

THE MANSA CENTRAL COOPERATIVE BANK LTD. H.O. MANSA
BALANCE SHEET AS ON 31.03.2021 (AUDITED)

CAPITAL AND LIABILITIES

31.03.2020		31.03.2021	
Amount	Particulars	Amount	Total Rs.
	1. CAPITAL :		
1000000000.00	i). Authorised Share Capital 1,00,00,000 Shares of Rs.100/-each.	1000000000.00	1000000000.00
634387700.00	ii). Subscribed Share 6374437 of Rs.100/-each.	637443700.00	
634387700.00	iii). Amount called up on 6374437 Shares at Rs.100/- each as below:	637443700.00	
0.00	a) Individuals	0.00	
114387700.00	b) Co-op. Institutions	117443700.00	
520000000.00	c) State Government	520000000.00	637443700.00
	2. BONDS:		
25000000.00	i) IPDI	25000000.00	
120930000.00	ii) LTD (subordinate)	115180000.00	140180000.00
	3. RESERVE FUND & OTHER RESERVES :		
25882381.58	i) Statutory Reserve	25913871.58	
16567888.42	ii) Agricultural (Credit Stabilisation Fund)	18186873.42	
6114649.14	iii) Building Fund	6114649.14	
0.00	iv) Dividend Equalisation Fund	0.00	
2422593.60	v) Special Bad Debts Reserve	2420593.60	
44736869.92	vi) Bad & Doubtful Debts Reserves	44738869.92	
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	0.00	
1747248.28	e) Primary Co-op Vikas Fund	1747248.28	
19500000.00	f) Revaluation Reserve	19500000.00	121346761.69
0.00	Provision For Fraud Misappopriation	54260253.13	
243163398.50	N.P.A. provision	215988145.37	270248398.50
	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	
0.00	iii) Other Societies	0.00	
1143252621.09	C/F	1169218860.19	1169218860.19

8.



1143252621.09	B/F	1169218860.19	1169218860.19
	5. DEPOSITS & OTHER ACCOUNTS		
	i) Fixed deposits		
1853155351.74	a) Individuals	1994266661.06	
0.00	b) Central Co-op.Banks	0.00	
37667542.50	c) Other Societies	43322139.68	
	ii) Saving bank deposits		
763299912.88	a) Individuals	831123537.08	
0.00	b) Central Co-op.Banks	0.00	
75318572.47	c) Other Societies	93258280.17	
	iii) Current deposits		
263297587.24	a) Individuals	206700833.44	
0.00	b) Central Co-op.Banks	0.00	
14279353.93	c) Other Societies	17432445.34	
71013.00	iv) Money at Call and Short notice	106000.00	3186209896.77
	6. BORROWINGS :		
	i) From the NABARD/State/ Central Co-op Bank.		
0.00		0.00	
1822900000.00	a) Short terms loans, Cash Credits & Overdrafts of which secured against	1695028018.00	
	A) Govt. & Other Approved Securities		
	B) Other Tangible Securities @		
0.00	b) Medium term loans (Conversion) of which Secured against	0.00	
	A) Govt. & Other Approved Securities		
	B) Other Tangible Securities @		
	c) Long term loans of which Secured against NFS & Term loan		
193644500.00		138853900.00	1833881918.00
	A) Govt. & Other Approved Securities		
	B) Other Tangible Securities.		
	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		
6166886454.85	C/F	6189310674.96	6189310674.96

9.



6166886454.85	B/F	6189310674.96	6189310674.96
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	iv) Loans from other Secutities	0.00	
0.00	7. BILLS FOR COLLECTION:	0.00	0.00
	(Being bills receivable as per contra)		
10802413.59	8. BRANCH ADJUSTMENTS :	0.00	0.00
326009059.15	9. OVERDUE INTEREST RESERVE :	330799699.74	330799699.74
21176480.48	10. INTEREST PAYABLE	19219812.47	19219812.47
6524874408.07	C/F	6539330187.17	6539330187.17



10.

