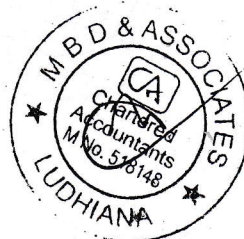


THE MANSA CENTRAL COOPERATIVE BANK LTD. H.O. MANSA
BALANCE SHEET AS ON 31.03.2022 (AUDITED)

CAPITAL AND LIABILITIES

31.03.2021		31.03.2022	
Amount	Particulars	Amount	Total Rs.
	1. CAPITAL :		
1000000000.00	i). Authorised Share	1000000000.00	1000000000.00
	Capital 1,00,00,000 Shares of Rs.100/-each.		
637443700.00	ii). Subscribed Share 6414816	641481600.00	
	of Rs.100/-each.		
637443700.00	iii). Amount called up on 6414816	641481600.00	
	Shares at Rs.100/-		
	each as below:		
0.00	a) Individuals	0.00	
117443700.00	b) Co-op. Institutions	121481600.00	
520000000.00	c) State Government	520000000.00	641481600.00
	2. BONDS:		
25000000.00	i) IPDI	25000000.00	
115180000.00	ii) LTD (subordinate)	92050000.00	117050000.00
	3. RESERVE FUND & OTHER RESERVES :		
25913871.58	i) Statutory Reserve	25935271.58	
18186873.42	ii) Agricultural (Credit Stabilisation Fund)	18732483.42	
6114649.14	iii) Building Fund	6114649.14	
0.00	iv) Dividend Equalisation Fund	0.00	
2420593.60	v) Special Bad Debts Reserve	2420593.60	
44738869.92	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	
0.00	d) Staff Gratuity Fund	0.00	
1747248.28	e) Primary Co-op Vikas Fund	1747248.28	
19500000.00	f) Revaluation Reserve	19500000.00	121913771.69
54260253.13	Provision For Fraud Misappopriation	54260253.13	
215988145.37	N.P.A. provision	230188145.37	284448398.50
	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	
1169218860.19	C/F	1164893770.19	1164893770.19



1169218860.19	B/F	1164893770.19	1164893770.19
	5. DEPOSITS & OTHER ACCOUNTS		
	i) Fixed deposits		
1994266661.06	a) Individuals	2082939013.95	
0.00	b) Central Co-op.Banks	0.00	
43322139.68	c) Other Societies	54027483.38	
	ii) Saving bank deposits		
831123537.08	a) Individuals	1170067516.47	
0.00	b) Central Co-op.Banks	0.00	
93258280.17	c) Other Societies	108678718.42	
	iii) Current deposits		
206700833.44	a) Individuals	87129152.14	
0.00	b) Central Co-op.Banks	0.00	
17432445.34	c) Other Societies	16690451.99	
106000.00	iv) Money at Call and Short notice	56000.00	3519588336.35
	6. BORROWINGS :		
	i) From the NABARD/State/ Central Co-op Bank.	0.00	
1695028018.00	a) Short terms loans, Cash Credits & Overdrafts of which secured against	1806000000.00	
	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	93167700.00	1899167700.00
	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		
6189310674.96	C/F	6583649806.54	6583649806.54



6189310674.96	B/F	6583649806.54	6583649806.54
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 Securities	0.00	
0.00	7. BILLS FOR COLLECTION:	0.00	0.00
	(Being bills receivable as per contra)		
0.00	8. BRANCH ADJUSTMENTS :	0.00	0.00
330799699.74	9. OVERDUE INTEREST RESERVE :	332560449.03	332560449.03
19219812.47	10. INTEREST PAYABLE	19615595.97	19615595.97
6539330187.17	C/F	6935825851.54	6935825851.54



