S.C.O.178, Sector-5, Panchkula 134109 Phone: 0172-2575761, 2575762, Email: jainassociatesca@gmail.com

INDEPENDENT AUDITORS' REPORT

To
The Managing Director,
The SAS Nagar Central Cooperative Bank Ltd.,
SAS Nagar.

1. We have audited the accompanying financial statements of The SAS Nagar Central Cooperative Bank Ltd., which comprise the Balance Sheet as at 31st March, 2021 and the Profit & Loss Account for the year annexed thereto for the year ended on that date in which are incorporated the returns of all 21 branches audited by us and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements:

2. Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies) complying with Reserve Bank of India Guidelines from time to time, Regulatory norms prescribed by NABARD and Punjab Cooperative Societies Act, 1961 generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

- Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
- 4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected material misstatement of the procedure statements, whether due to fraud or

error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

- **6.** In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by Banking Regulation Act, 1949 (as applicable to co-operative societies) complying with Reserve Bank of India Guidelines from time to time, Regulatory norms prescribed by NABARD and Punjab Cooperative Societies Act, 1961 generally accepted accounting principles in India so far as applicable to the Bank, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a. In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March2021;
 - In the case of the Profit and Loss Account, of the profit for the year ended on that date;
 - c. Our detailed report along with observations, forming part of audit report of even date is subject to Annexure -'A'; and
 - d. Our Long form audit report (LFAR) of even date along with Annexures 'B-H' attached.

Report on Other Legal and Regulatory Matters

- 7. The Balance Sheet and the Profit and Loss account have been drawn up in forms A and B respectively of the third schedule to the Banking Regulations Act, 1949 as applicable to Cooperative Banks read with the provisions of Punjab Cooperative Societies Act, 1961.
- 8. Subject to the limitations of the audit as indicated in Paragraphs 3 to 5 above and *subject to paragraph 10 & 11 below*, we report that:
 - (a) 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.

error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

- **6.** In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by Banking Regulation Act, 1949 (as applicable to co-operative societies) complying with Reserve Bank of India Guidelines from time to time, Regulatory norms prescribed by NABARD and Punjab Cooperative Societies Act, 1961 generally accepted accounting principles in India so far as applicable to the Bank, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a. In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March2021;
 - b. In the case of the Profit and Loss Account, of the profit for the year ended on that date;
 - c. Our detailed report along with observations, forming part of audit report of even date is subject to Annexure -'A'; and
 - d. Our Long form audit report (LFAR) of even date along with Annexures 'B-H' attached.

Report on Other Legal and Regulatory Matters

- 7. The Balance Sheet and the Profit and Loss account have been drawn up in forms A and B respectively of the third schedule to the Banking Regulations Act, 1949 as applicable to Cooperative Banks read with the provisions of Punjab Cooperative Societies Act, 1961.
- 8. Subject to the limitations of the audit as indicated in Paragraphs 3 to 5 above and *subject to paragraph 10 & 11 below*, we report that:
 - (a) 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.

(b) 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 and proper returns adequate for the purposes of our audit have been received from the branches/offices;

(c) The transactions of the Bank which have come to our notice are within

the powers of the Bank;

(d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

(e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to banks except as mentioned in Annexure 'A'.

> FOR JAIN & ASSOCIATES CHARTERED ACCOUNTANTS

(F.R.N No. (03386) (N)

