

BALANCE SHEET

&

PROFIT & LOSS

ACCOUNT OF



THE MAHENDRAGARH CENTRAL COOP.

BANK LTD; MAHENDRAGARH

(HARYANA)

AS ON 31.03.2018

THE MAHENDRAGARH CENTRAL

AUDITED BALANCE SHEET

Published under Banking Regulation Act. 1949

Figures as on 31.03.2017	CAPITAL & LIABILITIES	AMOUNT 31.3.2018	TOTAL 31.3.2018
	1. CAPITAL		
	a) Authorised Capital		
	1200000 share of Rs. 500 each		
	b) Subscribed and paid up capital		
	1021386 share of Rs. 500/- each		
184753000.00	i) Coop. Institutions	184753000.00	
124450000.00	ii) Govt.	322005000.00	
13022066.00	iii) ICDP	3935127.00	
200000000.00	iv) Capital Convertible CRAR	--	510693127.00
	2. RESERVES AND OTHER FUNDS		
57864748.60	A) Statutory Reserve Fund	57908258.60	
34958601.00	b) Agri. Credit Stab. Fund	36007359.00	
15662913.12	c) Building Fund	15662913.12	
7809150.01	d) Dividend Equal. Fund	7809150.01	
29772.99	e) Special bad Debt. Fund	29772.99	
20370242.22	f) Bad and doubtful debt reserve	20370242.22	
39885.04	g) Investment Depr. Fund	39885.04	
1265395.85	h) Education Fund	1265395.85	
6506075.44	i) Common Goods Fund	6506075.44	
604153.84	j) Risk Fund	604153.84	
62042.13	k) Propaganda Fund	62042.13	
4669404.82	l) Employees Welfare Fund	4669404.82	
5636215.29	m) Share Transfer Fund	5636215.29	
15221647.34	n) Staff Gratuity Fund	15221647.34	
182912731.00	o) Land Revaluation Reserve	182912731.00	354705246.69

COOP. BANK LTD; MAHENDRAGARH

AS ON 31ST MARCH 2018

as applicable to Co-operative Societies under Section 29 & 31.

Figures as on 31.03.2017	PROPERTY & ASSETS	AMOUNT 31.03.2018	TOTAL 31-03-2018
	1. <u>CASH & BANK BALANCES</u>		
29507525.27	a) Cash in Hand	20588711.23	
123542459.20	b) SBI and its subsidiaries and other notified banks	107463041.04	128051752.27
	2. <u>BALANCE WITH HARCO BANK & CB and P.O.</u>		
229455717.06	a) Current Account	162624810.21	
---	b) Saving banks with P.O.	---	
138000000.00	c) Fixed Deposit with Harco Bank	138000000.00	300624810.21
	3. <u>MONEY AT CALL AND SHORT NOTICE</u>		
	a) Harco Bank	---	
	b) Other Banks	---	
	4. <u>INVESTMENTS</u>		
500474406.00	a) In Central Govt. Securities GOI	500474406.00	
42796687.00	i) Other Securities LIC as F.D.	53632538.00	---
---	b) Other trustee securities	---	
---	c) TMB with NABARD Chandigarh	30000000.00	
34556000.00	d) Share with Coop. Institutions	39656000.00	
	e) Investment short term deposit	50000000.00	673762944.00
	5. <u>INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY PARTNERSHIP FUND</u>		

