

BALANCE SHEET

&

PROFIT & LOSS

ACCOUNT OF



THE MAHENDRAGARH CENTRAL COOP.

BANK LTD; MAHENDRAGARH

(HARYANA)

AS ON 31.03.2019

THE MAHENDRAGARH CENTRAL

AUDITED BALANCE SHEET

Published under Banking Regulation Act. 1949

Figures as on 31.03.2018	CAPITAL & LIABILITIES	AMOUNT 31.3.2019	TOTAL 31.3.2019
	1. CAPITAL		
	a) Authorised Capital		
	1200000 share of Rs. 500 each		
	b) Subscribed and paid up capital		
	99915961 share of Rs. 500/- each		
184753000.00	i) Coop. Institutions	184753000.00	
322005000.00	ii) Govt.	309560000.00	
3935127.00	iii) ICDP	5266806.00	
--	iv) Capital Convertable CRAR	--	499579806.00
	2. RESERVES AND OTHER FUNDS		
57908258.60	A) Statutory Reserve Fund	58058648.60	
36007359.00	b) Agri. Credit Stab. Fund	37087580.00	
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 Depreciation 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	355935857.69

COOP. BANK LTD; MAHENDRAGARH

AS ON 31ST MARCH 2019

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

Figures as on 31.03.2018	PROPERTY & ASSETS	AMOUNT 31.03.2019	TOTAL 31-03-2019
	1. <u>CASH & BANK BALANCES</u>		
20588711.23	a) Cash in Hand	23038489.96	23038489.96
107463041.04	b) SBI, its subsidiaries and other notified banks	86327868.04	86327868.04
	2. <u>BALANCE WITH HARCO BANK & CB and P.O.</u>		
162624810.21	a) Current Account	111410216.15	111410216.15
---	b) Saving banks with P.O.	---	
138000000.00	c) Fixed Deposit with Harco Bank	98000000.00	98000000.00
	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	570653406.00	
53632538.00	i) Other Securities LIC as F.D.	---	---
---	b) Other trustee securities	---	
30000000.00	c) TMB with NABARD Chandigarh	---	
39656000.00	d) Share with Coop. Institutions	48056000.00	
50000000.00	e) Investment short term deposit	80000000.00	698709406.00
	5. <u>INVESTMENTS OUT OF THE PRINCIPAL SUBSIDIARY PARTNERSHIP FUND</u>		

Figures as on 31.03.2018	CAPITAL & LIABILITIES	AMOUNT 31.03.2019	TOTAL 31.3.2019
OTHER PROVISIONS			
163770.74	a) S.P.F. recoverable from Apex Bank	163770.74	
5001829.00	b) Staff gratuity (invested with LIC)	7001829.00	
1712114.00	c) Loan remission (ARDR)	1712114.00	
239010.00	d) Audit fee	225510.00	
---	e) TA & DA	---	
---	f) Education fund	---	
1005492.00	g) Provision of pending bills	1800000.00	
40985300.11	h) Provision of N.P.A.	80985300.11	
---	i) Provision of intt. payable to PACS	7698653.00	
---	j) i) Leave encashment invested with LIC	---	
7540931.00	ii) Provision of Leave encashment	4000000.00	
7000000.00	k) Provision Arrear of Pay Bank Staff 7th pay commission	---	
6696316.00	l) Provision of Contingent against standard assets.	6696316.00	
470665.23	m) Provision against Sundry Debtor	670665.23	
40000000.00	n) Provision of NPA 2018-19	30000000.00	140954158.08
3. <u>PRINCIPAL/SUBSIDIARY</u>			
<u>PARTNERSHIP FUND</u> ---			
4. <u>DEPOSIT AND OTHER ACCOUNTS</u>			
I Individuals			
1116381919.70	a) Fixed Deposits	1226566935.70	
94084813.07	b) P.F. Others	124458875.91	
10603.06	c) Staff securities	10603.06	
2448979.00	d) Securities others	2759117.00	
15851483.00	e) Recurring Deposits	17211273.00	
1775946.00	f) M.M.C.	1658147.00	1372664951.67
---	II Central Coop. Banks	---	
12294525.83	a) F.D. Societies	16975787.83	16975787.83

