

## যুন সুক-য়িওলগা অহানবা সন্মিট পাঙথোকুবা জো বাইদেন সাউথ কোরিয়াদা থুংখ্রে

সিওল, মে ২০ (এজেন্সী):

নোথ কোরিয়াগী ন্যাক্সিয়র প্রোগ্রাম অমসুং সপ্লাই চেন বিশ্ব য়াওনা মখল মখা কয়গী ইস্যুশিংগী মতান্দা সাউথ কোরিয়াগী প্রিন্সিপেট যুন সুক-য়িওলগা অহানবা সন্মিট পাঙথোকুবাগীদমক যুএস প্রিন্সিপেট জো বাইদেন সেকুরিটিগী অকনবা চেকশিন য়োরাং মরক্তা ইরাই নুমিত্তা সাউথ কোরিয়াগী ওসান এয়র বেজতা থুংখ্রে। য়োনহাপ নুজ এজেন্সিগী রিপোর্টনা হায়, বাইদেনগী এয়রফোর্স ১ কেপিটেল সিওলগী থারোমাদা কিলোমিটার ৭০রোম লাগা লৈবা পিওটোজ লৈবা ওসান এয়র বেজতা থুংখি।



মহাক্সা মফম অদুনা থুংলাব মতুং ইকুই কুইদনা সিটি অদুমক্তা লৈবা সেমসং চীফ প্রানাদা চংতুনা য়ুনাগা উন্নবগা লোয়ননা ফেসিলিটি অবদুস

রাক্ষম অসি মক ওই হায়বসি উংলি।

ওফিস পায়রবা মতুং অহানবা ওইনা পাঙথোকুবা বাইদেনগী থোঙচং অদু নোথ কোরিয়ানা ন্যাক্সিয়র নতুগা ইন্টার কন্টিনেন্টেল বেলেষ্টিক মিসাইল চাংয়েং অমা থুনা পাঙথোকুবা যাই অমদি মদু মহাক্সা সাউথ কোরিয়া নতুগা মহাক্সী অনীশুত্ব বা থোঙদাক্ষম জপানদা লৈরিঙদা থোরকুবা যাই হায়না সিওল অমসুং রাশিয়ন অনীমক্সা থাজবা লৈরিঙদা পাঙথোকুবা।

থোঙচং অসি সাউথ কোরিয়াগী অনীবা প্রিন্সিপেট য়ুনাগা ওফিস পায়বা হৌখিবা মতুং শুপ্তগী নুমিং ১০ খক কামারগা পাঙথোকুবা।

## চহী অসিদা মালেমদা চাক্তাংবা থোকপা যাই: পুটিনগী এইদ

মোস্কো, এপ্রিল ২০ (এজেন্সী):

য়ুনাইটেড ষ্টেটনা যুক্তেনগী গেছ অমদি অইট মইহ মরোগী পোথোকশিং রিজার্ভ পায়শিম্বা হোংনরকপদগী লৈবাক অসিদা হ্যুমেটরিয়ান ক্রাইসিস অমা থোকহনবগা লোয়ননা মালেমদা অসিগুচা চিজাক্সী আইটমশিং ফন্ডনদবগী ফিডঅ অমা লাকহনগনি হায়না রসিয়ন প্রিন্সিপেট ব্লাদিমির পুটিনগী এইদ মাজিম ওরেক্সিয়া শগোলেশেল নুমিত্তা হোঙলোকপে।

ওফিসিওল অসিগী মতুং ইয়া মালেমদা চহী অসিগী ওটম ফাওবগী মনুন্দা চাক্তাংবা থোরকপা যাই। মালেমদা অসুমা চাক্তাংবগী ফিডঅ অমা থোরকপা যাবগী অকিবা

লৈরিবসি মক ওইনা রাশিয়নগী য়োদাং খঙজদবা মওংগী মনিটরি পোলিসিা মরম ওইদুনা মালেমগী কৈথেলদা গেছগী মমল কা হেয়া হেনগেলক্তা ওইগদৌরিবনি হায়না মহাক্সা হোঙদোকখি।

কু মজা ২০২০ ফাওবদা মালেমগী কৈথেলদা গেছগী মমল ষ্টেবল ওইখি। টেইওপ্তমুং কুজা ২০২০ গী জুলাই চঙলকপদগী পোল্ল প্রিন্সিপেট হেনগেলকপদগী গেছগী মমলশিং বাখংপা হৌখি।

মহাক্সা রাক্ষম অসি কোডিন ১৯ পেপেমিক্সা ইকনোমিদা চৈথেং পীবগী ফিডঅ লাকশিম্বা রাশিয়নগী লৌখংখিবা য়োরাংখিংগী মতান্দা রিফরেন্স পীলদুনা হোঙদোকখিবনি।

## আরব লোমেক্সর রিজাইন তৌখিবদগী ইজরেলগী কল্লিং কোলিসন মাইনোরিটি তারে

টেল অবিব, এপ্রিল ২০ (এজেন্সী):

