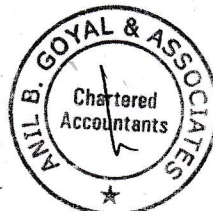


THE MANSA CENTRAL COOPERATIVE BANK LTD. H.O. MANSA
BALANCE SHEET AS ON 31.03.2020 (AUDITED)

CAPITAL AND LIABILITIES

31.03.2019 Amount	Particulars	31.03.2020 Amount	Total Rs.
	1. CAPITAL :		
1000000000.00	i). Authorised Share Capital 1,00,00,000 Shares of Rs.100/-each.	1000000000.00	1000000000.00
626152700.00	ii). Subscribed Share of Rs.100/-each.	634387700.00	
626152700.00	iii). Amount called up on 6343877 Shares at Rs.100/- each as below:	634387700.00	
	0.00 a) Individuals	0.00	
106152700.00	b) Co-op. Institutions	114387700.00	
520000000.00	c) State Government	520000000.00	634387700.00
	2. BONDS:		
25000000.00	i) IPDI	25000000.00	
120930000.00	ii) LTD (subordinate)	120930000.00	145930000.00
	3. RESERVE FUND & OTHER RESERVES :		
25773671.58	i) Statutory Reserve	25882381.58	
15530070.42	ii) Agricultural (Credit Stabilisation Fund)	16567888.42	
6114649.14	iii) Building Fund	6114649.14	
0.00	iv) Dividend Equalisation Fund	0.00	
2422593.60	v) Special Bad Debts Reserve	2422593.60	
44736869.92	vi) Bad & Doubtful Debts Reserves	44736869.92	
32200.00	vii) Investment Depreciation Reserve	32200.00	
	viii) Other Funds & Reserve		
100000.00	a) Share Transfer Fund	100000.00	
2134274.28	b) Common Goods Fund	2134274.28	
458181.47	c) Coop. Development fund	458181.47	
75235.90	d) Staff Gratuity Fund	75235.90	
1747248.28	e) Primary Co-op Vikas Fund	1747248.28	
19500000.00	f) Revaluation Reserve	19500000.00	119771522.59
91649844.00	i) N.P.A. provision	243163398.50	243163398.50
	4. PRINCIPAL /SUBSIDIARY STATE		
	PARTNERSHIP FUND ACCOUNT		
	For share capital of		
0.00	i) Central Co-op. Banks	0.00	
0.00	ii) Primary Agri.Credit Societies	0.00	
	iii) Other Societies		
982357538.59	C/F	1143252621.09	1143252621.09
982357538.59	B/F	1143252621.09	1143252621.09



5. DEPOSITS & OTHER ACCOUNTS

	i) Fixed deposits	1853155351.74	
1633227571.79	a) Individuals	0.00	
	0.00 b) Central Co-op.Banks	37667542.50	
35897179.20	c) Other Societies		
	ii) Saving bank deposits	763299912.88	
740972588.59	a) Individuals	0.00	
	0.00 b) Central Co-op.Banks	75318572.47	
83975408.22	c) Other Societies		
	iii) Current deposits	263297587.24	
193757416.78	a) Individuals	0.00	
	0.00 b) Central Co-op.Banks	14279353.93	
10492460.19	c) Other Societies	71013.00	3007089333.76
253798.00	iv) Money at Call and Short notice		

6. BORROWINGS :

	i) From the NABARD/State/ 0.00 Central Co-op Bank.	0.00	
1671238069.20	a) Short terms loans, Cash Credits & Overdrafts of which secured against A) Govt. & Other Approved Securities B) Other Tangible Securities @	1822900000.00	
	0.00 b) Medium term loans (Conversion) of which Secured against A) Govt. & Other Approved Securities B) Other Tangible Securities @	0.00	
69605099.00	c) Long term loans of which Secured against NFS & Term loan : A) Govt. & Other Approved Securities B) Other Tangible Securities.	193644500.00	2016544500.00
	ii) From the State Bank of India a) S.T. loans Cash Credits & Overdraft of which Secured against		
	0.00 A) Govt. & Other Approved Securities	0.00	
	0.00 B) Other Tangible Securities.	0.00	
	b) Medium term loans of which Secured against		
5421777129.56	C/F	6166886454.85	6166886454.85