Figures as on 31.03.2018	PROPERTY & ASSETS	AMOUNT 31.03.2019	TOTAL 31.03.2019
	6. <u>ADVANCES</u>		
3337418154.81	a) Short term loans Cash, Credits overdrafts and bills discounted	3743727703.80	
	i) Of which due from individuals Rs. 2068.55 lakh		
	ii) Of which overdues Rs. 15921.60 lakh		
	iii) Of which secured against tangible securities Rs. 5035.72 lakh		
	iv) Of which considered bad and doubtful of recovery 669.53 lakh		
83471356.60	b) Medium term loans	111475914.07	
	i) Of which due from individuals Rs. 749.31 lakh		
	ii) Of which secured against tangible securities Rs.718.80 lakh		
	iii) Of which overdues Rs. 511.78 lakh		
	iv) Of which considered Bad and Doubtful of recovery Rs. 489.29 lakh		
8069316.61	c) Long term loans	23123357.71	
	i) Of which due from individuals Rs. 231.23 lakh		
	ii) Of which secured against tangible securities Rs. 221.88 lakh		
	iii) Of which overdues Rs. 9.97 lakh		
	iv) Of which considered Bad and Doubtful of recovery Rs. 9.56 lakh		3878326975.58

Figures as on 31.03.2018	CAPITAL & LIABILITIES	AMOUNT 31.03.2019	TOTAL 31.03.2019
	<u>B Saving Bank accounts</u>		
897679745.74	a) Individuals	1145083820.80	
71711893.75	b) Other societies	45009724.83	
5619528.71	c) Inoperative	4854246.93	
1515938.00	d) S.B. Pension	2111409.00	
---	e) Unclaimed deposit	---	1197059201.56
	<u>C) Current Deposit</u>		
23717890.13	a) Individuals	18171507.28	
---	b) Central Coop. Banks	---	
2493394.18	c) Other societies	2578204.38	
1078228.30	d) F.D. Matured but not drawn	885802.30	
1341137.50	e) Money at call with short notice	1472247.50	
468867.13	f) Inoperative (Current)	358667.50	
---	g) Inoperative (R.D.)	---	
---	h) Unclaimed Deposit	---	23466428.96
	<u>5. BORROWINGS FROM R.B.I./HARCO BANK</u>		
1580000000.00	a) Short term loan, cash	1640000000.00	
3500000.00	credit and overdraft ST Agri. opp	10000000.00	
---	i) Liquidity support	---	
40000000.00	ii) RCC	---	
---	iii) Short Term Rural Artisan	---	
	iv) Other tangible securities		
166667.00	b) Medium terms Loans of centrally sponsored scheme which secured against	166667.00	
	i) Govt. and other approved securities		
11061000.00	ii) MT Agri. Long Term Refinance	34268800.00	
	ii) Other tangible securities		1684435467.00
	<u>6. BILLS FOR COLLECTION BEING BILLS RECOVERABLE AS PER CONTRA</u>		
1024042.40	a) Bills for collection	3532.00	3532.00
	<u>7. BRANCH ADJUSTMENT</u>		
4293016.35	a) Branch adjustment	3495078.49	3495078.49
	<u>8. SUSPENSE INTEREST</u>		
86054565.43	a) Societies and staff	83634472.01	83634472.01
	<u>9. INTEREST PAYABLE</u>		
-	a) On deposits		
	<u>10. OTHER LIABILITIES</u>		
7412539.46	a) Sundry creditors	12308480.88	
76250.00	b) EPF Payable	70000.00	
6207.00	c) G I S Payable	6498.00	

