

# K. BHAGAT & CO.

Chartered Accountants

16-Brij Nagar,  
Jalandhar.

(Off.) : 0181-2282829

C.A. K. Bhagat : 98142-03435

Adv. Vikas Bhagat : 99142-03435

Email : kbco16@gmail.com

## STATUTORY AUDITOR'S REPORT

To  
The Managing Director  
The Kapurthala Central Co-Operative Bank Limited  
Head Office  
Kapurthala.

### Report on the Financial Statements

We have audited the accompanying financial statements of **THE KAPURTHALA CENTRAL CO- OPERATIVE BANK LIMITED**, which comprise the Balance Sheet as at March 31, 2022 and the Statement of Profit and Loss for the year then ended, and a summary of significant accounting policies and other explanatory information.

The Kapurthala Central Co-Operative Bank Limited, 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 the business through its 36 branches and 05 extension counters and all these branches and Head Office have been audited for the year ended 31<sup>st</sup> March, 2022.

### Management's Responsibility for the Financial Statements

The bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position & financial performance in accordance with the Accounting Standards issued by ICAI and in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation 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

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. 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

### BRANCHES

- 1) 3-Corsair Street, Schofields, NSW, 2762, Australia.
- 2) 189-C DDA MIG Flats, Rajouri Garden, Delhi.
- 3) H No. 5183, Modern Housing Complex, Mani Majra, Chandigarh.
- 4) A-92 Model Town, Karnal
- 5) B-17/A Dhruv Marg. Tilak Nagar, Jaipur.



### Partner Incharge

- CA Vivek Goel
- CA Nitin Arora
- CA Shrutika
- CA Ajay Kumar
- CA Namita Malhotra

### Contact No.

- (M) : +61-469677919
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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. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Opinion

In our opinion, and to the best of our information and according to the explanations given to us, the said accounts read with the Significant Accounting Policies and Notes thereon, give the information in the manner so required. We further report that the said accounts give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of Balance Sheet read with annexure of observations to this report, of the state of affairs of the company as at 31st March 2022,
- In the case of Profit and Loss Account read with annexure of observations to this report, of the Profit/loss for the year ended on that date, and
- In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

## Report on Regulatory Matters:-

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:-

- 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
- The transactions of the bank which have come to our notice have been within the competence of the bank.
- 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.
- 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.
- 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 K. Bhagat & Company  
CHARTERED ACCOUNTANTS

  
KULDIP BHAGAT  
JALANDHAR

[PARTNER]  
PLACE: JALANDHAR

Membership No. 017902

FRN No. 006797N

DATE: 26/05/2022

UDIN : 22017902 AJ TOKE 3782

## **BRANCHES :**

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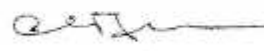
## Annexure to the Auditor's Report

Annexure referred to in paragraph forming integral part of the report to the members of **THE KAPURTHALA CENTRAL CO- OPERATIVE BANK LIMITED for the year ended 31.03.2022.**

- a. The schedule of Sundry Debtors and Sundry Creditors are subject to confirmation and reconciliation.
- b. Deprecation has been provided for as per the provision of the income tax Act, 1961. (As the Bank is covered under Level I enterprises as per criteria prescribed by The Institute Of Chartered Accountants of India for compliance of Accounting Standards issued by it, so Bank is required to comply the Revised Accounting Standards 10 "Property Plant and Equipments" for the purpose of Accounting of Fixed Assets and allowance for depreciation thereon.)
- c. As per the provisions of Accounting Standard -15 "Accounting for Employee benefits" the bank is required to make provision for gratuity & leave with wages every year on the basis of actuarial valuation report. The bank has formed a trust for the payment of gratuity to its employees on superannuation. "The Trust of Group Gratuity Cash Accommodation Scheme", Kapurthala.

The NPA of the Bank as on 31.03.2022 is Rs.1808.98 lacs and adequate provision has been made in respect of above amount of NPA as per IRAC Norms.