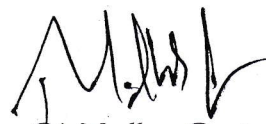
6539330187.17	B/F	6935825851.54	6935825851.54
	11. OTHER LIABILITIES		
17270146.91	i) Bills Payable	16603677.59	
65495.00	ii) Liquidation Fund Payable	65495.00	
902.00	iii) Dividend payable	902.00	
0.00	iv) Pension Fund payable	0.00	
0.00	v) Audit fee of Societies	0.00	
200000.00	vi) Audit fee payable (Bank)	150000.00	
1301861.02	vii) T.D.S./Service Tax/GST payable	1462697.21	
4411590.73	viii) Sundry payable Ind.	4695651.95	
0.00	ix) Sundry payable Socs	0.00	
5025.00	x) Sundry payable Other	1321.00	
12750.00	xi) excess Cash payable	12750.00	
13142794.00	xii) Gratuity/Leave Salary Payable	15382150.00	
0.00	xiii) Draft payable	0.00	
319515.83	xiv) Pay Order/Clearing Adjustment	203175.61	
3417553.90	xv) Expenses Payable	938789.00	
126970.24	xvi) Other payable	158524.00	
7180000.00	xvii) Provision On Standard Assets	7180000.00	
	xviii) Provision against		
10370000.00	Rural Branches Loan	10370000.00	
0.00	xix) Coop. Education Fund	0.00	
41000000.00	xx) Provision for Branch adjustment a/c	30300000.00	87525133.36
	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
6638154791.80	TOTAL	7023350984.90	7023350984.90
	Contingent Liabilities		
	i) Outside Liabilities for gurantees issued		
378432.00	ii) Others (DEAF amt with RBI)	475618.05	
378432.00	Total	475618.05	475618.05


Senior Manager


District Manager

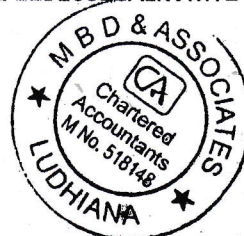

Managing Director

For M B D & Associates
Chartered Accountants
FRN No. 023615N


CA Madhur Gupta
Partner
M No. 518148


CA Vivek Bhasin
Partner
M No. 516822

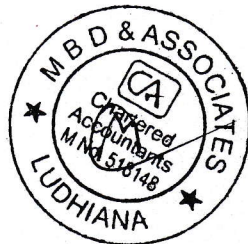
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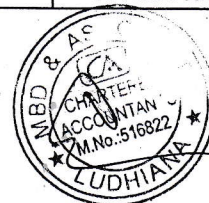
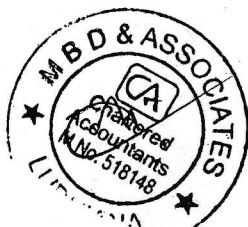
THE MANSA CENTRAL COOPERATIVE BANK LTD. H.O. MANSA
BALANCE SHEET AS ON 31.03.2022 (AUDITED)

PROPERTY AND ASSETS

31.03.2021		31.03.2022	
Amount	Particulars	Amount	Total Rs.
45762304.00	1. CASH in hand	65167193.00	65167193.00
	with Reserve Bank of India		
	State Bank of India, state		
	Co-op. Bank & Central Co-op. Bank		
	2. BALANCE WITH OTHER BANKS:		
110258010.18	i) Current Deposits	95986636.27	
0.00	ii) Saving Bank Deposits	0.00	
580228207.76	iii) Fixed Deposits	833686379.76	929673016.03
0.00	3. MONEY AT CALL & SHORT NOTICE	0.00	0.00
	4. INVESTMENTS :		
617754486.00	i) In Central & State Govt. Securities	649989265.60	
	(at book value).		
	Face value Rs 6522.20 Lakhs		
	Market Value Rs 6522.20 lakhs		
53764000.00	ii) Share in Co-op. Institutions other	53764000.00	
	than in item (5) below		
0.00	iii) FD with Other banks	0.00	703753265.60
	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	
1407767007.94	C/F	1698593474.63	1698593474.63



1407767007.94	B/F	1698593474.63	1698593474.63
	6. ADVANCES :		
3418885680.75	i) Short Term Loans, Cash Credits, Overdrafts & Bills Discounted	3610578101.30	
	of which secured against		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs3904.14 lakhs		
	c) Of the Advances, amount due from indls Rs 4228.02 lakhs		
	d) Of the advance, Amt. overdue Rs 11658.79 Lakhs		
	e) Considered bad & doubtful of recovery Rs 1788.45 Lakhs		
	as per NPA statement		
404280494.91	ii) Medium term loans	344408627.12	
	of which secured against		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs 726.12 lakhs		
	c) Of the Advances, amount due from indls Rs 761.89 lakhs		
	d) Of the advance, Amt. overdue Rs 1980.96 Lakhs		
	e) Considered bad & doubtful of recovery Rs 2421.72 Lakhs		
	as per NPA statement		
124375197.73	iii) Long term loans	120732622.16	4075719350.58
	of which secured against		
	a) Govt. & Other Approved Securities		
	b) Other tangible Securities @Rs 395.24 lakhs		
	c) Of the Advances, amount due from indls Rs 1207.33 lakhs		
	d) Of the advance, Amt. overdue Rs 317.54 Lakhs		
	e) Considered bad & doubtful of recovery Rs 863.22 Lakhs		
	as per NPA statement		
	7. INTEREST RECEIVABLE		
581776627.72	of which overdue Rs 3325.60 Lakhs,	544868849.75	544868849.75
	Considered Bad & Doubtful,		
	doubtful recovery Rs. lakhs		
0.00	8. BILLS RECEIVABLE	0.00	
	being bills for collection As per contra		0.00
40940166.82	9. BRANCHES ADJUSTMENS :	29839789.61	29839789.61
24270706.31	10. PREMISES LESS DEPRECIATION:	24188006.18	24188006.18
6372901.63	11. FURNITURE & FIXTURE	5655454.74	5655454.74
6008668783.81	C/F	6378864925.49	6378864925.49



