BALANCE SHEET
AND
PROFIT & LOSS

ACCOUNT STATEMENT

AS ON 31ST

MARCH, 2021

THE AMRITSAR
CENTRAL COOPERATIVE
BANK LIMITED.
HALL GATE, AMRITSAR

THE	AMRITSAR BALANCE SHEET CAPITAL AND LIABILITIES	CENTRAL	COOPERATIVE
LAST YEAR	**PARTICULARS**	**AMOUNT**	**TOTAL**
	1.CAPITAL		
70,00,00,000.00	i.Authorised Capital 20000000 shares of Rs.100/-	2,00,00,00,000.00	
	ii.Subscribed Capital 605823 shares of Rs.100/-each		
	iii.Amt called upon 605823 shares of Rs.100/-each		
	less: Calls unpaid of iii)above held by		
	a) Individuals		
13,05,89,500.00	b) Co-operative. Institutions	13,40,35,500.00	
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	**60,58,23,000.00**
	2. RESERVES FUNDS AND OTHER RESERVES		
2,63,93,550.56	I) Statutory Reserves	2,64,63,750.56	
1,62,29,335.00	ii) Agriculture Credit Stabilisation Fund	1,67,16,215.00	
37,00,016.51	iii) Building Fund	37,00,016.51	
91,215.75	iv) Dividend Equalisation 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 Depreciation Reserves	89,176.00	
42,17,91,000.00	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 Redemption Fund	100.00	
2,16,50,527.61	i) Spl. Bad & doubtful Debt Fund with P.B.Chd	2,29,89,221.61	
27,42,82,261.69	j) Bad & Doubtful Debt as per NPA	49,09,20,261.69	
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	1,59,23,515.00	**1,02,96,43,753.20**
	3. PRINCIPAL/SUBSIDIARY/STATE PARTNERSHIP FUND		
	For Share Capital of		
	i) Central Cooperative Banks.		
-----	ii) Primary Agriculture Credit Societies	-----	
-----	iii)Other Societies	-----	---
	4.DEPOSITS AND OTHER ACCOUNTS		
3,56,41,40,711.86	**I) FIXED DEPOSITS**	**4,45,90,03,783.43**	
	a) Individuals	4,07,32,59,240.53	
	b) Central Coop. Banks	0.00	
	c) Other Socs	38,57,44,542.90	
3,67,92,26,982.35	**ii) SAVING BANK**	**3,88,33,13,404.84**	
	a) Individuals	3,74,93,64,061.08	
	b) Central Coop.Banks	0.00	
	c) Other Socs	13,39,49,343.76	
64,58,03,240.47	**iii) CURRENT DEPOSITS**	**51,83,29,256.65**	
	a) Individuals	50,52,36,776.66	
	b) Central Coop. Banks	0.00	
	c) Other Socs	1,30,92,479.99	
10,88,889.00	**iv) Money at Call & Short Notice**	9,62,589.00	**8,86,16,09,033.92**
9,30,87,46,802.88	**Total Carried Over**		**10,49,70,75,787.12**

