BALANCE SHEET

AND

PROFIT & LOSS

ACCOUNT STATEMENT

AS ON 31ST

MARCH,2020

THE AMRITSAR

CENTRAL COOPERATIVE

BANK LIMITED.

HALL GATE,AMRITSAR

THE AMRITSAR CENTRAL COOPERATIVE
BALANCE SHEET
CAPITAL AND LIABILITIES

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
	1.CAPITAL		
70,00,00,000.00	i.Authorised Capital 7000000 shares of Rs.100/-each	70,00,00,000.00	
	ii.Subscribed Capital 602377 shares of Rs.100/-each		
	iii.Amt called upon 602377 shares of Rs.100/-each		
	less: Calls unpaid of iii)above held by		
	a) Individuals		
12,98,62,200.00	b) Co-operative. Institutions	13,05,89,500.00	
36,17,87,500.00	c) State Government.	36,17,87,500.00	
11,00,00,000.00	d) PSCD society Chandigarh	11,00,00,000.00	**60,23,77,000.00**
	2. RESERVES FUNDS AND OTHER RESERVES		
2,62,04,150.56	I) Statutory Reserves	2,63,93,550.56	
1,57,56,636.00	ii) Agriculture Credit Stablisation Fund	1,62,29,335.00	
37,00,016.51	iii) Building Fund	37,00,016.51	
91,215.75	iv) Dividend Equilisation Fund	91,215.75	
1,32,09,838.00	v) Bad & Doubtful Debt Reserves	1,32,09,838.00	
40,12,113.08	vi) Special Bad Debt Reserve	40,12,113.08	
89,176.00	vii) Investments Depriciation Reserves	89,176.00	
36,53,24,501.50	viii)Revaluation Reserve for Land & Building	42,17,91,000.00	
	viii) OTHER FUNDS AND RESERVES		
4,07,988.56	a) Share Transfer Fund	4,07,988.56	
1,542.00	b) Cooperative Education Fund	1,542.00	
9,56,371.45	c) Development Fund	9,56,371.45	
94.50	d) Cattle Breeding Fund	94.50	
55,715.49	e) Risk Fund Reserve (S.F.D.A)	55,715.49	
18,89,491.00	f) Common Good Fund	18,89,491.00	
4,08,960.00	g) Special Stabilisation Fund	4,08,960.00	
100.00	h) Govt. Share Redumption Fund	100.00	
2,00,83,082.61	i) Spl. Bad & doubtful Debt Fund with P.B.Chd	2,16,50,527.61	
27,33,39,261.69	j) Bad & Doubtful Debt as per NPA	27,42,82,261.69	
17,167.00	k) Risk Fund for Consumption Loan	17,167.00	
1,00,00,000.00	l)Grant out of CCB Development Fund	1,00,00,000.00	
2,09,23,515.00	m).Contingent Provision ag,std.Assets	2,09,23,515.00	**81,61,09,979.20**
	3. PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND ACCOUNT		
	For Share Capital of		
	i) Central Cooperative Banks.		
-----	ii) Primary Agriculture Credit Societies	-----	
-----	iii)Other Societies	-----	---
	4.DEPOSITS AND OTHER ACCOUNTS		
3,44,92,34,643.10	**I) FIXED DEPOSITS**	**3,56,41,40,711.86**	
	a) Individuals	3,45,00,91,264.86	
	b) Central Coop. Banks	0.00	
	c) Other Socs	11,40,49,447.00	
3,73,06,33,570.81	**ii) SAVING BANK**	**3,67,92,26,982.35**	
	a) Individuals	3,53,95,91,771.08	
	b) Central Coop.Banks	0.00	
	c) Other Socs	13,96,35,211.27	
44,31,03,797.70	**iii) CURRENT DEPOSITS**	**64,58,03,240.47**	
	a) Individuals	64,20,25,595.68	
	b) Central Coop. Banks	0.00	
	c) Other Socs	37,77,644.79	
12,48,489.00	**iv) Money at Call & Short Notice**	10,88,889.00	**7,89,02,59,823.68**
8,98,23,41,137.31	**Total Carried Over**		**9,30,87,46,802.88**

