকদাউন অমদি কর্ফিয়ু থুগায়দুনা মাস্ক উপ্তবা, সোসল দিষ্টেন্সিং ঙাক্তবা মীওই দিটেন তৌবগা লোয়ননা ফাইন থীহনবগী থবক চথখ্রে।

মীওই ২২২ দিটেন তৌদুনা

মণিপুর পুলিসকী আই জি পি (ওপস) ঈ প্রিয়োকুমারনা থোকপা চেরোল অমনা হায়, তোঙান-তোঙানবা দিষ্ট্রিক্টশিংদা মণিপুর পুলিস দিপার্টমেন্টনা লোকদাউন অমদি কর্ফিয়ু থমজিনবা অসি থুগায়দুনা থোরকপা মীওই ২২২ রোম ফাগৎতুনা ফাইন থীহনখ্রে হায়রি।

মণিপুর পুলিসনা চত্থরিবা দ্রাইভ অসি মখা তানা স্থিখিগনি। মসিদা মীয়ামা কা-হেন্না অকায়বা থবকশিং তৌরক্লবদি নেসনল দিজাষ্টর মেনেজমেন্ট এক্ট. ২০০৫গী মখাদা লোগী ওইবা চৈরাক ফংহনবস্ য়াই হায়রি।

# ষ্টেকহোল্ডরশিংগা হান্না তাননবা খঙহনখ্রে : কোন

বিত্রবিলিটেসন সেন্ট্রশিংগী রিগুলেসন/এস ও পি ফাইনেল তৌদ্রিঙৈদা স্টেকহোল্ডরশিংগা হান্না তাননবা মণিপুর ষ্টেট হ্যমেন রাইটস কন্মিসননা সোসল ৱেলফ্যেরগী দিরেক্টরদা খঙহনখ্রে হায়না কন্মানিটি নেটৱৰ্ক ফোর ইমপ্লোয়মেন্ট (কোন)না থাদোরকপা চেরোল অমনা ফোঙদোরক্লি।

কোনগী প্রসিদেন্ট নলিনিকান্তা রাজকুমারনা থাদোরকপা চেরোল অসিনা হায়, হীরম অসিগী মতাংদা থবক লৌখৎপগী রিপোর্ট অমসু লাক্লিবা সেপ্টেম্বর ৪ ফাওবগী মনুংদা রিপোর্ট অমা পীখৎলক্লবসূ খঙ্হনখ্রে। এম ঐচ আর সীনা পীখিবা দিরেক্সন অসি কোন অমসুং যুজরস চেরোলদুনা মখা তানা ফোঙদোরক্সি।

ইম্ফাল, ওগষ্ট ১২ (ঐচ এন এস): মণিপুরনা নন-ফন্দেদ ওইনা লগ্নাই চল্লাইবা রিহেবিলিটেসন সেন্টরশিংনা ইনগদবা ময়েক শেংলবা প্রোটোকোল অমসুং গাইদলাইন অমত্তা লৈতবনা মরম ওইরগা ষ্টেট অসিদা লৈরিবা দ্রগ রিহেবিলিটেসন সেন্টরশিংদা মীওইবগী রাইট খোঙ্গাওনবগী ৱাফম তৎতনা থোক্লিবা অসিগী মতাংদা মীৎয়েং চঙবীননবা এম ঐচ আর সীদা কমপ্লেন্ট অমা ফাইল তৌখি। কমপ্লেন্ট অদু এম ঐচ আর সীনা লৌখৎখিবগা লোয়ননা প্রোটেক্সন ওফ ভামেন বাইটস এই ১৯৯৩গী সেক্সন ৩২গী মখাদা কমপ্লেন্ট অদ রেজিষ্টর তৌখিবগা লোয়ননা মথৌ তাবা এক্সনশিং লৌখৎননবা এম ঐচ আর সীনা দিরেক্সন পীখিবনি হায়নস

## D. K. CHHAJER & CO.

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Independent Auditor's Report

#### Report on Audit of the Financial Statement 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

The branches audited by us have been 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 automatically happening through CBS (MOCs with respect to the same based on our verification have been attached).

3.3 The Bank has not charged interest of Rs.13.92 lakhs On Hybrid Capital for the year ended 31

March, 2020. 3.4 Valuation Reports of collaterals for accounts classified under Doubtful - I and Doubtful \_II category where the sanction is 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

3.5 We have found cases 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 (MOCs with respect to the accounts verified by us have been attached).

3.6 We have not been provided with the list of accounts whose renewal are overdue and hence are unable to comment on the same

3.7 We observed on sample checking of Upgraded NPA accounts that the upgradation took place by system inspite of no realisation in the accounts.

3.8 We were unable to verify whether the amounts under the following heads of Schedule-11,

S.No.	Account Heads	2019-20	2018-19
1	NEFT/ RTGS in Transit	61919615	4447018
2	AEPS Receivable	27133383	698662
3	APBS Receivable	17319357	
4	UPI/IMPS Receivable	1639063	98676

3.9 We have not been able to check the unreconciled entries of BRS with respect to the balance in

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 employee benefit expenses and liabilities are not correctly recognized in the profit & loss account 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 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".