6524874408.07	B/F	6539330187.17	6539330187.17
	11. OTHER LIABILITIES		
18625199.72	i) Bills Payable	17270146.91	
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	
200000.00	vi) Audit fee payable (Bank)	200000.00	
1626049.57	vii) T.D.S./Service Tax/GST payable	1301861.02	
5345816.49	viii) Sundry payable Ind.	4411590.73	
0.00	ix) Sundry payable Socs	0.00	
7646.00	x) Sundry payable Other	5025.00	
3300.00	xi) excess Cash payable	12750.00	
9811414.00	xii) Gratuity/Leave Salary Payable	13142794.00	
0.00	xiii) Draft payable	0.00	
557296.40	xiv) Pay Order/Clearing Adjustment	319515.83	
117788.00	xv) Expenses Payable	3417553.90	
170860.32	xvi) Other payable	126970.24	
7180000.00	xvii) Provision On Standard Assets	7180000.00	
	xviii) Provision against		
10370000.00	Rural Branches Loan	10370000.00	
	xix) Coop. Education Fund	0.00	
0.00	xx) Provision for Branch adjustment a/c	41000000.00	98824604.63
	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
6578956175.57	TOTAL	6638154791.80	6638154791.80
	Contingent Liabilities		
	i) Outside Liabilities for gurantees issued		
378432.00	ii) Others (DEAF amt with RBI)	378432.00	
378432.00	Total	378432.00	378432.00

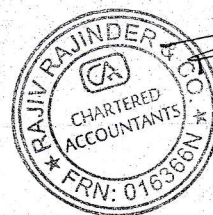
Senior Manager

District Manager

Managing Director

Administrator

For Rajiv Rajinder & Co.
Chartered Accountants



(CA Rajiv Kumar)
Partner

M.No. 096902

FRN No. 016366N

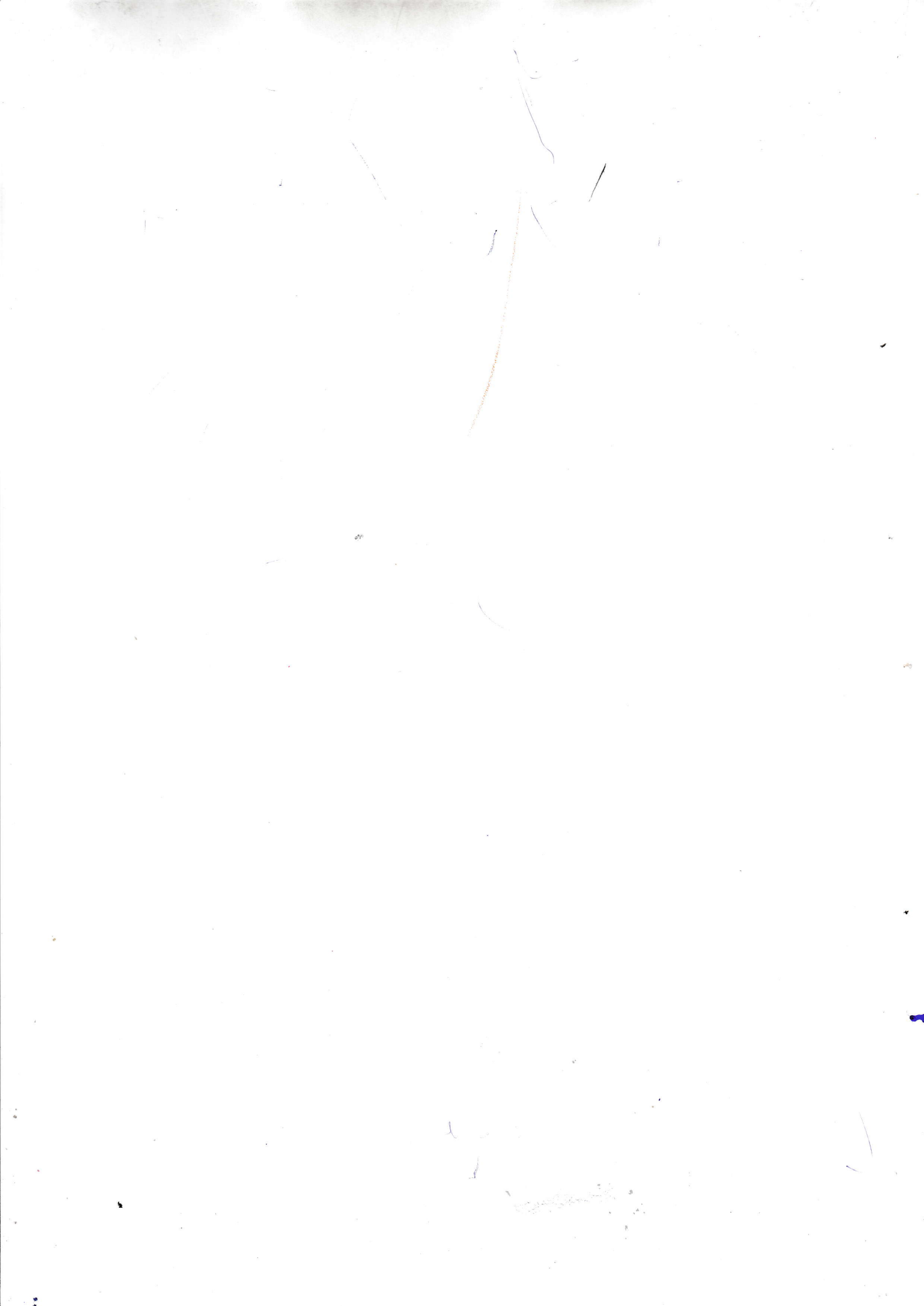
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THE MANSA CENTRAL COOPERATIVE BANK LTD. H.O. MANSA
BALANCE SHEET AS ON 31.03.2021 (AUDITED)

