

এ বি এ অমসুং এফ সী  
রেংদাই মায় পাকশ্রে

ইম্ফাল, জুন ২৯ (এচ এন এস):  
ওল ইন্দিয়া ফুটবোল ফেডারেশন  
(এ আই এফ এফ) কী মীংয়েং  
মখাদা ওল মণিপুর ফুটবোল  
এসোসিয়েশন (অম্ফা) নানা শীন্দুনা  
চখরকিবা অনি়রকশুবা প্রেমিয়র  
লিগকী ওইনা ওসি শামখিবা তেঙন  
তোঙনবা মেটচশিংদা এলেকটিক  
ব্রদর্স এসোসিয়েশন (এ দি এ) না  
ইম্ফাল যুথ ফুটবোল ক্লাব (আই রাই  
এফ সী) অদুগা এফ সী রেংদাইনা  
রাইজিং এলেকটিক যুনিয়ন (রাও)  
মায়খীবা পীশ্রে।

ওসি অয়ুক পুং ১১.৪৫ তাবদনী  
হৌরগা এ বি এ অমসুং আই রাই  
এফ সীগী মরজা শামখিবা মেটচ  
অদুগী ওইনা চাংচৎতা নাকল

অনীমকী শামরোয়শিংনা বোল  
পায়বগী চাং মান্না শাম্বা ওমখি।  
অদুমওইনমক মেটচকী অদীবা  
অরোয়বা মতম লোইবা ফাওবদা এ  
বি এনা আই রাই এফ সীৰু পাঞ্জল  
১-০দা মায়খীবা পীরমখিবনি। এ  
বি এগী মায় পাকপগী পাঞ্জল অদু  
টিম অমদুগী শামরোয় অবিব খাননা  
চমখিবনি।

অমরোমদা, এফ সী রেংদাই  
অমসুং রাওগী মরজা শামখিবা  
মেটচ অদুগী ওইনা এফ সী রেংদাইনা  
পাঞ্জল ৩-১দা মায় পাকপা ওমশ্রে।  
এফ সী রেংদাইগী পাঞ্জলশিং অদু  
বিক্রমজিং, সাগর অমসুং রোহিটনা  
অমমম চমখিবনি। অদুগা রাওগী  
পাঞ্জল অদুনা জগননা চমখিবনি।

রিমেন্স টি-২০ ট্রোফি : থাও থাংমৈবন্দ অমসুং  
এ কে এস দি ও খাঙবোক জোইন্ট রিয়ার ওইমীমশ্রে

ইম্ফাল, মে ২৯ (এচ এন এস):  
মণিপুর ক্রিকেট এসোসিয়েশননা  
শীন্দুনা ওলক শুভা এম এন সী এ  
রিমেন্স টি-২০ ট্রোফি ২০২৪-২৫  
ওসি লোয়শিনখিবগা লোয়ননা  
ফাইনেল মেটচ শামখিবা থাও  
থাংমৈবন্দ অমসুং এ কে এস দি  
ও খাঙবোক অনী জোইন্ট রিয়ার  
ওইমীমশ্রে।

ওসি থাও গ্রাউন্ড থাংমৈবন্দদা  
টিম অনীগী মরজা শামগনি হায়না  
তৌরমখিবা ফাইনেল মেটচ অদুগী  
ওইনা লম্পাকী খুদোংচাদা অমদি  
অতোপ্পা নুংঙাইতবা খরনা মরম  
ওইরগা ওসি শামগনি হায়না তৌরম  
মায়কৈদগী অয়াবা পীখিবনি।



লোয়ননা টিম অনীমক্কা জোইন্ট  
রিয়ার ওইবদা ওগ্নাইজিং কমিটিগী  
মায়কৈদগী অয়াবা পীখিবনি।

চখরকখিবা টুর্নামেন্ট অসিগী  
হায়েস বিক্রেট টেকরনা এ কে এস  
দি ওগী লাংলেন চুনা তাখি। মহাক্স

ইম্মিংস ৫দা বিক্রেট ৯ লৌরমখি।  
অদুগা হায়েন্ট রন জোরনা ফোসকী  
বরকাটুন খানমনা তাখি।