ইজরেল-আরব লোমেক্সর অমা রিজাইন তৌখিবদগী ইজরেলগী লৈবাক পায়রিবা কোলিসন নেসেট নতুগা পালিয়ামেন্টা মাইনোরিটি তারে হায়রি।

লিবরেল মেরেটস পাটিগী মীহুং অমা ওইরিবা ইজরেল-আরব গাইদা রিনারি জাওবি কৌবি লোমেক্সর নুপী অদুনা শগোলেশেল নুমিত্তা প্রাইম মিনিষ্টর নবটালি বেনেটতা মহাক্সী রেজিগনেশন লেট্টর পীশিনিখি।

থোঙথং অসিগা লোয়ননা সিট ১২০ গী পালিয়ামেন্টা বেনেটনা লুচিংবা মহাক্সী পাটি নিশানগী কোলিসনগী অপূনবা সিট মশিং

৫৯ দমক ডাইহৌখি।

লেট্টর অদুনা লোমেক্সর অসিনা হায়খি, মদুদি ইষ্ট জেরুসালেমদা লৈবা তৌইনা ইরাং থোকুবাগী মরম ওইদুনা লাক্সা শেংলবা অল-অক্সা মোক্ষ কম্পাউন্ডগী মতান্দা বেলেটকী গভর্নমেন্টনা হুমা-নো য়েংদনা তৌনিংবা মওন্দা রাইট-রিং পোলিসি কয়্য পরিং নাইনা চহািরকপাবু য়ানিন্দবা উত্তুনা মহাক্সা ফম থাদোকপগী রাংপে অসি লৌরকপনি।

মহাক্সী চেরোল অদুনা সাউর্দন ইজরেলগী নেগেভ দিজার্টা লৈরিবা বেদুন হোমশিং পাঙক্তা থুগায়াবা অমদি ওকুপাইড লেণ্ড বেহক্কী অইট ইস্যুশিংগী মতান্গু পনিখি।

MANIPUR RURAL BANK (A GOVERNMENT ENTERPRISE) HO: KEISHAMPAT, IMPHAL			
Publication of Balance Sheets, Profit & Loss Accounts & Auditor's Report for the year ended on 31 <sup>st</sup> March 2022 under Section 31 of the Banking Regulation Act, 1949.			
Balance Sheet as at 31 <sup>st</sup> March 2022			
CAPITAL & LIABILITIES	As at 31.03.2022	ASSETS	As at 31.03.2022
1. Authorised Capital (500000 shares of Rs.100/- each)	20000000	1. Cash Balance	10417
2. Issued & Subscribed Capital (7,31,22,636 shares of Rs.10/- each) from:	731226	2. Balance with RBI	183684
a) Govt of India	365625		
b) Govt of Manipur	109620		
c) United Bank of India	255981		
3. Share Capital Deposits	0	3. Balances with Banks	552961
a) Govt of India		a) In current account	686505
b) Govt of Manipur		b) In fixed deposits	
c) United Bank of India			
4. Reserves & Surplus	-600921	4. Investment in Govt Securities	1484175
5. Deposits:	4329846	5. Loans & Advances	2064609
a) Demand Deposits	872755	a) Priority sector	1930629
b) Saving Bank Deposits	2656840	b) Non Priority	133980
c) Term Deposits	800251		
6. Borrowings:	447082	6. Fixed Assets	7791
a) NABARD	221654		
b) NSTFDC	3110		
c) PNB	204918		
d) Hybrid Debt Capital Instrument (174 Instrument of Rs.100000 each)	17400		
7. Other Liabilities:	348670	7. Other Assets:	265761
a) Bills payable	8323	a) Interest accrued	29917
b) Interest accrued	29442	b) Stationery and Stamp	242
c) IBPC Payable	220000	c) IBPC Receivable	220000
d) Amortisation on Investment (AFS Security)	18975	d) Festival Advances	1224
e) Subsidy Reserve Fund	17906	e) UPI Receivable	275
f) PFMS Pool AC	30394	f) Security deposits - Telephone	37
g) Provisions - for Std assets	4772	g) AEPS Receivable	16495
- for Audit Fee	200	h) ITC Receivable	199
h) Outstanding amount of TDS	392	i) IMPIS Receivable	372
ATM	12711		
GSLI	236		
TDS (Salary)	798		
i) Pension Fund (Payable to Provident Fund)	3797		
j) PMSBY/PMSBY/APY Payable	489		
k) CERSAI & CIC Fee Payable	65		
l) Deposit Suspense	170		
<b>Total</b>	<b>5255903</b>	<b>Total</b>	<b>5255903</b>
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31 MARCH 2022			
INCOME	As at 31.03.2022	EXPENDITURE	As at 31.03.2022
Interest/Discount on Advances/Bill	161719	Interest paid on deposits	114130
Interest on Investments	124308	Interest paid on borrowings	7217
FD with PNB & NABARD	13438	Payment to provisions for Employees	16840
Others (Bonanza & IBPC Int.)	4083	Rent, taxes & lighting	3879
Commission, exchange and brokerage	499	Printing & Stationery	1018
Profit on sale of Investments	752	Advertisement and Publicity	53
Miscellaneous Income	45569	Depreciation on Bank's Property	5780
Processing Charges	3274	Audit fees and allowances	200
Shadow recovery	912	Reimbursement of Expenditures	10
Supervision Charges	5535	Postage, Telegram, Telephone	273
Other Income	691	Repairs and Maintenance	5521
		Insurance	4532
		Loss on sale of securities	28205
		Loss on revaluation of Investment	1430
		Other expenditure	54917
		Remittance Expenses & Other Bank Charge	3766
		Recovery Agent's IBF's Comm	1077
		Clearing House Charges	3
		Newspaper and Periodicals	7
		Sanitation	1641
		Entertainment	109
		Travelling Expenses	901
		Conveyance Expenses	112
		Bad and Doubtful Debt written off	4965
		Freight, coolie and other labour charges	193
		Meeting Expenses	93
		Provision for Standard assets	513
		Provisions for Bad and Doubtful Debt	20591
		Hiring Charges for vehicles	195
		Provision for XI Bipartite	273
		Staff Training & Examination Expenses	104
		Misc. Expenses	7928
		Business Development Expenditure	3904
		Computer Maintenance	25
		License Fee (UIDAI AUA/KUA)	2278
		AEPS charges	8512
<b>Total</b>	<b>360779</b>	<b>Total</b>	<b>396004</b>
		Profit before tax	-35225
		Less, provision for income tax	0
		<b>Profit after tax</b>	<b>-35225</b>