For K. Bhagat & Company  
CHARTERED ACCOUNTANTS

  
KULDIP BHAGAT



[PARTNER]

PLACE: JALANDHAR

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(AUDITED)

Balance Sheet  
&  
PROFIT & LOSS  
STATEMENT

OF

THE KAPURTHALA CENTRAL  
COOPERATIVE BANK LIMITED,  
KAPURTHALA

AS ON 31.03.2022

**THE KAPURTHALA CENTRAL COOPERATIVE  
BALANCE SHEET**

Last Year's (Round Figures)		Capital and Liabilities	Amount		Total	
			Rs.	P.	Rs.	P.
	<b>1</b>	<b><u>CAPITAL</u></b>				
100000000	i	Authorised Capital 1000000 Shares of Rs.100/- each	100000000.00		100000000.00	
81607700	ii	Subscribed Capital 816077 Shares of Rs.100/-each	82292700.00		82292700.00	
81607700	iii	Amount called up On 816077 Shares of Rs.100/-each Less calls unpaid Rs. Nil Of (iii) above held by	82292700.00		82292700.00	
		a) Individuals		----		
		b) Co-op. Institutions	81292700.00			
81607700		c) State Govt.	1000000.00		82292700.00	
		<b><u>RESERVE FUND &amp; OTHER RESERVES</u></b>				
	i	Statutory Reserve Fund	331308240.46			
	ii	Agricultural (Credit Stabilization Fund)	257585256.00			
	iii	Building Fund	102207455.12			
	iv	Dividend Equilisation Fund	129006.74			
	v	Special Bad Debt Reserve	12450.00			
	vi	Bad & Doubtful Debt Reserve	304465819.89			
	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	27470342.00			
	d	Gratuity Fund	----			
	e	Risk Fund	308837.00			
	f	Special Bad & Doubtful Debt Fund with Apex Bank	3427662.30			
	g	Other bad & doubtful Assets Fund	5564106.20			
	h	Provision For NPA	5849000.00			
	i	Primary cooperative vikas Fund	11318003.00			
	j	Leave Encashment Fund	20799517.68			
1067244014	k	Special Reserve u/s. 36 (1) (viii) of the income tax act		0.00	1085962146.26	
1148851714		Total carried over			1168254846.26	



**BANK LTD., KAPURTHALA**  
**AS ON 31.03.2022**

Last Year's (Round Figures)	Property and Assets	Amount		Total	
		Rs.	P.	Rs.	P.
104951866	<b>1 CASH</b> In hand & with Reserve Bank, State Bank of India, State Coop. Bank, and Central Coop. Bank.	116343236.89		116343236.89	
553315751	<b>2 BALANCE WITH OTHER BANKS</b> i Current Deposits	648727046.65			
---	ii Saving Bank Deposits	---			
3073116955	iii Fixed Deposits With Punjab State Coop. B	1875000000.00		2523727046.65	
6026500000	Fixed Deposits With Commercial Bank	7144026274.00		7144026274.00	
0	<b>3 MONEY AT CALL AND SHORT NOTICE</b>		0.00		0.00
3453217325	<b>4 INVESTMENTS</b> i In Central & State Govt. Securities ( At book value) Face Value Rs. 3455630000.00 Market Value Rs. 3453217325.00	4542706090.00			
5000	ii Other Trustee Securities	5000.00			
49043000	iii Shares in Cooperative Institutions other than in Item (5) below	49749200.00			
3249292	iv Other investments (To be specified)				
0	vi Special Bad & Doubtful debt fund with Apex Bank	3427662.30			
90000000	vii Investment in Bonds (NABARD)		0.00		
20000000	viii Punjab Coop. Development socs.	90000000.00			
	ix Money at Call and Short Notice on Daily B		0.00		4685887952.30
	<b>5 INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND</b> In Shares of ;				
---	i Central Coop. Banks		---		
---	ii Primary Agricultural Credit Societies		---		
---	iii Others Societies		---		
13373399190	Total carried over				14469984509.84