Figures as on 31.03.2018	PROPERTY & ASSETS	AMOUNT 31.03.2019	TOTAL 31.03.2019
	7. <u>BILLS RECEIVABLE</u>		
	<u>BILLS FOR COLLECTION</u>		
	<u>AS PER CONTRA</u>		
1024042.40	a) Bills for collection	3532.00	3532.00
	8. <u>INTEREST RECOVERABLE</u>		
71687013.80	a) On Loans to staff	11692489.45	
13503041.11	b) On Loans to societies	71979003.93	83671493.38
	i) Of which overdues Rs. 821.52 lakh		
	ii) Of which considered bad and doubtful of recovery 8.31		
	9. <u>BRANCH ADJUSTMENT</u>		
---	a) Branch Adjustment	---	--
	10. <u>PREMISES</u>		
182988991.00	a) Land and building (Less Depreciation)	183124624.00	183124624.00
	11. <u>FURNITURE AND FIXTURE</u>		
8781930.96	a) Furniture and Fixture (Less Depreciation)	7744656.83	7744656.83
	12. <u>OTHER ASSETS</u>		
807221.00	a) Vehicles (Less Depreciation)	2027836.00	
404925.19	b) Sundry debtors	474412.19	
243107.07	c) Books for sale	399317.07	
2966258.32	d) Stationery stock	2781116.78	
18120.70	e) Library	18120.70	
---	f) L.P.O. Issued	---	
1712114.00	g) Loan remission by Haryana 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	
116850.00	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	---	
217.00	o) Imprest A/c	317.00	
3830327.25	p) Recoverable from Govt. of India	4527472.25	
---	q) Recoverable from NABARD	---	
14478682.00	r) Interest receivable (Apni Beti Apna Dhan)	12462476.00	
23065764.00	s) Intt. Subvention receivable from Harco Bank	21000000.00	
2729901.00	t) Commission receivable from Haryana Govt. on old age Pension	2729901.00	
684.00	u) DBT Pool A/c	24450859.85	
7565505.38	v) Other Assets (Difference) on live on finacle	3782752.69	

Figures as on 31.03.2018	CAPITAL & LIABILITIES		AMOUNT 31.03.2019	TOTAL 31.03.2019
676685.00	d)	P.F. Payable	784193.00	
1155.70	e)	Service Tax	---	
---	f)	Revolving fund payable	---	
39028.00	g)	Recapitalization of PACS	39028.00	
1297216.42	h)	Subsidy reserve fund	1381216.42	
76849.00	i)	TDS A/c	66.90	
14953.00	j)	LIC Payable	13455.00	
---	k)	ATM Aid Received from NABARD	1253394.00	
---	l)	ATM Trans. Settlement	1231300.00	
---	m)	PMJJ LIC	1927.00	
---	n)	Proxy Account	40.00	
---	o)	POS settalment	236715.39	17326314.59
	11.	<u>PROFITS</u>		
21212441.85	a)	Accumulated Profit	21212441.85	
	b)	Profit for the year 2018-19	14189058.10	35401499.95
4981601311.48		GRAND TOTAL		5430932555.83

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 31.3.2019

We have examined the foregoing balance sheet of The Mahendragarh Central Cooperative Bank Ltd. Mahendragarh as on 31-3-2019 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 31.03.2018	PROPERTY & ASSETS	AMOUNT 31.03.2019	TOTAL 31.03.2019
---	w) Intt. Recoverable from GOI	669660.56	
---	y) Life Insurance Corpn. Chandigarh	69143807.00	146948978.52
	13 <u>LOSSES</u>		
113626315.37	Accumulated Losses for		113626315.37
4981601311.48	GRAND TOTAL		5430932555.83

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 31.03.2018	EXPENDITURE	AMOUNT 31.03.2019	TOTAL 31.03.2019
	<u>1. INTEREST PAID ON DEPOSITS AND BORROWINGS ETC.</u>		
32394324.00	a) Borrowings	55781582.00	
120190477.16	b) Deposits	137036605.08	192818187.08
	<u>2. SALARIES ALLOWANCES AND PROVIDENT FUND ETC.</u>		
67704822.62	a) Estt.	73711426.92	
632.50	b) P.F. contribution	---	
183694.00	c) T.A. & D.A. to Staff	351944.00	
---	d) Admn. Charges	---	
194250.00	e) Other allowances	180000.00	
231534.00	f) 22.5% contribution of common cadre	312347.00	
---	g) Leave Salary & pension contribution	112624.00	74668341.92
	<u>3. DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES</u>		
23878.00	a) T.A. D.A. to Directors	147342.00	
---	b) Gift to Directors	---	147342.00
	<u>4. RENT, TAXES INSURANCE AND LIGHTING ETC.</u>		
1102638.00	a) Rent paid	1469294.00	
---	b) House tax/Property Tax	---	
253207.00	c) Insurance	258908.20	
419769.00	d) Electricity	473278.00	2201480.20
	<u>5. LAW CHARGES</u>		
106370.00	a) Legal Charges	204001.00	
---	b) Execution Charges	---	204001.00

