THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA

BALANCE SHEET

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31-03-2022

	CAPITAL AND LIABILITIES	AMOUNT	TOTAL
LAST YEAR			
28,00,00,000.00 A	.CAPITAL uthorised Capital (200000 shares of Rs. 50/-&2700000 shares of	28,00,00,000.00	
10 05 64 514 00 S	s. 100/- each) ubscribed Capital (199166 shares of Rs. 50/-each & 1596062	17,32,97,714.00	
st	hares of Rs. 100/- each) of which	3,30,00,000.00	
3,30,00,000.00 a)	Co-operative institution (CDF)	11,02,97,714.00	17 00 07 74
10,65,64,514.00 b)	Co-operative. Societies	3,00,00,000.00	17,32,97,714
3,00,00,000.00 c)	RESERVES FUNDS AND OTHER RESERVES		
7,94,06,594.28) \$	RESERVES TONDO TADO SAL	8,09,87,455.57	
7,94,06,594.28 1) 3	Agriculture Credit Stablisation Fund	6,60,78,216.86	
6,52,69,140.09 iii) 2,10,94,478.69 iiii)	Building Fund	2,20,75,540.83	
2,10,94,478.69 (1)	Dividend Equilisation Fund	17,49,950.33	
17,49,950.35 (V)	Bad & Doubtful Debt Reserves	9,17,92,143.19	
9,03,35,805.00 V)	Special Bad Debt Reserve	64,71,854.51	
61,35,009.51 VI)	Revaluation Reserves	33,08,43,225.22	
33,08,43,225.22			
viii	OTHER FUNDS AND RESERVES	0.00.783.00	
2 88 782 00 a) S	Share Transfer Fund	3,88,782.00	
7 40 31 530 00 b) P	PROVISION FOR NPA	7,70,31,530.00	
7,40,31,330.00 c) (06,091,51 c) C	cooperative Development Fund	1,44,636.12	
0.00 d) G	Gratuity Fund	90,00,000.00	
4 10 760 16 e) IN	VESTMENT DEPRECIATION RESERVE	4,10,769.16	
70 07 454 05 0 CC	ammon Good Fund	77,07,886.22	
a an an ann an an a	POV-BAD AND DOUBTFUL DEBT(ITACT)	2,62,00,000.00	
2,02,00,000.00 g) (oop. Bank Emp.Pension Fund/Employee Welfare Fund	10,04,898.07	
0,97,021.17 ii) Sn	I. Bad & doubtful Debt Fund with P.B.Chd		
i) Ba	d & Doubtful Debt as per NPA		
k)Be	-capitalization Assistance as grant out of CDF		
I)Re-	capitalization Assistance as grant from PSCB		
i)ite	rant out of CCB Development Fund		72,29,29,45
0.20.002.64 n) Pr	rimary Coop Socs Vikas Fund	10,42,569.73	12,25,25,45
	RINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND		
	COUNT		
For S	Share Capital of		
i) Ce	ntral Cooperative Banks.		
	imary Agriculture Credit Societies		
iii)Ot	her Societies		
4.DI	EPOSITS AND OTHER ACCOUNTS	4,58,58,44,750.80	
4,32,47,39,021.81 I) FIX	CED DEPOSITS 4395730877.91		
	Soperative Societies		
c) Ot		3,35,64,92,034.35	
3,13,99,98,729.48 ii) SA			
c) Ot		31,21,02,100.60	
52,25,84,727.99 iii) C	URRENT DEPOSITS	51,21,02,100.00	
a) Inc	dividuals 277691809.56		
b) Co			
c) Ot	her Sources 13190.30 Inney at Call & Short Notice	0.00	8,25,44,38,885.
		0.00	9,15,06,66,057.

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THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA

31-03-2022

	PROPERTY AND ASSETS PARTICULARS		TOTAL	
LAST YEAR	1.01011	11,96,45,302.00		
10,12,87,769.5	1.CASH 10,12,87,769.50 In hand with Reserve Bank ,State Bank of India, State Coop. Banks, Central Coop Banks and Nationalised Banks,Cash In ATM		11,96,45,302.00	
	2.BALANCE WITH OTHER BANKS	0.57.00.402.01	2,57,00,192.91	
1 05 05 461 7	6 BAL WITH PUNJAB STATE COOP. BANK, CHD.	2,57,00,192.91	1,36,01,827.97	
1,25,95,401.7	2 BAL with SBI and its Subsidaries	1,36,01,827.97		
1,59,98,247.1	4 Bal with other Public Sector Banks	21,01,97,077.86	2,97,35,345.42	
18,08,85,271.5	Balance with other Private Bank	2,97,35,345.42	2,51,55,510	
2,02,53,400.6	Balance with any other institution			
	3 INVESTMENT	1,55,54,36,790.00	1,55,54,36,790.00	
1 50 65 31 275 00	Central and State Govt. Securities	1,00,04,00,700.00		
	GOVT OF INDIA TREASURY BILLS	8,85,60,600.00	8,85,60,600.00	
8 85 60 600 00	Shares with PB Chandigarh and Others			
	NARARD Bonds	2,46,77,56,083.00	2,46,77,56,083.00	
2 57 33 56 083.00	2 57 22 56 083 00 Other Investments including FDs with other Banks			
2,07,00,00,00	A INVESTMENT OUT OF THE PRINCIPAL			
	SUBSIDIARY/STATE PARTNERSHIP FUND			
	i) Central Coop Banks			
	ii) Pri-agri.Credit Socs			
	iii)Other Socs			
	5.ADVANCES	4,96,89,51,678.97	4,96,89,51,678.97	
4 83 87 44 024 20	i) Short term Loans, C/ Credits overdraft and bills discounted	4,00,00,01,0101		
	of which secured against			
	Short Term ST Agri Loans 3737752808.52			
	Short Term other Loans 105429631.49			
	Cash Credit Loans 1078011202.60			
	Overdraft Leans 47758036.36	39,46,34,324.83	39,46,34,324.83	
43 62 56 380.62	i) Medium Term Loans of which secured against 116373069 79	00,10,01,0		
45,02,50,000.02	Personal Loan Hobrecoure			
	Consumer Loan 33042662.58			
	Two Wheeler Loan 9749640.43			
	Other Medium Term Loan 235468952.03	5,36,35,86,003.80	9,87,42,19,222.96	
9,77,44,68,513.41	Total Carried over to page 4	0,00,00,00,00,00		



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THE MOGA CENTRAL CO-OPERATIVE BANK LTD, MOGA

31-03-2022

CAPITAL AND LIABILITIES PARTICULARS	AMOUNT	TOTAL
PARTICULARS		9,15,06,66,057.5
AST YEAR 8,86,23,81,997.83 Total brought forward from page No. 1		
5. BORROWINGS		
5. BORROWINGS i) FROM THE RESERVE BANK OF INDIA / STATE /CENTRAL		
A A A A A A A A A A A A A A A A A A A	1,30,00,00,000.00	
1,57,52,00,000.00 a) Short term loans, Cash credits and overdrafts ,	0.00	
0.00 A. Short Territ Agricultural Service 130000000 00	0.00	
0.00 B Any other 19000000000	6,72,48,500.00	
construction Torm Oans.	0.00	
0.00 A Medium Term Borrowing non received	0.00	
a colp. DCL and Other Borrowing		
THE STATE BANK OF INDIA	0.00	
2.00 a) Short term loans, Cash credits and overlands;	0.00	
0.00 A Govt. & other approved Securities	0.00	
	0.00	
o oolb) Medium Term Loans, of which secured against	0.00	
0.00 A. Govt. & other approved Securities	0.00	
a color. Other Tangible Securities	0.00	
Term Loans of which secured against	10,45,00,000.00	
a cold Borrowing from NABARD 10400000000	0.00	
0.00 B. any other Long term borrowing 0.00	0.00	
UL EROM THE STATE GOVI	0.00	
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 b) Medium Term Loans , or wine a 0.00 A.Govt. & Other approved Securities	0.00	
0.00 A.Govt. & Other approved Secondos	0.00	
0.00 B. Other Tangible Securities	0.00	
0.00 C. i Loan from PB. Govt. ag. NODC 0.00 III. From Punjab State Govt. (Out of Provincial Pool) of which	0.00	
0.00 III. From Punjab State Govi. (Out of Hostinstant Punjab		
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	2,81,10,000.00	
3,71,00,000.00 Long Term Subordinated Debt Instruments	3,00,00,000.00	
3,00,00,000.00 Innovative Perpetual Debt Instrument		
		1,52,98,58,500.0
	-	
- 6. BILLS FOR COLLECTION BEING		
BILLS RECEIVABLE (as per Contra)		
7. BRANCH ADJUSTMENT	1,95,84,479.87	1,95,84,479.87
2,18,69,690.95 8. Suspense Interest		4,39,52,139.57
3,95,90,842.87 9. INTEREST PAYABLE	4,39,52,139.57	-,00,02,100101
3,93,90,042.07 5. NATER 2011 7777222		10,74,40,61,177.00
10,65,68,88,031.65 Total Carried Over to Page No. 5		10,74,40,61,177.00



