BALANCE SHEET

AND

PROFIT & LOSS ACCOUNT

OF

THE BHIWANI CENTRAL CO-OP BANK LTD.

BHIWANI

FOR THE YEAR

2020-2021

The Bhiwani Central

Published Under the Banking Regulation Act, 1949

Previous year's Figure 2019-20	Capital & Liabilities	Amount 2020-2021	Tota
	1. CAPITAL		
	l) Authorised capital (2	25,60,000)	
	Shares of Rs.500/-eac	ch (128 00 00 000)	
	Subscribed capital (1)	5.48.113)	
	Shares of Rs.500/- ea	ch	
	III) Amount called up at (15.48.113)	
	Snares of Rs.500/- ea	ch	
	Less calls unpaid-shar	res on	
	shares at Rs each s	share calls .	
	unpaid of (iii) above he	ald by	
5000000	a) ICDP Bhiwani	2187500.00	
571683200	b) Coop.Institutions	571709200.00	
183854500	c) State Government	571708200.00	
10000000	d) Capital convertible & i	190161000.00	
	2. RESERVE FUND & C	reserve 10000000.00 774	4056700.00
36134788	a) Statutory Reserves		
31548581	b) Agri.(Credit Stablisation	36268047.63	
22882565	c) Building fund	,	
36699		22882564.85	
46497			
10405208		1-1-0101	
70804			
0	g) Investment depreciation	on fund 70804 49	
5080390	h) Other funds & reserve	(to be specified) 0.00	
11008	i) Common good fund	6080390.48	
7767	j) Propganda fund	11008.15	
12365250	k) Coop education fund	7766.54	
1393109	Share transfer fund .	12285240 65	
731302	m) Employees Welfare fur	1303108 50	
	n) Risk, fund for Bank on o	Consumption loan 731301 73	
349476044	(i) Revaluation of Land un	der Reserve /349476044 00 470	190729 22
	. KINGII ALIGOBSIDI	ART STATE PARTNERSHIP	109120.22
	FUND A/C FOR SHA	RE CAPITAL	
	a) Central Coop.Banks		
	b) Primary Agri. Credit So	ocieties	
	c) Other Societies		
	4. DEPOSITS AND OTH	IFR ACCOUNTS	
	Fixed Deposits	ENAGOGONIO	
899775755	a) Individuals	9479937615 33	
	b) Central Coop.Banks	9479937615.33	
5820159	c) Other Societies	7265897.18	
	II) Saving Bank Deposi	1200081.10	
870922776	a) Individuals		1 2 3
	b) Central Coop.Banks	3723922975.79	
2174203	c) Other Societies	20745000.00	19
	III) Current Accounts	89715602.63	11 1 1 3
7595340		ICDD DELizable account to the	
	a) Individuals (including lb) Central Coop.Banks	ICDP Bhiwani) 60074111.74	
	b) Central Coop. Danks		. 0 9 9
0677657	c) Other Societies	15306340.50	

Coop. Bank. Ltd. Bhiwani As on 31st March 2021

as applicable to co-operative Societies Under Section 29 & 31 of the B.R.Act

Previous year's Figure 2019-20			Amount 020-2021	Total
11316031	IV)	Money at call Deposit & short notice 79	91169.35	3384213712.52
	5.	BORROWINGS		
2720000000	a)	From NABARD/State/Central Coop.Banks		
3720000000	a)	Short term loan, cash credit, over draft of	384000000	00.00
	TV.	which secured against		
	1)	Govt.and other approved securities		
12174000	ii)	Other tengible securities		
12174000	b)	Medium term loan of	7417000.0	0
	i)	which secured against		
	ii)	Govt.and other approved securities Other tengible securities		
	b)	From The State Bank of India		
	a)	Short term loan, cash credit, over draft of		
	Ci)	which secured against		
	i)	Govt.and other approved securities		
	ii)	Other tengible securities		
	b)	Medium term loan of		
	-/	which secured against		
	i)	Govt.and other approved securities		
	ii)	Other tengible securities •		
	c)	Long term loan of		
	-	which secured against		
	i)	Govt.and other approved securities		
	ii)	Other tengible securities		
	c)	From the State Government		
	a)	Short term loan, cash credit, over draft of		
		which secured against		
	i) ·	Govt.and other approved securities		
	ii)	Other tengible securities		
	b)	Medium term loan of		
		which secured against		
	i)	Govt.and other approved securities		
	ii)	Other tengible securities		
2993	c)	Long term loan of	0.00	
		which secured against		
	i)	Govt.and other approved securities		
		(Term loan for NODC)		
	ii)	Other tengible securities		
	d)	Loan from other sources(ICDP BHIWANI)		
E2402E0		(Sources and security to be specified)		3847417000.00
5310352	6.	BILLS FOR COLLECTION BEING BILL	4568592.6	1 4568592.6
	_	RECEVABLE AS PER CONTRA		
200044420	7.	BRANCHE ADJUSTMENTS		
388841432	8.	OVERDUE INTEREST RESERVE(CONTRA)	401601709.39	401601709 39
15020000	9.	INTEREST PAYABLE		
15030882	a)	On deposits	21285133.23	
	b)	On borrowings OTHER LIABILITIES		21285133.23