5421777129.56	B/F	6166886454.85	6166886454.85
0.00 A) Govt. & Other Approved Securities		0.00	
0.00 B) Other Tangible Securities.		0.00	
c) Long term loans			
of which Secured against			
0.00 A) Govt. & Other Approved Securities		0.00	
0.00 B) Other Tangible Securities @		0.00	
iii) From the State Govt. Short term loans			
of which Secured against			
0.00 A) Govt. & Other Approved Securities		0.00	
0.00 B) Other Tangible Securities.		0.00	
b) Medium term loans			
of which Secured against			
0.00 A) Govt. & Other Approved Securities		0.00	
0.00 B) Other Tangible Securities @		0.00	
c) Long term loans			
of which Secured against			
0.00 A) Govt. & Other Approved Securities		0.00	
0.00 B) Other Tangible Securities @		0.00	
0.00 v) Loans from other Securities		0.00	
0.00 7. BILLS FOR COLLECTION:		0.00	0.00
(Being bills receivable as per contra)			
0.00 8. BRANCH ADJUSTMENTS :		10802413.59	10802413.59
49273234.95 9. OVERDUE INTEREST RESERVE :		50025059.15	50025059.15
26403404.74 10. INTEREST PAYABLE		21176480.48	21176480.48
5497453769.25	C/F	6248890408.07	6248890408.07



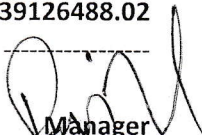
5497453769.25	B/F	6248890408.07	6248890408.07
11. OTHER LIABILITIES			
20106592.58	i) Bills Payable	18625199.72	
65495.00	ii) Liquidation Fund Payable	65495.00	
902.00	iii) Dividend payable	902.00	
0.00	iv) Pension Fund payable	0.00	
0.00	v) Audit fee of Societies	0.00	
85000.00	vi) Audit fee payable (Bank)	200000.00	
2980197.20	vii) T.D.S.Payable	1626049.57	
12942895.57	viii) Sundry payable Ind.	5345816.49	
0.00	ix) Sundry payable Socs	0.00	
104534.00	x) Sundry payable Other	7646.00	
500.00	xi) excess Cash payable	3300.00	
11445279.00	xii) Gratuity/Leave Salary Payable	9811414.00	
0.00	xiii) Draft payable	0.00	
0.00	xiv) Intersol A/C	0.00	
128688.10	xv) Pay Order/Clearing Adjustment	557296.40	
83360.00	xvi) Expenses Payable	117788.00	
195275.32	xvii) Other payable	170860.32	
275984000.00	xviii) Suspense Account	275984000.00	
7180000.00	xix) Provision On Standard Assets	7180000.00	
	xx) Provision against		
10370000.00	Rural Branches Loan	10370000.00	
0.00	xxi) Coop. Education Fund	0.00	330065767.50
12. PROFIT & LOSS :			
0.00	Undistributed profit	0.00	0.00
	Add Profit for the year brought		
0.00	from the P/L A/c.	0.00	0.00


5839126488.02


TOTAL

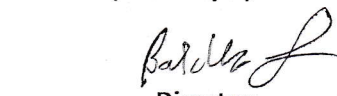
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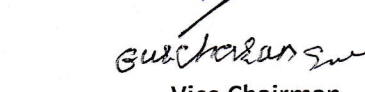
6578956175.57


Manager
(Ravi Goyal)


Senior Manager
(Prem Kumar Sharma)


District Manager
(Vishal Garg)

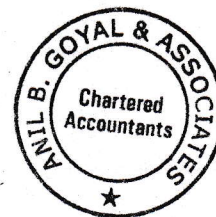

Director
(Baldev Singh Peron)


Vice Chairman
(Gurcharan Singh Bappiana)


Chairman
(Baldev Singh Mirpur)

For Anil B Goyal & Associates
Chartered Accountants


(CA Amit Singla)
Partner
M.No. 506912
FRN No. 019323N
UDIN : 20506912AAAET6402



THE MANSA CENTRAL COOPERATIVE BANK LTD. H.O. MANSA
BALANCE SHEET AS ON 31.03.2020 (AUDITED)

PROPERTY AND ASSETS.