PROPERTY AND ASSETS

31.03.2020		31.03.2021	
Amount	Particulars	Amount	Total Rs.
35865089.00	1. CASH in hand	45762304.00	45762304.00
	with Reserve Bank of India		
	State Bank of India, state		
	Co-op. Bank & Central Co-op. Bank		
	2. BALANCE WITH OTHER BANKS:		
110441550.06	i) Current Deposits	110258010.18	
0.00	ii) Saving Bank Deposits	0.00	
597600808.76	iii) Fixed Deposits	580228207.76	690486217.94
0.00	3. MONEY AT CALL & SHORT NOTICE	0.00	0.00
	4. INVESTMENTS :		
561881000.00	i) In Central & State Govt. Securities (at book value).	617754486.00	
	Face value Rs 6200.20 Lakhs		
	Market Value Rs 6200.20 lakhs		
52999200.00	ii) Share in Co-op. Institutions other than in item (5) below	53764000.00	
0.00	iii) FD with Other banks	0.00	671518486.00
	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	iii) Other Societies	0.00	
1358787647.82	C/F	1407767007.94	1407767007.94





1358787647.82	B/F	1407767007.94	1407767007.94
	6. ADVANCES :		
3536495330.40	i) Short Term Loans, Cash Credits, Overdrafts & Bills Discounted	3418885680.75	
	of which secured against		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs3982.81 lakhs		
	c) Of the Advances, amount due from indls Rs 4305.25 lakhs		
	d) Of the advance, Amt. overdue Rs 10184.17 Lakhs		
	e) Considered bad & doubtful of recovery Rs 1785.59 Lakhs		
	as per NPA statement		
472772057.32	ii) Medium term loans	404280494.91	
	of which secured against		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs 805.44 lakhs		
	c) Of the Advances, amount due from indls Rs 887.54 lakhs		
	d) Of the advance, Amt. overdue Rs 1901.58 Lakhs		
	e) Considered bad & doubtful of recovery Rs 2441.74.5 Lakhs		
	as per NPA statement		
142659752.48	iii) Long term loans	124375197.73	3947541373.39
	of which secured against		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs 410.93 lakhs		
	c) Of the Advances, amount due from indls Rs 1243.75 lakhs		
	d) Of the advance, Amt. overdue Rs 252.49 Lakhs		
	e) Considered bad & doubtful of recovery Rs 903.64 Lakhs		
	as per NPA statement		
	7. INTEREST RECEIVABLE		
520649014.44	of which overdue Rs 3307.99 Lakhs, Considered Bad & Doubtful, doubtful recovery Rs. lakhs	581776627.72	581776627.72
0.00	8. BILLS RECEIVABLE	0.00	
	being bills for collection As per contra		0.00
0.00	9. BRANCHES ADJUSTMENS :	40940166.82	40940166.82
24275927.90	10. PREMISES LESS DEPRECIATION:	24270706.31	24270706.31
6712951.11	11. FURNITURE & FIXTURE	6372901.63	6372901.63
6062352681.47	C/F	6008668783.81	6008668783.81



