The S.A.S. Nagar Central Cooperative Bank Ltd. S.A.S. Nagar

THE THIRD SCHEDULE (SEE SECTION 29), FORM OF 'A"

FORM OF BALANCE SHEET

Balance Sheet as on 31st March, 2020

Figures as on 31.03.2019		*CAPITAL & LIABILITIES*		Figures as on 31.3.2020	
	1	CAPITAL			
	I)	Authorised Capital			
0.00		500000 shares of Rs 100/- each			
	ii)	Subscribed Capital			50000000.00
472922		485214 shares of Rs 100/- each			
	iii)	Amount Called up		485214	
		On 468140 shares of Rs 100/- each			
		Less Calls Unpaid - NIL			
		Of (iii) above held by :-			
	a	Individuals			
47292200.00	b	Cooperative Insitutions		48521400.00	
1000000.00	c	State Government		1000000.00	49521400.00
	2	RESERVES			
119055823.28	I)	Statutory Reserve		119363715.28	
66614165.87	ii)	Agri. Credit Stabalization Fund		68708165.85	
25671871.89	iii)	Building Fund		25825429.96	
1834029.14	iv)	Dividend Equialisation Fund		1834029.14	
3945.93	v)	Special Bad Debts Reserve		3945.93	
70127554.07	vi)	Bad & Doubtful Reserves		70299590.07	
0.00	vii)	Investment Depreciation Fund		0.00	
	viii)	Other Reserves & Funds			
1509337.93	a	Pension Fund		1522080.93	
193880.17	b	Cooperative Education & Training Fund		206623.17	
10620158.03	c	Common Good Fund		10639273.03	
615628.94	d	Share Transfer Fund		615628.94	
1005594.08	e	Primary Cooperative Soc. Vikas Fund		455966.08	
283214.14	f	Cooperative Development Fund		288949.14	
34997.66	g	Risk fund		34997.66	
77784067.37	h	Provision for Bad & doubtful debt as per IT (as per Rural Advances)		77784067.37	
35500000.00	i	Revaluation of land		35500000.00	
11018436.97	j	Provision for Bad & doubtful debt as per IT		18018436.97	431100899.52
470164905.47					480622299.52

Figures as on 31.03.2019		Particulars			Figures as on 31-03-2020
470164905.47		B.F.			480622299.52
	3	**PARTNERSHIP FUND ACCOUNT**			
0.00		For Share Capital of :			
0.00	I)	Central Cooperative Banks			
0.00	ii)	Primary Agri. Credit Societies			0.00
0.00	iii)	Other Societies			
	4	**DEPOSITS & OTHER ACCOUNTS**			
	I)	**FIXED DEPOSITS**			
2515393282.00	a	Individuals		2696328481.00	
	b	Central Cooperative Banks			
705658227.97	c	Other Soceities		996429863.13	
	ii)	**SAVING BANK DEPOSITS**			
1423919690.00	a	Individuals		1505000013.00	
	b	Central Cooperative Banks			
359520639.33	c	Other Soceities		363656648.18	
	iii)	**CURRENT DEPOSITS**			
156448571.10	a	Individuals		185379513.30	
0.00	b	Central Cooperative Banks		0.00	
89781417.35	c	Other Soceities		139768740.82	
					5886563259.43
5250721827.75	iv)	MONEY AT CALL & SHORT NOTICE			
	5	**BORROWINGS**			
	I)	**FROM THE RESERVE BANK OF INDIA/THE NATIONAL BANK/STATE/CENTRAL COOPERATIVE BANKS**			
				650000000.00	650000000.00
576000000.00	a)	**SHORT TERM LOANS**			
		Cash Credits & Overdrafts			
		Of which secured against :	0.00		
	A	Govt. & Other approved Securitites	0.00		
	B				7017185558.95
6296886733.22					

B. RATTAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN. 011798N

Figures as on 31.03.2019		Particulars			Figures as on 31-03-2020
6296886733.22		B.F.			7017185558.95
17930100.00	b)	<u>MEDIUM TERM LOANS</u>		20188400.00	
		Of which secured against :			
	A	Govt. & Other approved Securitites	0.00		
	B	Other Tangible Securities	0.00		
0.00	c)	<u>LONG TERM LOANS</u>		0.00	
		Of which secured against :			
	A	Govt. & Other approved Securitites	0.00		
	B	Other Tangible Securities	0.00		
	ii)	<u>FROM THE STATE BANK OF INDIA</u>			
0.00	a)	<u>SHORT TERM LOANS</u>		0.00	
		Cash Credits & Overdrafts			
		Of which secured against :			
	A	Govt. & Other approved Securitites	0.00		
	B	Other Tangible Securities	0.00		
0.00	b)	<u>MEDIUM TERM LOANS</u>		0.00	
		Of which secured against :			
	A	Govt. & Other approved Securitites	0.00		
	B	Other Tangible Securities	0.00		
0.00	c)	<u>LONG TERM LOANS</u>		0.00	
		Of which secured against :			
	A	Govt. & Other approved Securitites	0.00		
	B	Other Tangible Securities	0.00		
	iii)	<u>FROM THE STATE GOVERNMENT</u>			
0.00	a)	<u>SHORT TERM LOANS</u>		0.00	
		Of which secured against :			
	A	Govt. & Other approved Securitites	0.00		
	B	Other Tangible Securities	0.00		
17930100.00				20188400.00	7017185558.95

B. RATTAN & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 011708N

.	Figures as on 31.03.2019		Particulars		Figures as on 31-03-2020	
	17930100.00		B.F.		20188400.00	7017185558.95
	0.00	b)	MEDIUM TERM LOANS		0.00	
			Of which secured against :			
		A	Govt. & Other approved Securitites	0.00		
		B	Other Tangible Securities	0.00		
	0.00	c)	LONG TERM LOANS		0.00	
			Of which secured against :			
		A	Govt. & Other approved Securitites	0.00		
		B	Other Tangible Securities	0.00		
		iv)	LOAN FROM OTHER SOURCES			
	0.00	a)	SHORT TERM LOANS		0.00	
			Under Consortium (From Central Banks)			
	0.00	b)	MEDIUM TERM LOANS		0.00	
	0.00	c)	LONG TERM LOANS		0.00	
	2570000.00		LONG TERM SUBORDINATE		3070000.00	23258400.00
	20500100.00					
		6	Bills for Collection being bills receivable as per contra			0.00
		7	Branch Adjustments			0.00
	29057168.87	8	Overdue Interest Reserves		31718195.52	31718195.52
	47828533.30	9	Interest payable		45986745.18	45986745.18
		10	OTHER LIABILITIES			
	4829901.57	I)	DD Payable/STALE CHEQUE PAYABLE		3852243.69	
	14615471.66	ii)	Sundries		12933631.49	
	21585128.00	iii)	Leave Salary Payable		32659176.00	
	0.00	iv)	FLC Grant		0.00	
	300000.00	v)	Provision for Grade Revision/arrears		1650000.00	51095051.18
	6435603036.62					7169243950.83

B. RATTAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN 011798N

Figures as on 31.03.2019		Particulars		Figures as on 31-03-2020	
6435603036.62		B.F.			7169243950.83
128440.00	vi)	Audit fees payable		220000.00	
3557998.00	vii)	Exgratia payable		3557998.00	
110.00	viiii)	Share Allottment		110.00	
96306.00	ix)	TDS Payable/ TDS on deps		84083.00	
776669.50	x)	CBS Charges payable		1736969.5	
1840112.00	xi)	Refundable grand Imbalance Soc.		1840112.00	
5013769.20	xii)	Draft Payable		8416086.20	
250000.00	xiii)	Subsidy RESERVE		0.00	
25043.36	xiv)	Liquidation Fund		25043.36	
8284010.00	xv)	Contingent provisioning against Standard Assets		8284010.00	
0.00	xvi)	rent payable		0.00	
33189.80	xvii)	miscellaneous payable		115383.49	
7131021.24	xviii)	DEBT WAIVER CONSOLIDATED		40000.00	
1314585.76	xix)	GST payable		886520.47	
31809291.00	xx)	Provison for Income Tax		32519129.00	
		Provision for Intt. On Loan after audit observation			57725445.02
	11	PROFIT AND LOSS			
1237943.77		Profit as per last Balance Sheet		1541382.68	
1237943.77		Less : Appropriations		1541382.68	
1237943.77		Add : Profit for the year brought from the Profit & Loss Acount		1541382.68	1541382.68
6497101526.25		TOTAL			7228510778.53
		CONTINGENT LIABILITIES			
0.00	I)	Outstanding Liabilities for guarantees issued		0.00	
0.00	II)	Others		0.00	0.00
0.00		TOTAL			0.00

B. RATTAN & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 011798N

8Figures as on 31.03.2019		PROPERTY & ASSETS		Figures as on 31-03-2020	
0.00	1	CASH			
57108119.60		In hand & with Reserve Bank (The National Bank) State Bank		42724311.44	
		of India, State Cooperative Banks, Central Cooperative Banks			
0.00				0.00	
	2	BALANCES WITH OTHER BANKS			
225074085.22	I)	Current Deposits		222138991.73	
	ii)	Saving Bank Depsoits			
	iii)	Fixed Deposits			264863303.17
282182204.82					
	3	MONEY AT CALL AND SHORT NOTICE			0.00
	4	INVESTMENTS			
2227600000.00	I)	Fixed Deposits/With Apex Bank and other Banks		2925363474.00	
	ii)	in Central & State Government Securities			
		(At Book Value)			
1448209158.00		Face/Market Value Rs		1279436539.00	
		Book Value Rs			
	iii)	Other Trustee Securities			
36881900	iv)	Shares in Cooperative Institutions		36881900	
		other than in item (5) below			
	v)	Investment in NABARD Non-SLR Bonds			4241681913.00
3712691058.00					
	5	INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE			
		PARTNERSHIP FUND			
		In shares of :-			
	I)	Central Cooperative Banks			
	ii)	Primary Agricultural Credit Societies			
	iii)	Other Soceities			0.00
	6	ADVANCES			
1732826875.00	I)	SHORT TERM LOANS		1975087210.00	
		Cash Credits, Overdrafts and bills discounted			
		Of Which Secured against			
	a)	Govt. and other approved securities			
	b)	Other tangible Securities Rs			
		Of the advances due from individuals Rs			
		Of the advances amount Overdue Rs			
		Considered Bad & Doubtful of recovery Rs			
3994873262.82					4506545216.17

B. RATTAN & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 011798N

Figures as on 31.03.2019		Particulars		Figures as on 31-03-2020	
		B.F.		0.00	4506545216.17
	ii)	**MEDIUM TERM LOANS**			
236199118.45		Of Which Secured against		257271339.65	
	a)	Govt. and other approved securities	0.00		
	b)	Other tangible Securities			
		Of the advances due from individuals Rs			
		Of the advances amount Overdue Rs			
		Considered Bad & Doubtful of recovery Rs			
		(NPA as per Anexure 'A')			
227658194.40	iii)	**LONG TERM LOANS**		226211243.60	
		Of Which Secured against			
	a)	Govt. and other approved securities			
	b)	Other tangible Securities Rs			
		Of the advances due from individuals Rs			
		Of the advances amount Overdue Rs			
		Considered Bad & Doubtful of recovery Rs			
		(NPA as per Anexure 'A')			2458569793.25
2196684187.85					
204321907.64	7	**INTEREST RECEIVABLE**		168514152.64	168514152.64
		Of which Overdue Rs 31718195.52	31718195.52		
		Considered Bad & Doubtful of recovery Nil			
0.00	8	BILLS RECEIVABLE		0.00	0.00
		Being Bills for Collection ,as per contra			
3419597.38	9	BRANCH ADJUSTMENTS		3413577.38	3413577.38
35799010.87	10	PREMISES LESS DEPRECIATION		35788758.87	35788758.87
11939341.27	11	FURNITURE & FIXTURE LESS DEPRECIATION		11037280.29	11037280.29
6447037307.83					7183868778.60