31.03.2019		31.03.2020	
Amount	Particulars	Amount	Total Rs.
35700281.00	1. CASH in hand	35865089.00	35865089.00
	& with Reserve Bank of India		
	State Bank of India, state		
	Co-op. Bank & Central Co-op. Bank		
	2. BALANCE WITH OTHER BANKS:		
305099355.36	i) Current Deposits	110441550.06	
0.00	ii) Saving Bank Deposits	0.00	
0.00	iii) Fixed Deposits	0.00	110441550.06
0.00	3. MONEY AT CALL & SHORT NOTICE	0.00	0.00
	4. INVESTMENTS :		
543930000.00	i) In Central & State Govt. Securities (at book value).	561881000.00	
0.00	Face value Rs.	0.00	
0.00	Market Value Rs.	0.00	
0.00	ii) Shares In NABARD BOND Securities	0.00	
52999200.00	iii) Share in Co-op. Institutions other than in item (5) below	52999200.00	
360000000.00	iv) FD with PstCB Chandigarh	556093733.00	
6107467.34	a) Special Bad Debt Reserve with Apex Bank	6584143.34	
0.00	b) Against Staff Security	0.00	
14922932.42	c) Agriculture Credit Stabilization fund	14922932.42	
0.00	d) Bad & Doubtful Reserve	0.00	
0.00	e) Statutory Reserve	0.00	
0.00	v) FD with Other banks	20000000.00	1212481008.76
	5. INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND		
	In share of-		
0.00	i) Central Co-op. Banks	0.00	
0.00	ii) Primary Agri. Credit Societies	0.00	
0.00	ii) Other Societies	0.00	
1318759236.12	C/F	1358787647.82	1358787647.82



1318759236.12	B/F	1358787647.82	1358787647.82
6. ADVANCES :			
3084381770.74	i) Short Term Loans, Cash Credits,Overdrafts & Bills Discounted of of which secured against	3536495330.40	
	ii) Recoverable from GOI-DWDRS`08		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs.lakhs		
	Of the Advances, amount due from indls		
	Rs.lakhs Of the advance, Amt. overdue		
	Rs. lakhs Considered bad & doubtful of recovery as per NPA statement		
353932069.47	ii) Medium term loans Of which secured against	472772057.32	
	a) Govt. & Other approved Securities		
	b) Other Tangible Securities @ Rs.		
	Of the advances amount due from Indls.		
	Rs. lakhs Of the advances amount overdue Rs. lakhs Considered bad & Doubtful recovery as per NPA Statement		
153329162.69	iii) Long term loans Of which Secured against	142659752.48	4151927140.20
	a) Govt. & other approved securitie		
	b) Other Tangible Securities Rs. lakhs.		
	Of the advances, amount due from Individuals Rs. lakhs.		
	Of the advances,amount overdue Nil: Considered bad and doubtful of recovery Nil.		
7. INTEREST RECEIVABLE			
161101191.38	of which overdue Rs Lakhs, Considered Bad & Doubtful, doubtful recovery Rs. lakhs	147456959.44	147456959.44
0.00	8. BILLS RECEIVABLE being bills for collection As per contra	0.00	0.00
7072595.61	9. BRANCHES ADJUSTMENS :	0.00	0.00
24286704.00	10. PREMISES LESS DEPRECIATION:	24275927.90	24275927.90
3787771.87	11. FURNITURE & FIXTURE : Less Depreciation	3662053.12	3662053.12
5106650501.88	C/F	5686109728.48	5686109728.48
5106650501.88	B/F	5686109728.48	5686109728.48



