

**STATUTORY AUDIT REPORT**  
**ON**  
**AUDITED BALANCE SHEET**  
**AND**  
**PROFIT & LOSS ACCOUNT**

***FOR THE YEAR ENDED 31.03.2021***

***OF***  
***THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD;***  
***NAWANSHAHR***

***Certified by***  
**Lal & Associates**  
**Chartered Accountants**  
**Moga**



**Lal & Associates**  
**CHARTERED ACCOUNTANTS**

**Head Office: Opp Gopal Gaushal, Gandhi Road  
Moga, Punjab, 142001**

**Mobile: 098554-33232, 09814150315**

**E-Mail: [Jagjiwan@lalmoga.com](mailto:Jagjiwan@lalmoga.com), [Jagjiwanca@yahoo.com](mailto:Jagjiwanca@yahoo.com)**

**AUDITORS REPORT**

- 1) We have audited the attached Balance Sheet of The Nawanshahr Central Cooperative Bank Ltd. , Nawanshahr as at 31st March, 2021 and also the Profit and Loss Account annexed thereto for the year ending 31<sup>st</sup> March, 2021 in which returns of branch incorporated which are audited by us. These financial statements are responsibility of the Bank's Management. Our responsibility is to express an opinion on these financial statements based on our audit;
- 2) We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining on a test basis, evidence supporting the amount and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
- 3) The Balance Sheet and Profit and Loss Account have been drawn up as per the format used in the last year.
- 4) Subject to the limitations of the audit indicated in paragraph 1 above and subject to also to the limitations of disclosure required therein, we report that:
  - a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory.
  - b) The transactions of the Bank, which have come to our notice, have been within the power of the Bank.
  - c) The returns received from the offices and branches of the Bank have been found adequate for the purposes of the audit.
- 5) The Balance Sheet, read with the notes thereon and subject to the remarks and Annexure 1 annexed with LFAR is a full and fair Balance Sheet containing all the necessary particulars, subject to above qualifications, is properly drawn up so as to exhibit a true and fair view of the



*Jagjiwan*  
11/08/2021

State of affairs of the Bank as at 31st March, 2021 in conformity with the accounting principles generally accepted in India and

- 6) The Profit and Loss Account read with the notes thereon and subject to our remarks and Annexure 1 annexed with LFAR shows a true balance of profit and its conformity with accounting principles generally accepted in India, for the year covered by the account and also subject to above qualifications.

  
For Lal & Associates 11/8/2021  
Chartered Accountants  
(Registration no. 009392N)  
**CA. JAGJIWAN LAL**  
(Partner)  
(Membership No. 087946)