B. RATTAN & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 011798N

Figures as on 31.03.2019		Particulars		Figures as on 31-03-2020	
6447037307.83		B.F.			7183868778.60
	12	OTHER ASSETS (to be specified)			
741144.00	i)	Stationary in Stock A/C		778656.00	
	ii)	Sundries Debtor A/C			
149337.00	iii)	Security for water & sewerage/PSCB/Telephone		149337.00	
0.00	iv)	Cash Theft A/C		0.00	
0.00	v)	Embezzlement		0.00	
3541224.00	vi)	Recoverable grant from imbalace socs		3541224.00	
40034666.42	vii)	Advance Tax paid		37448022.42	
355000.00	viii)	Advance A/C		355000.00	
806601.53	ix)	Clearing Adjustment		803280.53	44641999.93
775266.42	X)	SUSPENSE ACCOUNT		761201.42	
135000.00		Recoverable from other Insitutions		135000.00	
3525979.05		advance core banking/Miscelleneous		670278.56	
	13	NON-BANKING ASSETS ACRRUED IN SATISFACTION OF CLAIMS (Stating mode of valuation)			0.00
0.00	14	PROFIT AND LOSS ACCOUNT		0.00	0.00
6497101526.25		TOTAL			7228510778.53

CHAIRMAN MANAGING DIRECTOR DIRECTOR DIRECTOR

DISTRICT MANAGER SENIOR MANAGER MANAGER

AUDITOR'S CERTIFICATE

Attached to be balance sheet of Even Date

FOR B.Rattan and Associates

Chartered Accountants

B. RATTAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 011798N

BHARAT RATTAN

PARTNER M.NO.090682

FRN 011798N

Dated : 04.09.2020

Place : Mohali

	The S.A.S. Nagar Central Cooperative Bank Ltd. S.A.S. Nagar						
	Profit & Loss Account For The Year 31-03-2020						
AMOUNT 31-03-2019	Expenditure	Amount 31-03-2020	Total	AMOUNT 31-03-2019	Income	Amount 31-03-2020	Total
	1. Intt. On Deposits / Borrowings etc.				1. Intt. & discount		
				161863380.35	Intt. received on loans	169680746.52	
298792528.2	Intt. Paid on deposits	319983582.94		0.00	Dividend received from Apex Bank	0.00	
32122458	Intt. Paid on borrowings	33188268.00		160278027.38	Intt. received on investments	10732626.00	
	Intt. Paid on Agri Stab. Fund		353171850.94	118582779.00	Received on Govt. Securities	311112302.99	491525675.51
	2. Salaries and Allowances & P.F. Contribution			0.00	2. Commision Exchange & Brokerage	0.00	
78838751	Establishment Changes	88325858.00		970961.69	Bank Commission	894348.17	894348.17
	Provident Fund to Staff				3. Subsidies & donations/Subvension		
303520	Administrative Charges	297486.00			Managerial Subsidies/Subvension		
	Pay to deputation staff			0.00	4. Income from Non-Bank Assets & Profit from sale or dealing with such assets	0.00	0.00
346320	Re-imbursement of medical bills to deputation staff	637897.00			Income / Profit on sale Coop. Banks		
	Pension Contribution				5. Other Receipts		
46852.2	T.A. Paid to staff	9050.00		991202.50	Misc. Income	555055.97	
	MANAGEMENT TRAINING EXP	2400.00		671860.00	Processing fees & service charges	881583.22	
124050	Pay paid to part time employees	277967.00			Rent Received on Bank Building		
	T.A. paid to staff on deputation			675000.00	Rent received on locker	673813.04	
98490	CONYANCE	103370.00			Addmission Fees		
					Incedental Charges		