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THE MOGA CENTRAL CO-OPERATIVE BANK LTD, MOGA

31-03-2022

PROPERTY AND ASSETS

1		AMOUNT	TOTAL
	PARTICULARS	5,36,35,86,003.80	A DESCRIPTION OF THE OWNER OWNER OF THE OWNER OWNER OF THE OWNER OWNE
LAST YEAR 9 77,44,68,513.41	Total brought forward from page 2	8,90,54,750.02	
9,77,44,00,510.41		8,90,54,750.02	8,90,54,750.0
7,55,73,447.00			
	b) Consortium Loan 0.00		
	Addingt Property 877501.00		
	d) Any other Loan 30404410110		
	6. INTEREST RECOVERABLE	8,54,90,696.31	
00 400 40	21 4 5 5 7 5	3,04,64,470.00	
8,39,30,189.42	UN Interact Recoverable on Oove Section	2,99,46,305.00	
2,93,15,789.00	iii) Interest Recoverable on other Investment	11,42,03,790.72	
10,04,91,685.99	v) Interest Subsidy due from Contact with GOI (3%)	11,47,93,261.00	42,62,97,949.4
15,14,59,495.00		5,13,99,426.37	42,02,01,040
4,77,29,403.61	vi) INTT ACCR BUT NOT DUE 7.BILLS RECEIVABLE BEING BILLS FOR COLLECTION	-	
-	7.BILLS RECEIVABLE BEING BIELD FOR		
	AS PER CONTRA	-	33,29,95,604.17
-	8. BRANCH ADJUSTMENT	33,29,95,604.17	
33,32,28,515.25	9.PREMISES (LESS DEPRICIATION)	1,86,11,321.72	1,86,11,321.72
1 92 19,310.08	10.FURNITURE & FIXTURE	17,25,094.90	17,25,094.90
16 95 104 37	11.COMPUTER	1,93,08,770.48	1,93,08,770.48
2 10 80 990 95	12. MACHINE ACCOUNT	59,350.00	59,350.00
59 350.00	13.BANK VEHICLES		
	14.OTHER ASSETS (TO BE SPECIFIED)	-	
	a) SAEE & FIXTURE - BRANCHES	85,227.00	
05 007 00	N PREPAID INSURANCE/PREMIUM	40,99,352.00	
	c) INCOME TAX REFUND RECEIVABLE	,0,00,0	
- 1	d)Recoverable from :-		
	* Staff	2,18,242.00	
	* RBI		
	* AGRICULTURE DEPT.	44,49,444.66	
	> Stationary in hand	2,16,24,895.00	
1 00 10 100 0015	NEAVE EN CASHMENT INVESTMENT WITH LIC	1,47,397.00	
1 47 397 00 0	a) Security Deposit (Electric, Water, Telephone)	8,26,548.00	
13 01 097 00 1) Recoverable from NABARD		
i)	Suspense Contingent Debit	7,00,000.00	
7,00,000.00 j)	Embezzlement	11,39,494.94	
11,39,494.94 k) Bank Dacoity		
	Amt rec from GOI under debt relief	52,38,106.00	
1,19,68,474.00 m	n) Advance Tax	9,46,260.26	
9,46,260.26 n		-	
1,77,100.00 0	ATM ACQUIRER BALANCE	244.00	
- p) Imprest A/c	3,00,000.00	
4,00,000.00 q) Recoverable from imbalance Socs. AS MAPLE SOFTWARE RENEW EXPENSES	-	
- r)		64,71,854.51	
61,35,069.51 s		-	
2,63,77,17,857.00(t)	BAL WITH HEAD OFFICE) ADVANCE FOR BUILDING CONST	-	
- V,) INTT. ACCRUED BUT YET NOT DUE TO STF LN	-	
) Any other Assets	75,71,528.55	
70,77,920.41 X			5,38,18,593.92
	5. PROFIT AND LOSS ACCOUNT		
	oss as per last Balance Sheet		
	oss during the Year		-
	Total Carried Over to Page No.6		10,81,60,90,657.57

