

ਕੋਆਪੇਰੇਟਿਵ ਬੈਂਕ  Cooperative Bank

The Nawanshahr Central Cooperative Bank Ltd.

AUDITED BALANCE SHEET

AND

PROFIT AND LOSS ACCOUNT

FOR THE FINANCIAL YEAR ENDED 31.03.2022

OF

THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD;
NAWANSHAHR

AUDITED BY
LAL & ASSOCIATES,
CHARTERED ACCOUNTANTS
MOGA

THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS ON 31st MARCH 2022
CAPITAL AND LIABILITIES

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
	1 CAPITAL		
500000000.00	i) Authorised Capital 5000000 Shares of Rs.100 each	500000000.00	
	ii) Subscribed Capital 917573 of Rs.100 each		
	iii) Amt. called upon shares of Rs.100.00 each less calls unpaid of (ii) above held by		
0.00	a) Individuals	0.00	
91757300.00	b) Cooperative Institutions	91907300.00	
1000000.00	c) State Govt.	1000000.00	929 07300.00
	2 Reserve Funds & Other Reserves		
900738226.86	i) Statutory Reserve	919796817.86	
522935269.00	ii) Agri. Cr.Stab.Fund	549818364.00	
193648351.18	iii) Building fund	202542460.18	
27468806.89	iv) Dividend Equal Fund	27473361.47	
903584.48	v) Special Bad Debt Reserves	953186.48	
344294846.06	vi) Bad & Doubtful Debts Res.	360282415.85	
1101471.10	vii) Investment Depr.Reserve	1101471.10	
	viii) Other Funds & Reserves		
3024800.00	a. Reserve for Share Transfer Fund	3024800.00	
36521395.00	b. Common Good Fund	38744922.00	
2969414.00	c. Cooperative Education Fund	2969414.00	
421213.00	d. Risk Fund	421213.00	
1322135.00	e. Cooperative Development Fund	1989193.00	
3028394.80	f. Primary Coop. Socs. Vikas Fund	3869570.80	2112987189.74
	3 PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT FOR SHARE CAPITAL OF		
0.00	i) Central Cooperative Banks	0.00	
0.00	ii) Primary Agri.Cr.Societies	0.00	
0.00	iii) Other Societies	0.00	
	4 DEPOSIT AND OTHER ACCOUNTS		
	I) FIXED DEPOSITS		
5570836966.32	a) Individuals	5812420674.32	
0.00	b) Central Coop:Banks	0.00	
4489415191.42	c) Other Societies	4895820417.93	
	II) SAVING BANK DEPOSIT		
6219853162.60	a) Individuals	6752050870.09	
0.00	b) Central Coop:Banks	0.00	
392549100.09	c) Other Societies	459357234.89	
	III) CURRENT DEPOSIT		
82303495.48	a) Individuals	58743633.60	
0.00	b) Central Coop. Banks	0.00	
37542642.38	c) Other Societies	23315478.33	18001708309.16
	IV) MONEY AT CALL & SHORT NOTICE		
18923635765.66	Total Carried Over	20207602798.90	20207602798.90

THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS ON 31st MARCH 2022
PROPERTY AND ASSETS

LAST YEAR	P A R T I C U L A R S	A M O U N T	T O T A L
	1 CASH		
191290735.65	In hand & with Reserve Bank/NABARD/ State Bank of India/State Coop:Bank & Central Cooperative Banks	286283772.01	286283772.01
	2 Balance with Other Banks		
535070820.28	i) Current Deposits	560475768.77	560475768.77
0.00	ii) Saving Bank Deposits	0.00	0.00
523061683.00	iii) Fixed Deposits With Apex Bank	550061683.00	550061683.00
11815800000.00	3 Short Term Fixed Deposit with Banks	10401400000.00	10401400000.00
	4 INVESTMENT		
3621114000.00	i) In Central & State Govt. Securities (at Book value)	6720230000.00	
0.00	ii) Other Trustee Securities	0.00	
43243800.00	iii) Share in Coop:Institutions other than in item (5) below	43243800.00	
903584.48	iv) Other Investment	953186.48	
0.00	a) Special Bad Debt Reserve with Apex Bank	0.00	6764426986.48
	b) NABARD Bhavishya Nirman Bond		
	5 INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY/ STATE PARTNERSHIP FUND		
	IN SHARES OF		
0.00	i) Central Cooperative Banks		0.00
0.00	ii) Pry.Agric.Cr.Societies		0.00
0.00	iii) Other Societies		0.00
16730484623.41	Total Carried Over	18562648210.26	18562648210.26

THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS ON 31st MARCH 2022
CAPITAL AND LIABILITIES

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
18923635765.66	TOTAL B/F	20207602798.90	20207602798.90
	5 <u>BORROWINGS</u>		
	(i) From the Reserve Bank of India/ NABARD/State/Central Coop:Bank		
1160000000.00	A Short Term Loans, C/C & Overdrafts of which secured against.	1140000000.00	
	(a) Govt & Other approved Securities		
	(b) Other tangible securities		
9141050.00	B Medium-term loan of which secured again	6656840.00	
0.00	(a) Govt & Other approved Securities	0.00	
0.00	(b) Other tangible securities	0.00	
0.00	C Long term loans of which secured against	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
0.00	(b) Other tangible securities	0.00	
	(ii) FROM STATE BANK OF INDIA		
0.00	A Short term loans, C/C & overdrafts of which secured against	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
0.00	(b) Other tangible securities	0.00	
0.00	B Long term loans of which secured against	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
0.00	(b) Other tangible securities	0.00	
0.00	C Medium term loans of which secured again	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
	(b) Other tangible securities		
	(iii) FROM STATE GOVT.		
0.00	A Short term loans of which secured against	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
	(b) Other tangible securities		
0.00	B Medium-Term loans of which secured aga	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
	(b) Other tangible securities		
0.00	C Long term loans of which secured against	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
0.00	(b) Other tangible securities	0.00	
0.00	(iv) Loans from other sources	0.00	1146656840.00
2876194.56	6 <u>Bills for Collection being bills</u> Receivable (as per contra)	8124789.00	8124789.00
0.00	7 <u>BRANCH ADJUSTMENT</u>	0.00	0.00
19604466.37	8 <u>OVERDUE INTEREST RESERVE</u>	21576767.10	21576767.10
88991660.81	9 <u>INTEREST PAYABLE</u>	83736117.58	83736117.58
20204249137.40	Total Carried Over	21467697312.58	21467697312.58


THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS ON 31st MARCH 2022
PROPERTY AND ASSETS

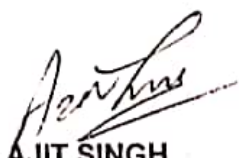
LAST YEAR	PARTICULARS	AMOUNT	TOTAL
16730484623.41	TOTAL B/F	18562648210.26	185626 48210.26
	6 <u>ADVANCES</u>		
3089380936.14	i) Short Term loans, cash credits, overdrafts and bills discounted of which NPA Rs. 85636743.47 of the advances amount secured against a) Govt. & other approved securities -Nil- b) Other tangible securities Rs.14591.06 Lac of the above advances amt. due from Indv. Rs.314054325.53 of the advances amt. overdue /un-renewed cash credits Rs. 628033178.90 amount considered Bad & Doubtful of Recovery as per NPA Norms Rs. 38431698.78	2709837757.37	
616111711.98	ii) Medium Term Loans of which NPA Rs.67624340.47 of the advances amt. secured against a) Govt. & Other approved securities -Nil- b) Other Tangible Securities Rs.441.77 Lac of the advances amt. due from Indv. Rs 37942235.54 of the advancement Amt. overdue Rs.57183824.38 amt. considered Bad & Doubtful of Recovery as per NPA Norms Rs. 38496056.53	684627347.16	
137543532.03	iii) Long Term Loans of which NPA Rs.21597536.34 of advances amt. secured against a) Govt. & Other approved securities -Nil- b) Other Tangible Securities Rs.1197.36 Lac of the advances amt. due from Indv. Rs 11305677.54 of the advancement Amt. overdue Rs.11305677.54 amt. considered Bad & Doubtful of Recovery as per NPA Norms Rs. 89129559.44	119735879.84	3514200984.37
657180277.22	7 <u>INTEREST RECEIVABLE</u> Of which overdue Rs. 21576767.10 Considered Bad & Doubtful of Recovery	633976174.59	633976174.59
2876194.56	8 <u>Bills Receivable being Bills for Collection as per contra</u>	8124789.00	8124789.00
0.00	9 <u>Branch Adjustment</u>	0.00	0.00
22622694.35	10 <u>Premises less Depreciation</u>	20647997.15	20647997.15
28558219.01	11 <u>Furniture & Fixture</u>	15383300.17	15383300.17
	<u>COMPUTER A/C</u>	400900.16	400900.16
	<u>MACHINE A/C</u>	9991104.42	9991104.42
	(Less depreciation)		
21284758188.70	Total Carried Over	22765373460.12	22765373460.12


THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS ON 31st MARCH 2022
CAPITAL AND LIABILITIES

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
2020	TOTAL B/F	21467697312.58	21467697312.58
	10 <u>OTHER LIABILITIES</u>		
0.00	(I) Bills Payable	0.00	
27588.00	(II) Unclaimed dividend	27370.64	
17037.00	(III) Suspense	17037.00	
171941427.83	(IV) Sundries	193131045.71	
16300459.00	(i) Provision against Standard Assets	16300459.00	
938743106.57	(ii) Provision against Bad & Doubtful assets	1117934223.81	
290680879.00	(iii) Provision for Income Tax	349280879.00	
104000.00	(iv) Provision ag. Recoverable amt. of frauds	104000.00	
53125000.00	(v) Provision for PFC Bonds	53125000.00	
3000000.00	(vi) Provision for special reserve	3000000.00	17329 20015.16
	11 <u>PROFIT AND LOSS</u>		
	Profit as per last Balance sheet Rs. 74117578.60		
	Less appropriations Rs.74117578.60		
74117578.60	Add profit for the year brought from Profit & Loss. A/C 31.03.2022	93011475.76	930 11475.76
21752306213.40	TOTAL	23293628803.50	23293628803.50


	CONTINGENT LIABILITIES	
0.00	i) Outstanding liabilities for Guarantees issued	0.00
0.00	ii) Other	0.00

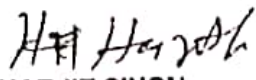

KAMAL K. GOGNA
(SENIOR MANAGER)


AJIT SINGH
(DIRECTOR)


JANG BAHADUR RANA
(DIRECTOR)


RAJEEV SHARMA
(DISTRICT MANAGER)


HARVINDER SINGH DHILLON
(MANAGING DIRECTOR)



HARJIT SINGH
(CHAIRMAN)

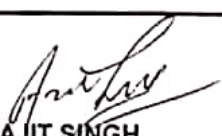
LAL & ASSOCIATES
CHARTERED ACCOUNTANTS

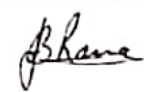



THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS ON 31st MARCH 2022
PROPERTY AND ASSETS

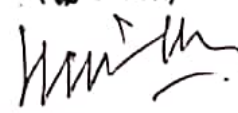
LAST YEAR	PARTICULARS	AMOUNT	TOTAL
21284758188.70	TOTAL B/F	22765373460.12	22765373460.12
	12 <u>Other Assets</u>		
336.00	a) Library books	212.00	
173612.33	b) Electricity Security	173612.33	
80514.46	c) Recoverable from Pakistan (Bad of Recovery Rs.80514.46)	80514.46	
403066794.21	d) Sundry Debtors	462331568.42	
3364267.53	e) Stationery in stock	3520747.50	
7133631.17	f) Premium prepaid	8502234.67	
549436.00	g) Bank Cars	467021.00	
100.00	h) Building security to Municipality	100.00	
53013.00	i) Telephone Security	53013.00	
1320.00	k) Municipal water meter security	1320.00	
53125000.00	l) Amount Recoverable from PFC	53125000.00	528255343.38
0.00	13 <u>NON BANKING ASSETS</u> Acquired in satisfaction of claims	0.00	
0.00	14 <u>Profit And Loss Account</u>	0.00	0.00
21752306213.40	GRAND TOTAL	23293628803.50	23293628803.50