6062352681.47	B/F	6008668783.81	6008668783.81
	12. OTHER ASSETS :		
6.00	i) Library	1296.00	
2551671.71	ii) Stationery in hand	2399758.58	
6361451.79	iii) Sundry recoverable	6382786.34	
165231.00	iv) Telephone Water & Electric meter securities	165231.00	
764030.00	v) PrePaid Insurance premium	0.00	
443502.65	vi) Jeep & Car	376977.25	
5614458.00	vii) Intt. rec. NABARD DWDRS-2008	5614458.00	
15930.13	viii) Clearing adjustment	2000.00	
43147785.00	ix) Fraud/Embezzlement	54260253.13	
348733.23	x) TDS/GST Recoverable	162477.29	
308701.99	xi) Computer & other Hardware A/C	179893.43	
273508526.22	xii) Accumulated Loss	456627831.78	526172962.80
	13. NON-BANKING ASSETS		
254160.82	ACQUIRED IN SATISFACTION OF CLAIMS	254160.82	254160.82
183119305.56	14. Loss During The Year	103058884.37	103058884.37
6578956175.57		6638154791.80	6638154791.80

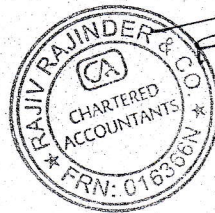
Senior Manager

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For Rajiv Rajinder & Co.
Chartered Accountants



(CA Rajiv Kumar)

Partner

M.No. 096902

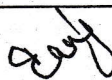
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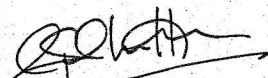
THE MANSA CENTRAL COOPERATIVE BANK LTD, MANSA
PROFIT AND LOSS ACCOUNT 31.03.2021 (Audited)

31.03.2020		PARTICULARS	31.03.2021
EXPENDITURE A/C.			
286165935.57	i)	Intt. paid on deposit and borrowings	269881993.62
68495185.02	ii)	Salary Allow.& Providend Fund A/c.	71125098.21
15480.00	iii)	Directors,Local Committee members fees and allowances	27110.00
8678642.48	iv)	Rent,Tax,Insurance & Lighting	11451744.01
429670.00	v)	Law Charges	97720.00
281506.57	vi)	Postage Telegram Telephone Charges	273544.99
380250.00	vii)	Auditor's Fee	273250.00
1410518.83	viii)	Depriciation & Repair	1273103.99
985250.61	ix)	Stationary, Printing & advertisement	601393.16
10428026.27	x)	Othe expenditure	11022130.11
151513554.50	Xi)	Provision for NPA	27085000.00
0.00	xii)	Provision for Gratituty	5578808.10
	xiii)	Provision for Branch adjustment a/c	41000000.00
0.00	xiv)	PROFIT	0.00
528784019.85		TOTAL	439690896.19
INCOME			
31.03.2020		PARTICULARS	31.03.2021
339332871.92	i)	Intt & Discount	330676900.82
1193340.96	ii)	Commission Exchange & Brokege	1222979.86
0.00	iii)	Subsides &Donetion	0.00
5138501.41	iv)	Other Receipts	4732131.14
183119305.56	v)	Loss	103058884.37
528784019.85		TOTAL	439690896.19

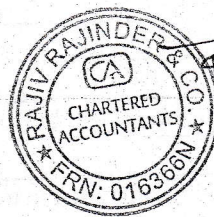

 Senior Manager


 District Manager


 Managing Director


 Administrator,
 CCB Mansa

For Rajiv Rajinder & Co.
 Chartered Accountants



(CA Rajiv Kumar)
 Partner

M.No. 096902

FRN No. 016366N

UDIN: 21096902AAAA03P638