COOP. BANK LTD. MAHENDRAGARH.

the year ending 31.3.2019

Figures as on 31.03.2018	INCOME	AMOUNT 31.03.2019	TOTAL 31.03.2019
	<u>1. INTEREST AND DISCOUNT</u>		
226327652.11	a) On Loan to societies	223001132.09	
36258855.85	b) On Loan to individuals	42254742.65	
5554000.00	c) Dividend on shares	3460750.00	
53469900.67	d) On Investments	76386524.43	345103149.17
	<u>2. COMMISSION EXCHANGE AND BROKERAGE</u>		
764491.59	a) Commission, exchange and brokerage	4989751.57	4989751.57
	<u>3. SUBSIDIES AND DONATIONS</u>		
---	a) subsidies and donations	---	
---	b) Incentive received from NABARD	---	---
	<u>4. INCOME FROM NON BANKING ASSETS AND PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS</u>		
34983.95	a) Books for sale	---	---
---	b) Rent received	---	---
589482.85	c) Non Funded income	589482.85	589482.85
	<u>5. OTHER RECEIPTS</u>		
123069.24	a) Misc. Income	412604.03	412604.03
---	b) Admission fee		
---	c) Provision of Bonus & Exgratia reversed		

Figures as on 31.03.2018	EXPENDITURE	AMOUNT 31.03.2019	TOTAL 31.03.2019
	<u>6. POSTAGE, TELEGRAM AND TELEPHONE ETC.</u>		
45771.70	a) Postage and telegramme	30187.00	
220900.00	b) Telephone expenses	187875.00	218062.00
	<u>7. AUDIT FEE</u>		
---	a) Audit fee paid	155000.00	155000.00
225000.00	b) Provision for audit fee	---	---
	<u>8. DEPRECIATION AND REPAIRS TO PROPERTY</u>		
1381736.63	a) On furniture and fixture	1440410.13	
---	b) On vehicles	---	
---	c) On building	---	1440410.13
	<u>9. STATIONERY, PRINTING AND ADVERTISEMENT ETC.</u>		
392569.29	a) Stationery and printing	330788.16	
---	b) Advertisement	180.00	330968.16
	<u>10. LOSS WITH SALE FROM NON BANKING ASSETS</u>		
	a) Loss with sale of non banking assets	---	---
	<u>11. OTHER EXPENDITURE</u>		
---	a) Tubewell charges	---	
145827.00	b) Petrol and repairs of bank vehicles	177342.00	
180708.00	c) Petrol and Diesel for hired jeep/car	75960.00	
96885.00	d) Hired Charges Jeep/Car	89480.00	
432506.00	e) Repair of building furniture/typewriter/computer/invertor/ counting machine exp.	375400.00	

Figures as on 31.03.2018	INCOME	AMOUNT 31.03.2019	TOTAL 31.03.2019
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Figures as on 31.03.2018	EXPENDITURE	AMOUNT 31.03.2019	TOTAL 31.03.2019
88236.00	e) Entertainment Charges	89448.00	
575.00	f) Contribution to AIMS & Harcofed	2000.00	
504239.78	g) Misc. Expenses	594179.09	
63549.00	h) Meeting and conference	33263.00	
---	i) Diesel & Mobil ARCS-Jeep (Carporus F)	---	
9792.00	j) Election Charges	---	
---	k) Petty articles	180.00	
---	l) Contribution to Harco Fed.	200000.00	
40000000.00	m) Provision of NPA	30000000.00	
---	n) Provision of pending bills & T.A. Bills	1800000.00	
161896.66	o) Clearing house	166776.92	
---	p) State mutual D.D. Expenses	---	
92394.00	q) Calender and diaries	100152.00	
---	r) Loan Write off of Bank Staff	---	
37878.00	s) Balance sheet expenses	57674.00	
---	t) Service Tax/Income Tax/TDS	---	
---	u) Coop. Edu. Fund	---	---
55850.00	v) Computer exp.	37459.00	
26461.00	w) General Body meeting exp.	42938.00	
2473287.00	x) Deposit insurance scheme	2821858.00	
5623.29	y) Training charges	---	
12000000.00	z) Provision for gratuity & leave encashment	11000000.00	
409344.00	za) Sweeping charges	434038.00	
515894.28	zb) Generator charges	416336.61	
34090.00	zc) Water Charges	28864.00	
29266.00	zd) News Paper Exp.	31370.00	
---	ze) Celebration of Coop. day exp.	---	
604000.00	zf) Income Tax Paid	---	

