

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

Balance sheet as on 31.03.2020

Amount Rs.	FORM OF BALANCE SHEET	Amount Rs.	
Previous Year	CAPITAL & LIABILITIES	Current Year	TOTAL
31.03.2019		31.03.2020	
	<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		
243794000.00	b) Cooperative Institutions	244825000.00	
273700000.00	c) State Government	273700000.00	518525000.00
60000000.00	d) IPDI Bonds	60000000.00	60000000.00
	<b>2. RESERVE FUND &amp; OTHER RESERVE</b>		
127044349.93	i) Statutory Reserve	127163506.93	
81132532.30	ii) Agriculture (Credit) Stabilization Fund	83595898.30	
19369070.87	iii) Building Fund Operative	19391897.87	
13278211.91	iv) Dividend Equilization Fund	13301228.95	
82854.07	v) Special Bad Debt Reserve	82854.07	
129954442.21	vi) Bad & Doubtful Debt Reserve	130005803.2	
	vii) Other Fund & Reserve (to be specified)		
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	
7336215.43	e) Common Good Fund	7341922.43	
0.00	g) Cooperative Development Fund	0.00	
3038116.07	h) Primary Coop.Socs.Fund	3040018.07	
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	
200181672.12	l) N.P.A. Reserve Fund (Provision)	223994172.12	1114975231.35
	<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		
4459630898.01	a) Individuals	4161400912.85	
	b) Central Cooperative Banks		
91406579.26	c) Other Societies	988016879.42	5149417792.27
	ii) Saving Bank Deposits		
1555727029.06	a) Individuals	1556858108.60	
	b) Central Cooperative Banks		
247863951.13	c) Other Societies	282178316.61	1839036425.21
	iii) Current Deposits		
44156620.02	a) Individuals	103413013.61	
	b) Central Cooperative Banks		
29934541.51	c) Other Societies	26379382.44	129792396.05
	iv) Money at Call & Short Notice		
8094689013.30	<b>TOTAL : C/f</b>	8094689013	8811746844.88

8094689013.30	<b>TOTAL : B/f</b>	8094689013	8811746844.88
	<b>5. BORROWINGS</b>		
	<b>I) From Reserve Bank of India/State/Central Coop.Banks</b>		
4170272601.23	A) Short Term Loans, Cash Credits and Overdrafts of which	3924900516.59	
	secured against:		
	i) Govt. & Other approved securities		
	ii) Other Tangible Securities		
844664210.00	B) Medium Term Loans of which secured against:	775372590.00	
	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		
63110000.00	C) Long Term Loans of which secured against :	55160800.00	4755433906.59
	i) Govt. & Other approved securities		
192271000.00	ii) Other Tangible Securities (LTD SUB)	192271000.00	192271000.00
	<b>IV) Loans Other Sources (Sources &amp; Secur.to be specified)</b>		
0.00	<b>6. Bill for collection being bills receivable as per contra</b>	0.00	0.00
2449659.06	<b>7. Branch Adjustments</b>	323900.69	323900.69
53340850.33	<b>8. Overdue Interest Reserve</b>	53873864.07	53873864.07
	<b>9. Interest Payable</b>		
47216891.67	i) On Deposits	62013482.57	
4302406.00	ii) On Borrowings	1568652.00	63582134.57
13472316631.59	<b>TOTAL : C/f</b>	13472316632	13877231650.80

*est.*

13472316631.59	<b>TOTAL : B/f</b>		13472316632	13877231650.80
	<b>10. Other Liabilities</b>			
40550601.05	i) Bills Payable		10126300.75	
34500000.00	ii) Standard Assets Provisions		34500000.00	
79183989.00	iii) Rural Advances Provision		79183989.00	
16514523.14	iv) Sundries Payable		17382237.32	
2201600.08	v) Other Payable		21342530.48	
3201510.00	vi) Income Tax Prov. Payable For The A.Y. Year 2018-19		3201510.00	
2600000.00	vii) Income Tax Prov. Payable For The A.Y. Year 2019-20		1428010.00	
4900000.00	viii) Income Tax Prov. Payable For The A.Y. year 2020-21		3000000.00	
8647210.00	ix) Suspense Loan to Imbalance Socs.		8647210.00	178811787.55
	<b>11. Profit &amp; Loss Account</b>			
1794920.09	Add: Profit for the year brought from the P & L Account		2279242.29	2279242.29
<b>13666410984.95</b>	<b>Grand Total:</b>			<b>14058322680.64</b>

