



Abhilashi & Co.

Chartered Accountants

STATUTORY AUDITOR'S REPORT

TO
THE MANAGING DIRECTOR
THE KAPURTHALA CENTRAL COOPERATIVE BANK LTD
KAPURTHALA

Report on the Audit of the Financial Statements

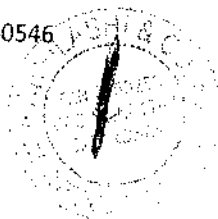
1. We have audited the accompanying Financial Statements of **THE KAPURTHALA CENTRAL COOPERATIVE BANK LIMITED** which comprises the Balance Sheet as at March 31, 2021, the Statement of Profit and Loss for the year then ended and a summary of significant accounting policies and other explanatory information.
2. The Kapurthala Central Cooperative Bank Ltd, Kapurthala was registered on 16/07/1920 with its area of operations in the Kapurthala District. The bank has been granted a license on 08/09/1981 of Banking Regulation Act, 1949. At present the bank is running its business through its 36 branches & 5 extension counters and all these branches and head office have been audited for the year ended 31st March 2021.
3. The Bank's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, Banking Regulation Act, complying with the Reserve Bank of India guidelines as amended from time to time. This responsibility also includes the maintenance of adequate accounting records in accordance with the provision of the Act for safeguarding of the assets of the Company and for preventing and detecting the 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 control, 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.
4. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

JALANDHAR OFFICE:

*Shop No. 4, Opp. Hotel Sky Lark, Near Syndicate Bank, Jalandhar City
Phone: 0181-4656528, 9855056528 email: Abhilashi.inderjit@gmail.com
* 71, Ashok Nagar, Jalandhar

CHANDIGARH:

*2046, Sector 27-C, Chandigarh, Phone: 0172-2640546





Abhilashi & Co.

Chartered Accountants

5. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.
7. The Balance Sheet and Statement of Profit and Loss have been drawn up in accordance with the Section 29 of the Banking Regulation Act, 1949.
8. On the basis of audit procedure indicated above and as required by Section 31 of the Banking Regulation Act, 1949 (as applicable to State and District Central Co-Operative Banks) and Subject to our comments in the Annexure we report that: -

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory
- b) The transactions of the bank which have come to our notice have been within the competence of the bank.
- c) In our opinion, proper books of account as required by Law have been kept by the bank so far, as appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches of the bank.
- d) The Balance Sheet and Profit & Loss Account dealt with by this report are in agreement with the books of account and are drawn up in conformity with the law.
- e) The financial statements are prepared on the basis of generally accepted accounting principles except some departures from accounting standards issued by the Institute of Chartered Accountants of India, as mentioned in Annexure.

For Abhilashi & Co.
(Chartered Accountant)

CA. Ravleen Singh

(PARTNER)

Membership No.561400

FRN No. 016025N

Place: Jalandhar

Date: 13/08/2021

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*2046, Sector 27-C, Chandigarh, Phone: 0172-2640546

UDIN - 21561400AAAAAQ2225

(AUDITED)

