সিঙ্গাপুর ওপনঃ পি ভি সিন্ধুনা জপানগী রিকো গুঞ্জিবু মায়থীবা পীদুনা ক্বার্টর ফাইনেল চঙখ্রে

ন্যু দেল্লি, মে ২৮ (এজেন্সী):

সিঙ্গাপুর ওপন ২০২৬তা ইন্দিয়াগী সট্লর পি ভি সিন্ধুনা জপানগী রিকো গুঞ্জিবু ব্রিমেন্স সিঙ্গলসকী রাউন্দ ওফ ১৬তা ট্রেট গেমসতা ২১-৯, ২১-১২তা মায়থীবা পীদুনা ক্বার্টর ফাইনেল চঙবা ঙমখ্রে।

মহাক্লা সাউথ কোরিয়াগী মমিং লৈরবী শান্নরোয় এন্সোয়ুংগা ক্বার্টর ফাইনেলদা থেংননবা শেম শাখ্রে। ইন্দিয়াগী সট্লর লক্ষ্মসেন, নুপাগী দবলস প্যের চিরাক শেথি অমসুং সাটব্রিকসাইরাজ রনকিরেদি অমসুং মিক্স দবলগী দ্রুভ কপিলা অমসুং তানিশা ক্রাষ্টোসু সিঙ্গাপুর ওপনগী ক্বার্টর ফাইনেল য়ৌবা ঙমখ্রে।

ইন্দিয়াগী মমিং লৈরবা সট্লর লক্ষ্মসেননা থাইলেন্দগী মালেমগী অনীশুবা থাক্তা লৈরিবা কুনলাভুত ভিটিদসানগা মখোয়গী রাউন্দ ওফ ১৬তা ঙসি শান্নখিবা মেটচ অমদা থাইলেন্দগী শান্নরোয় অসি শোক্তুনা শান্নবদগী পোত্থাখিবদগী লক্ষ্মসেন ক্বার্টর ফাইনেল য়ৌবা ঙমখিবনি। শান্নরোয় অসিনা ক্বার্টর ফাইনেলদা জপানগী কোকি ৱাটানাবেগা লম্বা তৌনরগনি।

মেন্স দবলসতা ইন্দিয়াগী সট্লর সটব্রিকসাইরাজ রনকিরেদি অমসুং চিরাক শেথিগী পুংবানা জপানগী লি-হি-হুই অমসুং য়াং পো-সুবানগী পুংবাবু রাউন্দ ওফ ১৬কী সেট ২১-১৫, ১১-২১, ২১-১৮দা মায়থীবা পীখি। ইন্দিয়াগী মিক্স দ্রুভ কপিলা অমসুং তানিশা ক্রাষ্টোগী পুংবানা ক্বার্টর ফাইনেলদা মালেমগী অহুমশুবা থাক্তা লৈরিবা মালেসিয়াগী পুংবা চেন টাং জি অমসুং তো ঈ ৱৈগী পুংবাগা থেংনরগনি।

শজিবু ত্রোফিঃ ঈ পি টি এল এম (ঈ ৱাই সী), পিতম্বরা, ঈ পি টি এল এম (ব্লদ দি) অমসুং এমসু সেমি ফাইনেল চঙখ্রে

ইম্ফাল, মে ২৮ (ঐচ এন এস):

ঈ-পাউ তেংবাং লুপ মণিপুরনা শীন্দুনা থা অসিগী ২৫দগী হৌদুনা খুরাই নান্দৈবম লৈকায় সলানথোং গ্রাউন্দদা চথরিবা ২ রক শুবা ইনভাইটেসন শজিবু ত্রোফি ৫-মেন-এ-সাইদ ফুট্বোল টুর্নামেন্ট ২০২৬কী ঈ পি টি এল এম (ঈ ৱাই সী), পিতম্বরা এফ সী, ঈ পি টি এল এম (ব্লদ দোন্নর) অমসুং এমসু সেমি ফাইনেল চঙখ্রে।

টুর্নামেন্ট অসিগী ঙসি শান্নখিবা অহানবা গ্রাউন্দগী অহানবা ক্বার্টর ফাইনেল মেটচতা পিতম্বরা এফ সীনা ময়োল টিমবু পাঞ্জল ৫-২দা মায়থীবা পীদুনা সেমি ফাইনেল চঙবা ঙমখি। মায় পাক্লবা পিতম্বরা এফ সীগী পাঞ্জলশিং অদু টিম অদুগী শান্নরোয় অরভিন্দনা চনখিবনি।