BANK LIMITED AMRITSAR

AS ON 31ST MARCH 2020

PROPERTY AND ASSETS

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
	1.CASH		
53,52,06,951.05	In hand with Reserve Bank ,State Bank of India, State Coop.	27,50,49,243.83	27,50,49,243.83
	2.BALANCE WITH OTHER BANKS		
5,86,238.77	i) Current Deposit with P.B.Lahore	5,86,238.77	5,86,238.77
4,48,84,034.15	ii)Current A/C with other Private Banks	8,83,26,619.50	8,83,26,619.50
4,07,52,860.00	iii)Fixed Deposit with Apex Bank	1,33,07,52,860.00	1,33,07,52,860.00
2,00,83,082.61	iv) Spl.Bad & Doubtful Debt fund with P.B.Chd.	2,16,50,527.61	2,16,50,527.61
1,40,00,00,000.00	**3.FIXED DEPOSIT WITH OTHER BANKS**	24,95,00,000.00	**24,95,00,000.00**
	4. INVESTMENT		
1,55,50,00,000.00	i) In Central and State Govt.Securities(at Book Value) face value of	1,55,50,00,000.00	1,55,50,00,000.00
-	ii)Bhavishya Nirman Bonds with NABARD	-	
25,500.00	iii) Other Trustee Securities	25,500.00	
8,73,49,100.00	iv)Shares in Coop. Institutions other than in item (5) below	8,73,49,100.00	**8,73,74,600.00**
-	v)Other Investments(to be specified) As per Contra	-	
9,30,01,250.00	vi) Gratuity fund invested with (LIC)	11,91,59,765.00	
1,67,71,669.00	vii)Leave Salary.Fund Invested with SBI	1,68,15,545.00	**13,59,75,310.00**
	5. INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY/STATE		
	i) Central Coop Banks		---
	ii) Pri-agri.Credit Socs		---
	iii)Other Socs		----
	6.ADVANCES		
5,20,44,80,837.05	**i) Short term Loans, C/ Credits overdraft and bills discounted of**	**5,77,24,10,201.64**	
	a) Govt & other approved securities		----
(4497.54 Lacs)	b) Other Tangible Securities @	(4443.87 Lacs)	
(11129.80 Lacs)	of the advances, amount. due from individuals	(10604.27 Lacs)	
(18549.44 Lacs)	of the advances , amt overdue	(20409.51 Lacs)	
(1177.28 Lacs)	Considered bad & doubtful of Recovery	(970.35 Lacs)	
69,88,30,823.17	**ii) Medium Term Loans of which secured against**	**66,44,75,204.99**	
0.00	a) Govt & other approved securities	0.00	
(2007.49 Lacs)	b) Other Tangible Securities @	(1985.99 Lacs)	
(6913.75 Lacs)	of the advances, amount. due from individuals	(6458.44 Lacs)	
(1255.83 Lacs)	of the advances , amt overdue	(1187.82 Lacs)	
(1204.68 Lacs)	Considered bad & doubtful of Recovery	(1014.59 Lacs)	
9,69,69,72,345.80	**Total Carried over**	**6,43,68,85,406.63**	**3,74,42,15,399.71**

THE	AMRITSAR BALANCE SHEET CAPITAL AND LIABILITIES	CENTRAL	COOPERATIVE
LAST YEAR	PARTICULARS	AMOUNT	TOTAL
8,98,23,41,137.31	Total brought forward		9,30,87,46,802.88
	5. BORROWINGS		
	i) FROM THE RESERVE BANK OF INDIA / STATE /CENTRAL COOP		
1,41,00,00,000.00	**a) Short term loans, Cash credits and overdrafts , of which**	1,68,00,00,000.00	
0.00	A. Govt.& Other approved Securities	0.00	
0.00	B. Other Tangible securities	0.00	
11,84,06,270.00	**b) Medium Term Loans, of which secured against(Refinance)**	8,04,75,290.00	
0.00	A. Govt. & other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
	ii) FROM THE STATE BANK OF INDIA		
0.00	**a) Short term loans, Cash credits and overdrafts , of which**	0.00	
0.00	A Govt. & other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
0.00	**b) Medium Term Loans, of which secured against**	0.00	
0.00	A. Govt. & other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
0.00	**c) Long Term Loans, of which secured against**	0.00	
0.00	A Govt. & other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
	II. FROM THE STATE GOVT		
0.00	**a) Short Term Loans of ,which secured against**	0.00	
0.00	A Govt. & other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
0.00	**b) Medium Term Loans , of which secured against**	0.00	
0.00	A.Govt. & Other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
0.00	C. i Loan from PB. Govt. ag. NODC	0.00	
0.00	**III. From Punjab State Govt. (Out of Provincial Pool) of which**	0.00	
0.00	A.Govt.&Other approved Securities	0.00	
0.00	B. Other Tangible Securities	0.00	
0.00	**IV. LOANS FROM OTHER SOURCES**	0.00	
0.00	a) From Central Govt. against funds blocked in Pakistan	0.00	
	b) Loans from Coop Development Fund Soc.	-	
	c) Soft term Loan for construction/completion of F.P.Buildings	-	
10,00,00,000.00	d) R.C.C.Limit own resources	0.00	
2,75,00,000.00	e)Innovative Perpetual Debt Instruments (IPDI)	2,75,00,000.00	
16,11,38,250.00	f)LONG TERM (SUBORDINATE) DEPOSIT	16,10,23,229.00	**1,94,89,98,519.00**
3,05,727.28	**6. BILLS FOR COLLECTION BEING**	2,45,524.28	2,45,524.28
	BILLS RECEIVABLE (as per Contra)		
-	**7. BRANCH ADJUSTMENT**	-	-
	8. OVERDUE INTEREST RESERVES		-
12,19,63,086.70	i) Suspense Interest	12,19,42,534.50	
-	ii) Provision against Intt.Receivable from Socs	-	12,19,42,534.50
2,98,36,871.53	**9. INTEREST PAYABLE ON FIXED DEPOSITS/BORROWINGS**	2,56,86,945.90	2,56,86,945.90
-	**10.INTT. DUE BUT NOT RECEIVED**	-	-
10,95,14,91,342.82	**Total Carried Over**		**11,40,56,20,326.56**