Balance Sheet
&
PROFIT & LOSS
STATEMENT

OF

THE KAPURTHALA CENTRAL
COOPERATIVE BANK LIMITED,
KAPURTHALA

AS ON 31.03.2021

**THE KAPURTHALA CENTRAL COOPERATIVE
BALANCE SHEET**

Last Year's (Round Figures)	Capital and Liabilities	Amount		Total	
		Rs.	P.	Rs.	P.
	1 CAPITAL				
100000000	i Authorised Capital 1000000 Shares of Rs.100/- each	100000000.00		100000000.00	
81597700	ii Subscribed Capital 816077 Shares of Rs.100/-each	81607700.00		81607700.00	
81597700	iii Amount called up On816077 Shares of Rs.100/-each Less calls unpaid Rs. Nil Of (iii)above held by	81607700.00		81607700.00	
	a) Individuals		----		
	b) Co-op. Institutions	80607700.00			
81597700	c) State Govt.	1000000.00		81607700.00	
	RESERVE FUND & OTHER RESERVES				
	i Statutory Reserve Fund	327499371.01			
	ii Agricultural (Credit Stablization Fund)	248050539.00			
	iii Building Fund	100532894.12			
	iv Dividend Equilisation Fund	129006.74			
	v Special Bad Debt Reserve	12450.00			
	vi Bad & Doubtful Debt Reserve	301083073.42			
	vii Investment Depreciation Reserve	12473164.71			
	viii Other Funds and Reserves (To be specified)				
	a Share Transfer Fund	3005315.16			
	b Cooperative Education Fund	37970.00			
	c Common Good Fund	27402941.00			
	d Gratuity Fund	----			
	e Risk Fund	308837.00			
	f Special Bad & Doubtful Debt Fund with Apex Bank	3249292.30			
	g Other bad & doubtful Assets Fund	5564106.20			
	h Provision For NPA	5849000.00			
	i Primary cooperative vikas Fund	11246536.00			
	j Leave Encashment Fund	20799517.68			
1048832230	k Special Reserve u/s. 36 (1) (viii) of the income tax act		0.00	1067244014.34	



BANK LTD., KAPURTHALA
AS ON 31.03.2021

Last Year's (Round Figures)	Property and Assets	Amount		Total	
		Rs.	P.	Rs.	P.
	1 CASH				
109098964	In hand & with Reserve Bank ,State Bank of India, State Coop. Bank, and Central Coop. Bank.	104951866.43		104951866.43	
	2 BALANCE WITH OTHER BANKS				
510144938	i Current Deposits	553315750.91			
---	ii Saving Bank Deposits		---		
2585000000	iii Fixed Deposits With Punjab State Coop. B	3073116955.00		3626432705.91	
5244974344	Fixed Deposits With Commercial Bank	6026500000.00		6026500000.00	
0	3 MONEY AT CALL AND SHORT NOTICE		0.00		0.00
	4 INVESTMENTS				
2608326512	i In Central & State Govt. Securities (At book value) Face Value Rs. 3455630000.00 Market Value Rs. 3453217325.00	3453217325.00			
5000	ii Other Trustee Securities		5000.00		
49043000	iii Shares in Cooperative Institutions other than in Item (5) below	49043000.00			
	iv Other investments (To be specified)				
3060082	vi Special Bad & Doubtful debt fund with Apex Bank	3249292.30			
0	vii Investment in Bonds (NABARD)		0.00		
90000000	viii Punjab Coop. Development socs.	90000000.00			
20000000	ix Money at Call and Short Notice on Daily b	20000000.00		3615514617.30	
	5 INVESTMENT OUT OF THE PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND				
	In Shares of ;				
---	i Central Coop. Banks		---		
---	ii Primary Agricultural Credit Societies		---		
---	iii Others Societies		---		---



Last Year's (Round Figures)	Capital and Liabilities		Amount		Total	
			Rs.	P.	Rs.	P.
1130429930	Total brought forward				1148851714.34	
	3 PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT					
	For Share Capital of					
--	i	Central Coop. Banks		--		
--	ii	Primary Agricultural Credit Societies		--		
--	iii	Other Societies		--		--
	4 DEPOSITS & OTHER ACCOUNTS					
	i Fixed Deposits					
	a	Individuals	5814118622.91			
	b	Central Coop. Banks	----			
7440443714	c	Other Socs	2385454211.03	8199572833.94		
	ii Savings Bank Deposits					
	a	Individuals	5518731362.03			
	b	Central Coop. Banks	----			
5036087962	c	Other Socs	217889172.01	5736620534.04		
	iii Current Deposits					
	a	Individuals	781410611.66			
	b	Central Coop. Banks	----			
868843681	c	Other Socs	4360060.15	785770671.81		
0	iv	Money at Call & Short Notice		0.00	14721964039.79	
	5 BORROWINGS					
	i From the Reserve Bank of India / State /Central Coop. Bank					
900000000	(a)	Short Term loans, Cash Credit & overdrafts		1335000000.00		
	Of which secured against :					
	(A) Govt. & Other Approved Securities.					
	(B) Other Tangible Securities					
72438600	(b)	Mediun Term Loans		45380600.00		
	of which secured against :					
	(A) Govt. & Other Approved Securities.					
	(B) Other Tangible Securities :					
	(c) Long Term Loans					
	of which secured against					
	(A) Govt. & Other Approved Securities.					
	(B) Other Tangible Securities					
15448243887	Total carried over				15870815754.13	