Broquezaument	Previous year's Figure 2019-20		pital & Liabilities Amour 2020-20	And the second s
ST-MB PROPERTY	49567	a)	Recovery of embzzlements	0.00
-	34056085	b)	TDS payable account	7261876.19
-	36188588	c)	Sundries	30018385.48
No. of Concession,	6841645	d)	Subsidies Payable	6327345.00
	77520	e)	Govt.audit fee/Audit fee	70500.00
1	4773336	f)	Expenses Payable	2717417.00
Contract of the last	12817130	g)	Pay order/bills payable	4377911.12 .
	237924	h)	Salary payable to Staff	491066.00
Ì	133208	1)	RTGS/NEFT Addjustment	130091.19
	27093058	j)	Provision for Income Tax	0.00
	641028	k)	Risk fund of PACS on consumption loan	641028.00
	272696528	1)	Provision for NPA & SA	310896528.47
	6802098	m)	Provision for Gratuity to Staff	0.00
	2858016	n)	Dividend payable to members	2858015.50
	127850	0)	Provision for Bonus/Exgratia	0.00
	71154279	p)	Payable for Gratuity to Staff (Contra)	72332260.00
	47566234	d)	Payable for leave encashment (Contra)	48483261.00
Ì	861409	r)	Suspence Account	861408.68
	40675	S)	Provisions for contigent liabilities	40675.00
	0	t)	GST Payable account	244648.06
	900742	u)	POS/ATM Transaction Settlement account	
	1756	V)	Pool Account PMSBY/PMJJBY/APY	1942.00
	135074725 2284404	w)	Liability of ICDP Bhiwani	135074725.00
1	2200000	x)	DEAF of Unclaimed Provision for leave encashment	2284404.00 0.00
	2200000	y) z)	Clearing account	4088.00
- American	4500000		Provision for LTC	0.00 626093321.50
	4500000	11.		0.00 020033321.30
	· ·	1.1.	Profit as per last B/S Rs.162884956.60	
1			(-) appropriations Rs. 0.00	* * * * * * * * * * * * * * * * * * * *
	162884957		(+)Profit BF from PL A/C Rs. 26105130.80	
	102001001			00087.40 188990087.40
			Contigentliabilities	
		a)	Outstanding liabilities for gurantee issued	
		b)	Others	
Hotel	19164232051	- A	GRAND TOTAL 19720415984.87	19720415984.87
		Pro	perty & Assets	
		1.	CASH	
	52820056	i)	In Hand	64005664.61
		ii)	Reserve Bank	
	11243023	iii)	State Bank of India its subsidiaries	37691809.71
	*		Central Coop.Bank	101697474.32
			BALANCE WITH OTHER BANKS	
	547724750		Current Deposits	481634798.33
	1000000		Saving Bank Deposits	
1	108836611	iv)	Haryana State Coop.Apex Bank 11231	3779.06 593948577.39
Q				