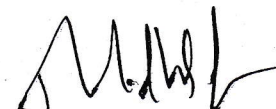
6008668783.81	B/F	6378864925.49	6378864925.49
	12. OTHER ASSETS :		
1296.00	i) Library	780.00	
2399758.58	ii) Stationery in hand	2433090.52	
6382786.34	iii) Sundry recoverable	6902598.83	
165231.00	iv) Telephone Water & Electric meter securities	165231.00	
0.00	v) PrePaid Insurance premium	0.00	
376977.25	vi) Jeep & Car	320430.87	
5614458.00	vii) Intt. rec. NABARD DWDRS-2008	5614458.00	
2000.00	viii) Clearing adjustment	2681.50	
54260253.13	ix) Fraud/Embezzlement	54220527.41	
162477.29	x) TDS/GST Recoverable	292924.98	
179893.43	xi) Computer & other Hardware A/C	121527.85	
456627831.78	xii) Accumulated Loss	559686716.15	629760967.11
	13. NON-BANKING ASSETS		
254160.82	ACQUIRED IN SATISFACTION OF CLAIMS	124656.25	124656.25
103058884.37	14. Loss During The Year	14600436.05	14600436.05
6638154791.80		7023350984.90	7023350984.90


Senior Manager


District Manager


Managing Director

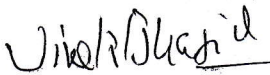
For M B D & Associates
Chartered Accountants
FRN No. 023615N


CA Madhur Gupta

Partner

M No. 518148

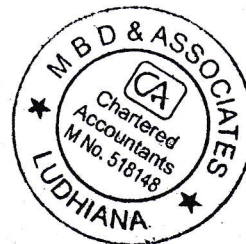
UDIN: 22516822ALKVMT2437



CA Vivek Bhasin

Partner

M No. 516822



THE MANSA CENTRAL COOPERATIVE BANK LTD, MANSA

PROFIT AND LOSS ACCOUNT 31.03.2022 (Audited)

31.03.2021		PARTICULARS	31.03.2022
EXPENDITURE A/C.			
269881993.62	i)	Intt. paid on deposit and borrowings	253144669.01
71125098.21	ii)	Salary Allow.& Providend Fund A/c.	67010844.28
27110.00	iii)	Directors,Local Committee members fees and allowances	0.00
11451744.01	iv)	Rent,Tax,Insurance & Lighting	9806735.26
97720.00	v)	Law Charges	35400.00
273544.99	vi)	Postage Telegram Telephone Charges	239105.59
273250.00	vii)	Auditor's Fee	197800.00
1273103.99	viii)	Depreciation & Repair	1306056.98
601393.16	ix)	Stationary, Printing & advertisement	372974.07
11022130.11	x)	Othe expenditure	8776528.68
27085000.00	xi)	Provision for NPA	3500000.00
5578808.10	xii)	Provision for Gratitude	0.00
41000000.00	xiii)	Provision for Branch adjustment a/c	0.00
0.00	xiv)	PROFIT	0.00
439690896.19		TOTAL	344390113.87
INCOME			
31.03.2021		PARTICULARS	31.03.2022
330676900.82	i)	Intt & Discount	323942923.86
1222979.86	ii)	Commission Exchange & Brokege	1242512.66
0.00	iii)	Subsides & Donetion	0.00
4732131.14	iv)	Other Receipts	4604241.30
103058884.37	v)	Loss	14600436.05
439690896.19		TOTAL	344390113.87

Senior Manager

District Manager

Managing Director

CA Madhur Gupta

Partner

M No. 518148

UDIN:22516822ALKVMT2437

For M B D & Associates

Chartered Accountants

FRN No. 023615N

Vivek Bhasin

CA Vivek Bhasin

Partner

M No. 516822