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THE MOGA CENTRAL CO-OPERATIVE BANK LTD, MOGA

53,93,845.16 Profit as per last Balance Sheet Add 72,01,556.70 53,93,845.16 Less : appropriation :profit for the year brought from the P &L A/c Image: Comparison of the period of the per		PARTICULARS	AMOUNT	
1,70,000.00 1.INDUSTRIAL SUBSIDY PAYABLE 1,70,000.00 11,39,494.94 2.PROVISION BANK DACOITY 38,45,413.86 39,19,116.80 3.Bills Payable 38,45,413.86 39,19,116.80 3.Bills Payable 1,69,763.01 1,37,224.11 4. CIBIL FEES PAYABLE 1,430.00 1,33,875.00 LIC PREMIUM PAYABLE 47,74,741.97 53,57,000.91 7. Sundries 47,74,741.97 53,57,000.91 7. Sundries 24,714.97 53,57,000.91 S.EMPLOYESS PENSION FUND PAYABLE 47,74,741.97 53,57,000.91 S.EMPLOYESS PENSION FUND PAYABLE 25,00,000.00 10,5ERVICE TAXUSWACHH BHARAT CESS PAYABLE 25,00,000.00 11,2.SUBSIDY RESERVES - -13, POOL A/C PERDA - 12, SUBSIDY RESERVES - -13, POOL A/C PERDA - 13, POOL A/C PERDA - 14, URRENT A/C, BRANCHES ACCOUNT - 263,77,41,097.001 42,0147.99 3,38,896.21 0.SETHALGST PAYABLE 5,20,147.99 3,38,896.21 0.SENTRAL GST PAYABLE 5,20,147.99	1.01	Tatel brought forward. From Page No. 3		the second s
1.70.000.00 1.NDUSTRIAL SUBSIDY PAYABLE 1.70,000.00 11.39.494.94 2.PROVISION BANK DACOTY 38,45,413.80 39.19.116.80 3.Bills Payable 38,45,413.80 1.37.224.11 4. CIBIL FEES PAYABLE 1.69,783.01 1.37.224.11 4. CIBIL FEES PAYABLE 1,430.06 1.33.875.00 1.57,264.01 4.74,741.97 7.53.57,080.91 7. Sundries 4.7,74,741.97 53.57,080.91 7. Sundries 2.60,000.00 3.57,937.75 TDS - ON DEPS (FOR REMITIANCES TO GOV) 12,11,346.50 3.57,937.75 TDS - ON DEPS (FOR REMITIANCES TO GOV) 12,11,346.50 2.70.000.01 1.CS charges Payable 2.50,00,000.00 2.70.000.01 1.CS charges Payable 2.50,00,000.00 2.70.000.01 1.CS RENCHES ACCOUNT 4.00,05,00 3.30.01.71 18.INTERSTATE GST PAYABLE 5.20,147.99 3.33.8963 20.STATE GST	t Year 40 65.68,88,031.65			10,74,40,61,177.0
11 39.494.94 (2 PROVISION 39.45,413.60 39.19.118.60 3. Bills Payable 1,69,783.01 1.37,224.11 4. CIBL FEES PAYABLE 1,69,783.01 1.37,224.11 4. CIBL FEES PAYABLE 1,430.00 1.33.875.00 6. LUC PREMIUM PAYABLE 1,430.00 1.33.875.00 5. ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 3.57,937.75 9.1705 - ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 27,00,000.01 1. GB scharges Payable - 27,00,000.01 1. GB scharges Payable - 13.9 COL A/C PERDA - 13.9 COL A/C PERDA - 13.9 ROG I. A/C PERDA - 13.9 ROG I. COL B/C PERDA - 14.1 CURRENT A/C BRANCHES ACCOUNT - 2.63,77.4 1.097.00 14 C URRENT A/C BRANCHES ACCOUNT - 3.3 8.986.32 19 CENTRAL GST PAYABLE 5,20,147.99 3.3 8.986.32 20 STATE GST PAYABLE 5,20,147.99 3.3 8.986.32 20 STATE GST PAYABLE 2,71,24.895.00 1.57.06.000.00 22 Provisind rof Standrat assets 2,71,24.895.00	10,00,	10.0THER LIABLETTE	1,70,000,00	
11 39.494.92 PROVISION 39.45.413.80 39.19.118.60 3. Bills Payable 1,69,783.01 1.37,224.11 4. CIBL FEES PAYABLE 1,69,783.01 1.37,224.11 4. CIBL FEES PAYABLE 1,430.00 1.33.875.00 6. LIC PREMIUM PAYABLE 1,430.00 1.33.875.00 5. ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 3.57,937.75 9.705 - ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 27,00.0000 11. CBS charges Payable - 27,00.0000 11. CBS charges Payable - 13.877.71 10. INTERNIT AVG. BRANCHES ACCOUNT - 13.800.01 A/C PERDA - 13.900.01 A/C PERDA - 13.900.02 A/C PERDA - 13.900.04 C PERDA - 13.900.04 C PERDA - 13.900.07 11.05 Scharges Payable - 2.63,77.41.097.00 14 C URRENT A/C BRANCHES ACCOUNT - 3.808.32 19 CENTRAL GST PAYABLE 5,20,147.99 3.33.8963.22 19 CENTRAL GST PAYABLE 5,20,147.99 3.38.8963.22 20 STATE GST PAYABLE 5,20,147.99 3.157.06.000.00 22 Errovision for Standard assets 2,71,24.895.00 1.57.06.000.00 22 Errovision for Standard assets 2,71,24.895.00 2.63.000 25. Audif	1,70,000.00			