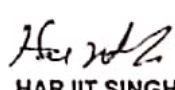

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 (SENIOR MANAGER)


AJIT SINGH
 (DIRECTOR)


JANG BAHADUR RANA
 (DIRECTOR)

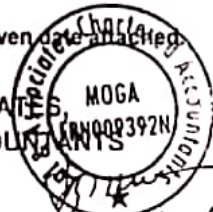

RAJEEV SHARMA
 (DISTRICT MANAGER)


HARVINDER SINGH DHILLON
 (MANAGING DIRECTOR)


HARJIT SINGH
 (CHAIRMAN)

Subject to our report of the even date attached.

LAL & ASSOCIATES
 CHARTERED ACCOUNTANTS
 MOGA



CA Jang Bahadur Rana
 087936

ਕੋਆਪੇਰੇਟਿਵ ਬੈਂਕ  Cooperative Bank

The Nawanshahr Central Cooperative Bank Ltd.

PROFIT AND LOSS A/C
FOR THE FINANCIAL YEAR
2021-22



THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

		EXPENDITURE		
LAST YEAR		AMOUNT	TOTAL	
872305448.23	1	Interest on deposit Borrowings etc.	828300173.13	828300173.13
204446247.09	2	Salaries & Allowances & Provident Fund	255961665.67	255961665.67
0.00	3	Director's & Local Committee Member's Allowances	9414.00	9414.00
32716849.02	4	Rent, taxes, Insurance & Lighting etc.	34570384.10	34570384.10
48600.00	5	Law Charges	176200.00	176200.00
819980.94	6	Postage & Telegram and Telephone Charges	787349.62	787349.62
1100016.00	7	Auditors Fees	876359.00	876359.00
7667444.64	8	Depreciation & Repairs to Property	7058640.40	7058640.40
1802073.19	9	Stationery, Printing & Advertisement	2067391.28	2067391.28
0.00	10	Loss from sale of or dealing with Non-Banking assets	0.00	0.00
17656374.17	11(a)	Other Expenditure	19209312.28	19209312.28
0.00	(b)	Provision against Standard assets	0.00	0.00
40000421.00	(c)	Income Tax paid	58600000.00	58600000.00
191000000.00	(d)	Provision for Bad & Doubtful Assets	192000000.00	192000000.00
0.00	(e)	Provision for employee gratuity fund	0.00	0.00
74117578.60	12	Balance of profit	93011475.76	93011475.76
1443681032.88	GRAND TOTAL		1492628365.24	1492628365.24

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(DISTRICT MANAGER)

HARVINDER SINGH DHILLON
(MANAGING DIRECTOR)

HARJIT SINGH
(CHAIRMAN)

LAL & ASSOCIATES
CHARTERED ACCOUNTANTS
MOGA




CA JAGJIVAN LAL
to M.N. 087356
PARTNER


THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
 PROFIT AND LOSS A/C FOR THE YEAR ENDED 31.03.2022


INCOME


LAST YEAR		I N C O M E	AMOUNT	TOTAL
1425323964.73	1	Interest and Discount	1473303205.34	1473303205.34
134177.42	2	Commission Exchange and Brokerage	81106.59	81106.59
0.00	3	Subsidies and Donations	0.00	0.00
0.00	4	Income from Non-Banking Assets and Profits from sale of or dealing with such assets	0.00	0.00
18222890.73	5	Other Receipt	19244053.31	19244053.31
0.00	6	Loss, if any	0.00	0.00
1443681032.88		GRAND TOTAL	1492628365.24	1492628365.24


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 (MANAGING DIRECTOR)


 HARJIT SINGH
 (CHAIRMAN)

LAL & ASSOCIATES
 CHARTERED ACCOUNTANTS
 MOGA



CA JAZDILWAN LAL
 MN 082956
 PARTNER

THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR

COMPLIANCE WITH PRUDENTIAL NORMS AS APPLICABLE
TO COOPERATIVE BANKS POSITION AS ON 31.03.2022

- (i) Whether complied with the prudential norms for income recognition, assets classification and provisioning Yes
- (ii) If not, the extent and nature thereof. -
- (iii) Whether Auditors have certified compliance with prudential norms Yes