  
Distt. Manager

  
Director

  
Director

  
Managing Director

DATE : 14-08-2020  
PLACE : PATIALA

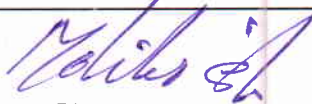
FOR K.S. Dua & Co.  
CHARTERED ACCOUNTANT  
Firm Registration Number 017478N

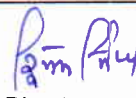
(Swarn Singh Dhillon)  
Partner  
Membership Number 527610  
Flat-d, 1st Residential Floor Surya Kirn  
Building Opposite Bombay store, Mall  
Road, Ludhiana 141001

BALANCE SHEET FOR THE YEAR ENDED 31/03/2020		Amount Rs.	
Previous Year		Current Year	TOTAL
31.03.2019	PROPERTY AND ASSETS	31.03.2020	
	<b>1. CASH</b>		
87980580.03	In hand and with Reserve Bank, State Bank of India, State Co-operative Bank & Central Co-operative Bank	69283132.74	
	<b>2. BALANCES WITH OTHER BANKS</b>		
278646907.43	i) Current Deposits	189449834.46	
	ii) Saving Bank Deposits		
186733981.57	iii) Fixed Deposits	158508323.57	417241290.77
	<b>3. MONEY AT CALL &amp; SHORT NOTICE</b>	. 50000000.00	50000000.00
	<b>4. INVESTMENTS</b>		
1441789706.22	i) In Central & State Govt. Securities (at Book Value) (Face Value = 14417.90), (Market Value= N.A.)	1400138058.22	
0.00	ii) Other Trustee Securities	0.00	
160833400.00	iii) Shares in Cooperative Institutions other than in Item(5)below	160833400.00	1560971458.22
	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>		
7680627005.42	I) Short Term, C.C,Overdrafts & Bills discounted of which secured against.	8370889270.23	
	a) Govt. & Other approved securities 73651.46 Lacs		
	b) Other tangible securities Rs.18497.15 Lac.of the advances amount, due from individuals 15878.37 Lacs Of the advances, amount overdue Rs.34375.52 Lacs		
	c) Considered Bad & Doubtful of recovery Rs.462.57Lacs		
2503889388.81	II) M.T.Loans of which secured against :	2524954613.60	
	a) Govt. & Other approved securities Rs.20519.75		
	b) Other tangible securities Rs.4519.14 Lacs.Of the advances amount, due from individuals Rs.4519.14 Lacs Of the advances, amount overdue Rs.3238.39 Lacs		
	c) Considered Bad & Doubtful of recovery - Nil -		
216397412.71	III) Long Term Loans for which secured against :	189876380.37	11085720264.20
	a) Govt. & Other approved securities Rs.2163.97 Lacs		
	b) Other tangible securities Rs.2163.97 Lacs.		
	c) Of the advances amount, due from individuals 2163.97 lacs of the advances, amount overdue Rs601.67 Lacs Considered Bad & Doubtful of recovery - Nil -		
8647210.00	IV) Loan Advance To PACS without Intt Against Imbalance	8647210.00	8647210.00
	<b>7. INTEREST RECEIVABLE</b>		
39986744.37	i) On Deposits & Investment	41283883.37	
74211058.49	ii) On Loans	83134478.81	
53340850.33	iii) Overdue intt on loans	53873864.07	
376079748.00	iv) Recoverable fromm GOI (3% & 2%)	204771523.00	383063749.25
13109163993.38	<b>TOTAL : C /f</b>	13109163993.38	13505643972.44