ঙসি নুংথিল পুং ২.১৫ তাবদা এস এস সী গ্রাউন্দদা শান্নখিবা অনীশুবা গ্রাউন্দগী অনীশুবা ক্বার্টর ফাইনেল মেটচ ঈ টি পি এল এম (ঈ ৱাই সী)না এন সী এমবু পাঞ্জল ২-০দা মায়থীবা পীখ্রে। ঈ টি পি এল এম (ঈ ৱাই সী)গী পাঞ্জলশিং অদু টিম অদুগী শান্নরোয় মনিকান্তনা মেটচকী ২৬ শুবা মিনটতা অমা অমসুং টিম অদুগী শান্নরোয় মারিওনা মেটচকী ৩০ শুবা মিনটতা অমা চনখিবনি।

অহুমশুবা ক্বার্টর ফাইনেল মেটচতা এমসুনা সঙাই এক্সপ্রেসপু পাঞ্জল ২-১দা মায়থীবা পীদুনা সেমি ফাইনেল চঙখি। মরিশুবা ক্বার্টর ফাইনেল মেটচতা ঈ পি টি এম এল (ব্লদ দোন্নরস)না সায়োল এফ সীবু পাঞ্জল ৪-২দা মায়থীবা পীখি।

CA INDIA
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Chartered Accountants
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ঈদেশ্মাগৎলমক/INDEPENDENT AUDITOR'S REPORT

To the Members of Manipur Rural Bank

Report on Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **MANIPUR RURAL BANK** ('the Bank'), which comprise the Balance Sheet as at 31st March 2026 and the Statement of Profit and Loss for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information in which are included the Returns for the year ended of Head Office and 21 branches audited by us and 06 unaudited branches certificated by the management. The branches audited by us have been selected by the bank in accordance with the guidelines issued by the NABARD.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 and Regional Rural Bank Act, 1976 (as amended) in the manner so required for the Bank and are in conformity with accounting principles generally accepted in India and give a true and fair view of the state of affairs of the Bank as at 31st March 2026, and its **PROFIT** for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the standalone 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 the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules there under, 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.

Responsibilities of Management and Those Charged with Governance for Financial Statements

The Banks' 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 of the Bank in accordance with the applicable provisions of Regional Rural Bank Act, 1976, Banking Regulation Act, 1949, applicable guidelines of Reserve Bank of India and NABARD, accounting principles generally accepted in India, including the accounting Standards specified by ICAI. 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 statement 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. Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the audit of the Financial Statements

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.

Other Matters

We did not audit the financial statements / information of 06 branches included in the standalone financial statements of the Bank whose financial statements / financial information account for 9.29 % of Advances, 9.65 % of the deposits, 5.34 % of the interest income, and 10.15% of the interest expenses. The financial statements / information of these branches have been certified by the management.

Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

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:

a) we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose 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;
c) the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our audit
d) the profit and loss account shows a true balance of **PROFIT** for the year then ended.

We further report that:

i. in our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books.
ii. the Balance Sheet and the Statement of Profit and Loss dealt with in this report are in agreement with the books of account.
iii. in our opinion, the aforesaid standalone financial statements comply with the applicable Accounting Standards, to the extent they are not inconsistent with the accounting policies prescribed by RBI.

For, R.N. GOYAL & CO.
Chartered Accountants
FRN: 309128E

CA. Durga Somani
Partner
M.No. 312740
UDIN: 26312740PWWAFO6960

Dated: 22-04-2026
Place: Imphal

HL-B/11385/29

MANIPUR RURAL BANK
Scheduled Bank Owned by Government
Head Office,
Keishampat, Imphal West Dist.
Manipur - 795001
www.manipurrural.bank.in

Publication of Balance Sheets, Profit & Loss Accounts & Auditor's Report for the year ended on 31st March 2026 under Section 31 of the Banking Regulation Act, 1949.

Balance Sheet as at 31st March 2026

(000 omitted)