Figures as on 31.03.2017	CAPITAL & LIABILITIES	AMOUNT 31.03.2018	TOTAL 31.3.2018
OTHER PROVISIONS			
163770.74	a) S.P.F. recoverable from Apex Bank	163770.74	
9800000.00	b) Staff gratuity (invested with LIC)	5001829.00	
1712114.00	c) Loan remission (ARDR)	1712114.00	
200000.00	d) Audit fee	239010.00	
---	e) TA & DA	---	
---	f) Education fund	---	
430000.00	g) Provision of pending bills	1005492.00	
40985300.11	h) Provision of N.P.A.	40985300.11	
---	i) Provision of embalances in PACS	---	
---	j) i) Leave encashment invested with LIC	---	
3000000.00	ii) Provision of Leave encashment	7540931.00	
1000000.00	k) Provision Arrear of Pay Bank Staff 7th pay commission	7000000.00	
6696316.00	l) Provision of Contingent against standard assets.	6696316.00	
470665.23	m) Provision against Sundry Debitor	470665.23	
	n) Provision of NPA 2017-18	40000000.00	110815428.08
3. <u>PRINCIPAL/SUBSIDIARY</u>			
<u>PARTNERSHIP FUND</u> ---			
4. <u>DEPOSIT AND OTHER ACCOUNTS</u>			
I Individuals			
1044165433.70	a) Fixed Deposits	1116381919.70	
84578662.11	b) P.F. Others	94084813.07	
74803.06	c) Staff securities	10603.06	
2221431.00	d) Securities others	2448979.00	
14722091.00	e) Recurring Deposits	15851483.00	
2210646.00	f) M.M.C.	1775946.00	1230553743.83
---	II Central Coop. Banks	---	
11514296.83	a) F.D. Societies	12294525.83	12294525.83

Figures as on 31.03.2017	PROPERTY & ASSETS	AMOUNT 31.03.2018	TOTAL 31.03.2018
	6. <u>ADVANCES</u>		
2897123469.63	a) Short term loans	3337418154.81	
	Cash, Credits overdrafts and bills discounted		
	i) Of which due from individuals		
	Rs. 1856.50 lakh		
	ii) Of which overdues		
	Rs. 13023.87 lakh		
	iii) Of which secured against tangible securities		
	Rs. 1939.11 lakh		
	iv) Of which considered bad and doubtful of recovery 808.44 lakh		
86825809.76	b) Medium term loans	83471356.60	
	i) Of which due from individuals		
	Rs. 694.94 lakh		
	ii) Of which secured against tangible securities		
	Rs.559.14 lakh		
	iii) Of which overdues		
	Rs. 527.97 lakh		
	iv) Of which considered Bad and Doubtful of recovery		
	Rs. 511.83 lakh		
10515996.91	c) Long term loans	8069316.61	
	i) Of which due from individuals		
	Rs. 80.69 lakh		
	ii) Of which secured against tangible securities		
	Rs. 71.43 lakh		
	iii) Of which overdues		
	Rs. 11.48 lakh		
	iv) Of which considered Bad and Doubtful of recovery Rs. 10.48 lakh		3428958828.02

Figures as on 31.03.2017	CAPITAL & LIABILITIES	AMOUNT 31.03.2018	TOTAL 31.03.2018
	<u>B Saving Bank accounts</u>		
874423727.43	a) Individuals	897679745.74	
45584146.03	b) Other societies	71711893.75	
5702661.49	c) Inoperative	5619528.71	
816675.00	d) S.B. Pension	1515938.00	
---	e) Unclaimed deposit	---	976527106.20
	<u>C) Current Deposit</u>		
26153817.11	a) Individuals	23717890.13	
---	b) Central Coop. Banks	---	
2913434.77	c) Other societies	2493394.18	
2184752.30	d) F.D. Matured but not drawn	1078228.30	
1029540.50	e) Money at call with short notice	1341137.50	
494989.54	f) Inoperative (Current)	468867.13	
---	g) Inoperative (R.D.)	---	
---	h) Un Claimed Deposit	---	29099517.24
	<u>5. BORROWINGS FROM R.B.I./HARCO BANK</u>		
1380000000.00	a) Short term loan, cash	1580000000.00	
	credit and overdraft ST Agri. opp	3500000.00	
---	i) Liquidity support	---	
6500000.00	ii) RCC	40000000.00	
---	iii) Short Term Rural Artisan	---	
	iv) Other tangible securities		
1884253.00	b) Medium terms Loans of centrally sponsored scheme which secured against	166667.00	
	i) Govt. and other approved securities		
	ii) MT Agri. Long Term Refinance	11061000.00	
	ii) Other tangible securities		1634727667.00
	<u>6. BILLS FOR COLLECTION BEING BILLS RECOVERABLE AS PER CONTRA</u>		
707413.43	a) Bills for collection	1024042.40	1024042.40
	<u>7. BRANCH ADJUSTMENT</u>		
---	a) Branch adjustment	4293016.35	4293016.35
	<u>8. SUSPENSE INTEREST</u>		
89777762.80	a) Societies and staff	86054565.43	86054565.43
	<u>9. INTEREST PAYABLE</u>		
-	a) On deposits	-	-