Last Year's (Round Figures)	Capital and Liabilities		Amount		Total	
			Rs.	P.	Rs.	P.
1148851714		Total brought forward			1168254846.26	
	<b>3</b>	<b><u>PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT</u></b>				
		For Share Capital of				
--	i	Central Coop. Banks		--		
--	ii	Primary Agricultural Credit Societies		--		
--	iii	Other Societies		--		--
	<b>4</b>	<b><u>DEPOSITS &amp; OTHER ACCOUNTS</u></b>				
	<b>i</b>	<b><u>Fixed Deposits</u></b>				
	a	Individuals 6375036077.37				
	b	Central Coop. Banks ----				
8199572834	c	Other Socs 2399379217.00	8774415294.37			
	<b>ii</b>	<b><u>Savings Bank Deposits</u></b>				
	a	Individuals 5926326839.14				
	b	Central Coop. Banks ----				
5736620534	c	Other Socs 259812811.55	6186139650.69			
	<b>iii</b>	<b><u>Current Deposits</u></b>				
	a	Individuals 558119522.26				
	b	Central Coop. Banks ----				
785770672	c	Other Socs 2960451.23	561079973.49			
0	iv	Money at Call & Short Notice		0.00	15521634918.55	
	<b>5</b>	<b><u>BORROWINGS</u></b>				
	i	From the Reserve Bank of India / State /Central Coop. Bank				
1335000000	(a)	Short Term loans, Cash Credit & overdrafts	1280000000.00			
		Of which secured against :				
	(A)	Govt. & Other Approved Securities.				
	(B)	Other Tangible Securities				
45380600	(b)	Mediun Term Loans	129192900.00			
		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				
17251196354		Total carried over			16689889764.81	



Last Year's (Round Figures)	Property and Assets	Amount		Total	
		Rs.	P.	Rs.	P.
13373399190	Total brought forward			14469984509.84	
3085963560	<b>6 ADVANCES</b>	2959733335.48			
	i <b>Short Term Loans, Cash Credits,</b> Over Drafts & Bills Discounted Of which secured against :				
	a Government and Other approved securities. Nil				
	b Other tangible securities Rs.28434.64 Lacs Of the advances, amount due from Individuals Rs. 12203.34 Lacs Of the advances, amount overdue Rs. 4241.93 Lacs Considered bad & doubtful of recovery Rs. 1227.56 Lacs				
556223087	ii <b>Medium Term Loan</b> Of which secured against :	568888120.85			
	a Government and Other approved securities. Nil				
	b Other tangible securities Rs.2794.89 Lacs Of the advances, amount due from Individuals Rs. 5384.71 Lacs Of the advances, amount overdue Rs. 818.19 Lacs Considered bad & doubtful of recovery Rs. 448.09 Lacs				
131486853	iii <b>Long Term Loans</b> Of which secured against :	125117173.24			
	a Government and Other approved securities. Nil				
	b Other tangible securities Rs.1228.59 Lacs Of the advances, amount due from Individuals Rs. 1251.17 Lacs Of the advances, amount overdue Rs. 131.01 Lacs Considered bad & doubtful of recovery Rs. 133.33Lacs				3653738629.57
17147072690	Total carried over			18123723139.41	





Last Year's (Round Figures)	Capital and Liabilities	Amount		Total	
		Rs.	P.	Rs.	P.
					16689889764.81
17251196354	Total brought forward				
	(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				
1380380600	(iv) Loans from Other Sources		0.00		1409192900.00
2818437	6 <u>BILL FOR COLLECTION BEING BILL RECEIVABLE</u> (as per contra)	3238247.76		3238247.76	
---	7 <u>BRANCH ADJUSTMENT</u>	---		---	
10079950	8 <u>OVERDUE INTEREST RESERVE</u>	10680139.89		10680139.89	
74996836	9 <u>INTEREST PAYABLE</u>	74167330.51		74167330.51	
18719472177	Total carried over				18187168382.97



Last Year's (Round Figures)		Property and Assets	Amount		Total	
			Rs.	P.	Rs.	P.
						18123723139.41
17147072690		Total brought forward				
	7	<b><u>INTEREST RECEIVABLE</u></b>				
413490931	i)	On Deposits and Investments	441026640.68			
53519702	ii)	On Loans	56464806.42			497491447.10
		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
2818437	8	<b><u>BILLS RECEIVABLE BEING BILLS FOR COLLECTION(as per contra)</u></b>	3238247.76			3238247.76
0	9	<b><u>BRANCH ADJUSTMENT</u></b>		0.00		0.00
3206527	10	<b><u>PREMISES LESS DEPRECIATION</u></b>	3140647.49			3140647.49
33321666	11	<b><u>FURNITURE AND FIXTURE LESS DEPRECIATION</u></b>	32452967.57			32452967.57
17653429952		Total carried over				18660046449.33