SHARAT SEHGAL & CO. AMRITSAR CHARTERED ACCOUNTANTS

BANK LIMITED AMRITSAR

AS ON 31ST MARCH 2020

PROPERTY AND ASSETS

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
9,69,69,72,345.80	**Total brought forward**	**6,43,68,85,406.63**	**3,74,42,15,399.71**
34,34,01,645.68	**iii Long Term Loans of which secured against**	**32,24,37,447.49**	**6,75,93,22,854.12**
0.00	a) Govt & other approved securities	0.00	
(3434.02 Lacs)	b) OtherTangible Securities @	(3224.25 Lacs)	
(2893.10 Lacs)	of the advances, amount. due from individuals	(2691.74 Lacs)	
(143.53 Lacs)	of the advances , amt overdue	(107.06 Lacs)	
(19.10 Lacs)	Considered bad & doubtful of Recovery	(18.85 Lacs)	
	7. INTEREST RECOVERABLE		
12,19,63,086.70	i)Intt Reco.on Loan & advances as per NPA	17,99,47,328.46	
20,36,97,115.51	ii) Others (Intt receiveable but not due)	15,60,60,862.47	**33,60,08,190.93**
(738.54 Lacs)	Of which overdue	(1318.58 Lacs)	
(481.09 Lacs)	Considered bad & doubtful of Recovery	(480.89 Lacs)	
3,05,727.28	**8.BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA**	2,45,524.28	2,45,524.28
53,82,531.48	**8(i.)Unclaimed Deposit tfd. to DEAF with RBI(As per Contra)**	5125168.22	51,25,168.22
0.00	**9. BRANCH ADJUSTMENT**	0.00	-
35,75,57,054.00	**10.PREMISES (LESS DEPRICIATION)**	42,19,64,254.00	42,19,64,254.00
1,98,79,276.83	**11.FURNITURE & FIXTURE (LESS DEPRECIATION)**	2,03,96,913.37	2,03,96,913.37
	12.OTHER ASSETS (TO BE SPECIFIED)		
2,001.00	a) Library	2,001.00	
2,26,494.77	b) Security Deposit	2,29,244.77	
11,878.42	c) Building Rent Recoverable	11,878.42	
10,65,210.25	d) Sundry advances	9,11,226.25	
29,98,828.64	e) Stationery in hand	29,81,265.79	
21,53,373.53	f)Cash Looted a/c	21,53,373.53	
1,24,113.00	g) ADA Recoverable	1,24,113.00	
7,61,91,266.00	h) Provision of Intt.Sub. Receivable from NABARD	3,88,08,064.00	
21,040.00	i) Adv. As Recoverable from ACSTI	21,040.00	
1,225.47	j)Clearing House /RTGS,NEFT,ECS ,NPCI A/cs	(1,49,388.76)	
40,49,019.54	k) Embezzlement account	49,04,645.54	
86,80,045.00	l)Recoverable Amount from C.B.Tarn Taran	86,80,045.00	
40,174.00	m) Exgratia recoverable	40,174.00	
72,59,413.00	n)Advance premium paid for Govt. Securities.	64,18,144.00	
29,423.00	o)Amt.Recoverable from NABARD Reg.W/Shop of Sec.	29,423.00	
3,47,30,044.00	p) Intt. Incentive to Good Paymaster Reco. From NABARD	1,15,26,737.50	
42,90,649.22	q)GST Recoverable	73,45,149.83	
2,37,400.72	r)Amt.Recoverable from GOI (DEAF Cell)	8,670.84	
-	s)ATM Acquiter Balance	1,11,000.00	
81,823.82	t)Prepaid Insurance Banker Blanket Policy	1,13,273.00	
14,760.00	u)Prepaid Insurance Bank Vehicles	12,357.00	
1344022.00	v)Prepaid Premium Adv.KCC Holder	14,30,351.22	
-	w) Adv. For Sehkari Bank Bima Yozna	95,727.00	
1,39,78,940.00	x).Computer Adjustment A/C	-	**8,58,08,515.93**
-	**13. NON BANKING ASSETS ACQUIRED IN SATISFACTION OF**	-	
	14. PROFIT AND LOSS ACCOUNT		
24,70,20,848.13	**Loss as per last Balance Sheet**	**23,81,29,441.63**	
-	**Loss during the Year**	**6,70,04,483.69**	**30,51,33,925.32**
11,15,37,10,776.79	**Total Carried Over**		**11,67,82,20,745.88**