Figures as on 31.03.2017	PROPERTY & ASSETS	AMOUNT 31.03.2018	TOTAL 31.03.2018
	7. <u>BILLS RECEIVABLE</u>		
	<u>BILLS FOR COLLECTION</u>		
	<u>AS PER CONTRA</u>		
707413.43	a) Bills for collection	1024042.40	1024042.40
	8. <u>INTEREST RECOVERABLE</u>		
16567271.25	a) On Loans to staff	71687013.80	
71220711.79	b) On Loans to societies	13503041.11	85190054.91
	i) Of which overdues Rs. 712.21 lakh		
	ii) Of which considered bad and doubtful of recovery_____		
	9. <u>BRANCH ADJUSTMENT</u>		
6775059.77	a) Branch Adjustment	---	---
	10. <u>PREMISES</u>		
182996845.00	a) Land and building (Less Depreciation)	182988991.00	182988991.00
	11. <u>FURNITURE AND FIXTURE</u>		
9667158.59	a) Furniture and Fixture (Less Depreciation)	8781930.96	8781930.96
	12. <u>OTHER ASSETS</u>		
43142.00	a) Vehicles (Less Depreciation)	807221.00	
470666.19	b) Sundry debtors	404925.19	
251482.07	c) Books for sale	243107.07	
2162327.73	d) Stationery stock	2966258.32	
18120.70	e) Library	18120.70	
---	f) L.P.O. Issued	---	
1712114.00	g) Loan remission by Har. Govt.	1712114.00	
10,931.00	h) Water, meter and telephone securities	10,931.00	
163770.74	i) S.P.F. recoverable from Harco Bank	163770.74	
1,16,850.00	j) S.P.F. recoverable from Harco Bank @ 25%	116850.00	
472334.69	k) S.P.F. recoverable from socs.	472334.69	
---	l) Service Tax	---	
4,929.00	m) Clearing House	4,929.00	
---	n) Fert. Cheques recoverable	---	
772.00	o) Imprest A/c	217.00	
4300379.25	p) Recoverable from Govt. of India	3830327.25	
---	q) Recoverable from NABARD	---	
19360107.00	r) Interest Payable	14478682.00	
22014742.00	s) Intt. Subvention rec. Harco Bank	23065764.00	
2729901.00	t) Commission receivable from Haryana Govt. on old age Pension	2729901.00	
6601107.24	u) DBT Pool A/c	684.00	
3782712.69	v) Other Assets (Difference)	7565505.38	58591642.34

Figures as on 31.03.2017	CAPITAL & LIABILITIES	AMOUNT 31.03.2018	TOTAL 31.03.2018
	10. OTHER LIABILITIES		
10811856.51	a) Sundry creditors	7412539.46	
91250.00	b) EPF Payable	76250.00	
7586.00	c) G I S Payable	6207.00	
738867.00	d) P.F. Payable	676685.00	
345.25	e) Service Tax	1155.70	
---	f) Revolving fund payable	---	
39028.00	g) Recapitalization of PACS	39028.00	
1775216.42	h) Subsidy reserve fund	1297216.42	
561449.00	i) TDS A/c	76849.00	
22803.00	j) LIC Payable	14953.00	9600883.58
	11. PROFITS		
1520015.11	a) Profit for the year 2010-11	1520015.11	
1492520.64	b) Profit for the year 2011-12	1492520.64	
819446.37	c) Profit for the year 2013-14	819446.37	
2738104.16	d) Profit for the year 2016-17	2738104.16	6570086.28
	e) Profit for the year 2017-18	14642355.57	14642355.57
4558575235.33	GRAND TOTAL		4981601311.48