Last Year's (Round Figures)	Capital and Liabilities	Amount		Total	
		Rs.	P.	Rs.	P.
18719472177	Total brought forward			18187168382.97	
	<b>10 OTHER LIABILITIES</b>				
0	i Bills Payable		0.00		
63136	ii Unclaimed Dividends\Payable		63934.03		
3250	iii Suspense		3250.00		
93813078	iv a) Sundries (As per Annexure 'A')		143790716.66		
0	b) Provision for Gratuity		0.00		
14245300	c) Provision for Standard Assets		14245300.00		
48698251	d) Provision for Bad & Doubtful debt @7.50 of profit		48698251.00		
395954778	e) Provision for Bad & Doubtful debt for Rural Advances		505954778.00		
0	f) Intt. on NPA account		0.00		
8317000	g) Provision for Income tax 31.03.2018		8317000.00		
0	Provision for Income tax 31.03.2020		0.00		
18069800	Provision for Income tax 31.03.2021		18069800.24		
0	Provision for Income tax 31.03.2022		5667777.00		
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	744810806.93	
	<b>11 PROFIT AND LOSS</b>				
	Profit as per Last Balance Sheet				
0	Less Appropriations		0.00		
13954674	Add Profit for the year brought from Profit & Loss Account		21705645.64	21705645.64	
	<b>GRAND TOTAL</b>			<b>18953684835.54</b>	
	<b>CONTINGENT LIABILITIES</b>				
700000	i Outstanding Liabilities for guaranties Issued			1452700.00	
164000544	Gratuity with L.I.C.of India through trust			151524123.00	
55409524	DEAF ACCOUNT WITH RBI			60573315.78	
Deepak Singh Wajia Sr. Manager	Rajinder Kumar Sr. Manager			Gulzar Singh Distt. Manager	



Last Year's (Round Figures)	Property and Assets	Amount		Total	
		Rs.	P.	Rs.	P.
17653429952					
	Total brought forward			18660046449.33	
	<b>12 OTHER ASSETS</b> (To be specified)				
77	i Library		75.73		
2316035	ii Sundry Recoverable		3877302.00		
6628236	iii Stock of Stationery		5757047.72		
---	iv Clearing Adjustment		---		
154639	v Vehicles less depreciation		131443.00		
---	vi Income Tax Recoverable from Govt.		---		
443338	vii Prepaid Insurance Premium		181013.00		
9843483	viii Others Assets		4992116.19		
93096704	ix 2% Interest Subvention from NABARD		106667820.00		
0	x RTGS/ NEFT Inward/outward account		0.00		
95179851	xi Leave Encashment fund Inv. with LIC of India		71435163.00		
373000	xii Amount Recoverable from Imbalance Soc.		324000.00		
5027675	xiii GST		4385755.37		
22500000	xiv Amount Recoverable from PFC		22500000.00		
18460058	xv Advance Income Tax Paid 31.03.2021		18460058.00		
3206860	xvi Advance Income Tax Paid 31.03.2020		3206860.00		
469866	xvii Advance Income Tax Paid 31.03.2010		469866.00		
0	xviii Advance Income Tax Paid 31.03.2022		30168797.00		
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		293638386.01
	<b>13 NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS</b> ( Stating mode of valuation)			---	---
	<b>14 PROFIT AND LOSS</b>			---	---
17932210845	<b>GRAND TOTAL:</b>			18953684835.34	

Harjinder Singh Sandhu  
Managing Director

Manohar Lal  
Director

Harjit Singh Parmar  
Chairman

As per our separate audit Report of Even date  
attached herewith  
For K Bhagat & Co.  
CHARTERED ACCOUNTANTS  
Firm Regd. No. 006797N