THE	AMRITSAR BALANCE SHEET CAPITAL AND LIABILITIES	CENTRAL	COOPERATIVE
Last Year	**PARTICULARS**	**AMOUNT**	**TOTAL**
10951491342.82	**Total brought forward.**		**11,40,56,20,326.56**
	11.OTHER LIABILITIES		
1,60,24,428.16	1.Suspense Account	2,45,59,254.16	
8,33,396.33	2. Subsidy payable to Coop. Socs	8,33,396.33	
43,55,246.08	3.Debt waiver (2017) Payable	-	
3,83,990.00	4. Statutory/Revenue audit fee Payable (Bank)	8,47,650.00	
0.10	5. Govt.Audit Fee Collection	1,05,292.10	
8,240.00	6.Share Purchase A/c	8,240.00	
50,53,774.39	7. Establishment Payable	9,05,150.60	
1,99,384.67	8.Risk Fund of Socs	1,99,384.67	
30,62,372.71	9.Draft Payable	29,58,712.52	
375.00	10.Share Money of Proposed Socs	375.00	
86,98,292.52	11. Pay Order Payable	1,11,21,495.52	
16,811.34	12.Liquidation fund of Socs	16,811.34	
26,55,398.59	13.Stale Draft Payable	26,55,753.59	
11,01,562.90	14.P.B.Draft Payable	9,42,666.55	
21,34,313.00	15.TDS Payable	12,44,822.00	
3,49,992.00	16.Gratuity fund Payable Non commom cadre staff	-	
16,99,638.00	17.Leave Salary payable of Non Common cadre staff.	16,99,638.00	
9,41,01,250.00	18.Gratuity fund of staff invested with LIC (As per Contra)	11,91,59,765.00	
1,56,71,669.00	19.Leave Salary Fund of staff Invested with SBI(As per Contra)	1,68,15,545.00	
1,65,00,000.00	20.Provision for payment of Pay arrear of Staff	1,65,00,000.00	
1,95,00,000.00	21.Provision for Gratuity Fund Payable to LIC	-	
13,935.00	22.Agri Debt Relief Scheme 1990 Payable	13,935.00	
9,79,472.00	23. Intt. Incentive as Subvention relief Payable	33,67,017.00	
1,54,338.00	24.SBBY Premium payable	1,88,717.00	
3,000.00	25.Legal/Nominal Membership Fee Payable	2,400.00	
5,11,518.80	26.Amt. Payable for FLC(New)	1,37,246.80	
18,333.00	27.APY Premium & contribution payable	17,079.00	
-	28.ATM Issuer Balance	4,96,406.87	
5,62,500.00	29.Rupay Debit card Payable	1,88,482.00	
13,31,619.38	30.Sundry Misc	66,31,295.69	
8,95,832.52	31. GST payable	12,98,420.20	
-	32.Computer Adjustment A/C(OFL)	5,45,60,299.16	
16,219.00	33.DEAF Payable to GOI	-	**26,74,75,251.10**
	12.PROFIT AND LOSS ACCOUNT		
-	**Profit as per last Balance Sheet Less : appropriation Add :profit for the year brought from the P &L A/c Less: accumulated Loss**	-	-
0	**13.CONTINGENT LIABILITIES**	-	
0	**i.Outstanding liabilities for guarantee issue**	-	
53,82,531.48	**ii.Unclaimed Deposit tfd. to DEAF with RBI(As per Contra)**	5125168.22	51,25,168.22
11,15,37,10,776.79	**GRAND TOTAL**		**11,67,82,20,745.88**

SHARAT SEKHRI & CO. CHARTERED ACCOUNTANTS AMRITSAR

ASSTT.MANAGER **MANAGER** **SR.MANAGER**

BANK LIMITED AMRITSAR

AS ON 31ST MARCH 2020

PROPERTY AND ASSETS

Last Year	PARTICULARS	AMOUNT	TOTAL
11,15,37,10,776.79	Total brought forward		11,67,82,20,745.88
11,15,37,10,776.79	GRAND TOTAL		11,67,82,20,745.88

DISTT. MANAGER

MANAGING DIRECTOR

"Auditors Report"

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

Sharat Sekhri & Co.
CHARTERED ACCOUNTANTS

Partner

Place:- Amritsar
Date:- 29-09-2020
UDIN: 20546374AAAABD1193