revious year's igure 2019-20	Capital & Liabilities	Amount 2020-2021	Total
		LUCTICE	
	 MONEY AT CALL AND SHORT With the Haryana State Coop.B 	ank Chd.	
	4. INVESTMENTS		
4451562000	i) Fixed Deposits with HARCO Ba	nk Chd. 4862562000.00	
126000000	ii) Fixed Deposits with NABARD	73890063.00	
500000000	iii) Overnight Call Money	0.00	
2531840000	iv) In Central & State Govt. Securit	ies 2847110000.00	
	at book value		
	Face value		
	Market value		
125010100	v) Other truestee securities vi) Share in Coop.Institutions other	141780100.00	
105810100	than item (5) below		
	viii) Other investments (to be speci	fied)	
0	viii) Fixed Deposits with Axis Bank	99500000.00	
0	ix) Fixed Deposits with Indusind E	Bank 45000000.00	
47566234	 a) Leave Incashment to Staff(cor 	ntra) 48483261.00	0.10005700.1.00
71154279	(contra)	72332260.00	8190657684.00
	5. INVESTMENT OUT OF THE	PRINCIPAL	
	SUBSIDIARY STATE PARTN	ERSHIP	
	FUND IN SHARE OF		
	i) Central Coop.Banks	cipties	
	ii) Primary Agriculture Credit So iii) Other Societies	Cietics	
	iii) Other Societies 6. ADVANCES		
9233462284	a) Short term loan, Cash Credit	over draft of 94901	190414.89
9233462264	which secured against		
	i) Govt.and other approved sec	curities(Rs.Nil)	
	iii) Other tengible securities (Rs.	.183952946.73)	
	of the advances due from inc	dividuals.	
	(Rs. 225840558.73)		
	of the advances amount ove	rdue	
	(Rs.4092722764.75)		
	considered bad & doubtful o	recovery	
	(Rs. 116375304.10)	3116	73154.34
321905627	b) Medium term loan of	, 5110	70101.07
	which secured against i) Govt.& other approved secu	rities(Rs Nil)	
	 i) Govt.& other approved secundary of the control of	106635419.69)	
	of the advances due from in	dividuais	
	(Rs. 272950686,10)	- I was a second of the second	
	Of the advances amount ov	erdue	
1 × 4 · 0	(Rs. 137099366.46)		
4	Considered bad & doubtful	of recovery	
	(Rs. 164542700.00)	4700	7860 56
19377350	c) Long term loan of which se	ourou againe	27869.56
1.0	i) Govt.and other approved s	ecurities(KS.NII)	
Mark Street	ii) Other tengible securities(R	5. 1094 / 104.50)	
	of the advances due from i	Hulviduais	
	(Rs. 17027869.56)		

ment some or the district pro-

revious yea	ar's C	abital of Liubilities	Amount 2020-2021	Total
	Of the	advances amount overdue(409533.00)	00)	9818891438.79
	Cons	idered bad & doubtful of recovery(409533	.00)	9818691436.19
	7.	INTEREST RECOVERABLE	401601709.39	401601709.39
388841432	i)	Of which overdue considered bad &	401001709.39	401001705.00
		doubtful recovery(Rs.692800.48)(contra)	0.00	
0	ii)	Intt.subvention recov.from NABARD	2002251.00	
2561850	iii)	Intt.Recoverable on Term Deposit	48373461.00	50375712.00
45890051	iv)	Intt.Recoverable on Govt.Security		4568592.61
5310352	8.	BILLS RECEIVABLE BEING BILLS FOI	4300332.01	7500002.01
*		COLLECTION AS PER CONTRA		0.00
	9.	BRANCHES ADJUSTMENTS		0.00
	10.	PREMISES(at cost price)	10621833.28	10621833.28
11309426	a)	Land & Building	349476044.00	
349476044	b)	Revaluation of land	3494/0044.00	343410044.00
	11.	FURNITURE & FIXTURE		
		(LESS DEPRECIATION)	6792441.46	
10243949	a)	Furniture & Stocks	172581.08	6965022.54
191410	b)	Bank vehicles	1/2301.00	0303022.34
	12.	OTHER ASSESTS(TO BE SPECIFIED)	200404.74	
188865	a)	Books for sale	193401.74	19683.70
19684	b)	Library	0.00	19003.70
28433	c)	Subsidy recoverable	0.00	
622844	d)	Stationery in stock	883160.55	243995.00
232980	e)	Securities	0.00	243995.00
3368	f)	Advances recoverable	0.00	10116752.30
11371348	g)	Sundry debtors	40500000 00	10110752.50
8000000	h)	Income tax paid in advance	12500000.00	
52655318	i)-	Income tax recoverable	12201570.00	
168500	j)	Housing Board Flats(EWS)	168500.00	37504.00
37504	k)	Cash stolen		126757.00
148638	1)	Prepaid expenses	4740572.75	120731.00
4700131	m)	Advance Premium paid on Govt.Security	y 4748573.75 631046.75	
261198 .	n)	GST Inward credit	0.00	
4787	0)	Shortage of furniture	27051.44	
27051	p)	Secretary pay fund recoverable	1359124.02	
143591	q)	Suspence Account	840800.00	
238000	r)	ATM Acqiore settlement account	135074725.00	1
135074725	s)	Assets of ICDP Bhiwani		
2284404	t)	DEAF remitted to RBI	2284404.00 4828495.30	
	u)	Reco.From Govt.of HR under OTS	432500.00	
	v)	Festival advance to STAFF	1200000.00	187918044.55
1200000	r)	Robbery of Cash of BO.Milkpur		
3693852	13.		IN \$ 3093032.00	3033032.00
		SATISFACTION OF CLAIM		
		(STATE MODE OF VALUATION)	Dept of the State of	
	15 5	14. PROFIT & LOSS	Brown No.	