39.19.116.80 1,69,783.01 1,37,224.114. CIBL FEES PAYABLE 1,430.00 1.33.875.00 1, CPREMIUM PAYABLE 1,430.00 1.33.875.00 1, CPREMIUM PAYABLE 1,430.00 1.33.875.00 1, CPREMIUM PAYABLE 1,430.00 1.33.875.00 1, Sundriss 47,74,741.97 53.57,000.91 7, Undriss 47,74,741.97 53.57,937.75 9, TOS CON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 1.10 0.5ERVICE TAX/SWACHH BHARAT CESS PAYABLE	101 01	PROVISION	38,45,413.80	
1,37,224.114 CIBIC PAYABLE 1,430.00 1,33,875.00 6. LIC PREMUM PAYABLE 47,74,741.97 53,57,080.91 7. Sundries 50,00,000.00 27,00,000.00 10.58 charges Payable - 27,00,000.00 11.058 charges Payable - 1.10.58 charges Payable - - 1.2. SUBSIDY RESERVES - - 1.3. POOL A/C PFRDA - - - 2.63,77.41,097.00 4.00,00.01 - - - 2.63,77.41,097.00 4.00,01.02 - - - 3.38,896.32 20.5174.76 GST PAYABLE 5.20,147.99 - - 3.38,896.32 20.5174.76 GST PAYABLE 2.71,24,895.00	39 19 116.80	3. Bills Payable	1,69,783.01	
5. REINT INTUME PAYABLE 1,433.00 1,33.875.00 LIC PREMIUM PAYABLE 1,430.00 35.57.00 LIC PREMIUM PAYABLE 1,430.00 3.57.937.75 TDS - ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 3.57.937.75 TDS - ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 - 10.5ERVICE TAX/SVACHH BHARAT CESS PAYABLE 25,00,000.00 27,00,000.00 11. CBS charges Payable - - 12.SUBSIDY RESERVES - - 13. POOL A/C PFRDA - 13. POOL A/C PFRDA - - 263.77.41.097.00 14.CURRENT A/C.BRANCHES ACCOUNT - 13. POOL A/C PFRDA - - 33.011.17 18.INTERSTATE GST PAYABLE 5.20,147.99 3.38.986.32 10.STATE GST PAYABLE - 3.38.986.32 15.57.06.000.00 - 1.57.06.000.00 22.Forvision for Standard assets 2,71,24.895.00 1.57.48.00.01 23.GRATUTY & LEAVE SALARY Fund (27.23.830.00) 1.82.48.12.00 23.GRATUTY & LEAVE SALARY Fund 27.12.4,895.60 1.82	1 2 2 2 4 1 1			
53,57,080.91/7. Sulficts PENSION FUND PAYABLE 12,11,346.50 3,57,937,75 9.TDS - ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 10.SERVICE TAX/SWACHH BHARDCES NO GOV) 25,00,000.00 11. SUBSIDY RESERVES - 12. SUBSIDY RESERVES - 13. POOL A/C PFRDA - 263,77,41.097.00 14. CURRENT A/C. BRANCHES ACCOUNT 263,77,41.097.00 14. CURRENT A/C. BRANCHES ACCOUNT 263,77,41.097.00 14. CURRENT A/C. BRANCHES ACCOUNT 33.011.17 18.INTERSTATE GST PAYABLE 5,20,147.99 33.8896.32 20.STATE GST PAYABLE 5,20,147.99 3.38.896.32 20.STATE GST PAYABLE 2.7,124.895.00 21.Suspense Contingent 1.5,70,60.00.00 2.7,124.895.00 1.57.06.00.00 24. TDS Parking GL (Intl before TDS) 4.45.951.00 (27.23.830.00) 24. TDS Parking GL (Intl before TDS) 4.45.951.00 (27.24.83.00.00	1,07,22	5. RENT PAYABLE		
53,57,080 917 SUMPLOYESS PENSION FUND PAYABLE 12,11,346.50 3,57,937,75 9.TDS - ON DEPS (FOR REMITTANCES TO GOV) 12,11,346.50 10.SERVICE TAX/SWACHH BHARD CESS PAYABLE 25,00,000.00 11.SUBSIDY RESERVES - 13.POOL A/C PFRDA - 13.POOL A/C PFRDA - 2,63,77,41.097.00 14.CURRENT A/C. BRANCHES ACCOUNT 2,63,77,41.097.00 14.CURRENT A/C. BRANCHES ACCOUNT 3,30.11.17 18.INTERSTATE GST PAYABLE 5,20,147.99 3,38,896.32 10.SERTAL GST PAYABLE 5,20,147.99 3,38,896.32 10.SERTAL GST PAYABLE 5,20,147.99 3,38,896.32 10.SERTATE GST PAYABLE 5,20,147.99 1,57.06,000.00 22.Provision for Standard assets 2,71,24,895.00 1,57.06,000.01 24.TDS Parking GL (Intl before TDS) 4,45,951.00 (27.23.830.00) 24. TDS Parking GL (Intl before TDS) 4,45,951.00 (27.23.830.00) 24. TDS Parking GL (Intl before TDS) 4,45,951.	1 23 875 00	6. LIC PREMIUM PAYABLE	47,74,741.97	
