

Punjab & Maharashtra Co-op Bank Ltd.
Balance Sheet as at March 31, 2021

(Amount in '000)

	CAPITAL & LIABILITIES	SCHEDULE	31.03.2021	31.03.2020
			Audited	Audited
1	CAPITAL	1	2,941,026	2,940,981
2	RESERVES AND SURPLUS	2	(35,424,890)	(31,312,603)
3	DEPOSITS	3	105,354,596	107,271,173
4	BORROWINGS	4	2,792,418	2,792,418
5	BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As per Contra)		2,239,115	2,385,640
6	OVERDUE INTEREST RESERVE (As per Contra)		55,020,571	45,823,072
7	OTHER LIABILITIES & PROVISIONS	5	2,488,380	2,890,787
	TOTAL		135,411,216	132,791,468

	ASSETS	SCHEDULE	31.03.2021	31.03.2020
			Audited	Audited
1	CASH AND BALANCE WITH RESERVE BANK OF INDIA	6	3,767,172	3,688,018
2	BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	7	1,554,144	3,815,327
3	INVESTMENTS	8	23,503,954	23,265,388
4	ADVANCES	9	41,230,254	44,727,826
5	BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per Contra)		2,239,115	2,385,640
6	OVERDUE INTEREST RECOVERABLE (N.P.A) (As per Contra)		55,020,571	45,823,072
7	FIXED ASSETS	10	4,438,186	4,752,383
8	OTHER ASSETS	11	3,657,820	4,333,814
	TOTAL		135,411,216	132,791,468
	CONTINGENT LIABILITIES	12	2,968,523	3,865,970

Significant Accounting Policies and Notes forming part of accounts are integral part of the financial Statement

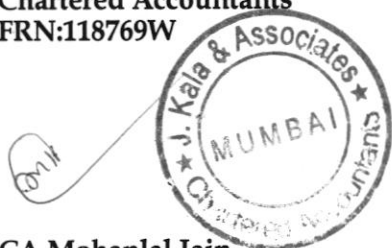
For Identification

In terms of our Separate Report

For J. Kala & Associates

Chartered Accountants

FRN:118769W



CA Mohanlal Jain
Partner

Membership No. 070341

Date: September 21, 2021

UDIN: 21070341AAAA606801



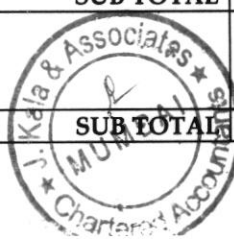
Surinderpal Singh
Chief Executive Officer

A. K. Dixit
Administrator

Punjab & Maharashtra Co-op Bank Ltd.

(Amount in '000)

		31.03.2021	31.03.2020
		Audited	Audited
SCHEDULE 1 - CAPITAL			
	Authorised Capital (200,000,000 Shares of Rs. 25/- each)	5,000,000	5,000,000
	Subscribed & Paid up Capital	2,941,026	2,940,981
	Amount Called up	2,941,026	2,940,981
	(11,71,81,531 Shares of Rs. 25/- each) (Previous Year 11,71,79,758 Shares of Rs. 25/- each)	2,929,539	2,929,494.00
	Share Capital (Pending Allotment)	11,487	11,487.00
SCHEDULE 2 -RESERVES AND SURPLUS			
I.	General Reserve Fund	918,501	918,501
	Add:- Additions during the year	8,353	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	926,854	918,501
II.	Statutory Reserve Fund	1,884,662	1,884,130
	Add:- Additions during the year	-	532
	Less:- Deductions during the year	-	-
	SUB TOTAL	1,884,662	1,884,662
III.	Members Welfare Fund	51,990	52,040
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	50
	SUB TOTAL	51,990	51,990
IV.	Staff Welfare Fund	38,537	38,537
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	38,537	38,537
V.	Dividend Equilisation Fund	6,115	6,115
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	6,115	6,115
VI.	Building Fund Reserve	751,368	751,368
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	751,368	751,368
VII.	Charity Fund	36,720	36,720
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	36,720	36,720
VIII.	Investment Fluctuation Fund	756,464	756,464
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	756,464	756,464
IX.	Contingent Provision Against Standard Assets	55,901	335,200
	Add:- Additions during the year	6,701	6,701
	Less:- Deductions during the year	8,335	286,000
	SUB TOTAL	54,267	55,901
X.	Provision for Restructured Advances	8,163	8,163
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	5,112	-
	SUB TOTAL	3,051	8,163
XI.	Bad & Doubtful Debts Reserve	30,048,200	1,346,500
	Add:- Additions during the year	2,000	28,701,700
	Less:- Deductions during the year	7,100	-
	SUB TOTAL	30,043,100	30,048,200



			(Amount in '000)
XII.	Provision for Other Contingent Liabilities	10,615	10,615
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	10,615	10,615
XIII.	Reserve Fund for Unforeseen Losses	671,354	671,354
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	671,354	671,354
XIV.	Special Reserve u/s 36(1)(viii)	23,400	23,400
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	23,400	23,400
XV.	Investment Depreciation Reserve	2,622	22,326
	Add:- Additions during the year	75	-
	Less:- Deductions during the year	-	19,704
	SUB TOTAL	2,697	2,622
XVI.	Revaluation Reserve	1,649,213	1,686,661
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	37,448	37,448
	SUB TOTAL	1,611,765	1,649,213
XVII.	Technology Development Fund	60,000	60,000
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	60,000	60,000
XVIII.	Net Open Foreign Currency Position	38,500	38,500
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	38,500	38,500
XIX.	Provision for Impaired Assets- NDCC	156	4,551
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	4,395
	SUB TOTAL	156	156
XX.	Staff Medical Fund	25,000	25,000
	Add:- Additions during the year	-	-
	Less:- Deductions during the year	-	-
	SUB TOTAL	25,000	25,000
XXI.	Profit and Loss Account (Previous Year)	(68,350,084)	996,945
	Loss Account (Current Year)	(4,071,421)	(69,347,029)
	SUB TOTAL	(72,421,505)	(68,350,084)
	GRAND TOTAL	(35,424,890)	(31,312,603)