Figures as on 31.03.2018	INCOME	AMOUNT 31.03.2019	TOTAL 31.03.2019
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Figures as on 31.03.2018	EXPENDITURE	AMOUNT 31.03.2019	TOTAL 31.03.2019
135110.00	zg) Conveyance Exp./Cash remittance	158620.20	
2248810.00	zh) Leave encashment & gratuity	757448.00	
---	zi) Celebration of Republic & Ind. Day exp.	---	
---	zj) Overdraft charges	---	
36750.00	zk) Token gift on Diwali	78605.00	
---	zl) Revival Package exp./Debt. Waiver-Debt relief Scheme	---	
---	zm) Fax-machine expenses	---	
---	zn) 60% re-imburement against registration fee	---	
5683596.00	zo) CBS Charges	5930522.46	
278460.00	zp) Medical reimbursement exp.	151585.00	
---	zq) Diesel & Mobil for ARCS	---	
---	zr) Debt. Waiver & Debt relief	---	
76.25	zs) Website Commission Paid	122.43	
435478.00	zt) LTC Staff	486686.00	
1755914.20	zu) Recovery linked incentive scheme OTS	---	
2950.00	zv) C/C TV Camera/Bio Matric Machine	11844.00	
---	zw) Contribution Coop. Bank Building	---	
7000000.00	zx) Arrear for 7th Pay Commission	---	
---	zy) Tan No Fees & PAN No. Exp. Website charge	---	
---	zz) EDLI Policy No. 307124	---	
---	zzi) Provision against Sundry Debtor	---	
35000.00	zzii) Hired Employees for CBS & Bal.	---	
776491.00	zziii) Annual Maintenance Note Counting Machine Exp.	90270.00	
190080.00	zziv) Income Tax Consultation Charges	243494.00	
40694.98	zzv) Remittance Charges	3416.32	
---	zzvi) Revaluation Charges	---	
382124.00	zzvii) Data Entry PACS	---	
1692440.00	zzviii) Penalty for Non Compliance CRR 2012 to 2015	---	
1910.00	zzix) White Wash	---	
---	zzx) Bank New Car Expenses	242313.00	
---	zzxi) Provision for Sundry debtor	200000.00	
---	zzxii) Provision for Intt refundable to PACS	7698653.00	
---	zzxiii) Loan remission	93839.00	64722137.03
14642355.57	zzxi) Profit for the year 2017-18	---	
---	zzxii) Profit for the year 2018-19	14189058.10	14189058.10
318378115.91	GRAND TOTAL		351094987.62

(PRABHAKAR)
J. Acctt.

(PURANMAL GOEL)
Incharge Sr. Acctt.

(Rambir Singh)
General Manager

Figures as on 31.03.2018	INCOME	AMOUNT 31.03.2019	TOTAL 31.03.2019
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318378115.91	GRAND TOTAL	351094987.62
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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 31.03.2019	%age of col. 3 to total loans outstanding
1	2	3	4
1 Total loans and advance of which	---	38783.27	100%
A. Standard Assets	---	37378.53	96.37%
i) S.T. Agri.		32161.69	
ii) S.T. Other		5216.84	
B. Non-Performing Assets	---	1404.74	(3.62)
1. Sub-Standard	---	99.27	0.25%
2. Doubtful			
i) Overdues above 3yrs. to 4 yrs.	---	---	---
a) Unsecured	---	---	---
b) Secured	---	76.42	0.20%
ii) Overdues over 4 years but not exceeding 6 years	---		
a) Unsecured	---	---	---
b) Secured	---	44.86	0.12%
iii) Overdues exceeding 6 yrs.	---		
a) Unsecured	---	310.55	0.80%
b) Secured	---	865.33	2.23%
Total Doubtful assets (i+ii+iii)	---	1396.43	3.60%
3. Loss Assets		8.31	0.02%
Gross NPAs		1404.74	3.62

