

**THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA**

**BALANCE SHEET**

31-03-19

**CAPITAL AND LIABILITIES**

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
	<b>1. CAPITAL</b>		
28,00,00,000.00	Authorised Capital (200000 shares of Rs. 50/- & 2700000 shares of Rs. 100/- each)	28,00,00,000.00	
16,32,14,000.00	Subscribed Capital (199166 shares of Rs. 50/-each & 1543973 shares of Rs. 100/- each)	16,43,55,635.00	
99,58,300.00	(i).Amt called upon 199166 shares of Rs. 50/-each	99,58,300.00	
15,32,55,700.00	(ii).Amt called upon 1543973 shares of Rs.100/-each	15,43,97,335.00	
3,30,00,000.00	a) Co-operative institution (CDF)	3,30,00,000.00	
10,02,14,000.00	b) Co-operative. Societies	10,13,55,635.00	
3,00,00,000.00	c) State Government.	3,00,00,000.00	16,43,55,635.00
	<b>2. RESERVES FUNDS AND OTHER RESERVES</b>		
7,36,32,591.96	i) Statutory Reserves		
6,21,26,704.71	ii) Agriculture Credit Stabilisation Fund	7,50,10,423.78	
1,72,97,158.56	iii) Building Fund	6,28,81,493.80	
17,49,950.33	iv) Dividend Equilisation Fund	1,81,98,498.91	
8,46,79,421.28	v) Bad & Doubtful Debt Reserves	17,49,950.33	
50,02,755.51	vi) Special Bad Debt Reserve	8,60,38,041.65	
18,33,16,622.00	vii) Revaluation Reserves	53,59,515.51	
		18,33,16,622.00	
	viii) OTHER FUNDS AND RESERVES		
3,88,782.00	a) Share Transfer Fund		
6,52,31,530.00	b) PROVISION FOR NPA	3,88,782.00	
4,69,343.14	c) Cooperative Development Fund	6,52,31,530.00	
0.00	d) Gratuity Fund	5,14,630.49	
4,10,769.16	e) INVESTMENT DEPRECIATION RESERVE	0.00	
76,57,349.58	f) Common Good Fund	4,10,769.16	
2,62,00,000.00	g) PROV -BAD AND DOUBTFUL DEBT(IT ACT)	76,66,646.74	
4,78,029.77	h) Coop. Bank Emp.Pension Fund/Employee Welfare Fund	2,62,00,000.00	
	i) Spl. Bad & doubtful Debt Fund with P.B.Chd	5,78,668.32	
	j) Bad & Doubtful Debt as per NPA		
	k)Re-capitalization Assistance as grant out of CDF		
	l)Re-capitalization Assistance as grant from PSCB		
	m)Grant out of CCB Development Fund		
5,25,724.19	n) Primary Coop Socs Vikas Fund		
		7,28,823.24	53,42,74,395.93
	<b>3. PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT</b>		
	For Share Capital of		
	i) Central Cooperative Banks.		
----	ii) Primary Agriculture Credit Societies		
----	iii)Other Societies		
	<b>4.DEPOSITS AND OTHER ACCOUNTS</b>		
	<b>i) FIXED DEPOSITS</b>		
	a) Individuals	3399082277.30	
	b) Cooperative Societies	95706805.06	
3,17,98,98,041.99	c) Other Sources	100152599.00	
	<b>ii) SAVING BANK</b>		3,59,49,41,681.36
	a) Individuals	2436434012.03	
	b) Cooperative Societies	96634494.83	
2,43,62,06,829.32	c) Other Sources	68516449.94	
	<b>iii) CURRENT DEPOSITS</b>		2,60,35,84,956.80
	a) Individuals	360964171.03	
	b) Cooperative Societies	34953605.48	
32,80,32,539.75	c) Other Sources	5393.00	
0.00	iv) Money at Call & Short Notice		39,59,23,169.51
6,63,65,18,143.25	Total Carried Over to page No. 3	0.00	6,59,44,49,807.67
			7,29,30,79,838.60



**THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA**

31-03-19

**PROPERTY AND ASSETS**

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
	<b>1.CASH</b>		
11,38,02,400.70	In hand with Reserve Bank ,State Bank of India, State Coop. Banks, Central Coop Banks and Nationalised Banks	9,22,07,950.89	9,22,07,950.89
	<b>2.BALANCE WITH OTHER BANKS</b>		
1,24,24,038.24	BAL WITH PUNJAB STATE COOP. BANK, CHD.	10,35,99,225.54	10,35,99,225.54
1,61,52,290.36	BAL with SBI and its Subsidiaries	2,78,62,562.98	2,78,62,562.98
12,42,93,560.01	Bal with other Public Sector Banks	7,34,16,346.58	7,34,16,346.58
1,52,31,613.41	Balance with other Private Bank	2,54,40,605.20	2,54,40,605.20
	- Balance with any other institution	-	-
	<b>3. INVESTMENT</b>		
1,26,21,68,230.00	Central and State Govt. Securities	1,29,19,15,045.00	1,29,19,15,045.00
	GOVT OF INDIA TREASURY BILLS	-	-
8,56,26,100.00	Shares with PB Chandigarh and Others	8,73,07,100.00	8,73,07,100.00
	- NABARD Bonds	-	-
1,35,87,99,758.00	Other Investments including FDs with other Banks	2,11,92,54,558.00	2,11,92,54,558.00
	<b>5. INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY/STATE PARTNERSHIP FUND</b>		
	--- i) Central Coop Banks		---
	--- ii) Pri-agri.Credit Socs		---
	--- iii)Other Socs		---
	<b>6.ADVANCES</b>		
	<b>i) Short term Loans, C/ Credits overdraft and bills discounted of which secured against</b>	<b>4,94,66,90,790.79</b>	
	--- Short Term ST Agri Loans 3253765878.31		---
	Short Term other Loans 279135877.71		
	Cash Credit Loans 1376609597.32		
	Overdraft Loans 37179437.45		
	<b>ii) Medium Term Loans of which secured against</b>	<b>31,08,88,593.29</b>	
	Personal Loan 108610708.88		
	Consumer Loan 38794286.61		
	Two Wheeler Loan 12345589.70		
	Other Medium Term Loan 151138008.10		
2,98,84,97,990.72	Total Carried over to page 4	5,25,75,79,384.08	3,82,10,03,394.19



**THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA**

31-03-19

**CAPITAL AND LIABILITIES**

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
6,63,65,18,143.25	Total brought forward from page No. 1		7,29,30,79,838.60
	<b>5. BORROWINGS</b>		
	i) FROM THE RESERVE BANK OF INDIA / STATE /CENTRAL COOP BANKS/ NABARD		
1,96,58,00,000.00	a) Short term loans, Cash credits and overdrafts , of which secured against	2,24,27,00,000.00	
	- A. Short Term Agricultural Borrowing 2242700000.00	0.00	
	- B. Any other 0.00	0.00	
8,70,13,700.00	b) Medium Term Loans, of which secured against	6,95,12,500.00	
	- A. Medium Term Borrowing from NABARD 69512500.00	0.00	
	- B. RCL and Other Borrowing 0.00	0.00	
	ii) FROM THE STATE BANK OF INDIA		
	- a) Short term loans, Cash credits and overdrafts , of which secured against	0.00	
	- A Govt. & other approved Securities	0.00	
	- B. Other Tangible Securities	0.00	
	- b) Medium Term Loans, of which secured against	0.00	
	- A. Govt. & other approved Securities	0.00	
	- B. Other Tangible Securities	0.00	
	- c) Long Term Loans, of which secured against	0.00	
	- A Govt. & other approved Securities	0.00	
	- B. Other Tangible Securities	0.00	
	II. FROM THE STATE GOVT		
	- a) Short Term Loans of ,which secured against	0.00	
	- A Govt. & other approved Securities	0.00	
	- B. Other Tangible Securities	0.00	
	- b) Medium Term Loans , of which secured against	0.00	
	- A.Govt. & Other approved Securities	0.00	
	- B. Other Tangible Securities	0.00	
	- C. i Loan from PB. Govt. ag. NODC	0.00	
	- III. From Punjab State Govt. (Out of Provincial Pool) of which secured against	0.00	
	- A.Govt.&Other approved Securities	0.00	
	- B. Other Tangible Securities	0.00	
	- IV. LOANS FROM OTHER SOURCES	0.00	
10,16,60,000	Long Term Subordinated Debt Instruments	10,16,60,000.00	
3,00,00,000	Innovative Perpetual Debt Instrument	3,00,00,000.00	
			2,44,38,72,500.00
(70,000)	6. BILLS FOR COLLECTION BEING	(61,19,910.00)	(61,19,910.00)
	BILLS RECEIVABLE (as per Contra)		
	7. BRANCH ADJUSTMENT		-
1,60,22,802.81	8. Suspense Interest	1,61,31,868.81	1,61,31,868.81
4,18,33,912.08	9. INTEREST PAYABLE	5,37,21,332.44	5,37,21,332.44
8,87,87,78,558.14	Total Carried Over to Page No. 5		9,80,06,85,629.85





**THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA**

31-03-19

**PROPERTY AND ASSETS**

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
2,98,84,97,990.72	Total brought forward from page 2	5,25,75,79,384.08	3,82,10,03,394.19
5,37,31,30,139.79	iii Long Term Loans of which secured against	12,00,27,925.98	5,37,76,07,310.06
	a) House Loan 76384306.04		
	b) Consortium Loan 0.00		
	c) Loan Against Property 2358965.00		
	d) Any other Loan 41284654.94		
	<b>7. INTEREST RECOVERABLE</b>		
7,70,72,793.84	i) Loans	7,60,07,818.06	
2,99,81,471.00	ii) Interest Recoverable on Govt. Security	2,52,76,371.00	
1,08,45,873.00	iii) Interest Recoverable on other Investment	3,12,08,659.00	
4,58,53,462.00	iv) INTREST SUBSIDY DUE FROM GOVT	6,76,39,358.00	
8,78,66,563.00	v) Interest Subvention Claim Lodged with GOI (3%)	13,56,19,648.00	
4,45,33,553.40	vi) INTT ACCR BUT NOT DUE	4,60,89,339.06	38,18,41,193.12
(70,000.00)	<b>8. BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA</b>	(61,19,910.00)	(61,19,910.00)
1,60,61,456.78	<b>9. BRANCH ADJUSTMENT</b>	1,14,69,536.17	1,14,69,536.17
18,64,15,612.12	<b>10. PREMISES (LESS DEPRICIATION)</b>	18,62,53,238.90	18,62,53,238.90
2,18,60,027.12	<b>11. FURNITURE &amp; FIXTURE</b>	2,07,06,556.95	2,07,06,556.95
12,54,356.42	<b>12. COMPUTER</b>	22,65,412.34	22,65,412.34
1,04,37,972.71	<b>13. MACHINE ACCOUNT</b>	1,38,65,920.08	1,38,65,920.08
69,824.00	<b>13. BANK VEHICLES</b>	59,350.00	59,350.00
	<b>12. OTHER ASSETS (TO BE SPECIFIED)</b>		
2,30,778.70	a) SAFE & FIXTURE - BRANCHES	2,30,778.70	
1,76,788.00	b) PREPAID INSURANCE/PREMIUM	1,78,714.00	
	c) INCOME TAX REFUND RECEIVABLE	-	
4,65,992.00	d) Recoverable from :-	8,67,693.00	
	* Staff 225225.00		
	* RBI 218242.00		
	* AGRICULTURE DEPT. 424226.00		
40,05,599.70	e) Stationery in hand	37,20,197.00	
73,94,953.00	f) LEAVE EN CASHMENT INVESTMENT WITH LIC	91,67,379.00	
1,35,325.00	g) Security Deposit (Electric, Water, Telephone)	1,46,690.00	
7,89,502.00	h) Recoverable from NABARD	13,16,008.00	
1,00,000.00	i) Suspense Contingent Debit		
7,00,000.00	j) Embezzlement account	7,00,000.00	
11,39,494.94	k) Bank Dacoity	11,39,494.94	
	l) Amt rec from GOI under debt relief		
1,19,01,308.00	m) Advance Tax	1,19,69,539.00	
10,22,463.03	n) CENVAT CREDIT	9,46,260.26	
25,500.00	o) ATM ACQUIRER BALANCE	14,500.00	
330.00	p) Imprest A/c	3,122.00	
8,00,000.00	q) Recoverable from imbalance Socs.	6,00,000.00	
4,658.00	r) AS MAPLE SOFTWARE RENEW EXPENSES	4,658.00	
50,02,755.51	s) INVESTMENT OUT OF PSP FUND	53,59,515.51	
150.00	t) EOD Suspense / Proxy Posting		
80,000.00	v) ADVANCE FOR BUILDING CONST		
(11,194.00)	w) INTT. ACCRUED BUT YET NOT DUE TO STF LN		
15,09,964.68	x) Any other Assets	61,02,825.79	
			4,24,67,375.20
	<b>13. PROFIT AND LOSS ACCOUNT</b>		
	Loss as per last Balance Sheet		
	Loss during the Year		
8,92,92,85,464.46	<b>Total Carried Over to Page No.6</b>		9,85,14,19,377.01