UDIN-210 87946 AAAA BV3589

***AUDITED BALANCE SHEET***

***AND***

***PROFIT AND LOSS ACCOUNT***

FOR THE YEAR ENDED 31.03.2021

OF

***THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD;  
NAWANSHAHR***

**THE NAWANSHAHR CENTRAL COOPERATIVE  
BALANCE SHEET  
CAPITAL AND LIABILITIES**

LAST YEAR	PARTICULARS		AMOUNT	TOTAL
	1	<b>CAPITAL</b>		
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	
91482300.00	b)	Cooperative Institutions	91757300.00	
1000000.00	c)	State Govt.	1000000.00	92757300.00
	2	<b>Reserve Funds &amp; Other Reserves</b>		
882014617.86	i)	Statutory Reserve	900738226.86	
496966003.00	ii)	Agri. Cr.Stab.Fund	522935269.00	
184800123.18	iii)	Building fund	193648351.18	
15136571.41	iv)	Dividend Equal Fund	27468806.89	
850967.48	v)	Special Bad Debt Reserves	903584.48	
329523302.51	vi)	Bad & Doubtful Debts Res.	344294846.06	
1101471.10	vii)	Investment Depr.Reserve	1101471.10	
	viii)	Other Funds & Reserves		
3024800.00	a.	Reserve for Share Transfer Fund	3024800.00	
36136013.00	b.	Common Good Fund	36521395.00	
2969414.00	c.	Cooperative Education Fund	2969414.00	
421213.00	d.	Risk Fund	421213.00	
658518.00	e.	Cooperative Development Fund	1322135.00	
2824933.80	f.	Primary Coop. Socs. Vikas Fund	3028394.80	2038377907.37
	3	<b>PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT FOR SHARE CAPITAL OF</b>		
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	<b>DEPOSIT AND OTHER ACCOUNTS</b>		
	I)	<b>FIXED DEPOSITS</b>		
4813752331.09	a)	Individuals	5570836966.32	
0.00	b)	Central Coop:Banks	0.00	
3853205180.00	c)	Other Societies	4489415191.42	
	II)	<b>SAVING BANK DEPOSIT</b>		
5389499946.43	a)	Individuals	6219853162.60	
0.00	b)	Central Coop:Banks	0.00	
312574657.32	c)	Other Societies	392549100.09	
	III)	<b>CURRENT DEPOSIT</b>		
311199947.23	a)	Individuals	82303495.48	
0.00	b)	Central Coop. Banks	0.00	
106188393.69	c)	Other Societies	37542642.38	16792500558.29
	IV)	<b>MONEY AT CALL &amp; SHORT NOTICE</b>		
16835330704.10		Total Carried Over	18923635765.66	18923635765.66

  
 11/08/2021

BANK LTD; NAWANSHAHR  
AS ON 31st MARCH 2021  
PROPERTY AND ASSETS

LAST YEAR		PARTICULARS	AMOUNT	TOTAL
	1	<u>CASH</u>		
199214583.79		In hand & with Reserve Bank/NABARD/ State Bank of India/State Coop:Bank & Central Cooperative Banks	191290735.65	191290735.65
	2	<u>Balance with Other Banks</u>		
392171294.00	i)	Current Deposits	535070820.28	535070820.28
0.00	ii)	Saving Bank Deposits	0.00	0.00
498061683.00	iii)	Fixed Deposits	523061683.00	523061683.00
9509000000.00	3	<u>Short Term Fixed Deposit with Banks</u>	11815800000.00	11815800000.00
	4	<u>INVESTMENT</u>		
3120482000.00	i)	In Central & State Govt. Securities (at Book value) Face Value - 3633370000.00 Market Value - 3621114000.00	3621114000.00	
0.00	ii)	Other Trustee Securities	0.00	
42651601.00	iii)	Share in Coop:Institutions other than in item (5) below	43243800.00	
850967.48	iv)	Other Investment		
0.00	a)	Special Bad Debt Reserve with Apex Bank	903584.48	
	b)	NABARD Bhavishya Nirman Bond	0.00	3665261384.48
	5	<u>INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY/ STATE PARTNERSHIP FUND</u>		
		IN SHARES OF		
0.00	i)	Central Cooperative Banks	0.00	
0.00	ii)	Pry.Agri.Cr.Societies	0.00	
0.00	iii)	Other Societies	0.00	
13762432129.27		Total Carried Over	16730484623.41	16730484623.41



11/03/2021

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
16835330704.10	TOTAL B/F	18923635765.66	18923635765.66
	5 <u>BORROWINGS</u>		
	(i) From the Reserve Bank of India/ NABARD/State/Central Coop:Bank		
600000000.00	A Short Term Loans, C/C & Overdrafts of which secured against.	1160000000.00	
	(a) Govt & Other approved Securities		
	(b) Other tangible securities		
6460000.00	B Medium-term loan of which secured against	9141050.00	
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 against	0.00	
0.00	(a) Govt & Other approved Securities	0.00	
0.00	(b) Other tangible securities	0.00	
	(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	
0.00	(b) Other tangible securities	0.00	
0.00	B Medium-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 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	1169141050.00
7177383.50	6 <u>Bills for Collection being bills</u> Receivable (as per contra)	2876194.56	2876194.56
0.00	7 <u>BRANCH ADJUSTMENT</u>	0.00	0.00
17153072.92	8 <u>OVERDUE INTEREST RESERVE</u>	19604466.37	19604466.37
94492985.13	9 <u>INTEREST PAYABLE</u>	88991660.81	88991660.81
17580614145.65	Total Carried Over	20204249137.40	20204249137.40