B. EMFLORE FOR REMITTANCES TO GOV Interview 3,57,937.75 TOS - ON DEPS (FOR REMITTANCES TO GOV) Interview - 10. SERVICE TAX/SWACHH BHARAT CESS PAYABLE 25,00,000.00 27,00,000.00 11. CBS charges Payable 25,00,000.00 - 12. SUBSIDY RESERVES - - 13. POOL A/C PFRDA - 2,63,77,41.097.00 14. CURRENT A/C BRANCHES ACCOUNT - 17. Nominal Membership fees 60,530.50 33.011.17 18.INTERSTATE GST PAYABLE 5,20,147.99 3.38.896.32 19. CENTRAL GST PAYABLE 5,20,147.99 3.38.895.32 20. STATE GST PAYABLE 5,20,147.99 3.38.895.32 20. STATE GST PAYABLE 5,20,147.99 3.38.895.32 20. STATE GST PAYABLE 5,20,147.99 1.57.06,000.00 22. Provision for Standard assets 2,71,24,895.00 1.57.06,000.01 22. ROVISION FOR ALARY Fund (27,23,830.00) (27.23.830.00) 22. Addit fees payable 39,851.46 28.950.00 25. Addit fees payable 30,00,000.00 28.951.46 - -<	52 57 080 91	7. Sundies		
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- 26. Income rax regions - 26.951.46 27.Legal Fees Payable - - 28.PMJBY/PMSBY Premium Payable - - 29SERVICE TAX PAYABLE- ATM/ POS 13,549.00 89.301.91 30. ATM Issuer Balance 3,00,000.00 4.00,000.00 31. PROVISION - IMBALANCE PACS 32,65,872.00 24,30,000.00 32. PROV FOR ADV INCOME TAX FY 2019-20 57,42,598.65 71,91,880.44 33. Any Other Laiblities 6,48,27, 71,91,880.44 33. Any Other Laiblities 72,01,556.76 71,91,880.44 53,93,845.16 Less : appropriation in profit for the year brought from the P &L A/c in profit for the year brought from the P &L A/c in profit for the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L A/c in profit to the year brought from the P &L	(27,23,830.00)	24. TDS Farking CE (-	
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4,00,000.00 31. PROVISION - INFORMETICAL FY 2019-20 57,42,598.65 24,30,000.00 32. PROV FOR ADV INCOME TAX FY 2019-20 57,42,598.65 71,91,880.44 33. Any Other Laiblities 6,48,27, 12.PROFIT AND LOSS ACCOUNT 12.PROFIT as per last Balance Sheet Add 53,93,845.16 Less : appropriation 72,01,556.76 72,01,5 12.PROFIT for the year brought from the P &L A/c Image: Comparison of the properties of		Polance	3,00,000.00	
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71,91,880.44 33. Any Other Laborator 6,40,27,7 Image: Constraint of the set of th	4,00,000.00	31. PROVISION - MIDALE WE TAX FY 2019-20	57,42,598.65	
71,91,800.44 (correg)	24,30,000.00	32. PROV FOR ADV INCOM		6 48 27 923
Profit as per last Balance Sheet Add 72,01,000000 53,93,845.16 Less : appropriation	71,91,880.44	33. Any Other Labinet		6,46,27,525
Profit as per last Balance Sheet Add 72,01,000000 53,93,845.16 Less : appropriation		42 PROFIT AND LOSS ACCOUNT		72,01,556
53,93,845.16 Less : appropriation :profit for the year brought from the P &L A/c Less: accumulated Loss Less: accumulated Loss	53,93,845.1 <mark>6</mark>	Profit as per last Balance Sheet	72,01,556.76	, ,
Less: accumulated Loss				
Less: accumulated Loss		notifi for the year bread		
INCENT LIABILITIES		less' accumulated Loss		
		CONTINCENT LIABILITIES		10,81,60,90,657.
i.Outstanding liabilities for guarantee issue GRAND TOTAL		Cutetending liabilities for guarantee issue		10,01,02,0