BANK LIMITED AMRITSAR

AS ON 31st MARCH 2021

PROPERTY AND ASSETS

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
	1.CASH		
27,50,49,243.83	In hand with Reserve Bank ,State Bank of India, State Coop. Banks, Central Coop Banks and Nationalised Banks	36,33,30,070.21	36,33,30,070.21
	2.BALANCE WITH OTHER BANKS		
5,86,238.77	i) Current Deposit with P.B.Lahore	5,86,238.77	5,86,238.77
8,83,26,619.50	ii)Current A/C with other Private Banks	4,58,84,692.32	4,58,84,692.32
1,33,07,52,860.00	iii)Fixed Deposit with Apex Bank	50,07,52,860.00	50,07,52,860.00
2,16,50,527.61	iv) Spl.Bad & Doubtful Debt fund with P.B.Chd.	2,29,89,221.61	2,29,89,221.61
24,95,00,000.00	**3.FIXED DEPOSIT WITH OTHER BANKS**	1,21,98,00,000.00	**1,21,98,00,000.00**
	4. INVESTMENT		
1,55,50,00,000.00	i) In Central and State Govt.Securities(at Book	1,66,29,70,000.00	1,66,29,70,000.00
-	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)	8,85,92,200.00	**8,86,17,700.00**
-	v)Other Investments(to be specified) As per Contra	-	
11,91,59,765.00	vi) Gratuity fund invested with (LIC)	12,76,18,213.00	
1,68,15,545.00	vii)Leave Salary.Fund Invested with SBI	1,80,94,211.00	**14,57,12,424.00**
	5. INVESTMENT OUT OF THE PRINCIPAL / SUBSIDIARY/STATE PARTNERSHIP FUND		
	i) Central Coop Banks		---
	ii) Pri-agri.Credit Socs		---
	iii)Other Socs		----
	6.ADVANCES		
5,77,24,10,201.64	**i) Short term Loans, C/ Credits overdraft and bills discounted of which secured against**	**5,65,52,50,809.72**	
	a) Govt & other approved securities		----
(4443.87 Lacs)	b) Other Tangible Securities @	(4631.04 Lacs)	
(10604.27 Lacs)	of the advances, amount. due from individuals	(9958.09 Lacs)	
(20409.51 Lacs)	of the advances , amt overdue	(29889.66 Lacs)	
(970.35 Lacs)	Considered bad & doubtful of Recovery	(652.66 Lacs)	
66,44,75,204.99	**ii) Medium Term Loans of which secured against**	**62,32,46,371.35**	
0.00	a) Govt & other approved securities	0.00	
(1985.99 Lacs)	b) Other Tangible Securities @	(1842.67 Lacs)	
(6458.44 Lacs)	of the advances, amount. due from individuals	(6033.98 Lacs)	
(1187.82 Lacs)	of the advances , amt overdue	(1385.26 Lacs)	
(1014.59 Lacs)	Considered bad & doubtful of Recovery	(1202.52 Lacs)	
10,18,11,00,806.34	**Total Carried over**	**6,27,84,97,181.07**	**4,05,06,43,206.91**

THE AMRITSAR CENTRAL COOPERATIVE

BALANCE SHEET

CAPITAL AND LIABILITIES

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
9,30,87,46,802.88	**Total brought forward**		**10,49,70,75,787.12**
	5. BORROWINGS		
	i) FROM THE RESERVE BANK OF INDIA / STATE		
1,68,00,00,000.00	**a) Short term loans, Cash credits and overdrafts ,**	1,08,00,00,000.00	
0.00	A. Govt.& Other approved Securities	0.00	
0.00	B. Other Tangible securities	0.00	
8,04,75,290.00	**b) Medium Term Loans, of which secured**	5,19,61,700.00	
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 ,**	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)**	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	0.00	
-	b) LOAN / BORROWING FROM PB CHD Ag. FDR	10,00,00,000.00	
	c) Soft term Loan for construction/completion of F.P.Buildings	-	
0.00	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	
16,10,23,229.00	f)LONG TERM (SUBORDINATE) DEPOSIT	13,17,97,808.00	**1,39,12,59,508.00**
2,45,524.28	**6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE (as per Contra)**	3,06,609.28	3,06,609.28
-	**7. BRANCH ADJUSTMENT**	-	-
	8. OVERDUE INTEREST RESERVES		-
12,19,42,534.50	i) Suspense Interest	11,87,03,248.31	
-	ii) Provision against Intt.Receivable from Socs	-	11,87,03,248.31
2,56,86,945.90	**9. INTEREST PAYABLE ON FIXED**	94,47,088.17	94,47,088.17
-	**10.INTT. DUE BUT NOT RECEIVED**	-	-
11,40,56,20,326.56	**Total Carried Over**		**12,01,67,92,240.88**