সেপাকতাক্রো সোসল  
এবোনেস ব্রোফি পাঙথোকগনি

ইম্ফাল, জুন ২৯ (এচ এন এস):  
ওল মণিপুর সেপাকতাক্রো  
এসোসিয়েশন (এ এম এস টি এ) গী  
মীংয়েং মখাদা কলৈ য়েলহৌ চৈজাক  
অমদি উচ্চেকোন যুথ এলেকটিক ক্লাব  
অনীনা খুংশম্বরগা জুলাই থাগী ৬জ  
অহনবা ষ্টেট লেভেল সেপাকতাক্রো  
সোসল এবোনেস ব্রোফি ২০২৫  
কোংবা উচ্চেকোনদা লৈবা য়ু রাই এ  
সী গ্রাউন্ডদা পাঙথোকগনি হায়না  
কলৈ য়েলহৌ চৈজাককী চেরোল  
অমনা হায়রি।

চেরোল অসিনা হায়,  
পাঙথোকদৌরিবা এবোনেস  
ব্রোফি অসিদা নুপামচাশিংগী ওইনা  
জুনিয়র, সব জিনিয়র অমসুং  
মিনিগী কেটাগরিশিং লৈগনি। অদুগা

নুপীমচাশিংগী ওইমদি সব জুনিয়র  
কেটাগরি খক্তমক লৈগনি।  
হায়রিবা এবোনেস ব্রোফি অসিদা  
শরক্ক য়ানিংবশিংনা ফোর্ম খাজিনবা  
অমদি এদমিসন তৌবগী অরোয়বা  
মতম্মা জুলাই থাগী ৩দা ওইগনি।  
হায়রিবা ব্রোফি অসিগী কেটাগরি  
খুদিংমকী অহানবা মনানা লুপা  
লিশিং ১৫, অনীশুবা মনানা  
লুপা লিশিং ১০ অদুগা অহমশুবা  
মনানা লুপা লিশিং ৫/৫ ওইগনি।  
কেস এবার্দকী মখত্কা মকোক  
মথং তারবশিংদা ব্রোফিসু পীগনি।  
অকুপ্পা মরোলগীদমক মোবাইল  
নম্বর ৬৯০৯৫৫০৩৩৮ অমসুং  
৭০০৫৪৪৮৭৪১৪দা পাউ  
ফাওরকপা য়াগনি হায়রি।

R. N. GOYAL & CO.

Chartered Accountants

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হুইয়েন লানপাও/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 2025 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 22 branches audited by us and 05 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 2025, 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 scepticism 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 05 branches included in the standalone financial statements of the Bank whose financial statements / financial information account for 11.25% of Advances, 7.03% of the deposits, 10.59 % of the interest income, and 7.59% 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:

- 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;
- the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
- the returns received from the offices; and branches of the Bank have been found adequate for the purposes of our audit
- the profit and loss account shows a true balance of **PROFIT** for the year then ended.

**We further report that:**

- 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.
- the Balance Sheet and the Statement of Profit and Loss dealt with in this report are in agreement with the books of account.
- 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.

Dated: 30-04-2025  
Place: Imphal

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

CA. Durga Somani  
Partner  
M.No. 312740  
UDIN:25312740BMOGKQ8459

HL-B/9674/30

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 2025 under Section 31 of the Banking Regulation Act, 1949.