*[Handwritten Signature]*



**THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA**

31-03-19

**CAPITAL AND LIABILITIES**

Last Year	PARTICULARS	AMOUNT	TOTAL
8,87,87,78,558.14	Total brought forward. From Page No. 3		9,80,06,85,629.85
	<b>11. OTHER LIABILITIES</b>		
1,70,000.00	1. INDUSTRIAL SUBSIDY PAYABLE	1,70,000.00	
11,39,494.94	2. PROVISION BANK DACOITY	11,39,494.94	
76,74,696.08	3. Bills Payable	41,07,863.18	
66,299.60	4. CIBIL FEES PAYABLE	1,43,466.60	
	5. RENT PAYABLE		
500.00	6. LIC PREMIUM PAYABLE	500.00	
64,56,686.57	7. Sundries	52,23,739.20	
	8. EMPLOYEES PENSION FUND PAYABLE		
11,43,482.40	9. TDS - ON DEPS (FOR REMITTANCES TO GOV)	5,30,639.00	
76,157.77	10. SERVICE TAX/SWACHH BHARAT CESS PAYABLE	-	
20,20,235.52	11. CBS charges Payable	25,72,306.00	
	12. SUBSIDY RESERVES	-	
	13. POOL A/C PFRDA	-	
	14. Liquidation fund of Socs		
	17. Nominal Membership fees		
4,075.55	18. INTERSTATE GST PAYABLE	39,493.84	
3,96,097.45	19. CENTRAL GST PAYABLE	3,59,793.74	
3,95,421.46	20. STATE GST PAYABLE	3,58,457.91	
	21. suspense Contingent		
1,57,06,000.00	22. Provision for Standard assets	1,57,06,000.00	
88,94,953.00	23. GRATUITY & LEAVE SALARY	91,67,379.00	
(34,90,503.00)	24. TDS Parking GL (Intt before TDS)	(24,90,503.00)	
8,86,550.00	25. Audit fees payable	3,52,300.00	
	26. Income Tax Payable	-	
20,786.69	27. Legal Fees Payable	34,881.50	
	28. PMJBY/PMSBY Premium Payable	-	
45.00	29. SERVICE TAX PAYABLE- ATM/ POS	45.00	
14,000.00	30. ATM Issuer Balance	6,390.01	
9,00,000.00	31. Prov LN Adjustable	6,00,000.00	
30,00,000.00	32. PROV FOR ADV INCOME TAX FY 2018-19	23,72,105.00	
	33. Any Other Laibilities	50,98,587.48	
			4,54,92,939.40
	<b>12. PROFIT AND LOSS ACCOUNT</b>		
	Profit as per last Balance Sheet		
50,31,927.29	Less : appropriation	Add	52,40,807.76
	:profit for the year brought from the P &L A/c		52,40,807.76
	Less: accumulated Loss		
	<b>13. CONTINGENT LIABILITIES</b>		
	i. Outstanding liabilities for guarantee issue		
8,92,92,85,464.46	<b>GRAND TOTAL</b>		9,85,14,19,377.01