(Rs. in lakhs up to 2 Decimal Points)

iv)	Classification of assets	Amount of Assets	Provision Required to be Made
a)	Standard	33393.42	118.09
b)	Sub-Standard	857.29	85.73
c)	Doubtful	889.62	549.62
d)	Loss	1.68	1.68
	Other loss Assets	-	-
	<u>Provision actually made</u>		
i)	Special Bad Debt Reserves	9.53	
ii)	Bad & Doubtful Debts Reserves	3602.82	
iii)	Provision made for standard Assets	163.00	
iv)	Provision made for Bad & Doubtful Assets	11179.34	
	Total	14954.69	755.12

KAMAL K. GOGNA
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(CHAIRMAN)

LAL & ASSOCIATES
CHARTERED ACCOUNTANTS
MOGA




CA JHE DILLON LAL
M No. 087950


THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR
BALANCE SHEET AS AT 31ST MARCH 2022
Disclosure of additional Information


S.N.	Particulars	31.03.2022			
1	Introduction and Management The Nawanshahr Central Cooperative Bank Ltd. was registered on 23-01-1934. The Bank has been granted license no. RPCD.9CHD)(NHR) PB-16 u/s 22(1) read with section 56(O) of Banking Regulation Act 1949. At present the bank is running its business through 47 branches. All these branches have been audited for the year ended 31st March, 2022. The affairs of the Bank are governed by Board of Director of the Bank.				
2	S. NO. INVESTMENT TYPE	AS ON 31-03-2022	%AGE	AS ON 31-03-2021	%AGE
A	SLR INVESTMENT			12042.24	7.52
	Central Govt. Securities	12750.00	7.20	0.00	0.00
	Bonds & Debentures	0.00	0.00	0.00	0.00
	Treasury Bill	0.00	0.00	24168.90	15.11
	State Govt. Securities	54452.30	30.74	36211.14	22.63
	Sub Total (A)	67202.30	37.93		
B	NON SLR INVESTMENT			0.00	0.00
	Call Money	0.00	0.00	432.44	0.27
	Shares	432.44	0.24	9.04	0.01
	Others	9.53	0.01	118158.00	73.83
	FD With Other Banks	104014.00	58.71	5230.61	3.27
	FD WITH APEX BANK (ASF)	5500.62	3.10	123830.09	77.37
	Sub Total (A)	109956.59	62.07	160041.23	100.00
	Grand Total	177158.89	100.00		
3	Advances to directors, their relatives, companies/firms in which they are interested				
a.	Fund-based				
b.	Non Fund based (Guarantees, L/C etc.)				3.37
4	Average cost of deposits				
5	NPAs.				
a.	Gross NPAs				1748.59
b.	Net NPAs				0.00
c.	Percentage of gross NPAs to total advances				4.98
d.	Percentage of net NPAs to net advances				0.00
6	Movement of NPAs				
	Opening Balance				3163.21
	Recovery during the year				1843.35
	Addition during the year				428.73
	Closing balance				1748.59

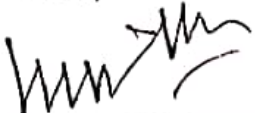
		14
7	Profitability	6.33
a.	Interest income as a percentage of working funds	0.08
b.	Non Interest income as a percentage of working funds	1.73
c.	Operating profit as a percentage of working funds	6.55
d.	Return on assets	991.52
e.	Business (deposits + advances) per employee	4.29
f.	Profit per employee	
8	Provisions	755.12
a.	Provisions on NPAs required to made	14954.69
b.	Provision on NPAs actually Made. (Existing)	0.00
c.	Provision required to be made in respect of overdue interest taken in to income account, gratuity funds, provident funds, arrears in reconciliation of inter-branch account etc.	300.00
d.	Provisions actually made in respect of overdue interest taken in to income account, gratuity funds, provident funds, arrears in reconciliation of inter-branch account etc.	531.25
e.	Provision required to be made on depreciation in investment	531.25
f.	Provision actually made on depreciation in investment	
9	Movement in Provisions	
a.	Towards NPAs	1952.27
b.	Towards depreciation in investments	0.00
c.	Towards standard assets	0.00
d.	Towards all other items under 7 above	0.00
10	Payments of insurance premium to the DICGC, including arrears, if any.	193.78
11	Deaf account (4188 A/c's) with RBI upto 31-12-2021	332.35
12	Gratuity Payable is invested with LIC of India through Gratuirty Trust	1483.40
13	Capital Adequacy Ratio Bank has maintained CRAR at the level of 27.80% as on 31-03-2022	27.80%
14	Penalty imposed by RBI for any violation	
15	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.	

