

**AUDITED BALANCE SHEET OF THE PATIALA CENTRAL COOP.BANK LTD., PATIALA.**

Balance sheet as on 31.03.2021

Amount Rs.	FORM OF BALANCE SHEET	Amount Rs.	
Previous Year	CAPITAL & LIABILITIES	Current Year	TOTAL
31.03.2020		31.03.2021	
	<b>1. CAPITAL</b>		
900000000.00	i) Authorised Capital Share 9000000 of Rs.100/- each		900000000.00
	ii) Subscribed Capital 5185250 shares of Rs.100/- each		
	iii) Amount called up on share of Rs.100/- each less calls unpaid		
	a) Individual		
244825000.00	b) Cooperative Institutions	246209000.00	
273700000.00	c) State Government	273700000.00	519909000.00
60000000.00	d) IPDI Bonds	60000000.00	60000000.00
	<b>2. RESERVE FUND &amp; OTHER RESERVE</b>		
127163506.93	i) Statutory Reserve	127777974.93	
83595898.30	ii) Agriculture (Credit) Stabilization Fund	86445200.30	
19391897.87	iii) Building Fund Operative	19657082.87	
13301228.95	iv) Dividend Equilization Fund	13568624.07	
82854.07	v) Special Bad Debt Reserve	82854.07	
130005803.21	vi) Bad & Doubtful Debt Reserve	130602469.21	
	vii) Other Fund & Reserve (to be specified)	0.00	
4351534.78	a) Coop.Education & Propaganda	4351534.78	
2519829.06	b) Share Transfer Fund	2519829.06	
32622.81	c) Risk Fund S.F.D.A.	32622.81	
0.00	d) Gratuity Fund	0.00	
7341922.43	e) Common Good Fund	7408218.43	
0.00	g) Cooperative Development Fund	0.00	
3040018.07	h) Primary Coop.Socs.Fund	3062117.07	
3736982.75	i) Bad and Doubtful Debt Fund (Apex Bank Contribution)	3736982.75	
496416960.00	j) Revaluation Reserve	496416960.00	
0.00	k) Other Reserve	0.00	
223994172.12	l) N.P.A. Reserve Fund (Provision)	255027562.12	1150690032.47
	<b>3. PRINCIPAL/SUBSIDIARY PARTNERSHIP FUND ACCOUNT</b>		
	For Share Capital of		
	i) Central Co-operative, Banks societies		
	ii) Primary Agriculture Credit		
	iii) Other Societies		
	<b>4. DEPOSIT &amp; OTHER ACCOUNTS</b>		
	i) Fixed Deposits		
5060036663.12	a) Individuals	5078349999.75	
	b) Central Cooperative Banks		
89381129.15	c) Other Societies	91623805.19	5169973804.94
	ii) Saving Bank Deposits		
1575807787.16	a) Individuals	1716722260.14	
	b) Central Cooperative Banks		
263228638.05	c) Other Societies	275167909.87	1991890170.01
	iii) Current Deposits		
105737057.15	a) Individuals	82134856.35	
	b) Central Cooperative Banks		
24055338.90	c) Other Societies	43365604.93	125500461.28
	iv) Money at Call & Short Notice		
<b>8811746844.88</b>	<b>TOTAL : C/f</b>		<b>9017963468.70</b>



8811746844.88	<b>TOTAL : B/f</b>		9017963468.70
	<b>5. BORROWINGS</b>		
	<b>I) From Reserve Bank of India/State/Central Coop.Banks</b>		
3924900516.59	A) Short Term Loans, Cash Credits and Overdrafts of which secured against:	4830121247.44	
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
775372590.00	B) Medium Term Loans of which secured against:	471283600.00	
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	C) Long Term Loans of which secured against :		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	<b>II) From State Bank of India</b>		
	A) Short Term Loans, Cash Credits and Overdrafts of which secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	B) Medium Term Loans of which secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	C) Long Term Loans of which secured against :		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	<b>III) From State Government</b>		
	A) Short Term Loans, of which secured against		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
	B) Medium Term Loans of which secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
55160800.00	C) Long Term Loans of which secured against :	47211600.00	5348616447.44
	i) Govt. & Other approved securities		
192271000.00	ii) Other Tangible Securities (LTD SUB)	162893020.04	162893020.04
	<b>IV) Loans Other Sources (Sources &amp; Secur.to be specified)</b>		
0.00	6. Bill for collection being bills receivable as per contra	105000000.00	105000000.00
323900.69	7. Branch Adjustments	0.00	0.00
53873864.07	8. Overdue Interest Reserve	0.00	0.00
	<b>9. Interest Payable</b>		
62013482.57	i) On Deposits	62464952.25	
1568652.00	ii) On Borrowings	6185169.36	68650121.61
13877231650.80	<b>TOTAL : C/f</b>		<b>14765651112.38</b>