CAPITAL & LIABILITIES	As at 31.03.2026		ASSETS	As at 31.03.2026	
1. Authorised Capital (500000 shares of Rs.100/- each)		20000000	1. Cash Balance	12844	12844
2. Issued & Subscribed Capital (7,31,22,636 shares of Rs.10/- each) from:		837571	2. Balance with RBI	157015	157015
a) Govt of India	418786				
b) Govt of Manipur	125636				
c) Punjab National Bank	293150				
3. Share Capital Deposits			3. Balances with Banks		2431491
a) Govt of India			a) In current account	511577	
b) Govt of Manipur			b) In fixed deposits	1919914	
c) Punjab National Bank					
4. Reserves & Surplus	-608508	-608508	4. Investment in Govt Securities	1316813	1316813
5. Deposits:		6217859	5. Loans & Advances		3022820
a) Demand Deposits	1007873.5		a) Priority sector	2280567	
b) Saving Bank Deposits	3887715		b) Non Prisec	742253	
c) Term Deposits	1322271				
6. Borrowings:		459495	6. Fixed Assets	12185	12185
a) NABARD	436083				
b) NSTFDC	5044				
b) NSCFDC	895				
b) PNB	73				
b) Hybrid Defl Capital Instrument (174 instrument of Rs.100000 each)	17400				
7. Other Liabilities :		153969	7. Other Assets:		107219
a) Bills payable	12834		a) Interest accrued	64608	
b) Inter Office adjustments (Net)			b) Stationery and Stamp	312	
c) Interest accrued	16289		c) Unamortised Pension Arrear Expenditure	32134	
d) IBPC Payable			d) Security deposits- Telephone/Electrict	32	
e) NEFT/RTGS in Transit			e) Festival Advance	866	
f) Amortisation on Investment (AFS Security)	16885		f)GST Cash Ledger	97	
g) Subsidy reserve fund	422		g) GST Input Tax Credit	132	
h) PFMS Pool Account	24604		h) Exchange Fee in Transit	1277	
i) Provision - for Std assets	59900		i) UPI / IMPS Receivable	6660	
for Audit fee	400		j) Commission Receivable	458	
DICGC	0		k) TDS receivable	73	
j) Outstanding amount of -	189		l) Charges Receivable from Customer	3	
ATM	0		m) DEAF Receivable from RBI	406	
asli	201		n) CGFMU Payable	162	
TDS (Salary)	870				
k) Pension Fund (Payable to Provident Fund)	6162				
l) PMSBY/PMJJBY/APY Payable	0				
m) Guarantee Fee Payable	0				
n) Interest Prior to TDS	132				
o) CERSAI& CIC Fee Payable	42				
p) GST					
q) IMPS Charge Payable	0.06				
r) POS ATM Payable	481				
s) Administrative Account	900				
t) EPF Refund Account	0				
u) UBI NFS Payable Account	5728				
v) NFS Charges Payable	84				
w) IMPS Payable	750				
x) CGTMSE	42.3				
y) UPI Payable	7052				
z) Exchange Fee in Transit	2				
Others					
Total		**7060387**	**Total**		**7060387**

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31 MARCH 2026

INCOME	As at 31.03.2026		EXPENDITURE	As at 31.03.2026	
Interest/Discount on Advances/Bill		273823	Interest paid on deposits		175567
Interest on Investments		85975	Interest paid on borrowings		22581
Amortisation Expense		-1567	Payment to & provisions for Employees		237145
FD with PNB & NABARD		98145	Rent, taxes & lighting		6236
Others(Bonanza & IBPC Intl.)		374	Printing & Stationery		1176
Commission,exchange and brokerage		13481	Advertisement and Publicity		8
Profit on revaluation of Investments		-4345	Depreciation on Bank's Property		2987
PSLC Premiuim Income		17800	Audit fees and allowances		663
Miscellaneous Income		44845	Law Charges		71
Processing Charges		4623	Postage, Telegram, Telephone		941
Shadow recovery		1249	Repairs and Maintenance		9063
Supervision Charges		5582	Insurance		5553
Service and Mortage Charge		887	Loss on revaluation of Investment		
Other Income		3639	Other expenditure		
			Provision for Computer Increment		-
			Provisions for Bad and Doubtful Debt		17,000
			Provision for DICGC Premiuim		2,581
			PERSONALISED CHEQUE BOOK EXPENSES		999
			Bad and Doubtful Debt written off		16,014
			Licence Fees (Trade, Gun, Vehicle etc.)		270
			Sanitation		4,020
			PSLC Premium Expenditure		60
			Inspection/Audit Expenses		415
			Recovery Agent's/ BF's Commission		2,235
			Travelling Expenses		947
			Business Development Expenditure		1,860
			Service Charges		980
			Consultation Fee and expenses		465
			Hiring Charges for vehicles		221
			Conveyance Expenses		302
			Meeting Expenses		145
			Debit Card Procurement Expenses		3,664
			IBA membership fee		92
			CIC charges		670
			Entertainment		349
			Staff Training & examination expenses		362
			Loan recovery expenses		261
			Interest and late fees on Tds		0
			NFS Charges		4,942
			Newspaper and Periodicals		19
			Freight, coolie and other labour charges		318
			GST ITC Reversal		4,325
			MRB IT SOFTWARE AND HARDWARE EXPENSES		161
			Exchange Fee Paid		11,224
			Jansamarth expenses		0.40
			Computer Maintenance		46
			Misc. Expenses		1,363
			Total		**538299**
			Profit before tax		**6213**
Total		**544513**	Less, provision for income tax		
			Profit after tax		**6213**

Sd/- Chairman