Last Year's (Round Figures)	Property and Assets	Amount		Total	
		Rs.	P.	Rs.	P.
11219652840	Total brought forward			13373399189.64	
	6 ADVANCES				
3387977771	i Short Term Loans,Cash Credits, Over Drafts& Bills Discounted Of which secured against :	3085963559.91			
	a Government and Other approved securities. Nil				
	b Other tangible securities Rs.28402.35 Lacs Of the advances, amount due from Individuals Rs. 12738.91 Lacs Of the advances, amount overdue Rs. 5157.31 Lacs Considered bad & doubtful of recovery Rs. 1197.95 Lacs				
554596326	ii Medium Term Loan Of which secured against :	556223087.34			
	a Government and Other approved securities. Nil				
	b Other tangible securities Rs.2827.64 Lacs Of the advances, amount due from Individuals Rs. 5214.28 Lacs Of the advances, amount overdue Rs. 804.83 Lacs Considered bad & doubtful of recovery Rs. 495.32 Lacs				
151385456	iii Long Term Loans Of which secured against :	131486853.10			
	a Government and Other approved securities. Nil				
	b Other tangible securities Rs.1263.63 Lacs Of the advances, amount due from Individuals Rs. 1314.86 Lacs Of the advances, amount overdue Rs. 121.68 Lacs Considered bad & doubtful of recovery Rs. 149.01Lacs				
				3773673500.35	

Last Year's (Round Figures)	Capital and Liabilities	Amount		Total	
		Rs.	P.	Rs.	P.
15448243887	Total brought forward			15870815754.13	
	(ii) From State Bank Of India				
	(a) Short Term loans,Cash Credit & overdrafts				
	Of which secured against :				
	(A) Govt.& Other Approved Securities.				
	(B) Other Tangible Securities				
	(b) Medium Term Loans				
	Of which secured against :				
	(A) Govt.& Other Approved Securities.				
	(B) Other Tangible Securities				
	(c) Long Term Loans				
	of which secured against :				
	(A) Govt.& Other Approved Securities.				
	(B) Other Tangible Securities				
	(iii) From the State Government				
	(a) Short Term Loans				
	Of which secured against :				
	(A) Govt.& Other Approved Securities.				
	(B) Other Tangible Securities				
	(b) Medium Term Loans				
	of which secured against				
	(A) Govt.& Other Approved Securities.				
	(B) Other Tangible Securities				
	(c) Long Term Loans				
	of which secured against				
	(A) Govt.& Other Approved Securities.				
	(B) Other Tangible Securities				
972438600	(iv) Loans from Other Sources		0.00	1380380600.00	
2766284	6 BILL FOR COLLECTION BEING BILL RECEIVABLE (as per contra)		2818437.04	2818437.04	
----	7 BRANCH ADJUSTMENT		----	----	
9383943	8 OVERDUE INTEREST RESERVE		10079949.60	10079949.60	
75273576	9 INTEREST PAYABLE		74996836.13	74996836.13	



Last Year's (Round Figures)	Property and Assets	Amount		Total	
		Rs.	P.	Rs.	P.
15313612393	Total brought forward			17147072689.99	
	7 <u>INTEREST RECEIVABLE</u>				
405946788	i) On Deposits and Investments	413490931.08			
53806849	ii) On Loans	53519702.11		467010633.19	
	Of which overdue Rs.10079949.60 Considered bad & doubtful of recovery Rs. 100.80 Lacs				
0	Interest receivable on NPA account		0.00		0.00
2766284	8 <u>BILLS RECEIVABLE BEING BILLS FOR COLLECTION(as per contra)</u>	2818437.04		2818437.04	
0	9 <u>BRANCH ADJUSTMENT</u>		0.00		0.00
3279725	10 <u>PREMISES LESS DEPRECIATION</u>	3206526.65		3206526.65	
37568071	11 <u>FURNITURE AND FIXTURE LESS DEPRECIATION</u>	33321665.60		33321665.60	