13877231650.80	<b>TOTAL : B/f</b>		14765651112.38
	<b>10. Other Liabilities</b>		
29848274.09	i) Bills Payable	24905596.83	
34500000.00	ii) Standard Assets Provisions	34500000.00	
70183080.00	iii) Rural Advances Provision	115183989.00	
17382237.32	iv) Sundries Payable	20077449.52	
1615807.14	v) Other Payable	1073178.05	
4750.00	vi) Payment Part time Arrear/balance	0.00	
3201510.00	vii) Income Tax Prov. Payable For The A.Y. Year 2018-19	3201510.00	
1428010.00	viii) Income Tax Prov. Payable For The A.Y. Year 2019-20	1428010.00	
3000000.00	ix) Income Tax Prov. Payable For The A.Y. year 2020-21	2500000.00	
8647210.00	x) Suspense Loan to Imbalance Socs.	8647210.00	211516943.40
	<b>11. Profit &amp; Loss Account</b>		
2279242.29	Add: Profit for the year brought from the P & L Account	1698179.18	1698179.18
<b>14058322680.64</b>	<b>Grand Total:</b>		<b>14978866234.96</b>

Distt. Manager

Managing Director

Administrator

DATE : 31-07-2021  
PLACE : PATIALA



FOR K.S. DUA & Co.  
CHARTERED ACCOUNTANT  
Firm Registration Number 017478N

(Neeraj Kumar)  
Partner

Membership Number 547824  
Flat-d, 1st Residential Floor Surya Kirn  
Building Opposite Bombay store, Mall  
Road, Ludhiana 141001

Amount Rs.	BALANCE SHEET FOR THE YEAR ENDED 31/03/2021		Amount Rs.	TOTAL
Previous Year 31.03.2020	PROPERTY AND ASSETS		Current Year 31.03.2021	
	<b>1. CASH</b>			
69283132.74	In hand and with Reserve Bank, State Bank of India, State Co-operative Bank & Central Co-operative Bank		86686013.00	
	<b>2. BALANCES WITH OTHER BANKS</b>			
189449834.46	i) Current Deposits		215473592.95	
	ii) Saving Bank Deposits			
158508323.57	iii) Fixed Deposits		1060023720.57	1362183326.52
50000000.00	<b>3. MONEY AT CALL &amp; SHORT NOTICE</b>		0.00	
	<b>4. INVESTMENTS</b>			
1400138058.22	i) In Central & State Govt. Securities (at Book Value) (Face Value = 14117.69 lakhs), (Market Value= N.A.)		1411769919.23	
0.00	ii) Other Trustee Securities		0.00	
160833400.00	iii) Shares in Cooperative Institutions other than in Item(5)below		163154200.00	1574924119.23
	iv) Other Investments (To be specified)			
	<b>5. INVESTMENTS OUT OF PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP FUND</b>			
	In Shares of :- i) Central Cooperative Banks			
	ii) Primary Agriculture Credit Societies			
	iii) Other Societies			
	<b>6. ADVANCES</b>			
8370889270.23	<b>I) Short Term, C.C,Overdrafts &amp; Bills discounted of which</b>		8354173316.52	
	a) Govt. & Other approved securities -Nil-			
	b) Other tangible securities Rs. 1268029118.84 of the advances amount, due from individuals Rs.1037539175.72 Of the advances, total amount overdue Rs. 26056.36 Lacs			
	c) NPA under Short Term is Rs. 600142612.36			
	d) Considered Bad & Doubtful of recovery Rs. 145810376.27			
2524954613.60	<b>II) M.T.Loans of which secured against :</b>		2411567360.77	
	a) Govt. & Other approved securities -Nil-			
	b) Other tangible securities Rs. 47170143.02 of the advances amount, due from individuals Rs.374968232.59 Of the advances, total amount overdue Rs. 5121.52 Lacs			
	c) NPA under Medium Term is Rs. 299375206.57			
	d) Considered Bad & Doubtful of recovery Rs. 212254864.07			
189876380.37	<b>III) Long Term Loans for which secured against :</b>		171650760.03	10937391437.32
	a) Govt. & Other approved securities -Nil-			
	b) Other tangible securities Rs. 121185035.64 of the advances amount, due from individuals 121185035.64 Of the advances, total amount overdue Rs. 550.75 Lacs			
	c) NPA under Long Term is Rs. 69385640.85			
	d) Considered Bad & Doubtful of recovery Rs. 26491470.07			
8647210.00	<b>IV) Loan Advance To PACS without Intt Against Imbalance</b>		8647210.00	8647210.00
	<b>7. INTEREST RECEIVABLE</b>			
41283883.37	i) On Deposits & Investment		42514391.98	
83134478.81	ii) On Loans		81217589.18	
53873864.07	iii) Overdue intt on loans		62528054.59	
204771523.00	iv) Recoverable fromm GOI (3% & 2%)		358714266.00	544974301.75
<b>13505643972.44</b>	<b>TOTAL : C /f</b>			<b>14428120394.82</b>