13109163993.38	<b>TOTAL : B /f</b>	13109163993.38	13505643972.44
0.00	<b>8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA</b>	0.00	0.00
0.00	<b>9. BRANCH ADJUSTMENTS</b>	0.00	0.00
499558426.64	<b>10. PREMISES LESS DEPRECIATION</b>	499187805.47	499187805.47
15609065.69	<b>11. FURNITURE &amp; FIXTURES LESS DEPRECIATION</b>	15337770.79	15337770.79
	<b>12. OTHER ASSETS (to be specified)</b>		
820836.00	i) Bank Vehicle	697710.00	
1850.73	ii) Library	0.00	
1669669.10	iii) Stationery in Stock	2182330.21	
152409.00	iv) Security with P & T Department	152409.00	
656062.91	v) Sundry Debtors	600202.69	
360697.00	vi) Recoverable TDS	49622.00	
3134.00	vii) Other Receivable ( ACSTI)	9360.00	
800822.50	viii) Prepaid expenses/Insurance	461904.50	
2451418.45	ix) Loan intt. Account	2329895.65	
0.00	x) Leave Salary Recoverable	3311782.00	
367124.25	xi) Neft Inward	103864.69	
3000000.00	xii) Advance Tax A.Y. 2020-21	3000000.00	
600000.00	xiii) Advance Tax A.Y.2019-20	1428010.00	
3201510.00	xiv) Advance Tax A.Y.2018-19	3201510.00	
7000000.00	xv) Advance Tax A.Y.2015-16	0.00	
1436905.64	xvi) Migration Amt.	299299.47	
13125000.00	xvii) PFC Bonds	13125000.00	
1850076.83	xviii) GST recoverable	3447120.90	
117022.00	xix) Legal Fee	133980.28	
1553022.28	xx) Debt waiver Amt. Recoverable	554992.00	
0.00	xxi) ATM Acquirer Balance	152200.00	<b>35241193.39</b>
	<b>13. LOSS ASSETS</b>		
2659650.55	i) Embezzlement	2659650.55	2659650.55
252288.00	ii) Non Banking Assets	252288.00	252288.00
	<b>14. Profit &amp; Loss Account</b>		
	i) Loss For The Year 2018-19		0.00
<b>13666410984.95</b>	<b>Grand Total :-</b>		<b>14058322680.64</b>

  
Distt. Manager

  
Director

  
Director

  
Managing Director

DATE : 14-08-2020  
PLACE : PATIALA

FOR K.S. Dua & Co.  
CHARTERED ACCOUNTANT  
Firm Registration Number 01747811

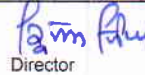
(Swarn Singh Dhillon)  
Partner  
Membership Number 527610  
Flat-d, 1st Residential Floor Surya Kirn  
Building Opposite Bombay store, Mall  
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**THE PATIALA CENTRAL COOPERATIVE BANK LTD., PATIALA.**  
**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31/03/2020**

31/03/2019	EXPENDITURE	31/03/2020	31/03/2019	INCOME	31/03/2020
775188623.61	1. Interest on Deposits, Discount Borrowing etc.	722490415.21	973182118.81	1. Interest & Discount	950968528.64
162508345.14	2. Salaries & Allowances, Arrear & Provident Fund	167643883.68	1015209.16	2. Commission, Ex- change & Brokerage	1078783.31
28872.00	3. Directors and Local Committee Members Fees and Allowances	29016.00	0.00	3. Income from non-banking assets	0.00
17452372.89	4. Rent, Taxes, Insurance Lighting etc.	17158083.14	0.00	4. Profit from sale of Fixed Assets.	0.00
572345.79	5. Law charges	672192.40	7259533.98	5. Other Receipts	7507458.77
685919.33	6. Postage, Telegrams & Telephone Charges	613690.44	0.00	6. Previous Year Income	0.00
261322.00	7. Auditors Fees	698535.00	0.00	7. Subsidy & Donation	0.00
2903445.69	8. Depreciation and Repairs to Property	2891053.71	0.00	8. Loss during the year	0.00
1839491.69	9. Stationary, Printing & Advertisement etc.	1498679.16			
9478994.24	10. Computer Software Rent of Branches	9269123.83			
1498264.50	11 Other Expenditure				
7243944.98	i) Jeep Car Expenses	1841865.48			
0.00	ii) Other Expenses	5656490.38			
0.00	12.Prov Standard Asset	0.00			
0.00	13.Prov Rural Advances	0.00			
0.00	14.Provision for NPAs	23812500.00			
0.00	15.Provision For I TAX	0.00			
0.00	16.Last year Loss	0.00			
1794920.09	PROFIT :-	5279242.29			
<b>981456861.95</b>	<b>TOTAL :-</b>	<b>959554770.72</b>	<b>981456861.95</b>	<b>TOTAL :-</b>	<b>959554770.72</b>