11/8/2021

		5	
LAST YEAR	PARTICULARS	AMOUNT	TOTAL
13762432129.27	6	16730484623.41	16730484623.41
	<b>TOTAL B/F ADVANCES</b>		
3133376006.59	i)	3089380936.14	
	Short Term loans, cash credits, overdrafts and bills discounted of which NPA Rs.219068477.72 of the advances amount secured against		
	a)		
	Govt. & other approved securities -Nil-		
	b)		
	Other tangible securities Rs.15904.88 Lac of the advances amt. due from Indv.Rs.368039147.34 of the advances amt. overdue (un-renewed cash credits Rs.858681774.82 amount considered Bad & Doubtful of Recovery as per NPA Norms Rs. 26895969.96		
687677868.99	ii)	616111711.98	
	Medium Term Loans of which NPA Rs.77044954.67 of the advances amt. secured against		
	a)		
	Govt. & Other approved securities -Nil-		
	b)		
	Other Tangible Securities Rs.574.62 Lac of the advances amt. due from Indv. Rs 39909250.50 of the advancement Amt. overdue Rs.60862289.78 amt. considered Bad & Doubtful of Recovery as per NPA Norms Rs. 39464117.48		
152658215.28	iii)	137543532.03	
	Long Term Loans of which NPA Rs.20207410.25 of advances amt. secured against		
	a)		
	Govt. & Other approved securities -Nil-		
	b)		
	Other Tangible Securities Rs.1375.45 Lac of the advances amt. due from Indv. Rs 11851967.94 of the advancement Amt. overdue Rs.11851967.94 amt. considered Bad & Doubtful of Recovery as per NPA Norms Rs. 12504923.26		3843036180.15
645318149.67	7	657180277.22	657180277.22
	<b>INTEREST RECEIVABLE</b>		
	Of which overdue Rs. 19604466.37 Considered Bad & Doubtful of Recovery Rs.		
7177383.50	8	2876194.56	2876194.56
	<b>Bills Receivable being Bills for Collection as per contra</b>		
0.00	9	0.00	0.00
	<b>Branch Adjustment</b>		
24834895.35	10	22622694.35	22622694.35
	<b>Premises less Depreciation</b>		
32542537.75	11	28558219.01	28558219.01
	<b>Furniture &amp; Fixture Less depreciation</b>		
16446017186.40	<b>Total Carried Over</b>		21284758188.70
		21284758188.70	21284758188.70

  
 11/05/2021



LAST YEAR	PARTICULARS	AMOUNT	TOTAL
17560614145.65	TOTAL B/F	20204249137.40	20204249137.40
	10 <u>OTHER LIABILITIES</u>		
0.00	(I) Bills Payable	0.00	
27588.00	(II) Unclaimed dividend	27588.00	
17037.00	(III) Suspense	17037.00	
171755695.21	(IV) Sundries	171941427.83	
16300459.00	(i) Provision against Standard Assets	16300459.00	
747743106.57	(ii) Provision against Bad & Doubtful assets	938743106.57	
250680458.00	(iii) Provision for Income Tax	290680679.00	
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	1473939497.40
	11 <u>PROFIT AND LOSS</u>		
	Profit as per last Balance sheet Rs. 73735237.48		
	Less appropriations Rs.73735237.48		
73735237.48	Add profit for the year brought from Profit & Loss. A/C 31.03.2021	74117578.60	74117578.60
18877102726.91	TOTAL	21752306213.40	21752306213.40