CLERK

ASSTT. MANAGER

MANAGER

SR. MANAGER

DISTT. MANAGER





THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31 MARCH 2019

Last Year	EXPENDITURES	AMOUNT	TOTAL
46,41,79,081.16	1. Interest on Deposits, borrowing, etc.	49,29,98,169.00	49,29,98,169.00
13,37,53,121.00	2 Salaries, Allowances & Provident Fund	12,21,22,957.40	12,21,22,957.40
27,900.00	3. Director's fees and Allowances	13,860.00	13,860.00
2,37,81,565.83	4. Rent, Taxes, Insurance and Lightening etc.	2,09,14,148.00	2,09,14,148.00
1,01,962.00	5 Law Charges	1,81,385.00	1,81,385.00
8,57,680.12	6. Postage, Telegram and Telephone Charges	6,73,446.08	6,73,446.08
11,58,292.00	7. Auditor's Fee	11,34,629.00	11,34,629.00
62,67,030.04	8. Depreciation and Repairs to Property	62,85,949.60	62,85,949.60
23,36,786.67	9. Stationery, Printing and Advertisement.	20,31,099.31	20,31,099.31
1,83,85,242.69	10. Other Expenditures	2,14,47,677.51	2,14,47,677.51
50,31,927.29	11. Balance of Profit carried to Balance Sheet.	52,40,807.76	52,40,807.76
65,58,80,588.80	GRAND TOTAL	67,30,44,128.66	67,30,44,128.66

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CLERK

*[Signature]*  
ASSTT. MANAGER

*[Signature]*  
MANAGER

*[Signature]*  
SR. MANAGER

*[Signature]*  
DIST. MANAGER





**THE MOGA CENTRAL CO-OPERATIVE BANK LTD. MOGA**


**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED AS ON 31 MARCH 2019**

Last Year	INCOME	AMOUNT	TOTAL
64,16,26,288.07	1. Interest Received on Investments and Loans & Advances.	66,24,39,135.44	66,24,39,135.44
6,37,283.22	2. Commission, Exchange & Brokerage.	9,76,999.19	9,76,999.19
-	3. Income from Non Banking Assets and Profit from Sale of or dealing with such Assets	0.00	0.00
	4. Other Receipts		96,27,994.03
20,57,243.95	i) Misc Income	16,20,574.18	
1,81,743.00	ii) Locker Rent	2,17,910.00	
17,40,698.14	iii) Service Charges	16,96,617.90	
2,33,352.00	iv) Processing Fees	2,18,644.51	
-	v) Susidy from Govt	-	
94,03,980.42	vi) Others	58,74,247.44	
-	5. Loss ( If Any)	0.00	0.00
65,58,80,588.80	<b>GRAND TOTAL</b>	<b>67,30,44,128.66</b>	<b>67,30,44,128.66</b>

  
DISTT MANAGER

  
MANAGING DIRECTOR


  
Director

  
Director

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

For B.K. NAYAR & CO.  
Chartered Accountants  
FIRM REG NO :- 004131 N

Place:- Ludhiana  
Date :- 15-07-2019

  
CA BALKRISHAN NAYAR  
Partner  
MEM No. :- 083288