(Krishak

M.no:513236

UDIN: 21513236AAAAA0B9475

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

			Balance Sheet as on 31st March, 2021		21 3 2021
	Figures as on 31.03.2020	2	CAPITAL & LIABILITIES	Figures as on Street	131:0:001
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	•	F	Authorised Capital		200000000000000000000000000000000000000
	0.00		2000000 shares of Rs 100/- each		
		æ	Subscribed Capital	00474700	
	485214		487464 shares of Rs 100/- each	48/40400	
		ı	Amount Called up		
			On 487464 shares of Rs 100/- each		
1			Less Calls Unpaid - NIL		
			Of (iii) above held by :-		
		æ	Individuals	00 000000	
	48521400.00	۵	Cooperative Insitutions	48/46400.00	49746400.00
	1000000.00	0	State Government	10000000	
		2	RESERVES	110840705 28	
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		Т	Building Fund	26010395.96	
	\bot	T	Dividend Equialisation Fund	2020536.82	
	上	\top	Special Bad Debts Reserve	3945.93	
	ㅗ		Bod & Dowletin Reserves	70715763.07	
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	206623.17	T	Common Good Fund	10685514.03	
		T	Change Transfer Fund	615628.94	
			Drimary Copperative Soc. Vikas Fund	371380.08	
	455966.08	T	Filmers Corporate Fund	302821.14	
			Coupelative	34997.66	
		T	Risk turns December of frauds/misappropriation	852000.00	
			Provision for Bad & doubtful debt as per IT (as per Rural Advances)	77784067.37	
	77784067.37		Bevaluation of land	35500000.00	
	35500000.00	1	Provision for Bad & doubtful debt as per IT	44166436.97	461694671.18
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3852243.69 i) DD Payable/STALE CHEQUE PATABLE	1560913	
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	29824068.00	
iv) FLC Grant	00 0	
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31-03-2021	1707-00-10	7352369373.70																29007462.22					4740496.21	7386117332.13					00.0		0.00	
	rigures as on	•	400000.00	3557998.00	110.00	4385653.08	1241600.1	1840112.00	5890505.09	425000.00	25043.36	8284010.00	281248.00	94608.00	0.00	281574.59	2300000.00				4740496.21	4740496.21	4740496.21				0.00		00.0			
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			payable	payable	tment	le/ TDS on deps	ges payable	e grand Imbalance Con	grand impagnice 30c;	SERVE	on Fund	Contingent provisioning against Standard Assets	ent Payable	us payable	IVER CONSOLIDATED	ble	or Income Tax	for Intt. On Loan after audit observation	DDC 1 40	IND LOSS	er last Balance Sheet	ropriations	fit for the year brought from the Profit & Loss Acount	TOTAL		CONTINGENT LIABILITIES	no Ulabilities for guarantees issued				TOTAL	-5-
Donation	rariculars	B.F.	Audit fees	Exgratia p	Share All			Refundah	Draft Pay	T		$\overline{}$	i) Establishment Payable	ii) miscellaneo	ii) DEBT WAI	x) GST payab	Provison f			PROFIL	Profit of ne	Less: Appr	Add: Profi			CONTING	Outetondir	Outstand	Others			
Figures as on 31.03.2020	0707:00:00	7169243950.83	220000.00 vi)	3557998.00 vii)	110.00 viiii)	84083.00 ix)	1736969.50 x)					8284010.00 xv)		115383.49 xvii) miscellaneous payable	40000.00 xviii) DEBT WA	886520.47 xix)					16/1307 69	1541382.68	1541382.68	24 0440	7228510778:55			0.00	(II 00.0	1	000	