M.No. 017902

UDIN: 22017902-AJ TOKE 3782

(AUDITED)  
PROFIT AND LOSS ACCOUNT  
STATEMENT

OF

THE KAPURTHALA CENTRAL  
COOPERATIVE BANK LIMITED,  
KAPURTHALA

AS ON 31.03.2022

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

Last Year's (Round Figures)	Expenditure	Amount		Total	
		Rs.	P.	Rs.	P.
740357926	1 Interest on Deposit, Borrowings etc.		730093191.31	730093191.31	
239194818	2 Salaries and Allowances and Provident Fund		261219173.00	261219173.00	
46560	3 Directors & Local Committee member's fee & Allowances		50160.00	50160.00	
13758007	4 Rent ,Taxes , Insurance & Lightning etc.		13217102.40	13217102.40	
3386	5 Law Charges		0.00	0.00	
8511103	6 Postage,Telegram and Telephone Charges		6192863.73	6192863.73	
474000	7 Auditor's Fee		422800.00	422800.00	
7306147	8 Depreciation and Repairs		6571025.51	6571025.51	
2271458	9 Stationery , Printing & Advertisement etc.		2552963.63	2552963.63	
---	10 Loss from Sale of or dealing with Non-Banking Assets		---	---	
20608600	11 Other Expenditure		23326098.51	23326098.51	
0	12 a)Provision Standard Assets		0.00	0.00	
16471355	b) Premium paid to DICGC		17842048.80		
18069800	c) Provision for income tax		5667777.00		
0	d) Income Tax for 2017		0.00		
0	e) Income Tax for 2019		0.00		
4103315	d) Income Tax for 2016		0.00		
2108228	e) Income Tax for 2020		0.00		
99000000	g)Provision for Bad & Doubtful debt for Rural Advances		110000000.00		
2996478	h) GST Paid		7858198.13	141368023.93	
13954674	13 Balance of Profit		21705645.64	21705645.64	
1189235854	<b>GRAND TOTAL</b>		1206719047.66	1206719047.66	

Deepak Singh Walia  
Sr. Manager

Rajinder Kumar  
Sr. Manager



Gulzar Singh  
Distt. Manager

**BANK LIMITED, KAPURTHALA  
FOR THE YEAR ENDED 31.03.2022**

Last Year's (Round Figures)	Income	Amount		Total	
		Rs.	P.	Rs.	P.
1176841806	1 Interest and Discount	1194026966.15		1194026966.15	
2614510	2 Commission, Exchange and Brokerage	2507379.78		2507379.78	
-	3 Subsidies and Donations	-		-	
-	4 Income From Non-Banking assets and profit from sale of or dealing with such assets	-		-	
9779538	5 Others Receipts	10184701.73		10184701.73	
-	6 Loss (if any)	-		-	
1189235854	<b>GRAND TOTAL</b>	1206719047.66		1206719047.66	

*[Signature]*  
Harjinder Singh Sandhu  
Managing Director

*[Signature]*  
Manohar Lal  
Director

*[Signature]*  
Harjit Singh Parmar  
Chairman

As per our separate audit Report of Even date  
attached herewith  
For K Bhagat & Co.  
CHARTERED ACCOUNTANTS  
Firm Regist. No. 006797N





M.No. 017902  
UDIN: 22017902AJ TOKE 3782


**THE KAPURTHALA CENTRAL COOPERATIVE BANK LIMITED, KAPURTHALA****Annexure - A****Sundries payable forming part of Balance Sheet as on 31.03.2022**

1 Draft Payable	8089007.17
2 Sundries & suspense	39885379.51
3 Bonus/Ex-gratia Payable	4252067.00
4 Audit Fee Payable	364300.00
5 T.D.S. Payable	5961576.86
6 Employees P.F. & F.P. fund Payable	2548917.00
7 Salary Payable	40567198.00
8 Stale Cheque Payable	1885870.14
9 Others Payable	4068154.47
10 Coop. Dev. Fund Payable	237109.00
11 Credit Balance for CC a/cs	692765.31
12 Provision for Leave Encashment	22030097.61
14 GST Payable	279.92
15 Payorder	2010995.24
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	3640607.00
20 2% Coop. Bank Emo.Pension F. Payable	5768208.00

**Total****143790716.66**

  
Deepak Singh Wallia  
Sr. Manager

  
Rajinder Kumar  
Sr. Manager

  
Gulzar Singh  
Distt. Manager

As per our separate audit Report of Even date  
attached herewith

For K Bhagat & Co.  
CHARTERED ACCOUNTANTS  
Firm Regd. No. 006797N

  
CA Kuldip Bhagat  
(PARTNER)

M.No. 017902  
UDIN: 22017902AJTOKE3782

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