BANK LIMITED AMRITSAR

AS ON 31st MARCH 2021

PROPERTY AND ASSETS

LAST YEAR	PARTICULARS	AMOUNT	TOTAL
10,18,11,00,806.34	**Total brought forward**	**6,27,84,97,181.07**	**4,05,06,43,206.91**
32,24,37,447.49	**iii Long Term Loans of which secured against**	**29,48,59,268.24**	**6,57,33,56,449.31**
0.00	a) Govt & other approved securities	0.00	
(3224.25 Lacs)	b) OtherTangible Securities @	(2948.59 Lacs)	
(2691.74 Lacs)	of the advances, amount. due from individuals	(2452.91 Lacs)	
(107.06 Lacs)	of the advances , amt overdue	(59.07 Lacs)	
(18.85 Lacs)	Considered bad & doubtful of Recovery	(18.85 Lacs)	
	7. INTEREST RECOVERABLE		
17,99,47,328.46	i)Intt Reco.on Loan & advances as per NPA	19,95,07,629.60	
15,60,60,862.47	ii) Others (Intt receivable but not due)	16,26,69,429.88	**36,21,77,059.48**
(1318.58 Lacs)	Of which overdue	(1514.19 Lacs)	
(480.89 Lacs)	Considered bad & doubtful of Recovery	(480.89 Lacs)	
2,45,524.28	**8.BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER**	3,06,609.28	3,06,609.28
51,25,168.22	**8(i.)Unclaimed Deposit tfd. to DEAF with RBI(As per**	52,56,860.79	52,56,860.79
0.00	**9. BRANCH ADJUSTMENT**	0.00	-
42,19,64,254.00	**10.PREMISES (LESS DEPRICIATION)**	41,95,72,829.00	41,95,72,829.00
2,03,96,913.37	**11.FURNITURE & FIXTURE (LESS DEPRECIATION)**	1,95,67,944.51	1,95,67,944.51
	12.OTHER ASSETS (TO BE SPECIFIED)		
2,001.00	a) Library	2,001.00	
2,29,244.77	b) Security Deposit	2,14,399.77	
11,878.42	c) Building Rent Recoverable	11,878.42	
9,11,226.25	d) Sundry advances	9,24,305.25	
29,81,265.79	e) Stationery in hand	28,68,532.66	
21,53,373.53	f)Cash Looted a/c	21,53,373.53	
1,24,113.00	g) ADA Recoverable	1,01,292.00	
3,88,08,064.00	h) Provision of Intt.Sub. Receivable from NABARD	5,40,44,339.00	
21,040.00	i) Adv. As Recoverable from ACSTI	21,040.00	
(1,49,388.76)	j)Clearing House /RTGS,NEFT,ECS ,NPCI A/cs	1,05,313.05	
49,04,645.54	k) Embezzlement account	19,89,63,121.24	
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	
64,18,144.00	n)Advance premium paid for Govt. Securities.	61,93,014.00	
29,423.00	o)Amt.Recoverable from NABARD Reg.W/Shop of	29,423.00	
1,15,26,737.50	p) Intt. Incentive to Good Paymaster Reco. From	2,95,07,069.50	
73,45,149.83	q)GST Recoverable	1,10,21,993.09	
8,670.84	r)Amt.Recoverable from GOI (DEAF Cell)	-	
1,11,000.00	s)ATM Acquiter Balance	9,08,303.00	
1,13,273.00	t)Prepaid Insurance Banker Blanket Policy	1,89,170.00	
12,357.00	u)Prepaid Insurance Bank Vehicles	12,604.00	
1430351.22	v)Prepaid Premium Adv.KCC Holder	15,95,116.02	
95,727.00	w) Adv. For Sehkari Bank Bima Yozna	95,727.00	
-	x)Leave salary of CC staff Reco. From PB Chd,.	48,882.00	**31,77,31,116.53**
-	**13. NON BANKING ASSETS ACQUIRED IN**	-	
	14. PROFIT AND LOSS ACCOUNT		
30,51,33,925.32	**Loss as per last Balance Sheet**	**30,51,33,925.32**	
-	**Loss during the Year**	**19,99,20,885.80**	**50,50,54,811.12**
11,67,82,20,745.88	**Total Carried Over**		**12,25,36,66,886.93**