1 CASII 1 CASII COOPERATOR BANK CERTAL COOPERATOR BANK CERTAL COOPERATOR BANK CERTAL COOPERATOR BANK CERTAL CASI CASI CASI CASI CASI CASI CASI CASI	Srigures as on 31,05,2020				
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O'T helin, State Cooperative Banks, Central Cooperative Banks 0.009	42724311.44				
Description	00.0		of India, State Cooperative Banks, Central Cooperative Banks	0.00	
Designment Des	00'0				
1) Current Deposits 1) Saving Bank Deposits 1) Saving Bank Deposits 1) Saving Bank Deposits 1) Saving Bank Deposits 2) MONEY AT CALL AND SHORT NOTICE 3 MONEY AT CALL AND SHORT NOTICE 3 MONEY ACT CALL AND SHORT NOTICE 3 MONEY ACT CALL AND SHORT NOTICE 1) Faced Deposits Wilth Apex Bank and other Banks 1) In Central & State Covernment Securities 1) In Central & State Covernment Securities 1) Other Trustee Securities 10 Other Trustee Securities 10 Other Than In Intended to Coperative Institutions 10 Other than In Central & Banks 10 Other than In Intended Securities 10 Central & State Coperative Banks 10 Other Secuties 11 Other Societies 11 Other Societies 11 Other Societies 12 Other Societies 11 Other Societies 12 Other And Other Secutities 13 Other Land other approved securities 14 Other Societies 15 Other And Secutities 16 Other And Secutities 17 Other And Secutities 18 Other And Secutities 19 Other	00'0	n		254257151.85	
II) Saving Bank Deposits III) Fixed Deposits III IIII III IIII III III III III IIII III	222138991.73	1	Current Deposits		
III) Fixed Deposits Sixed Deposits Sixed Deposits		≘			
MONEY AT CALL AND SHORT NOTICE 3 MONEY AT CALL AND SHORT NOTICE 3 MONEY AT CALL AND SHORT NOTICE 4 INVESTMENTS 3162406090.00 1 1 1 1 1 1 1 1 1		1	Fixed Deposits	35	06718781.59
MONEY AT CALL AND SHORT NOTICE	_				0.00
INVESTMENTS 116240000.00		-			
1 Fixed Deposits.With Aper Bank and other Banks 1 Incentral & State Government Securities 1 Incentral Cooperative Institutions 1 Incentral Cooperative Institutions 1 Incentral Cooperative Banks			C.L. V. S. C.	00 000000	
1) In Central & State Government Securities 1) In Central & State Government Securities 1209210204.00		4	1	31024000000	
Case Of the state of the stat		= 5	ilo		
Face/Market Value Rs Book Value Rs	1		(At Book Value)	1209210204.00	
Book Value Ra	00.0		١	2777777	
III) Other Trustee Securities 144	1279430539.00		١		
w) Shares in Cooperative Institutions other than in item (5) below other than in item (5) below v) Investment in NABARD Non-SLR Bonds f investment in NABARD Non-SLR Bonds f in shares of: In shares	1	1	Other Trustee Securities	100618891	
w) Investment in item (5) below v) Investment in NABARD Non-SLR Bonds for the stance of :- In shares of :- In shares of :- In Shares of :- In Primary Agricultural Credit Societies Ii) Primary Agricultural Credit Societies Iii) Other Societies 6 ADVANCES 6 ADVANCES I SHORT TERM LOANS I) SHORT TERM LOANS I) Short and other approved securities a) Govt, and other approved securities b) Of the advances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs Considered Bad & Doubtful of recovery Rs	L_	3	Shares in Cooperative Institutions		
v) Investment in NABARD Non-SLR Bonds S INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND In shares of:- In shares of:- In central Cooperative Banks Ii) Primary Agricultural Credit Societies Iii) Other Societies 6 ADVANCES 6 ADVANCES 7 SHORT TERM LOANS 8 SHORT TERM LOANS 9 Gov. and other approved securities a) Govt. and other approved securities b) Other tangible Securities b) Other tangible Securities b) Other tangible Securities considered Bad & Doubtful of recovery Rs Considered Bad & Doubtful of recovery Rs			other than in Item (5) below	77	408492104.00
S INVESTMENT OUT OF THE PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND In shares of: I) Central Cooperative Banks II) Primary Agricultural Credit Societies III) Other Societies 6 ADVANCES 6 ADVANCES 7 SHORT TERM LOANS 8 Govt. and other approved securities a) Govt. and other approved securities b) Other tangible Securities b) Other tangible Securities b) Other dayances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Of the advances amount Overdue Considered Bad & Doubtful of recovery Rs		3	Investment in NABARD Non-SLR Bonds		
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In shares of :- In shares of :- In shares of :- In central Cooperative Banks II) Other Societies A ADVANCES A ADVANCES Cash Credits, Overdrafts and bills discounted Of Which Secured against a) Govt. and other approved securities b) Other tangible Securities b) Other tangible Securities b) Other tangible Securities Considered Bad & Doubtful of recovery Rs Considered Bad & Doubtful of recovery Rs		w.	INVESTMENT OUT OF THE PRINCE		