19164232051 GRAND TOTAL 19720415984.87 19720415984.87 (Kuldeep kumar) (Jagdish Prashad) (Priyavrit Chhillar) (Suresh Pal) Asst.Manager General Manager

(Smt.Sunita Dhaka) ARCS,Bhiwani (Sh.Banshi Lal) DRCS,Bhiwani (Sh.Naresh Kumar Tanwar) General Manager,Harco Bank

जन-जन में संदेश पहुंचाना है, ऊर्जा को बचाना है। The Briwani Lentra Go-up. Pank Ltd

192077.08 192077.31

191977.65

GENERAL MANAGER

973.49

Reports of the auditors:

We the undersigned Auditors of the Bhiwani Central Coop.Bank Ltd;Bhiwani report on Balancesheet of the bank as on 31st March 2021. We have examined the foregoing balancesheet of the Bhiwani Central Coop.Bank Ltd;Bhiwani as on 31st March 2021, the profit & loss account of the Bank for the year ended on that date with accounts relating to their Head Office and returns submitted and certified by the Branch Manager whichhave been incorporated in the foregoing Balance sheet and accounts.

WE REPORT THAT:

- 1. In our opinion the balance sheet is a true and fair one containing all necessary particulars and is properly drawn up so as to exhibit a true and fair view of the affairs of the Bank according to the best of my information and explanations given to us and shown by the books of the bank subject to our Audit Report.
- 2. Where we have called for any explanation or information such explanation given to us and have been found satisfactory.
- 3. The transactions of the bank which have to come to our notice have been with in the competence of the bank.
- 4. The returns received from the branches of the Bank have been found adequate for the purpose of our audit.
- The Profit & loss account shows a true balance of profit for the year covered by such accounts subjects to observations in the Audit Report.
- In our opinion the Balance sheet and Profit & Loss Account are drawn in conformity with the Laws & prudential norms, income recognition, assets classification and provisioning norms have been adopted as per RBI instructions.
- 7. In our opinion the books of accounts have been kept by the Bank as required by law. Subject to our separate audit report.

CERTIFIED AS PER CERTIFICATE ON BALANCE SHEET
MANISH KUMAR AND ASSOCIATES
Chartered Accountants
FRN-026140N,
Reg.office Charkhi Dadri

THE BHIWANI CENTRAL

Profit & Loss Account for

Previous year's Figure 2019-20	Expenditure	Amount 2020-2021	Total
The state of the s	1. INTEREST PAID ON	2020-2021	
70007070	a) On Deposit	782274250.26	
793837270	b) Borrowing	203270462.00	985544712.26
.174238996	2. SALAIES, ALLOWANCES		
	AND PROVODENT FUND		
	a) Establishment	106221263.75	
116193940	b) Provident fund contribution	6569013.00	*
6628012	c) Administrative PF charges	313092.00	
276159	d) Medical Charges	745486.00	
1268195	e) TA & DA to Staff	171715.00	
310044	f) Training Charges	0.00	
7080		132825.00	
152480	g)Token Gift	0.00	114153394.75
4500000	h)LTC		
	3.DIRECTORS & OTHER LO	CAL	
	COMMITTEE MEMBERS FEE	CX	
	ALLOWANCES	0.00	
	a) Director training expenses	0.00	0.00
00	b) TA to Director		0.00
	4. RENT, TAXES INSURANC	EAND	
	LIGHTING ETC.	23556412.74	
5700000	a) income tax		
1120016	b) Electricity	1108352.00	
1907687	c) Rent paid	1955725.00	
1272186	d) Insurance	1513870.67	
10592431	e) DICGC Premium	15092141.00	43226501.41
111375	f) House Tax	0.00	487300.00
528648	5. LAW CHARGES	487300.00	407300.00
	6. POSTAGE, TELEPHONE	The state of the s	
	CHARGES	004400 00	
313020	a) Telephone	384482.00	420335.00
50037	b) Postage	35853.00	
0000	7. AUDIT FEE	200700.00	200700.00
	8. DEPRECIATON & REPAI	R	
	TO PROPERTY		
	a) Building Furniture & Fixtu	re 4729168.05	
2480056	a) Building Furtillate & Fixed	30455.00	4759623.05