13505643972.44	<b>TOTAL : B /f</b>		<b>14428120394.82</b>
0.00	8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA	0.00	0.00
0.00	9. BRANCH ADJUSTMENTS	0.00	0.00
499187805.47	10. PREMISES LESS DEPRECIATION	498927364.32	498927364.32
15337770.79	11. FURNITURE & FIXTURES LESS DEPRECIATION	14491726.88	14491726.88
	12. OTHER ASSETS (to be specified)		
697710.00	i) Bank Vehicle	596842.00	
2182330.21	iii) Stationery in Stock	2163173.04	
152409.00	iv) Security with P & T Department	152409.00	
758628.69	v) Sundry Debtors	2099139.19	
49622.00	vi) Recoverable TDS	42857.00	
3134.00	vii) Other Receivable ( ACSTI)	3134.00	
461904.50	viii) Prepaid expenses/Insurance	336689.75	
2329895.65	ix) Loan intt. Account	2842175.65	
3311782.00	x) Leave Salary Recoverable	579671.00	
103864.69	xi) Neft Inward	0.00	
3000000.00	xii) Advance Tax A.Y. 2020-21	2500000.00	
1428010.00	xiii) Advance Tax A.Y.2019-20	1428010.00	
3201510.00	xiv) Advance Tax A.Y.2018-19	3201510.00	
299299.47	xvi) Migration Amt.	299299.47	
13125000.00	xvii) PFC Bonds	13125000.00	
3447120.90	xviii) GST recoverable	4935553.33	
133980.28	xix) Legal Fee	83598.00	
554992.00	xx) Debt waiver Amt.	0.00	34389061.43
	<b>13. LOSS ASSETS</b>		
2659650.55	i) Embezzlement	2685399.51	2685399.51
252288.00	ii) Non Banking Assets	252288.00	252288.00
	<b>14. Profit &amp; Loss Account</b>		
	i) Loss For The Year 2020-21		0.00
<b>14058322680.64</b>			<b>14978866234.96</b>



DATE : 31-07-2021  
PLACE : PATIALA

*[Signature]*  
Managing Director

*[Signature]*  
Administrator

*[Signature]*  
  
FOR K.S. Dua & Co.  
CHARTERED ACCOUNTANT  
Firm Registration Number 017478N

(Neeraj Kumar)  
Partner  
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**THE PATIALA CENTRAL COOPERATIVE BANK LTD., PATIALA.**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31/03/2021**

Amt in Rs.

Amt in Rs.