2136018	Gratuity paid	1186736.00	90840764.00		T.A. recoverable from Directors		
	Leave salary to bank staff			0.00	Service Charges	0.00	3008732.27
	Leave salary to common cadre staff				Intt. on income tax refund		
	Death ex-gratia paid			1549169.48	*INCOME ON ATM FEE*	898280.04	
42288	3. T.A. Paid to Directors	9768.00	9768.00				
412851275.4	**Total**	**444022382.94**	**444022382.94**	**445582380.40**		**495428755.95**	**495428755.95**
0	4. Rent Taxes Insurance Lightening Etc.	0.00					
9652785	Rent Paid	9904569.00					
0	House Tax	13549.00					
1291397.81	Electricity Charges	1336772.18					
35129.5	Water Charges	50919.50					
550764.36	Insurance Charges	611143.08					
5777195	Premium paid to DICGC	6193565.00	18110517.76				
	5. Law Charges						
386990	Legal Fees Paid	285037.00	285037.00				
	6. Postage Telegram/Telephone Charges						
30496.6	Postage & Telegram charges paid	25824.00					
723691.49	Telephone Chargres paid	602741.44	628565.44				
	7. Audit Fees						
70000	Audit Fees Paid	293120.00	293120.00				
4050	8. StationaryPrinting & Advertisement etc.	0.00					
462917.85	Stationary Consumed	671649.49					
51845	Advertisement Charges	235372.92					
62000	Contribution to PICT	51000.00					
0	Contribution Paid to Other Institution	0.00	958022.41				
	9. Depriciation & Repairs						
2084771.11	Depriciation on stock	1862465.21	1872717.21				

B. RATTAN & ASSOCIATES
CHARTERED ACCOUNTANTS
FRN: 011798N

14301	Depriciation on building repair	10252.00					
	10. Loss from sale of dealing with Non Banking assets						
	TDS A/C paid						
21198334.72	**Total**	**22147979.82**	**22147979.82**			**0.00**	**0.00**
	11. Other Expendituire						
0	Taxi used by DRCS	0.00					
	Taxi used by ARCS Mohali						
	Taxi used by ARCS Dera Bassi						
2359044.14	General Charges	2253474.82					
	Proportionate Share to JRCS Patiala						
	AMC Note Counting						
409520	Entertainment	453710.00					
	Charges for recovery campaign						
	Taxi Charges						
	Taxi used by ARCS Kharar						
1073792	Petrol bank car (taxi)	1178384.00					
367523.03	INCIDENTAL CHARGES/ATM ACQ FEE	4380.50					
121681	Clearing Charges	797450.36					
1408853.72	Generator Charges	1424213.00					
2085581	Charges for AMC of Core Banking Sol	5040808.47					
20000	Machine/Computer repair / Charges	104453.00					
1091127.44	Service Charges paid	1146571.58					
233751	'Premium paid on security	252619.00					
54547.2	KCC Premium	51107.78	12707172.51				
	12. Provisions						
	Provison for grade revision						

	Provisions for Standard Assets						
569406	Provision for Tax	709838.00					
	Provision for NPA as per I/T (Rural Adv.)						
500000	Provision for NPA as per I/T @7.50%	7000000.00	7709838.00				
	Provision for ExGratia	7300000.00	0.00				
1237943.77	13. Profit for the year 31-03-2019	1541382.68	1541382.68				
11532770.3	Total	29258393.19	21958393.19			0.00	0.00
445582380.4	Grand Total	495428755.95		445582380.40		495428755.95	495428755.95

CHAIRMAN

MANAGING DIRECTOR

DIRECTOR

DIRECTOR

DISTRICT MANAGER

SENIOR MANAGER

MANAGER

AUDITOR'S CERTIFICATE

Attached to be balance sheet of Even Date

FOR B.Rattan and Associates

Chartered Accountants

B. RATTAN & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 011798N

BHARAT RATTAN

PARTNER M.NO.090682

FRN 011798N

Dated : 04.09.2020

Place : Mohali