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 r 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

## Information 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 informaany form of assurance conclusion thereon.

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.

## esponsibility 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 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 enance 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 material 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 Statem

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

 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 accou 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

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 nternal 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 where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the Key Audit Matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure 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

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 online communication. We have relied on Managemen assurance of the authenticity, completeness and accuracy of these records electronically sub to us. Our opinion is not modified in respect of this matter

8.2 We have not been able to examine the Branch-wise acco 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, obseration, 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

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.

#### Our opinion is not modified in respect of the aforesaid matters. Report on Other Legal and Regulatory Requirements

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

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 dit 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

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 ounting policies prescribed by the RBI.

For D.K.Chhajer & Co. Chartered Accountants

Dilip Kumar Saha

Partner Membership No. 014464 UDIN: 20014464 AAAA BH7670 Place: Kolkata Date: 29.06.2020



#### MANIPUR RURAL BANK (A GOVERNMENT ENTERPRISE)

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 31" March 2020

				(DDD omitted)		
CAPITAL & LIABILITIES	As at 31.03.2020		ASSETS		As at 31.03.2020	
1. Authorised Capital		20000000	1. Cash	Balance	9002	900
(2000000000 shares of Rs.10/- each)  2. Issued & Subscribed Capital		EDECOS	3. Delen	ce with RBI	119184	11918
(53880300 shares of Rs.10/- each) from:		202003	Z. Dalani	CE WITH RBI	119104	11319
a) Govt of India	292802					
b) Govt of Manipur	87870					
c) United Bank of India	204981					
3. Share Capital Deposits	204361	-	3 Balan	ces with Banks		72075
a) Govt of India		· ·		In current account	256136	72073
b) Govt of Manipur				In fixed deposits	464618	
c) United Bank of India			10)	in rived deposits	404010	
4. Reserves & Surplus	122	422	d January	tment in Govt Securities	1019807	101980
	122				1019807	
5. Deposits:		3138030	5. Loans	& Advances		153063
<ul> <li>a) Demand Deposits</li> </ul>	420854		a}	Priority sector	1428819	
<ul> <li>b) Saving Bank Deposits</li> </ul>	1935168		b)	Non Prisec	101813	
c) Term Deposits	782008					
6. Borrowings:		291795	Б. Flxed	Assets	17372	1737
a) NABARD	64395					
<ul><li>b) Other Inst. &amp; Agencies Lien on FD)</li></ul>	210000					
<ul> <li>c) Hybrid Deft Capital Instrument</li> </ul>	17400					
(136 instrument of Rs.100000 each)						
7. Other Liabilities :		259653	7. Other	Assets:		85845
a) Bills payable	3356		a)	Interest accrued	22613	
b) Interest Accrued	22817		b)	Tax paid in advance / TDS	2148	
<ul> <li>d) IBPC Payable</li> </ul>	200000		c) .	Stationery and Stamp	164	
d) Amortization on Investment(AFS)						
.,	2105		an an	IBPC Recieivable	200000	
e) Subsidy Reserve Fund	24204		e)	IMPS/UPI receivable	1639	
Marginal Deposit	0		f) /	AEPS Receivable	27133	
g) GST payable	985		g)	Security deposits Telepho	d 37	
. , ,			h)	Festival Advances	974	
h) GSLI Payable	257		0	APBS Receivable	17319	
i) Provisions - for Std assets	3607		Lήσ	umulative losses upto	514339	
j) ATM payable	1212		Ι "	current year		
k) CERSAI Registration fee	27		k) t	NEFT in Transit	61920	
I) Pension Fund(Payable to Provident	254		рт	emp Advance	18	
m) PMSBY/PMJJBY/APY Payable	234			Pension Fund Ac	3210	
n) Duts Int on UBI Loan	649			Ad Hoc Salary	4775	
ol Deposit Suspense	178			GST Recievable	2163	
Total	170	4275203		oor necessable	2105	427520

16774 Interest paid on borrowings terest on FD 8749 152289 18353 Printing & Stationer 2021 ocessing charges 3499 Advertisement and Publicity pervision charges 5862 Depreciation on Bank's Property 3769 her Interest Income (Bonanza) aw Charges 1255 Audit fees and allowance ofit on revaluation of AES Investment 27415 Postage, Telegram, Telephone rofit on sale of Investment 10562 Repairs and Maintenanc 4218 eversal GST Liability 3289 43271 oss on revaluation of Inve 50508 ) Remittance Expenses ii) Recovery Agent's/ BF's Comm iii) Clearing House Charges 1006 143 x) Freight,coolie and labour charg ci) Service Charges xii) Meeting Expenses 463 xiii) Provision for Standard assets xiv) Provisions for bad Debt (xv) Hiring Charges for vehicles 156 xvi) Staff Training Expenses 98 3196 xvii) Misc. Expenses xviii) Business Developmenet Exp. 6740 xix) Computer Maintenance

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

nterest paid on deposits

50/- Unairman

HL-B/6312/13

3763

oxi) AEPS Charges

oxii) Administrative Charge

otiv) Licence Fee (UIDAI AUA/KUA

cv) Income Tax for Earlier Year

otiii) Organisation Cost