31/03/2020	EXPENDITURE	31/03/2021	31/03/2020	INCOME	31/03/2021
722490415.21	1. Interest on Deposits, Discount Borrowing etc.	663030308.08	950968528.64	1. Interest & Discount	935183835.76
167643883.68	2. Salaries & Allowances, Arrear & Provident Fund	159694763.36	1078783.31	2. Commission, Exchange & Brokerage.	1065855.35
29016.00	3. Directors and Local Committee Members Fees and Allowances	18424.00	0.00	3. Income from non-banking assets	0.00
17158083.14	4. Rent, Taxes, Insurance Lighting etc.	19105213.73	0.00	4. Profit from sale of Fixed Assets.	0.00
672192.40	5. Law charges	466084.90	7507458.77	5. Other Receipts	7222052.94
613690.44	6. Postage, Telegrams & Telephone Charges	590484.63	0.00	6. Previous Year Income	0.00
698535.00	7. Auditors Fees	624024.00	0.00	7. Subsidy & Donation	0.00
2891053.71	8. Depreciation and Repairs to Property	2709258.73	0.00	8. Loss during the year	0.00
1498679.16	9. Stationary, Printing & Advertisement etc.	1650553.01			
9269123.83	10. Computer Software Rent of Branches	10787075.90			
	11. Other Expenditure				
1841865.48	i) Jeep Car Expenses	720936.00			
5656490.38	ii) Other Expenses	9566383.53			
0.00	12. Prov. Standard Assets	0.00			
0.00	13. Prov. Rural Advances	3600000.00			
23812500.00	14. Provision for NPAs	30538890.00			
3000000.00	15. Provision For Income TAX	2500000.00			
0.00	16. Provision Gratuity Fund	2000000.00			
0.00	17. Provision LTD/FD Matured but not drawn	1771165.00			
0.00	16. Last year Loss	0.00			
2279242.29	PROFIT :-	1698179.18			
<b>959554770.72</b>	<b>TOTAL :-</b>	<b>943471744.05</b>	<b>959554770.72</b>	<b>TOTAL :-</b>	<b>943471744.05</b>

Distt. Manager



Managing Director

*[Signature]*

Administrator

*[Signature]*

DATE : 31-07-2021

PLACE : PATIALA

FOR K.S. DUA & Co.  
CHARTERED ACCOUNTANT  
Firm Registration Number 017478N

(Neeraj Kumar)  
Partner  
Membership Number 547824  
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**THE PATIALA CENTRAL COOPERATIVE BANK LTD., PATIALA.**  
**PROFIT AND LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDING 31/03/2021**

31/03/2020	EXPENDITURE	31/03/2021	31/03/2020	INCOME	31/03/2021
3000000.00	To Current Year I.Tax	2500000.00			
	To Earlier year I.Tax		5279242.29	By net profit	4198179.18
2279242.29	To Surplus transferred to Balance Sheet	1698179.18			
5279242.29		4198179.18	5279242.29		4198179.18

  
Distt. Manager

  
Managing Director

  
Administrator

DATE : 31-07-2021  
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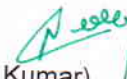
**THE PATIALA CENTRAL COOP.BANK LTD., PATIALA.**  
**Standard Assets Provision as on 31/03/2021**

Sr. No.	Particulars	Loan Outstanding	N.P.A. 31.03.2021	Net Outstanding as Stand.Assets	Provision Required @	Total Provision
1	Agriculture loan	86461.76	248.96	86212.80	0.25	215.53
2	Other Loans	22998.63	9440.07	13558.56	0.40	54.23
	<b>TOTAL :-</b>	<b>109460.39</b>	<b>9689.03</b>	<b>99771.36</b>		<b>269.77</b>
	Provision already made					<b>345.00</b>
	Provision Required					<b>269.77</b>

  
 Distt. Manager  
 DISTRICT MANAGER  
 PATIALA

  
 K.S. DUA & Co.  
 FRN-017478N

FOR K.S. DUA & Co.  
 CHARTERED ACCOUNTANT  
 Firm Registration Number 017478N

  
 (Neeraj Kumar)  
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