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THE MOGA CENTRAL	CO-OPERATIVE BANK LTD. MOGA
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31-03-2022

PROPERTY AND ASSETS

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TOTAL AMOUNT PARTICULARS 10,81,60,90,657.57 ear 13,35,64,86,430.94 Total brought forward from page No. 4 Last Year 10,81,60,90,657.57 GRAND TOTAL RECTOR 13,35,64,86,430.94 MANAGIN CB Moga DIST/ NAMAGER CB Moga Director CB Moga Han W Director **CB** Moga "Auditors Report" Certified to be correct & in accordance with the books of accounts produced before us Subject to our separate Audit Report. M/s Jasminder Singh & Associates Firm Reg No. 016192N P FRN-01 er Singh CA Jaso Partner Unemebership No.-096895 Place:- Ludhiana Date :- 03-06-2022 UDIN! 22096895ALDLAF4199

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THE MOGA CENTRAL CO-OPERATIVE BANK LTD, MOGA

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31 MARCH 2022

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	EXPENDITURES	AMOUNT	TOTAL
Last Year	EXPENDITORES	41,73,88,339.19	41,73,88,339.19
	1.Interest on Deposits, borrowing, etc.	12,31,19,931.30	12,31,19,931.30
10 00 17 115 70	2 Salaries Allowances & Tremester	12,900.00	12,900.00
		2,75,16,656.26	2,75,16,656.26
30,020.00	3. Director's fees and Allevian and Lightening etc.	1,21,644.00	1,21,644.00
		4,58,287.38	4,58,287.38
6,52,093.00	5 Law Charges 6.Postage, Telegram and Telephone Charges	4,62,745.00	4,62,745.00
5,32,542.08	6.Postage, relegion com	69,88,658.87	69,88,658.87
17,40,248.50	7. Auditor's Fee	25,14,291.13	25,14,291.13
69,99,135.35	7. Auditor's Fee 8. Depreciation and Repairs to Property Brinting and Advertisement.	4,80,55,664.31	4,80,55,664.31
17 30 334 29	9. Stationery, Printing and Aug	72,01,556.76	72,01,556.76
2 91 65.770.21	10. Other Expenditures		63,38,40,674.20
53 93 845 16	A Relance of Profile Carried to	63,38,40,674.20	
66,13,43,658.81	GRAND TOTAL		

ANAGER



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THE MOGA CENTRAL CO-OPERATIVE BANK LTD, MOGA

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31 MARCH 2022

11-05		2022	
Last Year	INCOME		
F 64,45,32,007.5	1.Interest Received on Investments	AMOUNT	
	Advances.		TOTAL
5,44,095.70	2.Commission, Exchange & Brokerage.	61,08,81,763.18	61,08,81,76
0.00	3 Income Storing & Brokerage.		01,00,01,70
	the meeting handling	5,64,568.35	
	of or dealing with such Assets	0.00	5,64,56
	14. Uther Receipte	0.00	
26,34,068,51	i) Misc Income		
3.10.499.00	ii) Locker Rent		2,23,94,34
17 62 122 00	ii) Locker Rent	27,36,383.56	
17,03,133.82	iii) Service Charges	3,15,765.00	
6,04,154.88	iv) Processing Fees	14,84,981.13	
	V) Susidy from Govt	5,97,284,94	
1,09,55,699.37	vi) Others	01011204.04	
0.00		1 72 50 022 04	
0.00	5. Loss (If Any)	1,72,59,928.04	
66,13,43,658.81	GRAND TOTAL	0.00	0
11		63,38,40,674.20	63,38,40,674.

DISTT MAN de. Moga

Hanlut sys Director CB Moga

"Auditors Report" Certified to be correct & in accordance with the books of accounts produced before us Subject to our separate Audit Report.

UDIN! 22096895ALDLAF4199

Place:- Ludhiana Date :- 03-06-2022 MANAGING DRECTOR

der Singh & Associates

Chartered Accountants Nem Reg No. 016192N

Memebership No.-096895

inder Singh

Partner

U

M/s Jasn

RN-01P

GB Moga

Director

CB Moga

Jasminder Singh & Associates Chartered Accountants

3-D, Surya Kiran Complex, 92, The Mall Above Aristocrat Gallery, Ludhiana - 141001



Mob : 098141- 60550 Off: 91 - 161-4636550 Web : cajasminder.com e mail . jasingh123@yahoo.co.in

INDEPENDENT AUDITOR'S REPORT To The Shareholders of The Moga Central Cooperative Bank Limited

Report on the Financial Statements

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We have audited the accompanying financial statements of The Moga Central Co-operative I. Bank Ltd. ("the Bank") as at 31st March 2022, which comprise of the Balance Sheet as at 31st March 2022, the Profit and Loss Account, and the Cash Flow Statement for the year ended 31st March, 2022 and a summary of Significant Accounting Policies and other explanatory information. The returns of Head Office and 48 Branches audited by us are consolidated in the Financial Statements.

Management's Responsibility for the Standalone Financial Statements 11.