CONTINGENT LIABILITIES :

i) Outstanding liabilities for guarantee issued	---	NIL	---
ii) Others	---	NIL	---

(PRABHAKAR)
J. Acctt.

(PURANMAL GOEL)
Incharge Sr. Acctt.

(Rambir Singh)
General Manager

AUDITORS CERTIFICATE

We the undersigned auditors of The Mahendragarh Central Cooperative Bank Ltd. Mahendragarh report on the balance sheet as on 31.3.2018

We have examined the foregoing balance sheet of The Mahendragarh Central Cooperative Bank Ltd. Mahendragarh as on 31-3-2018 and the profit and loss account of the bank for the year ended upon that date with the accounts relating there to of Head office and with the returns submitted by the Branch Managers, which have been incorporated in the foregoing balance sheet.

We report that :

1. In our opinion, the balance sheet is a full and fair one containing all the necessary particulars and is properly drawn up so as to exhibit a true and correct view of the affairs of the bank according to the best of our knowledge and informations and explanations given to us and shown by the books of the Bank on the date.
2. Where we have called for any information or explanations, such information and explanations have been given to us and have been found satisfactory.

Figures as on 31.03.2017	PROPERTY & ASSETS	AMOUNT 31.03.2018	TOTAL 31.03.2018
	13 LOSSES		
53687263.08	a) Loss for the year 2012-13	53687263.08	
46817520.63	b) Loss for the year 2014-15	46817520.63	
13121531.66	c) Loss for the year 2015-16	13121531.66	113626315.37
4558575235.33	GRAND TOTAL		4981601311.48

PRITHVI SINGH
Director

RAJENDER KUMAR SHARMA
Director

KANWAR SINGH YADAV
Chairman

3. The transaction of the bank which have come to our notice have been within the competency of the bank.
4. The profit and loss account shows a true balance of profit/loss for the year covered by such accounts.
5. In our opinion, the books of a accounts have been kept by the bank as required by law.
6. In our opinion, the balance sheet and the profit and loss account are drawn up in confirmity with the law.
7. Prudential norms income recognition, assets classification and Provisining norms have been adopted as per RBI instructions.

subject to our separate audit report of even date.

FOR SHYAM LAL DADHICHI & ASSOCIATES
CHARTERED ACCOUNTANTS

THE MAHENDRAGARH CENTRAL

Profit & Loss account for

Figures as on 31.03.2017	EXPENDITURE	AMOUNT 31.03.2018	TOTAL 31.03.2018
	<u>1. INTEREST PAID ON DEPOSITS AND BORROWINGS ETC.</u>		
70519009.15	a) Borrowings	32394324.00	
127087522.74	b) Deposits	120190477.16	152584801.16
	<u>2. SALARIES ALLOWANCES AND PROVIDENT FUND ETC.</u>		
66487412.00	a) Estt.	67704822.62	
---	b) P.F. contribution	632.50	
206534.00	c) T.A. & D.A. to Staff	183694.00	
---	d) Admn. Charges	---	
57000.00	e) Other allowances	194250.00	
174488.00	f) 22.5% contribution of common cadre	231534.00	
---	g) Leave Salary & pension contribution	---	68314933.12
	<u>3. DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES</u>		
17440.00	a) T.A. D.A. to Directors	23878.00	
---	b) Gift to Directors	---	23878.00
	<u>4. RENT, TAXES INSURANCE AND LIGHTING ETC.</u>		
971028.00	a) Rent paid	1102638.00	
---	b) House tax/Property Tax	---	
365814.60	c) Insurance	253207.00	
486156.50	d) Electricity	419769.00	1775614.00
	<u>5. LAW CHARGES</u>		
227361.00	a) Legal Charges	106370.00	
---	b) Execution Charges	---	106370.00