COOP. BANK LTD. MAHENDRAGARH

Non-Performing assets as on 31-3-2019

(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	93.45	66.96	(-) 34.31	66.96	---
0.25	80.40				
0.40	20.87				
---	---	---	---	--	--
10	9.93	129.54	(+) 119.61	129.54	---
---	---	---	---	---	---
100	---	---	---	---	---
20	15.28	88.65	(+) 73.37	88.65	---
100	---	---	---	---	---
30	13.46	57.06	(+) 43.60	57.06	---
100	310.55	314.89	(+) 4.34	314.89	---
100	865.33	421.44	(-) 143.89	721.44	---
---	1315.82	1078.54	(+) 62.72	1378.54	---
100	8.31	8.31	--	8.31	---
---	1324.13	1086.85	(+) 62.72	1386.85	---
S.No.	Particulars		Required	Made	Excess/dificit
(i)	Provision for NPA for the year 2018-19		1222.86	1319.89	+ 97.03
(ii)	Provision for Contigent Assest		101.27	66.96	-34.31
	Total		1324.13	1386.85	+62.72

General Manager

POSITION OF NET ADVANCES/NET NPAs on 31.03.2019

S.No.	Particulars	31-3-2019	31-3-2018
1	2	3	4
1.	Gross Advances	38783.27	34289.59
2.	Gross NPAs	1404.74	1442.30
3.	Gross NPAs as a percentage to gross advances	3.62	4.21
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)	1386.85	1086.85
6.	Net advances (1 (--) 4 (-) 5	37396.42	33202.74
7.	Net NPAs 2 (-) 4 (-) 5	17.89	355.45
8.	Net NPAs as percentage of net advance	0.05	1.07

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 31.03.2019 (vide RBI/2005-06/178/RPCD.CO.RF.BC. No. 44/07.38.03/dated 10.10.2005)

Amt. in lacs

S.No	Particulars	31-03-2019
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	5706.53
b.	Market value of investments (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)	2260.56
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	5.25%
4.	NPAs	
a	Gross NPAs	1404.74
b	Net NPAs	17.89
c	Percentage of gross NPAs to total advances and	3.62%
d	Percentage of net NPAs to net advances	0.05%
5	Movement of NPAs	37.56
6	Profitability	141.89
a	Interest income as percentage of working funds	6.59
b	Non-interest income as a percentage of working funds	0.11
c	Operating profit as a percentage of working funds	0.27
d	Return on Assets	6.71
e	Business (Deposits+Advances) per employee	418.61
f	Profit per employee	0.91
7	Provision	
a	Provisions on NPAs required to be made	1324.13
b	Provisions on NPAs actually made	1386.85
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.	110.00
e	Provisions required to be made on depreciation in investments	
f	Provisions actually made on depreciation in investments	0.40
8	Movement in provisions	432.25
a	Towards NPAs	300.00
b	Towards depreciation on investments	
c	Towards standard assets	—
d	Towards all other items under 7 above	132.25
9	Payment of insurance premia to the DICGC including arrear, if any	28.22
10	Penalty imposed by RBI for any violation	—
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 31.3.2019

(Rs. in lakh)

Sr. No.		Items	Book Value
1.		Capital Funds	
A		Tier I Capital elements	
	a)	Paid up Share Capital	4995.80
	b)	Statutory Reserves	580.59
	c)	Capital Reserve (BUILDING+DIVIDEND)	—
	d)	Other disclosed free reserves	774.33
	e)	Undisbursed Profit	354.01
			—
		Total of A	6704.73
		Less Intangibel Assets & Losses	1136.26
		Less : short fall in provision (including unprovided to liabilities)	—
		Total A	5568.47
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)	6458.53
		1.25% Risk weight assets	—
C		Grand Total (A+B+C)	6458.53
II		Risk Assets	
	A)	Adjusted value of funded risk assets on B/S items (Part-B)	42436.49
	B)	Adjusted value of Non-funded and off balance sheet items (Part-C)	—
	c)	Total Risk Weighted Assets (A+B)	42436.49
III)		Percentage of Capital Funds of Risk Weighted Assets	15.22%

General Manager