0.00	i) Outstanding liabilities for Guarantees Issued	0.00
0.00	ii) Other	0.00

  
MANAGER

  
SENIOR MANAGER


  
DISTRICT MANAGER




11/08/2021

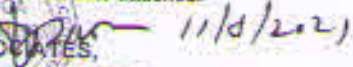
LAST YEAR	PARTICULARS	AMOUNT	TOTAL
18446017186.40	TOTAL B/F	21284758188.70	21284758188.70
	12 <u>Other Assets</u>		
557.00	a) Library books	336.00	
173612.33	b) Electricity Security (meter)	173612.33	
80514.46	c) Recoverable from Pakistan (Bad of Recovery Rs.80514.46)	80514.46	
366756920.58	d) Sundry Debtors	403066794.21	
3437783.22	e) Stationery in stock	3364267.53	
6810324.92	f) Premium prepaid	7133631.17	
646395.00	g) Bank Cars	549436.00	
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	467548024.70
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
18877102726.91	GRAND TOTAL	21752306213.40	21752306213.40

  
DISTRICT MANAGER  
CUM COMMITTEE MEMBER

  
MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

  
DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

Subject to our report of the even date attached.

  
LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA

***PROFIT AND LOSS A/C***

***FOR THE YEAR***

***2020-21***

THE NAWANSHAHR CENTRAL COOPERATIVE  
PROFIT AND LOSS ACCOUNT  
EXPENDITURE

LAST YEAR	EXPENDITURE		AMOUNT	TOTAL
902535420.51	1	Interest on deposit Borrowings etc.	672305448.23	672305448.23
221053465.25	2	Salaries & Allowances & Provident Fund	204446247.09	204446247.09
5172.00	3	Director's & Local Committee Member's Allowances	0.00	0.00
27959952.60	4	Rent, taxes, insurance & Lighting etc.	32716849.02	32716849.02
252100.00	5	Law Charges	48600.00	48600.00
778279.94	6	Postage & Telegram and Telephone Charges	819980.94	819980.94
553880.00	7	Auditors Fees	1100016.00	1100016.00
10454454.22	8	Depreciation & Repairs to Property	7667444.64	7667444.64
3108741.51	9	Stationery, Printing & Advertisement	1802073.19	1802073.19
0.00	10	Loss from sale of or dealing with Non-Banking assets	0.00	0.00
17567120.51	11(a)	Other Expenditure	17656374.17	17656374.17
0.00	(b)	Provision against Standard assets	0.00	0.00
43002839.00	(c)	Income Tax paid	40000421.00	40000421.00
188100000.00	(d)	Provision for Bad & Doubtful Assets	191000000.00	191000000.00
0.00	(e)	Provision for employee gratuity fund	0.00	0.00
73735237.48	12	Balance of profit	74117578.60	74117578.60
1489106663.02	GRAND TOTAL		1443681032.88	1443681032.88

  
MANAGER

  
SENIOR MANAGER

  
DISTRICT MANAGER





11/08/2021


BANK LIMITED NAWANSHAHR  
FOR THE YEAR ENDED 31.03.2021  
INCOME

LAST YEAR		I N C O M E	AMOUNT	TOTAL
1478034391.47	1	Interest and Discount	1425323964.73	1425323964.73
253141.00	2	Commission Exchange and Brokerage	134177.42	134177.42
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
10819130.55	5	Other Receipt	18222890.73	18222890.73
0.00	6	Loss, if any	0.00	0.00
1489106663.02		GRAND TOTAL	1443681032.88	1443681032.88

  
DISTRICT MANAGER  
CUM COMMITTEE MEMBER

  
MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

  
DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

  
LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA

11/08/22

THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR

COMPLIANCE WITH PRUDENTIAL NORMS AS APPLICABLE  
TO COOPERATIVE BANKS POSITION AS ON 31.03.2021

- (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	35267.15	126.30
b)	Sub-Standard	2374.57	237.46
c)	Doubtful	784.99	548.62
d)	Loss	3.65	3.65
	Other loss Assets	-	-
	<u>Provision actually made</u>		
i)	Special Bad Debt Reserves	9.04	
ii)	Bad & Doubtful Debts Reserves	3442.95	
iii)	Provision made for standard Assets	163.00	
iv)	Provision made for Bad & Doubtful Assets	9387.43	
	<b>Total</b>	<b>13002.42</b>	