COOP. BANK LTD. MAHENDRAGARH.

the year ending 31.3.2018

Figures as on 31.03.2017	INCOME	AMOUNT 31.03.2018	TOTAL 31.03.2018
	<u>1. INTEREST AND DISCOUNT</u>		
226327652.11	a) On Loan to societies	222172814.61	
27306849.41	b) On Loan to individuals	36258855.85	
---	c) Dividend on shares	5554000.00	
47794800.79	d) On Investments	53469900.67	317455571.13
	<u>2. COMMISSION EXCHANGE AND BROKERAGE</u>		
4079012.57	a) Commission, exchange and brokerage	764491.59	764491.59
	<u>3. SUBSIDIES AND DONATIONS</u>		
---	a) subsidies and donations	---	---
1569686.00	b) Incentive received from NABARD	---	---
	<u>4. INCOME FROM NON BANKING ASSETS AND PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS</u>		
97338.38	a) Books for sale	34983.95	34983.95
---	b) Rent received	---	---
	<u>5. OTHER RECEIPTS</u>		
102264.54	a) Misc. Income	123069.24	123069.24
---	b) Admission fee		
---	c) Provision of Bonus & Exgratia reversed		

Figures as on 31.03.2017	EXPENDITURE	AMOUNT 31.03.2018	TOTAL 31.03.2018
	<u>6. POSTAGE, TELEGRAM AND TELEPHONE ETC.</u>		
71113.00	a) Postage and telegramme	45771.70	
228464.00	b) Telephone expenses	220900.00	266671.70
	<u>7. AUDIT FEE</u>		
214014.00	a) Audit fee paid	---	
200000.00	b) Provision for audit fee	225000.00	225000.00
	<u>8. DEPRECIATION AND REPAIRS TO PROPERTY</u>		
1627629.49	a) On furniture and fixture	1381736.63	
---	b) On vehicles	---	
---	c) On building	---	1381736.63
	<u>9. STATIONERY, PRINTING AND ADVERTISEMENT ETC.</u>		
525238.61	a) Stationery and printing	392569.29	
174337.00	b) Advertisement		392569.29
	<u>10. LOSS WITH SALE FROM NON BANKING ASSETS</u>		
	a) Loss with sale of non banking assets	---	---
	<u>11. OTHER EXPENDITURE</u>		
2748.00	a) Tubewell charges	---	
194918.00	b) Petrol and repairs of bank vehicles	145827.00	
134339.41	c) Petrol and Diesel aur hired jeep/car	180708.00	
	d) Hired Charges Jeep/Car	96885.00	
386688.00	e) Repair of building furniture/typewriter/computer/invertor/ counting machine exp.	432506.00	

Figures as on 31.03.2017	INCOME	AMOUNT 31.03.2018	TOTAL 31.03.2018
-----------------------------	--------	----------------------	---------------------

6. LOSSES

---	a) Losses for the year 2014-15	---	---
---	b) Losses for the year 2015-16	---	---