Sd/- Chairman

**DEOKI BIJAY & CO.**  
Chartered Accountants

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### INDEPENDENT AUDITOR'S REPORT

To the Members of MANIPUR RURAL BANK  
Report on Audit of the Financial Statements  
Opinion

1. We have audited the accompanying financial statements of Manipur Rural Bank (the "Bank") which comprise the Balance Sheet as at 31st March 2022, the Profit and Loss Account and the Statement of Cash Flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information of 13 branches audited by us.

The branches audited by us have been selected by Bank in accordance with the guidelines issued by the Bank by NABARD.

Also incorporated in the Balance Sheet, the Profit and Loss Account and the Statement of Cash Flows are the returns from 13 branches which have not been subjected to audit. These unaudited branches account for 23.45 percent of advances, 21.36 percent of deposits, 13.44 percent of interest income and 21.23 percent of interest expenses.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 in the manner so required for bank and are in conformity with accounting principles generally accepted in India and:

- the Balance Sheet, read with the notes there on is a full and fair Balance Sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true and fair view of the state of affairs of the Bank as at 31st March, 2022;
- the Profit and Loss Account, read with the notes thereon shows a true balance of loss for the year ended on that date and;
- the Cash Flow Statement gives a true and fair view of the cash flows for the year ended on that date.

**DEOKI BIJAY & CO.**  
Chartered Accountants

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**2. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (the "ICAI"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements prepared 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 and circulars and guidelines issued by the Reserve Bank of India ("RBI") from time to time 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 is sufficient and appropriate to provide a basis for our opinion.**

**3. We draw attention to Para 9 of Schedule 18 of Notes on Accounts. Uncertainty due to Covid-19 pandemic outbreak is improving and the Bank is evaluating the situation and its impact on its business operations on ongoing basis.**

Our opinion is not modified in respect of this matter.

**Information other than the Financial Statements and Auditor's Report thereon**

4. The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the Highlights for the year, Director's Report including annexures to Director's Report, key financial ratios etc in the Annual Report, but does not include the financial statements and our auditor's report thereon, which is expected to be made available to us after the date of this Auditor's Report.

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

**Responsibilities of Management and those charged with Governance for the Financial Statements**

5. 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 applicable accounting Standards of the Institute of Chartered Accountants of India, 1949 and circulars and guidelines issued by the Reserve Bank of India ("RBI") from time to time. This responsibility also includes maintenance of adequate records 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 is also responsible for overseeing the Bank's financial reporting process.

**Auditor's Responsibilities for the audit of the Financial Statements**

6. 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 the 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.
- 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 auditor's 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 auditor's 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 the misstatements in the financial statements that, individually or 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 of the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement 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 control 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.

**Report on Other Legal and Regulatory Requirements**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949.

As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:

- 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;
- the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
- the returns received from the branches of the Bank have been found adequate for the purposes of our audit;

**8. We further report that:**

- In our opinion, proper books of accounts as required by the 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.
- The Balance Sheet, Profit and Loss account and the Statement of Cash Flows dealt with in the report are in agreement with the books of accounts and with the returns received from the Branches not visited by us.
- In our opinion, the Balance Sheet, the Profit and Loss Account and Cash Flow with the accounting policies prescribed by the RBI, comply with the Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting principles prescribed by RBI.

**DEOKI BIJAY & CO.**  
Chartered Accountants

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**For DEOKI BIJAY & CO.**  
Chartered Accountants  
FRN: 313105E

CA Ramesh Kr. Chokhani  
Partner  
Memb No. 062081

Date: 28.04.2022  
Place: Imphal

UDIN: 22062081AHZUQH1549