11) Central Cooperative Banks 11) Primary Agricultural Credit Societies 11) Other Societies 11) Other Societies 11) Other Societies 12) SHORT TERM LOANS 13) SHORT TERM LOANS 14) SHORT TERM LOANS 15) SHORT TERM LOANS 16) Cash Credits, Overdrafts and bills discounted 17) Cash Credits, Overdrafts and bills discounted 18) Govt. and other approved securities 19) Other tangible Securities 10) Other tangible Securities 11) Other tangible Securities 12) Other tangible Securities 13) Other tangible Securities 14) Other advances amount Overdue Rs 957.62 15) Of the advances amount Overdue Rs 957.62 16) Of the advances amount Overdue Rs 957.62 17) Of the advances amount Overdue Rs 957.62 18) Of the advances amount Overdue Rs 957.62			PARINERSHIP FOND		
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6 ADVANCES 1) SHORT TERM LOANS 1) SHORT TERM LOANS 2) Cash Credits, Overdrafts and bills discounted 2) Of Which Secured against 3) Govt. and other approved securities 4) Govt. and other approved securities 5) Other tangible Securities 6) Other tangible Securities 7) Of the advances due from individuals Rs 2027.96 7) Of the advances amount Overdue Rs 957.62		=	Frimary Agriculture		0.0
6 ADVANCES 1) SHORT TERM LOANS Cash Credits, Overdrafts and bills discounted Cash Credits, Overdrafts and bills discounted Of Which Secured against a) Govt. and other approved securities b) Other tangible Securities b) Other tangible Securities b) Other danaces due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs		≘	Other Sociities		
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Description of the securities of the advances amount Overdue and bills discounted of Which Secured against of Which Secured against of Cash Credits, Overdues and other approved securities of the advances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs	1	0	SHOPT TERM LOANS	1914125268.30	
Of Which Secured against a) Govt. and other approved securities b) Other tangible Securities b) Of the advances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs		=	SHOW I LENGT Overdrafts and bills discounted		
a) Govt. and other approved securities b) Other tangible Securities Of the advances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs			Cesii Creused against		
b) Other tangible Securities Of the advances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubiful of recovery Rs			Court and other approved securities		
Of the advances due from individuals Rs 2027.96 Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs		1			
Of the advances amount Overdue Rs 957.62 Considered Bad & Doubtful of recovery Rs		2	individuals Rs		
Considered Bad & Doubiful of recovery Rs			2		
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Figures as on 31-03-2021 0.00 4715210885.59	343778587.11					117502148.29					2375406003.76	738191570.37 238191570.37	100000000000000000000000000000000000000		,	0.00	1215989.66 1215989.66	LO LAYOUTESC	357/9457.87	9996650.17	7375800557.42		~	Figures as on 31-03-2021	7375800557.42		636402.00	84144.00	0.00	1589546.87	3541224.00	3336020.00		0.00 10316774.71	759170.84
A. In In		0.00											25570735 79	36320433:53	,																				
Particulars B.F.	ii) MEDIUM TERM LOANS	a) Govt, and other approved securities	b) Other tangible Securities Of the advances due from individuals Rs 2758.11	Of the advances amount Overdue Rs 1432.41	Considered Bad & Doubttul of recovery As (NPA as per Anexure 'A')	SNAC TREBAIL OANS	Of Which Secured against	a) Govt. and other approved securities	Other tangible Securities Of the advances due from individuals	~	Considered Bad & Doubtful of recovery Rs	(NPA as per Anexure A)	7 INTEREST RECEIVABLE		Considered Bad & Doubtful of recovery Nil	9 BILLS RECEIVABLE	Bei	9 BRANCH ADJUSTMENTS	10 PREMISES LESS DEPRECIATION		11 FURNITURE & FIXTURE LESS DEPRECIATION		-7-		Particulars	13 OTHER ASSETS (to be specified)	1) Stationary in Stock A/C	П		iv) Cash Their A/C	V) GSI According	\top			\Box
Figures as on 31.03.2020	39 055177777	00,000,000				03 576116366	778711743:00					3180860703 38	168414152.64			000		3413577.38	C C L L C C C C C C C C C C C C C C C C	35/88/56.0/	11037280.29	7183868778.60			Figures as on 31.03.2020		178646.00			- 1	0.00	-	_		761201.42