Figures as on 31.03.2017	EXPENDITURE	AMOUNT 31.03.2018	TOTAL 31.03.2018
78758.00	e) Entertainment Charges	88236.00	
1572.50	f) Contribution to AIMS & Harcofed	575.00	
325782.92	g) Misc. Expenses	504239.78	
50198.00	h) Meeting and conference	63549.00	
---	i) Diesel & Mobil ARCS-Jeep (Carporus F)	---	
---	j) Election Charges	9792.00	
---	k) Petty articles	---	
---	l) Contribution to Harco Fed.	---	
---	m) Provision of NPA	40000000.00	
430000.00	n) Provision of pending bills & T.A. Bills	---	
137590.69	o) Clearing house	161896.66	
---	p) State mutual D.D. Expenses	---	
---	q) Calender and diaries	92394.00	
---	r) Loan Write off of Bank Staff	---	
29310.00	s) Balance sheet expenses	37878.00	
7672.00	t) Service Tax/Income Tax/TDS	---	
---	u) Coop. Edu. Fund	---	---
51375.00	v) Computer exp.	55850.00	
10495.00	w) General Body meeting exp.	26461.00	
3376520.00	x) Deposit insurance scheme	2473287.00	
2400.00	y) Training charges	5623.29	
12800000.00	z) Provision for gratuity & leave encashment	12000000.00	
366856.00	za) Sweeping charges	409344.00	
504273.79	zb) Generator charges	515894.28	
30993.00	zc) Water Charges	34090.00	
31777.00	zd) News Paper Exp.	29266.00	
34205.00	ze) Celebration of Coop. day exp.	---	
---	zf) Income Tax Paid	604000.00	

Figures as on 31.03.2017	INCOME	AMOUNT 31.03.2018	TOTAL 31.03.2018
-----------------------------	--------	----------------------	---------------------

Figures as on 31.03.2017	EXPENDITURE	AMOUNT 31.03.2018	TOTAL 31.03.2018
337012.00	zg) Conveyance Exp./Cash remittance	135110.00	
8112025.79	zh) Leave encashment & gratuity	2248810.00	
---	zi) Celebration of Republic & Ind. Day exp.	---	
---	zj) Overdraft charges	---	
40625.00	zk) Token gift on Diwali	36750.00	
---	zl) Revival Package exp./Debt. Waiver-Debt relief Scheme	---	
---	zm) Fax-machine expenses	---	
---	zn) 60% re-imburement against registration fee	---	
4580602.00	zo) CBS Charges	5683596.00	
76910.00	zp) Medical reimbursement exp.	278460.00	
---	zq) Diesel & Mobil for ARCS	---	
---	zr) Debt. Waiver & Debt relief	---	
---	zs) Website Commission Paid	76.25	
464365.00	zt) LTC Staff	435478.00	
62378.00	zu) Recovery linked incentive scheme OTS	1755914.20	
30569.78	zv) C/C TV Camera/Bio Matric Machine	2950.00	
---	zw) Contribution Coop. Bank Building	---	
1000000.00	zx) Arrear for 7th Pay Commission	7000000.00	
2200.00	zy) Tan No Fees & PAN No. Exp. Website charge	---	
296654.00	zz) EDLI Policy No. 307124	---	
---	zzi) Provision against Sundry Debtor	---	
420000.00	zzii) Hired Employees for CBS & Bal.	35000.00	
166275.00	zziii) Annual Maintenance Note Counting Machine Exp.	776491.00	
300245.00	zziv) Income Tax Consultation Charges	190080.00	
20603.67	zzv) Remittance Charges	40694.98	
---	zzvi) Revaluation Charges	---	
	zzvii) Data Entry PACS	382124.00	
	zzviii) Penalty for Non Compliance CRR 2012 to 2015	1692440.00	
	zzix) White Wash	1910.00	
2738104.16	zzxi) Profit for the year 2016-17	---	78664186.44
---	Profit for the year 2017-18	14642355.57	14642355.57
307277603.80	GRAND TOTAL		318378115.91
(PRABHAKAR) J. Acctt.	(PURANMAL GOEL) Incharge Sr. Acctt.	(Rambir Singh) General Manager	

Figures as on 31.03.2017	INCOME	AMOUNT 31.03.2018	TOTAL 31.03.2018
-----------------------------	--------	----------------------	---------------------