Last Year's (Round Figures)	Capital and Liabilities	Amount		Total	
		Rs.	P.	Rs.	P.
16508106290	Total brought forward			17339091576.90	
	10 OTHER LIABILITIES				
0	i Bills Payable		0.00		
63136	ii Unclaimed Dividends\Payable	63135.79			
3250	iii Suspense	3250.00			
125457546	iv a) Sundries (As per Annexure 'A')	93813078.37			
0	b) Provision for Gratuity	0.00			
14245300	c) Provision for Standard Assets	14245300.00			
47732709	d) Provision for Bad & Doubtful debt @7.50 of profit	48698251.00			
296954778	e) Provision for Bad & Doubtful debt for Rural Advances	395954778.00			
0	f) Intt. on NPA account	0.00			
8317000	g) Provision for Income tax 31.03.2018	8317000.00			
11208670	Provision for Income tax 31.03.2020	0.00			
0	Provision for Income tax 31.03.2021	18069800.24			
17404688	Provision for Income tax 31.03.2016	0.00			
0	Provision for Income tax 31.03.2014	0.00			
0	Provision for Income tax 31.03.2015	0.00			
0	Provision for Income tax 31.03.2017	0.00			
0	Provision for Income tax 31.03.2019	0.00			
0	Provision for FBT	0.00		579164593.40	
	11 PROFIT AND LOSS				
	Profit as per Last Balance Sheet				
0	Less Appropriations	0.00			
12390829	Add Profit for the year brought from Profit & Loss Account	13954674.24		13954674.24	
	GRAND TOTAL			17932210844.54	
	CONTINGENT LIABILITIES				
950000.00	i Outstanding Liabilities for guaranties Issued			700000.00	
145101875.00	Gratuity with L.I.C.of India through trust			164000543.86	
51791466.65	DEAF ACCOUNT WITH RBI			55409523.56	
	Deepak Singh Manager			Rajinder Kumar Sr. Manager	
				Gulzar Singh Distt. Manager	

Last Year's
(Round Figures)
15816980109

		Property and Assets		Amount		Total	
		Rs.	P.	Rs.	P.	Rs.	P.
		Total brought forward				17653429952.47	
12 OTHER ASSETS							
(To be specified)							
81	i Library			77.47			
3307411	ii Sundry Recoverable			2316035.00			
7343233	iii Stock of Stationery			6628236.26			
---	iv Clearing Adjustment			---			
181928	v Vehicles less depreciation			154639.00			
---	vi Income Tax Recoverable from Govt.			---			
795623	vii Prepaid Insurance Premium			443338.00			
10194195	viii Others Assets			9843483.16			
54546137	ix 2% Interest Subvention from NABARD			93096704.00			
0	x RTGS/ NEFT Inward/outward account			0.00			
90846361	xi Leave Encashment fund inv. with LIC of India			95179851.00			
373000	xii Amount Recoverable from Imbalance Socs.			373000.00			
2549042	xiii GST			5027675.18			
22500000	xiv Amount Recoverable from PFC			22500000.00			
0	xv Advance Income Tax Paid 31.03.2021			18460058.00			
16522018	xvi Advance Income Tax Paid 31.03.2020			3206860.00			
469866	xvii Advance Income Tax Paid 31.03.2010			469866.00			
21755523	xviii Advance Income Tax Paid 31.03.2016			0.00			
0	xix Advance Income Tax Paid 31.03.2014			0.00			
0	xx Advance Income Tax Paid 31.03.2019			0.00			
21081069	xxi Advance Income Tax Paid 31.03.2018			21081069.00			
0	xxii Advance F.B.T.			0.00			278780892.07
13 NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS							
--- (Stating mode of valuation)							
14 PROFIT AND LOSS							

16069445595

Harinder Singh Sandhu
Managing Director

GRAND TOTAL:

Amandeep Kaur
Director

17932210844.54

Harjit Singh Parmar
Chairman

As per our separate audit Report of Even date
attached herewith

For Abhilashi & Co.
CHARTERED ACCOUNTANTS
Firm Regist. No. 016025N

CA Ravleen Singh
(PARTNER)
M.No. 561400

(AUDITED)