Management is responsible with respect to the preparation of these Financial Statements that give a true and fair view of the Financial Position, Financial Performance and Cash Flows of the Bank in accordance with the Accounting Principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of the Banking Regulation Act, 1949, the circulars and guidelines issued by the Reserve Bank of India NABARD and the guidelines issued by the Central Registrar of Co-operative Societies, the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 from time to time.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities: selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility ш.

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and as part of an audit in accordance with SAs, we exercise Professional Judgment and maintain Professional Scepticism throughout the audit.

We also:

> Identify and assess the risks of material misstatement on the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



Page 1 of 15

- > Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- > Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- > Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards

Qualified Opinion IV.

We have audited the accompanying Standalone Financial Statements of "The Moga Central Cooperative Bank Ltd. ("the Bank") which comprise the Balance Sheet as at 31st March, 2022, the Profit and Loss Account including the Cash Flow Statement and notes to the Standalone Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, Financial Statements give a true and fair view in conformity with the Accounting Standards prescribed under Section 133 of the Companies Act, 2013. We also confirm that proper books of accounts as required by law have been kept by the head office & branches so far as appears from our examination of those books & have obtained all the necessary information & explanation except for the possible effects of our observations described in the Paragraph below :-

We refer to:

- 1. The Balance Sheet and Profit & Loss Account is in agreement with the books of accounts maintained and reflects a true and fair view of Revenue /Expenses and Assets/Liabilities of the bank subject to our comments as under along with Annexure-1 (Revenue Leakage).
- 2. There were four bank dacoities in three branches amounting to Rs. 13,51,994/- in the early years. Out of this amount, only Rs. 2,12,500/- had been recovered uptill 2020-21. No



Page 2 of 15

Recovery was made during 2021-22. The balance of Rs. 11,39,494.94/- is still outstanding

No.	Branch Name	Date			
1.	Khosa Pando		Dacoity Amount (In Rs.)	Recovered (In Rs.)	Balance Amount
3.	Takhanwadh Saido Ke	27-01-2002 17-02-2002	320357.94 252104.00	100000.00 112500.00	(In Rs.) 220357.00
4.	Takhanwadh TOTAL	19-11-2003 15-12-2003	428997.00 350536.00	0.00	139604.00 428997.00 350536.00
			1351994.94	212500.00	1139494.94

The details are mentioned as under :-

- We are unable to comment on the TDS & GST Compliance as Sufficient and Appropriate 3. Audit evidences have not been provided to us. However as per our test check, We have found that Amount of Legal Charges of Rs. 3688/- Debited in Legal fees receivable A/c which should have been debited to Law Charges paid A/c No. 12095022311001 and also GST under RCM has not been charged on this amount which is a Statutory violation.
- The Societies which are being financed at 1:40 against shares held by them of the bank, we 4. observed that sufficient shares in ratio mentioned have not been held by 27 Societies of our bank. Details are mentioned in Annexure-2.
- 5. The Bank hold shares in other co-operative institutions amounting to Rs. 4,38,600.00. The amount so invested in the shares of Punjab Financial Corporation, Sugar Mills Fazilka& Central Warehouse Corporation is not yielding any income to bank.
- 6. It has also been noted that Head office does not make any Fund Flow Statement before making any Investment. It is suggested by us and as well as Inspection Officer of NABARD that Head Office should make Fund Flow Statement for compliance of norms. Moreover, this will help Senior Officials to know about the Surplus Fund.
- There is huge Imbalance between Loans outstanding against the PACS & Loans outstanding 7. against the members which means Loan offered to the PACS were not in turn offered to the members & this leads to Interest loss to the bank. Details are as per Annexure-3.
- Branch-wise KYC Statistics details for the F.Y 2021-22 has been annexed in Annexure-4, in which BranchWise KYC Non-Complaint Accounts along with percentage thereof and No. of 8. Frozen Accounts has been given.
- CRR maintained as per the prevailing guidelines is found correct. Details as per Annexure-5 9.
- 10. Balance Outstanding in Suspense & Sundries Payable A/c as on 31.03.2022 is given in Annexure-6. Due to the non-explanation about the nature of the transactions under these respective heads, these may have a bearing on the true and the fair, view of the Financial Statements.

Page 3 of 15

- 11. No Interest & Actuarial Gain/Loss is recorded in the books wrt the Employee Benefit
- AMCs of Computers, Printers, ACs, UPS etc are not obtained by bank, it should be considered in the best view of bank to get those contracts for ensuring smooth and regular working of the organisation.

For M/ Jasminder Singh & Associates Chartered Accountants Firm Reg. No. -016192N. CA Jasminder Singh Partner Membership No. 096895 Place - Ludhiana Date - 03-06-2022 UDIN 122-096895ALDLAF4199

Page 4 of 15