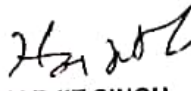

KAMAL K. GOGNA
(SENIOR MANAGER)


AJIT SINGH
(DIRECTOR)


JANG BAHADUR RANA
(DIRECTOR)


RAJEEV SHARMA
(DISTRICT MANAGER)


HARVINDER SINGH DHILLON
(MANAGING DIRECTOR)


HARJIT SINGH
(CHAIRMAN)

LAL & ASSOCIATES
CHARTERED ACCOUNTANTS
MOGA




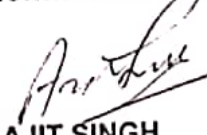
THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD., NAWANSHAHR


CAPITAL FUNDS, RISK ASSETS/EXPOSURES AND RISK ASSETS RATIO		
PART A AS ON 31-03-2022		(Rs.in Lakhs)
S.No	Particulars	Book Value
I	CAPITAL FUNDS.	
A	Tier 1 Capital elements.	
a)	Paid up share capital.	929.07
	Less: Intangible assets and losses	
b)	Reserves & Surplus	9197.97
1	Statutory Reserves.	0.00
2	Capital Reserves.	7828.59
3	Other disclosed free reserves.	930.11
4	Surplus in Profit & Loss A/c	13825.74
	Total Tier 1 Capital	
B	Tier II Capital Elements.	0.00
i)	Undisclosed Reserves.	0.00
ii)	Revaluation Reserves.	889.13
iii)	General provisions and loss reserves	0.00
iv)	Subordinated debts	889.13
	Total Tier II Capital	19774.87
C	Grand Total (A+B)	
II	Risk Assets.	71130.00
a)	Adjusted value of funded risk assets on balance sheet items (Part-B)	
b)	Adjusted value of non-funded and off balance sheet items (Part-C)	71130.00
c)	Total Risk weighted Assets (A+ B)	27.80%
III	Percentage of Capital funds to risk weighted assets 1(C):2(C)	


Details of Other Reserves		31-03-2022
Agri.Credit Stablization Fund		5498.18
Building Fund		2025.42
Dividend Equilization Fund		274.73
Share transfer fund		30.25
Total		7828.59


Note: - Besides above, bank has Rs. 11179.34 Lac as provision for Bad & doubtful & Rs. 163.00 Lac as provision for Standard Assets.

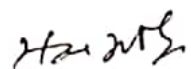

KAMAL K. GOGNA
(SENIOR MANAGER)


AJIT SINGH
(DIRECTOR)


JANG BAHADUR RAM
(DIRECTOR)

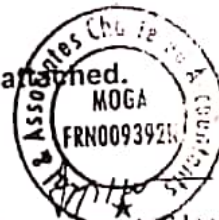

RAJEEV SHARMA
(DISTRICT MANAGER)


HARVINDER SINGH DHILLON
(MANAGING DIRECTOR)


HARJIT SINGH
(CHAIRMAN)

Subject to our report of the even date attached.