PROFIT AND LOSS ACCOUNT
STATEMENT

OF

THE KAPURTHALA CENTRAL
COOPERATIVE BANK LIMITED,
KAPURTHALA

AS ON 31.03.2021

**THE KAPURTHALA CENTRAL COOPERATIVE
PROFIT AND LOSS ACCOUNT**

Last Year's (Round Figures)	Expenditure	Amount		Total	
		Rs.	P.	Rs.	P.
792928259	1 Interest on Deposit, Borrowings etc.	740357925.83		740357925.83	
254636369	2 Salaries and Allowances and Provident Fund	239194818.00		239194818.00	
52920	3 Directors & Local Committee member's fee & Allowances	46560.00		46560.00	
12394993	4 Rent ,Taxes , Insurance & Lightning etc.	13758006.50		13758006.50	
32250	5 Law Charges	3386.00		3386.00	
10721686	6 Postage,Telegram and Telephone Charges	8511102.84		8511102.84	
466500	7 Auditor's Fee	474000.00		474000.00	
7482899	8 Depreciation and Repairs	7306146.58		7306146.58	
2989245	9 Stationery , Printing & Advertisement etc.	2271458.32		2271458.32	
---	10 Loss from Sale of or dealing with Non-Banking Assets	---		---	
20772523	11 Other Expenditure	20608599.72		20608599.72	
0	12 a)Provision Standard Assets		0.00		0.00
12665305	b) Premium paid to DICGC	16471354.55			
11208670	c) Provision for income tax	18069800.24			
2846487	d) Income Tax for 2017	0.00			
4884254	e) Income Tax for 2019	0.00			
0	d) Income Tax for 2016	4103315.00			
0	e) Income Tax for 2020	2108228.31			
64000000	g)Provision for Bad & Doubtful debt for Rural Advances	99000000.00			
5167657	h) GST Paid	2996477.51		142749175.61	
12390829	13 Balance of Profit	13954674.24		13954674.24	
1215640845	GRAND TOTAL	1189235853.64		1189235853.64	



Deepak Singh, Walia
Manager

Rajinder Kumar
Sr. Manager

Gulzar Singh
Distt. Manager

**BANK LIMITED, KAPURTHALA
FOR THE YEAR ENDED 31.03.2021**

Last Year's (Round Figures)	Income	Amount		Total	
		Rs.	P.	Rs.	P.
1203447230	1 Interest and Discount	1176841805.85		1176841805.85	
2287191	2 Commission, Exchange and Brokerage	2614509.76		2614509.76	
--	3 Subsidies and Donations	--	--	--	--
--	4 Income From Non-Banking assets and profit from sale of or dealing with such assets	--	--	--	--
9906423	5 Others Receipts	9779538.03		9779538.03	
--	6 Loss (if any)	--	--	--	--

1215640845

GRAND TOTAL

1189235853.64

1189235853.64

[Signature]
Harjinder Singh Sandhu
Managing Director

[Signature]
Amandeep Kaur
Director

[Signature]
Harjit Singh Parmar
Chairman


As per our separate audit Report of Even date
attached herewith
For Abhilashi & Co.
CHARTERED ACCOUNTANTS
Firm Regist. No. 016025N

[Signature]
CA Ravleen Singh
(PARTNER)
M.No. 561400

THE KAPURTHALA CENTRAL COOPERATIVE BANK LIMITED, KAPURTHALA**Annexure - A****Sundries payable forming part of Balance Sheet as on 31.03.2021**

1 Draft Payable	1778886.38
2 Sundries & suspense	6161274.08
3 Bonus/Ex-gratia Payable	4252067.00
4 Audit Fee Payable	400000.00
5 T.D.S. Payable	2489447.00
6 Employees P.F. & F.P. fund Payable	3150516.00
7 Salary Payable	117224.00
8 Stale Cheque Payable	1608668.14
9 Others Payable	9739506.18
10 Coop. Dev. Fund Payable	111517.00
11 Credit Balance for CC a/cs	2679156.01
12 Provision for Leave Encashment	47923351.61
14 GST Payable	0.00
15 Payorder	355429.54
16 RTGS/ NEFT Inward Account	0.00
17 Subsidy Payable	1656038.00
18 Surplus Fund U/L Socs.	132146.43
19 Gratuity and leave salary Payable to staff	5768736.00
20 2% Coop. Bank Emo.Pension F. Payable	5489115.00