COOP. BANK LIMITED, BHIWANI the year ending 31.03.2021

Previous year's Figure 2019-20	s Expenditure		Amo 2020-2		Totai
	9. STATIONERY, PRINTING A	ND			
	ADVERTISEMTN CHARGES				
621978	a) Stationery & Printing	612968.72			
135117	(v) A - 1, 1!	121179.00	70.4		
36000000	10. PROVISON FOR NPA	38200000.00	7341		
	11. LOSS ON SALE OF NON	00200000.00	3620	00.00000	
	BANKING ASSETS				
	12. MISC (OTHER) CHARGES				
707638	a) Contribution to comman cadr	e fund 87602	10 00		
1174226	b) General Charges	13073			
161469	c) Business promotion / meeting	18156			
6426	d) Bank Charges	1/1/20			
1410236 -	e) Recovery compaign (Geep hi	re & Diacell		005.00	
154373	f) Hiring charges/Expenses for	Cash Van		925.00	
0 .	g) Maintenance of Bank Vehicle	S S	5845		
30687	h) Diesel for bank vehicle		3334		
1741	i) Annual membership fee banker cli	ub/NAESCOR	0.00	J.00	
1000	J) Contribution to HARCO FED		1000.	00	
7306420	k) Computrization/CBS Expense	S		6298.00	
2200000	Provision for Leave incashme	nt	0.00	290.00	
	m) Loss for sale funiture		8798.	10	
7700	n) Annual membership fee for CI	С .	41025		
15000	o) Hiring Charges of Generator		10800		
8762	p) Coop day celeberation		11000		
06755	q) ATM/POS/ECOM Charges		18931		
59378	r) Diesel for Bank Generator				
9517	s) Annual Maintenance Charges		26901		
0159	t) Confirance meeting charges		14586		*
0860997	u) Service tax/GST		60285		
500000	v) Provision for Gratuity		114088	013.70	
)48528	w) Premium Paid on Govt. Securit	ies 106601		2004075	0.44
10/1184	13. NET PROFIT	261051		2884673	
222740700	GRAND TOTAL	124267		26105130	08.0

THE BHIWANI CENTRAL COOP. BANK LIMITED, BHIWANI

Profit & Loss Account for the year ending 31.03.2021

Previous year's Figure 2019-20	Expenditure		Amount Total 2020-2021
	INCOME		
	1. INTEREST AND DISCOU	TV	
542603509	a) On loan to societies	595724847.10	,
527011062	b) On investment	556782849.63	
68133704	c) On loan to individual	55103690.75	
17539216	d) On loan to Sugar Mill under		572.00
62528458	e) Intt. Subvension Rec. from		
3794504	2. COMM., EXCH. & BROKE		97.74 4960097.74
0	3. SUBSIDY & DOINATION	0.00	
0	4. PROFIT OF SALE ON	0.00	0.00
	FURNITURE AND FIXTURE		
2000	5. OTHER INCOME	0007040 00	
2000	a) Dividend received	6297646.00	
1120240	b) other income (Miss Income Support from NABARD for un	The state of the s	7785442.18
	Income Tax Refunded	ider CBS	0.00
	6.Balance of Provision		0.00
1 1	7. LOSS IF ANY		
	7. 2000 II ANT		
1222740700	GRAND TOTAL	1242678577.4	0 1242678577.40
(Kuldeep kuma	ar) (Jagdish Prashad)	(Priyavrit Chhill	ar) (Suresh Pal)
Clerk	Jr.Accountant	Asst.Manager	General Manager
(Smt.Sunita Dr	naka) (Sh.Bansi La	(Sh N	aresh Kumar Tanwar)
ARCS, Bhiwan			ral Manager Harco Bank
7.1.00, Brilwan	, DINOS, BINW	ani Jene	rai manager riaroo barik
to the backets			
Certified	as per certificate on Balance	e Sheet NECER	GENERAL MA
MANIS	SH KUMAR AND ASSOCIATE	S	
Cha	artered Accountants	שטג רות	A .qo-oJ lentnaJ inawill anl