307277603.80	GRAND TOTAL	318378115.91
---------------------	--------------------	---------------------

PRITHVI SINGH
Director

RAJENDER KUMAR SHARMA
Director

KANWAR SINGH YADAV
Chairman

CERTIFIED AS PER BALANCE SHEET

FOR SHYAM LAL DADHICHI & ASSOCIATES
CHARTERED ACCOUNTANTS

PROFORMA

THE MAHENDRAGARH CENTRAL

Classification of Assets and provisioning made against

Classification of Assets	No. of a/cs	Amount outstanding 31.03.18	%age of col. 3 to total loans outstanding
1	2	3	4
1 Total loans and advance of which	---	34289.59	100%
A. Standard Assets	---	32847.29	95.79%
i) S.T. Agri.	---	29392.92	
ii) S.T. Other	---	3454.37	
B. Non-Performing Assets	---	(1442.30)	(4.21)
1. Sub-Standard	---	111.55	0.33%
2. Doubtful			
i) Overdues above 3yrs. to 4 yrs.	---	---	---
a) Unsecured	---	---	---
b) Secured	---	54.87	0.17%
ii) Overdues over 4 years but not exceeding 6 years	---		
a) Unsecured	---	---	---
b) Secured	---	91.69	0.27%
iii) Overdues exceeding 6 yrs.	---		
a) Unsecured	---	860.99	2.52%
b) Secured	---	314.89	0.92%
Total Doubtful assets (i+ii+iii)	---	1433.99	4.18%
3. Loss Assets		8.31	0.03%
Gross NPAs		1442.30	4.21

COOP. BANK LTD. MAHENDRAGARH

Non-Performing assets as on 31-3-2018

(Fig. in lacs)

Provision required to be made %age Amt.	Amt.	Existing provision at the beginning of the year	Provisioning made during the year under report (+) surplus, (-)Deficit	Total provisions as at the end of the year	Remarks
5	6	7	8	9	10
---	---	---	---	---	---
0.25	87.30	66.96	(-) 20.34	66.96	---
0.25	73.48				
0.40	13.82				
---	---	---	---	--	--
10	11.16	129.54	(+) 118.38	129.54	---
---	---	---	---	---	---
100	---	---	---	---	---
20	10.97	88.65	(+) 77.68	88.65	---
100	---	---	---	---	---
30	27.50	57.06	(+) 29.56	57.06	---
100	860.99	421.44	(-) 439.55	421.44	---
100	314.89	314.89	(-) 89	314.89	---
---	1312.81	1078.54	(-) 234.27	1078.54	---
100	8.31	8.31	--	8.31	---
---	1321.12	1086.85	(-) 234.27	1086.85	---
S.No.	Particulars		Required	Made	Excess/dificit
(i)	Provision for NPA for the year 2017-18		1233.82	1019.89	-213.93
(ii)	Provision for Contigent Assest		87.30	66.96	-20.34
	Total		<u>1321.12</u>	<u>1086.85</u>	-234.27

General Manager

POSITION OF NET ADVANCES/NET NPAs

S.No.	Particulars	31-3-2018	31-3-2017
1	2	3	4
1.	Gross Advances	34289.59	29944.65
2.	Gross NPAs	1442.30	1448.95
3.	Gross NPAs as a percentage to gross advances	4.21	4.84
4.	Deductions	---	---
	-Balance in interest Suspense a/c/OIR*		
	-DICGC/ECGC Claim received and kept in suspense A/c	---	---
	-Part payment on NPA a/c recd. & kept in suspense A/c	---	---
	Total deduction	---	
5.	Total NPA provision held (BDDR special BDDR after appropriation)	1086.85	686.85
6.	Net advances (1 (--) 4 (-) 5	33202.74	29257.80
7.	Net NPAs 2 (-) 4 (-) 5	355.45	762.10
8.	Net NPAs as percentage of net advance	1.07	2.60%

Certified that the Non-performing assets have been worked out as per R.B.I. guidelines and provisions made accordingly.