  
Distt Manager

  
Director

  
Director

  
Managing Director

DATE : 14-08-2020  
PLACE : PATIALA

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

(Swarn Singh Dhillon)  
Partner  
Membership Number 527610  
Flat-d, 1st Residential Floor Surya Kirn Building  
Opposite Bombay store, Mall Road, Ludhiana 141001




**THE PATIALA CENTRAL COOPERATIVE BANK LTD., PATIALA.**  
**PROFIT AND LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDING 31/03/2020**

31/03/2019	EXPENDITURE	31/03/2020	31/03/2019	INCOME	31/03/2020
600000.00	To Current Year I. Tax	3000000.00			
	To Earlier year I. Tax		1794920.09	By net profit	5279242.29
1194920.09	To Surplus transferred to Balance Sheet	<b>2279242.29</b>			
1794920.09		5279242.29	1794920.09		5279242.29

  
Distt. Manager

  
Director

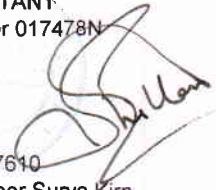
  
Director

  
Managing Director

DATE : 14-08-2020  
PLACE : PATIALA

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

(Swarn Singh Dhillon)  
Partner  
Membership Number 527610  
Flat-d, 1st Residential Floor Surya Kirn  
Building Opposite Bombay store, Mall  
Road, Ludhiana 141001



**THE PATIALA CENTRAL COOP.BANK-LTD., PATIALA.**  
**Standard Assets Provision as on 31/03/2020**

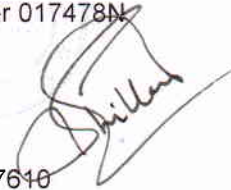
Sr. No.	Particulars	Loan Outstanding	N.P.A. 31.03.2020	Net Outstanding as Stand.Assets	Provision Required @	Total Provision
1	Agriculture loan	88553.83	178.14	88375.69	0.25	220.94
2	Other Loans	22389.84	9128.37	13261.47	0.40	53.05
	<b>TOTAL :-</b>	110943.67	9306.51	101637.16		<b>273.99</b>
	<b>Provision already made</b>					<b>345.00</b>
	<b>Provision Required</b>					<b>273.99</b>

  
DISTRICT MANAGER

DATE : 14-08-2020  
PLACE : PATIALA

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

(Swarn Singh Dhillon)  
Partner  
Membership Number 527610  
Flat-d, 1st





**THE PATIALA CENTRAL COOP.BANK LTD., PATIALA.  
CERTIFICATE OF N.P.A. AS ON 31/03/2020**

(Amount in lacs)

Sr.No.	Compliance with Prudential Norms			
1	Whether compliance with prudential for income recognition.			Yes
2	If not the extent and nature thereof.			--
3	Whether auditor have certified compliance with prudential norms.			Yes
4	Classification of Assets		Amount	Total Provision required
				Provision made
1	Standard Assets		101637.16	273.99
2	Sub Standard Assets		3667.94	366.79
3	Doubtful Assets			
	3 - 4 years	20%	101.15	20.23
	4 - 6 years	30%	1915.9	574.77
	Above 6 years	100%	1220.98	1220.98
	Unsecured	100%	2400.54	2400.54
	<b>TOTAL :-</b>		110943.67	4857.30
				4551.68

TOTAL PROVISIONS MADE BY THE BANK	4715.03
TOTAL LOAN OUTSTANDING	110943.67
GROSS N.P.A.	9306.51
% AGE OF N.P.A.	8.39%



DISTRICT MANAGER  
C.C.B.PATIALA.

DATE : 14-08-2020  
PLACE : PATIALA

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

(Swarn Singh Dhillon)  
Partner

Membership Number 527610  
Flat-d, 1st Residential Floor Surya  
Kirn Building Opposite Bombay store,  
Mall Road,Ludhiana 141001