FRN-026140N,

Reg.office Charkhi Dadri

The Bhiwani Central Co-op. Bank Ltd

GENERAL MANAGER

1			
	Notes on accounts as on 31st March 2021 (vide RBI/2005-2006/178/RPCD.CO.REBO Particulars Investments-(only SLR)- with break up		
	as on 31st March 2021 (vide RPURSAL COOP, BANK LTD	w-1	
	Sr.No.	BHIWANI.	
	Investment .	.NO.44/07.38.03/DAT	FD so so
	Investments-(only SLR)- with break-up category-under current SLR investment		SU 10.18.2005
	category und and current SLR invest		
	Ule tollows deliciti Catore deposit	are invested towards. Bank & Govt S.	ardo F
		X Bank & Govt S	ACTIVITIES BOTTON
	(a) Book value and face value of investments (Further, as regards.		yournes.
	(b) Market value and face value of investments (Further, as regards non-SLR investment, instructions for a largedy issued vide RBI circular RPCD.CO.RF.BC.No.65/0 Advances to directs		
	dilead.	28471.	10
	2 2003-2004 dated Februar RPCD CO DE Structions for o	lisclosus	
	Advances to directors to direct	07 02 02	
	2003-2004 dated February 23,2004 should be strictly adherent interested. (a) Fund-based (b) Non-fund based	ered to)	
	(a) Fund-based (b) No. 100 (a) Fund-based	nich the	
	3 (b) Non-fund based/au	orr triey	
	(b) Non-fund based(guarantees,L/C etc.) Cost of Deposits-Average cost of deposits. (a) Gross NPAs	0.00	
- 1	NPAs. NPAs.	0.00	- 1
	(a) Gross NPAs	0.00	1
		5.84%	- 1
	(c) Percentage of gross NPAs to total advances and Movement of NPAs 6	2000	1
	(d) Percentage of gross NPAs to total advances and Movement of NPAs 6 Profitability.	2809.18	1
- 11	Movement of NPAs to net advances and Profitability	281.89 2.86%	11
	Profitability.	0.30%	11
	(b) Non-income as a por-	0.29%	1 2
	(a) Interest income as a percentage of working funds. (b) Non-interest income as a percentage of working funds. (c) Operating profit as a percentage of working funds. (d) Return on Assets	0.2570	1 6
	(c) Operating profit as a percentage of working funds. (d) Return on Assets (e) Business (Deposits+Adv.	6.42%	
	(d) Return on Assets (e) Business (e) Busin	0.07%	1
		0.13%	1 1
7	(f) Profit per employee Provisions (Deposits+Advances) per employee	0.13%	11
	Idi Provini	3515.62	11
11	(b) Provisions on NPAs required to be made (c) Provisions required to be made	3 00	
	(c) Provisions on NPAs actually made taken into income account, gratuity fund, provident fund account fund a		1 6
	taken into income account, gratuity fund, provident fund, arrea into income actually made in respect of overdue interes (d) Provisions actually made in respect of interest into income account etc.	1892.05	1
11	in reconstitution in respect of overder	2527.29	and the second
	(d) Provision of inter-branch fund, provident funderes	it 0.00	
	in reconciliation of inter-branch account etc. (d) Provisions actually made in respect of interest into income account made in respect of interest into income account made in respect of interest into income account made in respect of overdue interest.	rs	
1	room account grate a speci of overdue		
1	(d) Provisions actually made in respect of overdue interest taken into income account, gratuity fund, provident fund, arreat into income account, gratuity fund, provident fund and arrears reconciliation of inter-branch account. (e) Provisions required to be made on depreciation in investments (f). Provisions actually made on depreciation in investments (a) Towards NPAs	0.00	
8	(f) Provisions required to be made on depreciation in investments (a) Towards NPAs (b) Towards NPAs	in	
. 0	Movement in actually made on depreciation in investigation		
	Movement in provisions (a) Towards NPAs (b) Towards	s. 0.00	1 8
	(D) [Owards 1	0.71	
	(b) Towards depreciation on investments (c) Towards standard assets (d) Towards all other is		
9	(d) Towards standard assets Amount transfer to RBI under DEAE	527.29	
10	Amount Other Items	0.74	
11	Payment of insurance under DEAF Solve	81.67	
12	Amount transfer to RBI under 7 above Payment of insurance premia to the DICGC included information of the DI	0.00	
77. *	Payment of insurance premia to the DICGC, including arrears, if any inter-branch accounts	22.84	Service Control of the Control of th
	or arrears in reconciliation and any.	0.00	The state of the s
	Information on extent of arrears in reconciliation of inter-bank and	0.00	
		0.00	
	प्यासी दान		