135000.00	Recoverable from other Insitutions/RCS	9548.00	
670278.56	advance core banking/Miscellencons	5719.00	
13	NON-BANKING ASSETS ACRRUED IN SATISFACTION		0.00
	OF CLAIMS (Stating mode of valuation)		
0.00	PROFIT AND LOSS ACCOUNT	0.00	0.00
7228510778.53	TOTAL		7386117332.13
		Molina	[Carled
CHAIRMAN	MANAGING DIRECTOR	DIRECTOR	(pirector
			ン
DISTRICT MANAGER	SENIOR MANAGER		MANAGER
)

AUDITOR'S CERTIFICATE

Attached to be balance sheet of Even Date

FOR Jain & Associates Chartered Accountant

Partner M

Dated: I7losbo21 Place: Mohali

UDIN: 2 1513236 AAAA 0B 9475

			1202-20 12-2-21		
		Profit &	Profit & Loss Account For Ine Year 31-03-202-	Amount 31-03-2021	Total
Expenditure	Amount 31-03-2021	Total	Income		
1. Intt. On Deposits / Borrowings etc.			1. Intt. & discount	168245923.90	
			Intt. received on loans	00'0	
Intt. Paid on deposits	307479018.70		Dividend received from Apex Bank	4304475.00	
Intt. Paid on borrowings	30708005.00		Intt. received on investments		405270176 90
Intt. Paid on Agri Stab. Fund	,	338187023.70	Received on Govt. Securities/FDS Ottier banks	322719778.00	49367017050
2. Salaries and Allowances & P.F.			2. Commision Exchange &	0.00	
Contribution			Brokerage	79.7770	971242.97
Establishment Changes	83332407.00		Bank Commission		
Provident Fund to Staff			3. Subsidies & donations/Subvension		
Administrative Charges	303994.00		Managerial Subsidies/Subvension		
Pay to deputation staff			4. Income from Non-Bank Assets & Profit from sale or dealing with such assets	0.00	00'0
Re-Imbursement of medical bills to	190269.00		Income / Profit on sale Coop. Banks		
Pension Contribution			5. Other Receipts		
T.A. Paid to staff	70798.00		Misc. Income	580881.20	
MANAGEMENT TRAINING EXP			Processing fees & service charges	631825.00	
Pay paid to part time employees	379796.00	·	Rent Received on Bank Building		
T.A. paid to staff on deputation			Rent received on locker	712530.96	
CONVEYANCE	94300,00		Addmission Fees		
			Incedental Charges		
Gratulty paid	744335.00	85115899.00	T.A. recoverable from Directors		
Leave salary to bank staff			Service Charges	00.0	3465786.37
Leave salary to common cadre staff		10000000000000000000000000000000000000	Intt. on income tax refund		
Death ex-gratia pald			INCOME ON ATM FEE	1540549,21	
3. T.A. Paid to Directors	45768.00	45768.00			
-	423348690.70	423348690.70		499707206.24	499707206.24
4. Rent Taxes Insurance Lightening Etc.	00:0				
Rent Pald	10402072.00				
House Tax					
Electricity Charges	1211972.00				
Water Charges	30764.00				
Incurance Charges	TA AC1CAS				

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Premium paid to DICGC	8355820.08	20642752.55		
5. Law Charges				
Legal Fees Paid	104201.00	104201.00		
6. Postage Telegram/Telephone Charges				
Postage & Telegram charges paid	46037.00			
Telephone Chargres paid	512289.87	558326.87		
7. Audit Fees				
Audit Fees Paid	388276.00	388276.00		
8. StationaryPrinting & Advertisement etc.				
Stationary Consumed	686698.51			
Advertisement Charges	72771.00			
Contribution to PICT	71640.00			-
Contribution Paid to Other Institution	00.0	831109.51		
9. Depriciation & Repairs				
	1599321.20	1608622.20		
Depriciation on building repair	9301.00			
10. Loss from sale of dealing with Non				
Banking assets	0000000		-	
TDS/Income Tax A/C paid	4304303.40	241332RR 13	00.00	0.00
Total	CCTETOTC97			
11. Other Expendituire	000			
Taxl used by DRCS	000			
Taxl used by ARCS Mohall				
Taxi used by ARCS Dera Bassi	2629932,39			
General Charges				
ANAC NOte Counting			*	
Entertainment/House keeping	423710.00			
Charges for recovery campaign				
Tayi Charges	1145869.00			
Taxi used by ARCS Kharar				
Detrol hank car (taxi)				
INCIDENTAL CHARGES/ATM ACQ FEE	844772.01			
Clearing Charges	40166.77			
Generator Charges	1420640.00	1		
Charges for AMC of Core Banking Sol	4614937.31			
Machine/Computer repair / Charges	322106.60			
Service Charges paid	1282222.72			

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	11853958.80						29300000.00	0.00	4740496.21		45894455.UI		GOLUOM CTOR DIRECTOR	SENIORMANAGER	
	49136.00				2300000.00	27000000.00			4740496.21			499707206.24	MANAGING DIRECT	R	
'Premium paid on security	KCC Premlum	12. Provisions	Provison for grade revision	Provisions for Standard Assets	Provision for Tax	Provision for NPA as per I/T (Rural Adv.)	Provision for NPA as per I/T @7.50%	Provision for Arrears	13. Profit for the year 31-03-2021		Total	Grand Total	CHAIRMAN	DISTRICT MANAGER	

AUDITOR'S CERTIFICATE

Attached to be balance sheet of Even Date

FOR Jain & Assaciates
Chartered Acast Heade

Partner M:NO.513236

Dated:17108/2024 Place: MohoU

UDIN: 21613236 AAAAA089476