Total**93813078.37**


Deepak Singh Walia
Manager


Rajinder Kumar
Sr. Manager


Gulzar Singh
Distt. Manager

As per our separate audit Report of Even date
attached herewith
For Abhilashi & Co.
CHARTERED ACCOUNTANTS
Firm Regist. No. 016025N



CA Ravleen Singh
(PARTNER)
M.No. 561400

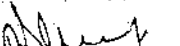
THE KAPURTHALA CENTRAL COOPERATIVE BANK LIMITED, KAPURTHALA

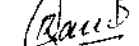
NOTES ON ACCOUNTS
TO
BALANCE SHEET AS ON 31ST MARCH 2021

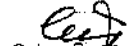
(Amt in lacs.)

Disclosure of additional information

Sr. No	Particulars	31.03.2021
1	Investments--(only SLR)--With break up under permanent and current category -	
	Under permanent category	
	a. Book value & Face Value of investments	34532.17
	b. Market value of investments	34532.17
	Under current category	
	a. Book value & Face Value of investments	0.00
	b. Market value of investments	0.00
	Non SLR investments	92619.14
	Total	127151.31
2	Advances to directors, their relatives, companies/firms in which they are interested,	
	(a) Fund-based	Nil
	(b) Non fund - based (Guarantees, L/C etc.)	Nil
3	Cost of deposits--Average cost of deposits	4.96
4	NPAs.	
	(a) Gross NPAs	1842.28
	(b) Net NPAs	Nil
	(c) Percentage of gross NPAs to total advances and	4.88%
	(d) Percentage of net NPAs to net advances.	Nil
5	Movement of NPAs	
	Opening Balance	1967.62
	Recovery during the year	486.61
	Addition during the year	361.27
	Closing Balance	1842.28
6	Profitability	
	(a) Interest income as a percentage of working funds.	7.06
	(b) Non interest income as a percentage of working fur	0.07
	(c) Operating profit as a percentage of working funds.	0.91
	(d) Return on assets.	7.06
	(e) Business (deposit + advances) per employee	920.18
	(f) Profit per employee.	0.69
7	Provisions	
	(a) Provisions on NPAs required to made.	1438.98
	(b) Provisions on NPAs actually made.	7731.92
	(c) Provisions required to be made in respect of	
	i) Overdue interest taken in to income account	--
	ii) Gratuity funds	--
	iii) Provident funds	--
	iv) Arrears in reconciliation of inter-branch accounts etc.	--
	Total	--
	(d) Provisions actually made in respect of	
	i) Overdue interest taken in to income account	--
	ii) Gratuity funds	--
	iii) Provident funds	--
	iv) Arrears in reconciliation of inter-branch accounts etc.	--
	Total	--
	(e) Provisions required to be made on depreciation in investments.	--
	(f) Provisions actually made on depreciation in investme	--
8	Movement in Provisions	
	(a) Towards NPAs	1025.35
	(b) Towards depreciation on investments.	Nil
	(c) Towards standard assets.	0.00
	(d) Towards all other items under 7 above.	Nil
9	Payments of insurance premia to the DICGC, including arrears, if any.	164.71
10	Penalty imposed by RBI for any violation.	Nil
11	Information on extent of arrears in reconciliation of inter-b and inter-branch accounts.	Nil


Deepak Singh Walia
Manager

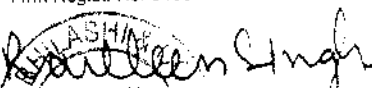

Rajinder Kumar
Sr. Manager


Gulzar Singh
Distt. Manager

AUDITORS REPORT

As per our separate audit Report of Even date attached herewith

For Abhilashi & Co.
CHARTERED ACCOUNTANTS
Firm Regist. No. 016025N


Ravileen Singh
(PARTNER)
M.No.561400