LAL & ASSOCIATES,
CHARTERED ACCOUNTANTS



THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD., NAWANSHAHR

PART B		RISK WEIGHTED ASSETS AS ON	31-03-2022	(Rs. in Lakhs)	Adjusted value
S.No.		Description of Assets	Book Value of Assets	Risk Weight (%)	
I		Cash & Bank Balance	1260.71	0	
	a)	Cash in Hand.			
	b)	Balances with Banks in India		0	
	i)	Balances with RBI			1441.38
	ii)	Balances with Other Banks (C/A)	7206.88	20	
II	i)	Money at Call & Short Notice	104014.00	22.5	23403.15
	ii)	All claims on banks (F. D.) Certificate of dep, Bonds etc.	6510.15	22.5	1239.78
III		Investments			
	a)	Govt and other approved Securities	67202.30	2.5	1680.06
	b)	Bonds/debentures of Public financial institutions	0.00	22.5	0.00
	c)	Others	432.44	102.5	443.25
IV		Advances			
		Loans & advances including bills purchased & discounted and Other credit facilities			
	i)	Loans guaranteed by Govt. of India	0.00	0	0.00
	ii)	Loans guaranteed by State Government	-	0	0.00
	iii)	Loans granted to public sector undertaking of Govt. of India	-	100	0.00
	iv)	Loans granted to public sector undertaking of State Govts.	-	100	0.00
	v)	Housing Finance (fully secured by Mortgage of Residential Properties)	1073.87	50	536.94
	vi)	Consumer Loan including Personal Loan	4575.66	125	5719.57
	vii)	Others	28974.05	100	28974.05
	viii)	Leased assets	0.00	100	0.00
	ix)	Advance covered by ECGC	0.00	50	0.00
	x)	Ag. deposits, Life policies, NSCs, IVPs & KVPs where adequate margin is available	395.14	0	0.00
	xi)	Loans to Staff of banks which are fully covered by super-annuation benefits and mortgage of flat/house	123.49	20	24.70
V		Premises (net of Dep. provided)	206.48	100	206.48
		Revaluation of Assets	0.00	0	0.00
VI		Furniture and fixtures (net of Dep. provided.)	262.43	100	262.43
VII		Other Assets			
	i)	Tax deducted at sources	-	0	0.00
	ii)	Intt. accrued on Govt. Securities and Govt. guaranteed loans.	1460.28	0	0.00
	iii)	Intt. Receivable on staff loans	0.12	20	0.02
	iv)	Intt. Receivable from Banks	3649.17	20	729.83
	v)	Claims on RBI towards Govt. transactions	0.00	0	0.00
	vi)	Equity investment in subsidiaries.	-	0	0.00
	vii)	Other assets (including branch adjustments, non-banking assets, Intt. accrued on non-guaranteed loans etc.)	6468.37	100	6468.37
Total:			232815.53		71130.00

KAMAL K. GOGNA
(SENIOR MANAGER)

AJIT SINGH
(DIRECTOR)

JANG BAHADUR RANA
(DIRECTOR)

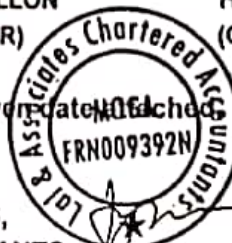
RAJEEV SHARMA
(DISTRICT MANAGER)

HARVINDER SINGH DHILLON
(MANAGING DIRECTOR)

HARJIT SINGH
(CHAIRMAN)

Subject to our report of the even date of check

LAL & ASSOCIATES,



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THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD., NAWANSHAHR

PART- C
WEIGHTED NON FUNDED EXPOSURES/OFF
BALANCE SHEET ITEMS AS ON 31.03.2022

Sr.No.	Nature of Item	Book Value	Conversion factor	Equivalent Value	Risk weighted	Adjusted Value
	Nil	Nil	Nil	Nil	Nil	Nil

[Signature]
KAMAL K. GOGNA
(SENIOR MANAGER)

[Signature]
AJIT SINGH
(DIRECTOR)

[Signature]
JANG BAHADUR RAN
(DIRECTOR)

[Signature]
RAJEEV SHARMA
(DISTRICT MANAGER)

[Signature]
HARVINDER SINGH DHILLON
(MANAGING DIRECTOR)

[Signature]
HARJIT SINGH
(CHAIRMAN)

Subject to our report of the even date attached.

LAL & ASSOCIATES
CHARTERED ACCOUNTANTS
MOGA



[Signature]
CA Jagdeep Singh
PARTNER
M.N. 027996