MANAGER

SENIOR MANAGER

DISTRICT MANAGER  
CUM COMMITTEE MEMBER

MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA

## THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD. NAWANSHAHR

## BALANCE SHEET AS AT 31ST MARCH 2021

## Disclosure of additional information


S.N.	Particulars	31.03.2021
1	Investments - ( only SLR)- With break up under permanent and current category- Under permanent category with the following break up	
	a. Book value of investment	36211.14
	b. Face value of investment	36333.70
	c. Market value of investment	36211.14
	Under current category with the following break up	
	a. Book value of investment	-
	b. Face value of investment	-
	c. Market value of investment	-
	Non SLR investment	
	FDR with Apex Bank (Agri. Stab. Fund )	5230.61
	S. Term F.D. with Commercial Banks	118158.00
	NABARD Bhavishya Nirman Bond	0.00
	Shares	432.44
	Other	9.04
	Total	160041.22
2	Advances to directors, their relatives, companies/firms in which they are interested	
	a. Fund-based	-
	b. Non Fund based (Guarantees, L/C etc.	-
3	Cost of Deposit -(minus) Average cost of deposits	1.10
4	NPAs.	
	a. Gross NPAs	3163.21
	b. Net NPAs	0.00
	c. Percentage of gross NPAs to total advances	8.23
	d. Percentage of net NPAs to net advances	0.00
5	Movement of NPAs	
	Opening Balance	1912.80
	Recovery during the year	514.76
	Addition during the year	1765.17
	Closing balance	3163.21


*[Signature]*  
11/08/2021

6	Profitability	
	a. Interest income as a percentage of working funds	6.3
	b. Non Interest income as a percentage of working funds	0.08
	c. Operating profit as a percentage of working funds	1.40
	d. Return on assets	7.11
	e. Business ( deposits + advances) per employee	1133.82
	f. Profit per employee	4.07
7	Provisions	
	a. Provisions on NPAs required to made	916.03
	b. Provision on NPAs actually Made. (Existing)	13002.42
	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.	0.00
	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.	0.00
	e. Provision required to be made on depreciation in investment	531.25
	f. Provision actually made on depreciation in investment	531.25
8	Movement in Provisions	
	a. Towards NPAs	2058.25
	b. Towards depreciation in investments	0.00
	c. Towards standard assets	0.00
	d. Towards all other items under 7 above	0.00
9	Payments of insurance premium to the DICGC, including arrears, if any.	175.04
10	Penalty imposed by RBI for any violation	-
11	Information on extent of arrears in reconciliation of inter-bank and inter-branch accounts.	-


  
MANAGER

  
SENIOR MANAGER

  
DISTRICT MANAGER  
CUM COMMITTEE MEMBER

  
MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

  
DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

  
LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA

11/08/2021



**THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD., NAWANSHAHR**

**CAPITAL FUNDS, RISK ASSETS/EXPOSURES AND RISK ASSETS RATIO**

PART A AS ON		31-03-2021	(Rs.in Lakhs)
S.No		Particulars	Book Value
I		<b>CAPITAL FUNDS.</b>	
	<b>A</b>	<b>Tier 1 Capital elements.</b>	
	a)	Paid up share capital.	927.57
		Less: Intangible assets and losses	
	<b>b)</b>	<b>Reserves &amp; Surplus</b>	
	1	Statutory Reserves.	9007.38
	2	Capital Reserves.	0.00
	3	Other disclosed free reserves.	7470.77
	4	Surplus in Profit & Loss A/c	741.18
		<b>Total Tier 1 Capital</b>	<b>18146.91</b>
	<b>B</b>	<b>Tier II Capital Elements.</b>	
	i)	Undisclosed Reserves.	0.00
	ii)	Revaluation Reserves.	0.00
	iii)	General provisions and loss reserves	953.13
	iv)	Subordinated debts	0.00
		<b>Total Tier II Capital</b>	<b>953.13</b>
	<b>C</b>	<b>Grand Total (A+B)</b>	<b>19100.04</b>
II		<b>Risk Assets.</b>	
	a)	Adjusted value of funded risk assets on balance sheet items (Part-B)	76250.62
	b)	Adjusted value of non-funded and off balance sheet items (Part-C)	
	c)	<b>Total Risk weighted Assets ( A+ B)</b>	<b>76250.62</b>
III		<b>Percentage of Capital funds to risk weighted assets 1(C):2(C)</b>	<b>25.05%</b>