Balance Sheet as at 31 <sup>st</sup> March 2025		(000 omitted)	
CAPITAL & LIABILITIES	As at 31.03.2025	ASSETS	As at 31.03.2025
1. Authorised Capital (500000 shares of Rs.100/- each)	20000000	1. Cash Balance	9703 9703
2. Issued & Subscribed Capital (7,31,22,636 shares of Rs.10/- each) from:	837571	2. Balance with RBI	198255 198255
a) Govt of India	418786		
b) Govt of Manipur	125636		
c) Punjab National Bank	293150		
3. Share Capital Deposits		3. Balances with Banks	1949738
a) Govt of India		a) In current account	574528
b) Govt of Manipur		b) In fixed deposits	1375210
c) Punjab National Bank			
4. Reserves & Surplus	-614721	4. Investment in Govt Securities	1318380 1318380
5. Deposits:	5600352	5. Loans & Advances	2896807
a) Demand Deposits	925132	a) Priority sector	2077462
b) Saving Bank Deposits	3536382	b) Non Prisec	819345
c) Term Deposits	1138838		
6. Borrowings:		6. Fixed Assets	10751 10751
a) NABARD	461581		
b) NSTFDC	4372		
b) NSCFD	1406		
b) PNB			
b) Hybrid Debt Capital Instrument (174 Instrument of Rs.100000 each)	17400		
7. Other Liabilities :	172257	7. Other Assets:	96585
a) Bills payable	13590	a) Interest accrued	45849
b) Inter Office adjustments (Net)		b) Stationery and Stamp	389
c) Interest accrued	26675	c) Unamortised Pension Arrear Expenditure	42846
d) IBPC Payable		d) Security deposits (telephone) lectnet	37
e) NIFT/RTGS in Transit		e) Festival Advance	1064
f) Amortisation on Investment (AFS Security)	12540	f) GST Cash Ledger	0.24
g) Subsidy reserve fund	3753	g) GST Input Tax Credit	3005
h) PFMS Pool Account	24551	h) GST Credit Lodges	52
i) Provision for std assets	59800	i) UPI / IMPS Receivable	2940
for Audit fee	400	j) Service Charge Receivable	41
DIOGC	2500	k) TDS receivable	360
j) Outstanding amount of - TDS	289		
ATM	2727		
EMI	214		
TDS (Salary)			
k) Pension Fund (Payable to Provident Fund)	5238		
l) PMSBY/PMLBY/APY Payable	455		
m) Guarantee fee Payable	0.70		
n) Interest Prior to TDS	83		
o) CERSAIX CIC Fee Payable	23		
p) GST	2990		
q) IMPS Charge Payable	0.01		
r) PMS A IM Payable	393		
s) Deposit Suspense	333		
t) EPF Refund Account	10396		
u) UBI NFS Payable Account	2.54		
v) NFS Charges Payable	76		
w) IMPS Payable	250		
x) CGFMU	4		
y) UPI Payable	2388		
z) Exchange Fee in Transit	0.02		
Others	0.58		
Total	6480219	Total	6480219

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31 MARCH 2025			
INCOME	As at 31.03.2025	EXPENDITURE	As at 31.03.2025
Interest Income on Advances/Loan	310604	Interest paid on deposits	144937
Interest on Investments	05975	Interest paid on borrowings	24387
Amortisation Expense	1567	Payment to & provisions for Employees	222192
FD with PNB & NABARD	87369	Rent, taxes & lighting	5840
Others(Bonanza & IBPC Int.)		Printing & Stationery	1599
Commission, exchange and brokerage	10545	Advertisement and Publicity	23
Profit on sale of Investments	7017	Depreciation on Bank's Property	2389
PSLC Premium Income	10335	Audit fees and allowances	872
Miscellaneous Income	37402	Law Charges	9
Processing Charges	2326	Postage, Telegram, Telephone	406
Shadow recovery	1108	Repairs and Maintenance	9619
Supervision Charges	6976	Insurance	6232
Other Income		Loss on revaluation of Investment	
		Other expenditure	
		Provision for Computer Increment	10,167
		Provisions for Bad and Doubtful Debt	84,968
		Provision for DIOGC Premium	2,500
		Group Insurance EDLI	
		Bad and Doubtful Trade written off	6,788
		Licence Fees (Radio, Gun, Vehicle etc.)	98
		Sanitation	3,562
		PSLC Premium Expenditure	215
		Interbank Charges and Exchange Fee Paid	
		Recovery Agents/ BF's Commission	1,700
		Travelling Expenses	1,203
		Business Development Expenditure	2,372
		Service Charges	865
		Consultation Fee and expenses	499
		Lining Charges for vehicles	216
		Conveyance Expenses	274
		Meeting Expenses	198
		Debit Card Procurement Expenses	2,379
		IBA membership fee	45
		CIC charges	0
		Entertainment	251
		Staff Training & examination expenses	295
		Loan recovery expenses	285
		Interest and late fees on Tds	122
		Remittance Expenses & Other Bank charges	32
		Newspaper and Periodicals	19
		Freight, coolie and other labour charges	467
		GST ITC Reversal	2,930
		MRB IT SOFTWARE AND HARDWARE EXPENSES	82
		Exchange Fee Paid	12,085
		Jansamrath expenses	1
		Computer Maintenance	49
		Misc Expenses	1,325
		Total	556903
		Profit before tax	6317
		Less, provision for income tax	
Total	563220	Profit after tax	6317

Sd/- Chairman