For THE MAHENDRAGARH CENTRAL COOP. BANK LTD;

General Manager

Statutory Auditor

ANNEXURE

THE MAHENDRAGARH CENTRAL COOP. BANK LTD. MAHENDRAGARH

Notes on accounts as on 31.03.2018 (vide RBI/2005-06/178/RPCD.CO.RF.BC. No. 44/07.38.03/dated 10.10.2005)

Amt. in lacs

S.No	Particulars	31-03-2018
1.	Investment (only SLR) with break up under permanent and current Category-under current category with the following break-up	SLR investments are invested towards Govt. security
a.	Book value and face value of investment	5004.74
b.	Market value of investments	5004.74
	(further as regards non SLR investment, instructions for disclosure already issued vide RBI circular RPCD, CO.RF.BC No. 65/07.02.03/2003-2004 dated Feb. 23,2004 should be strictly adhered to)	3112.89
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 deposits/Average cost of deposits	2.47%
4.	NPAs	
a	Gross NPAs	1442.30
b	Net NPAs	355.45
c	Percentage of gross NPAs to total advances and	4.21%
d	Percentage of net NPAs to net advances	1.07%
5	Movement of NPAs	6.65
6	Profitability	146.42
a	Interest income as percentage of working funds	5.31%
b	Non-interest income as a percentage of working funds	1.23%
c	Operating profit as a percentage of working funds	0.30
d	Return on Assets	6.54%
e	Business (Deposits+Advances) per employee	366.28
f	Profit per employee	9.45
7	Provision	
a	Provisions on NPAs required to be made	1321.12
b	Provisions on NPAs actually made	1086.85
c	Provisions required to be made in respect of overdue interest taken into income account, gratuity fund, provident fund, arrears in reconciliation of inter-branch account etc.	---
d	Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund and arrears in reconciliation of inter-branch account.	70.00
e	Provisions required to be made on depreciation in investments	
f	Provisions actually made on depreciation in investments	0.40
8	Movement in provisions	
a	Towards NPAs	1019.89
b	Towards depreciation on investments	
c	Towards standard assets	66.96
d	Towards all other items under 7 above	120.00
9	Payment of insurance premia to the DICGC including arrear, if any	24.73
10	Penalty imposed by RBI for any violation	16.92
11	Information on extent of arrears in reconciliation of inter-bank and inter-branch	---

General Manager

THE MAHENDRAGARH CENTRAL COOP. BANK LTD MAHENDRAGARH

Part A Capital Funds and Risk Assets Ratio as on 31.3.2018

(Rs. in lakh)

Sr. No.		Items	Book Value
1.		Capital Funds	
A		Tier I Capital elements	
	a)	Paid up Share Capital	5106.93
	b)	Statutory Reserves	579.08
	c)	Capital Reserve (BUILDING+DIVIDEND)	--
	d)	Other disclosed free reserves	753.04
	e)	Undisbursed Profit	212.12
			--
		Total of A	6651.17
		Less Intangibel Assets & Losses	315.87
		Less : short fall in provision (including unprovided to liabilities)	1136.26
		Total A	5199.04
B	a)	Undisclosed Reserve	
	b)	Revaluation Reserves	823.10
	c)	General Provisions and loss provision	---
	d)	Standard Assets Provision	66.96
	e)	Subordinated debts	---
		Total Tier II capital	890.06
		Total (A+B)	6089.10
		1.25% Risk weight assets	0.00
C		Grand Total (A+B+C)	6089.10
II		Risk Assets	
	A)	Adjusted value of funded risk assets on B/S items (Part-B)	37489.95
	B)	Adjusted value of Non-funded and off balance sheet items (Part-C)	--
	c)	Total Risk Weighted Assets (A+B)	37489.95
III)		Percentage of Capital Funds of Risk Weighted Assets	16.24%

General Manager