Details of Other Reserves		31-03-2021
Agri.Credit Stablization Fund		5229.35
Building Fund		1936.48
Dividend Equilization Fund		274.69
Share transfer fund		30.25
<b>Total</b>		<b>7470.77</b>


Note: - Besides above, bank has Rs. 9387.43 Lac as provision for Bad & 63.00 Lac as provision for Standard Assets.

  
MANAGER


  
SENIOR MANAGER

  
DISTRICT MANAGER  
CUM COMMITTEE MEMBER

  
MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

  
DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

Subject to our report of the even date attached.

  
LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA


## THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD., NAWANSHAHR


PART B		RISK WEIGHTED ASSETS AS ON	31-03-2021	(Rs. In Lakhs)	
S.No.		Description of Assets	Book Value of Assets	Risk Weight (%)	Adjusted value
I		Cash & Bank Balance			
	a)	Cash in Hand.	944.60	0	-
	b)	Balances with Banks in India			
	i)	Balances with RBI		0	-
	ii)	Balances with Other Banks (C/A)	6319.02	20	1263.80
II	i)	Money at Call & Short Notice	118158.00	22.5	26585.55
	ii)	All claims on banks(F.D.)Certificate of dep,Bonds etc.	5239.65	22.5	1178.92
III		Investments			
	a)	Govt.and other approved Securities	36211.14	2.5	905.28
	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	1220.66	50	610.33
	vi)	Consumer Loan including Personal Loan	4037.01	125	5046.26
	vii)	Others	32764.13	100	32764.13
	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 adsequate margin is available	253.79	0	0.00
	xi)	Loans to Staff of banks which are fully covered. by super-annuation benefits and mortgage of flat/house	154.77	20	30.95
V		Premises(net of Dep.provided)	226.23	100	226.23
		Revaluation of Assets	0.00	0	0.00
VI		Furniture and fixtures(net of Dep.provided.)	291.08	100	291.08
VII		Other Assets			
	i)	Tax deducted at sources		0	0.00
	ii)	Intt.accrued on Govt.Securities and Govt.guaranted loans.	819.78	0	0.00
	iii)	Intt. Receivable on staff loans	0.81	20	0.16
	iv)	Intt. Receivable from Banks	4395.57	20	879.11
	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.)	6025.57	100	6025.57
Total:			217494.25		76250.62

  
MANAGER


  
SENIOR MANAGER

  
DISTRICT MANAGER  
CUM COMMITTEE MEMBER

  
MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

  
DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

Subject to our report of the even date attached.

  
LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA


## THE NAWANSHAHR CENTRAL COOPERATIVE BANK LTD., NAWANSHAHR


PART- C WEIGHTED NON FUNDED EXPOSURES/OFF BALANCE SHEET ITEMS AS ON 31.03.2021						
Sr.No.	Nature of Item	Book Value	Conversion factor	Equivalent Value	Risk weighted	Adjusted Value
	Nil	Nil	Nil	Nil	Nil	Nil

  
MANAGER


  
SENIOR MANAGER

  
DISTRICT MANAGER  
CUM COMMITTEE MEMBER

  
MANAGING DIRECTOR  
CUM COMMITTEE MEMBER

  
DEPUTY REGISTRAR  
CUM COMMITTEE MEMBER

Subject to our report of the even date attached.

 11/08/2021  
LAL & ASSOCIATES,  
CHARTERED ACCOUNTANTS  
MOGA