THE AMRITSAR CENTRAL COOPERATIVE

BALANCE SHEET

CAPITAL AND LIABILITIES

Last Year	PARTICULARS	AMOUNT	TOTAL
11405620326.56	**Total brought forward.**		**12,01,67,92,240.88**
	11.OTHER LIABILITIES		
2,45,59,254.16	1.Suspense Account	2,42,23,985.75	
8,33,396.33	2. Subsidy payable to Coop. Socs	10,83,396.33	
8,47,650.00	3. Statutory/Revenue audit fee Payable (Bank)	3,75,000.00	
1,05,292.10	4. Govt.Audit Fee Collection	27,000.10	
8,240.00	5..Share Purchase A/c	8,240.00	
9,05,150.60	6. Establishment Payable	39,000.00	
1,99,384.67	7.Risk Fund of Socs	1,99,384.67	
29,58,712.52	8.Draft Payable	20,54,192.02	
375.00	9.Share Money of Proposed Socs	-	
1,11,21,495.52	10.. Pay Order Payable	63,24,795.52	
16,811.34	11.Liquidation fund of Socs	16,811.34	
26,55,753.59	12.Stale Draft Payable	26,86,008.59	
9,42,666.55	13.P.B.Draft Payable	9,42,666.55	
12,44,822.00	14.TDS Payable	9,65,008.00	
16,99,638.00	15.Leave Salary payable of Non Common cadre	16,99,638.00	
11,91,59,765.00	16.Gratuity fund of staff invested with LIC (As per Contra)	12,76,18,213.00	
1,68,15,545.00	17.Leave Salary Fund of staff Invested with SBI (As per Contra)	1,80,94,211.00	
1,65,00,000.00	18.Provision for payment of Pay arrear of Staff	1,65,00,000.00	
13,935.00	19.Agri Debt Relief Scheme 1990 Payable	13,935.00	
33,67,017.00	20. Intt. Incentive as Subvention relief Payable	13,83,153.00	
1,88,717.00	21.SBBY Premium payable	-	
2,400.00	22.Legal/Nominal Membership Fee Payable	-	
1,37,246.80	23.Amt. Payable for FLC(New)	-	
17,079.00	24.APY Premium & contribution payable	12,465.00	
4,96,406.87	25.ATM Issuer Balance	17,50,677.53	
1,88,482.00	26.Rupay Debit card Payable	1,88,482.00	
66,31,295.69	27.Sundry Misc	40,89,288.07	
12,98,420.20	28. GST payable	40,38,164.38	
5,45,60,299.16	29.Computer Adjustment A/C(OFL)	1,72,84,069.41	**23,16,17,785.26**
	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**	-	
51,25,168.22	**ii.Unclaimed Deposit tfd. to DEAF with RBI(As per Contra)**	52,56,860.79	52,56,860.79
11,67,82,20,745.88	**GRAND TOTAL**		**12,25,36,66,886.93**

ASSISTANT MANAGER **MANAGER**

BANK LIMITED AMRITSAR

AS ON 31st MARCH 2021

PROPERTY AND ASSETS

Last Year	PARTICULARS	AMOUNT	TOTAL
11,67,82,20,745.88	Total brought forward		12,25,36,66,886.93
11,67,82,20,745.88	GRAND TOTAL		12,25,36,66,886.93

SR.MANAGER DISTT. MANAGER MANAGING DIRECTOR ADMINISTRATOR

"Auditors Report"

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

SANJAY KAPOOR & CO.
CHARTERED ACCOUNTANTS

SANJAY KAPOOR
Partner

Place:- Amritsar
Date: 03.09.2021

UDIN:21090767AAAABZ7532