12. OTHER ASSETS :

i) Intt. recoverable on 0.00 house loan new scheme	0.00	
ii) Intt. accrued but not 30091194.00 due on Rabi Crop Loan	31528049.00	
6.00 iii) Library	6.00	
2608502.21 iv) Stationery in hand	2551671.71	
8631823.50 v) Sundry recoverable	6361451.79	
101387.00 i) Telephone securities	101387.00	
63844.00 vii) Water & Electric meter Securities	63844.00	
48023075.00 viii) Intt.Sub. 2% NABARD	31773154.00	
591888.00 ix) PrePaid Insurance premium	764030.00	
0.00 xiv) Intersol A/C	0.00	
3732750.82 xi) Jeep, Car & Machinery	3494400.64	
39655471.00 xii) Intt. Recoverable on Investment	33906852.00	
5614458.00 xiii) Intt. rec. NABARD DWDRS-2008	5614458.00	
0.00 x) Clearing adjustment	15930.13	
43147785.00 xv) Fraud/Embezzlement	43147785.00	
0.00 xvi) TDS Recoverable	348733.23	
467114.57 xvii) Computer & other Hardware A/C	308701.99	
xviii) Amount Recoverable from Co-op		
124436000.00 Spinning Mills Ltd Mansa	124436000.00	
xix) Amount Recoverable from Co-op		
151548000.00 Sugar Mills Ltd Budhlada	151548000.00	
204641238.36 xx) Accumulated Loss	273508526.22	709472980.71

13. NON-BANKING ASSETS

254160.82 ACQUIRED IN SATISFACTION OF CLAIMS	254160.82	254160.82
68867287.86 14. Loss During The Year	183119305.56	183119305.56

5839126488.02

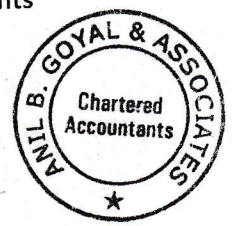
(Signature)
 Manager
 (Ravi Goyal)
(Signature)
 Director
 (Baldev Singh Peron)

(Signature)
 Senior Manager
 (Prem Kumar Sharma)
(Signature)
 Vice Chairman
 (Gurcharan Singh Bappiana)

(Signature)
 District Manager
 (Vishal Garg)
(Signature)
 Chairman
 (Baldev Singh Mirpur)

For Anil B Goyal & Associates
 Chartered Accountants

(Signature)
 (CA Amit Singla)
 Partner
 M.No. 506912
 FRN No. 019323N
 UDIN : 20506912AAAAET6402



THE MANSA CENTRAL COOPERATIVE BANK LTD, MANSA
AUDITED PROFIT AND LOSS ACCOUNT 31.03.2020 (Audited)

31.03.2019	PARTICULARS	31.03.2020
	EXPENDITURE A/C.	
	i) Intt. paid on deposit and	
274930200.84	Intt. paid on borrowings	286165935.57
63135711.00	ii) Salary Allow.& Providend Fund A/c.	68495185.02
41370.00	iii) Directors,Local Committee members	15480.00
	fees and allowances	
6302670.70	iv) Rent,Tax,Insurance & Lighting	8678642.48
508867.00	v) Law Charges	429670.00
368557.82	vi) Postage Telegram Telephone Charges	281506.57
212675.00	vii) Auditor's Fee	380250.00
1260533.18	viii) Depriciation	1202598.13
773617.60	ix) Stationary, Printing & advertisement	985250.61
19312010.51	x) Othe expenditure	10635946.97
0.00	xi) Provision for NPA	151513554.50
0.00	xii) PROFIT	0.00
366846213.65	TOTAL	528784019.85

31.03.2019	INCOME A/C	31.03.2020
	PARTICULARS	
291428063.03	i) Intt & Discount	339332871.92
1146627.04	ii) Commission Exchange & Brokege	1193340.96
0.00	iii) Subsidies &Donation	0.00
5404235.72	iv) Other Receipts	5138501.41
68867287.86	v) Loss	183119305.56
366846213.65	TOTAL	528784019.85

(Signature)
Manager
(Ravi Goyal)

(Signature)
Senior Manager
(Prem Kumar Sharma)

(Signature)
District Manager
(Vishal Garg)

(Signature)
Director
(Baldev Singh Peron)

(Signature)
Vice Chairman
(Gurcharan Singh Bappiana)

(Signature)
Chairman
(Baldev Singh Mirpur)

For Anil B Goyal & Associates
Chartered Accountants

(Signature)
(CA Amit Singla)
Partner
M.No. 506912
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UDIN : 20506912AAAAET6402

