## AMANATH CO-OPERATIVE BANK LTD. (SCHEDULED BANK) CENTRAL OFFICE: `AMANATH HOUSE', # 43, HOSPITAL ROAD SHIVAJINAGAR, BANGALORE -560 001.

	Interest on Advances & Discount		31.03.2021
2 1		1,28,71,800.08	1,22,20,469.88
~ I'	Income from Investments	4,40,31,495.32	5,17,25,364.27
3 (	Commission Exchange & Brokerage	4,990.00	699.00
4 /	Miscellaneous Income	6,60,21,159.44	8,85,61,777.50
5 I	Excess Provision Written Back	17,50,670.00	26,40,000.00
6	Excess of Expenditure over Income	-	3,71,03,433.50
	TOTAL	12,46,80,114.84	19,22,51,744.15
	EXPENDITURE		
1	Interest Paid on Deposits & Borrowings etc.	2,57,55,190.02	3,02,66,144.39
2 9	Salaries, Allowances & Provident Fund	4,03,07,948.82	5,17,56,521.99
3	Rent, Tax, Insurance, Lighting etc.,	1,59,28,439.40	1,80,97,779.11
4 I	Law Charges	4,34,479.00	3,23,269.00
5 I	Postages, Telegrams & Telephones Charges	2,75,708.10	2,64,079.23
6	Audit Fee	3,30,400.00	3,89,400.00
7 [	Depreciation & Repairs to Bank Property	42,15,962.67	39,34,307.84
8	Stationery, Printing & Advertisement etc.,	32,50,598.43	6,92,011.69
9 (	Other Expenditure	72,07,163.52	62,24,204.20
10 I	Provisions / Amortizations of Investment	39,84,772.60	4,65,735.72
11	Prior Period items	1,92,340.00	7,98,38,290.98
12 I	Excess of Income over Expenditure	2,27,97,112.28	-
	TOTAL	12,46,80,114.84	19,22,51,744.15

# PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

	PROPERTY & ASSETS		YEAR ENDED 31.03.2022 Rs.	YEAR ENDED 31.03.2021 Rs.
1	Cash:			
	In hand with Reserve Bank of India, State Bank of			
	India and its Subsidiaries, Notified Banks			
	State Co-op Bank and Central Co-op Bank		7,40,19,306.53	5,56,64,739.84
2	Balances with other Banks			
	i) Current Depostis	2,50,56,240.67		44,26,702.07
	ii) Savings Bank Deposits	Nil		Nil
	iii) Fixed Deposits:			
	a ) With the Karnataka State Co-op Apex Bank Ltd	6,25,00,753.00		7,70,00,753.00
	b) With B.D.C.C. Bank Ltd.			
	c) With S.B.I and its Subsidiaries & notified Banks	11,78,12,044.00		41,37,80,811.00
			20,53,69,037.67	-
3	Money at Call and Short Notices			-
4	Investments:			
	i) In Central & State Government Securities	37,18,66,728.00		21,85,79,520.17
	(at Book value)			
	(FV=3713.90 lacs MV= 3654.22 lacs)			
	iii) Share in Co-operative Institutions	30,00,000.00		30,00,000.00
	iv) Other Investments:(Mutual Fund)	5,00,000.00		5,00,000.00
	a) Statutory Reserve Fund Invst, with			
	i) The K.S.C.Apex Bank Ltd	9,98,50,000.00		9,98,50,000.00
	ii) B.D.C.Central Bank Ltd.	7,76,010.00		7,76,010.00
			47,59,92,738.00	
5	Investment out of the Principal /Subsidiary			
6	Deaf Amount Receivable (RBI) As per contra		41,68,642.74	25,43,460.62
7	Advances:			
	i) Short Term Loans	14,76,99,670.83		18,05,23,507.20
	ii) Medium Term Loans	6,22,02,683.50		6,22,79,389.92
	iii) Long Term Loans	7,90,64,867.08		5,00,57,121.51
	A) Amount of Rs.541169000.00			
	to be recovered as on 30-06-2006 from the			
	persons held responsible for			
	committing misappropriation in sanctioning			
	benami loans and causing loss to the Bank			
	as per Orders passed U/s 68 of KCS ACT			
	dated 01-09-2007			
	i)Amount to be recovered as on 30-06-2006	54,11,69,000.00		54,11,69,000.00
ĺ	from the persons held responsible			

	for committing misappropriation in sanctioning			
	benami loans and causing loss to the Bank			
	as per Orders passed U/s 68 of KCS ACT			
	dated 01-09-2007			
			83,01,36,221.41	0.00
8	Overdue Interest Reserve as per Contra			
	II) On loans & advances:	36,08,30,000.00		36,08,30,000.00
	A) Amount of Interest Rs.36,08,30,000-00			
	to be recovered as on 30-06-2006 from the			
	persons held responsible for			
	committing misappropriation and causing			
	loss to the Bank as per Orders passed			
	U/s 68 of KCS ACT dated 01-09-2007			
	B) On Loans & Advances	13,30,94,93,564.72	13,67,03,23,564.72	11,87,77,49,505.91
9	Bills Receivable being Bills Collectionas per Contra			
10	Branch Adjustment		_	11,30,740.41
11	Premises:			,,-
	Land and Building			
	At Cost	11,90,76,946.75		-
	Less: Depreciation	7,40,49,136.75		-
			4,50,27,810.00	4,73,97,694.00
	Vacant site at Cost (Belgaum Branch)		4,91,325.00	4,91,325.00
	Appreciation of Land & Building			
	At appreciated value	14,36,54,203.00		
	Less: Depriciation	9,33,75,230.00		
			5,02,78,973.00	5,74,61,683.00
12	Other Assets:		5,93,72,732.26	3,74,41,740.56
13	Members Reserves A/c as per Contra		24,09,689.30	24,09,689.30
14	Non-Banking Assets:		4,13,77,689.31	4,13,35,432.31
15	Profit and Loss Account:			
	ACCUMULATED LOSS FOR THE YEAR 2021-22	91,30,63,505.63	91,30,63,505.63	93,58,60,617.91
16	Interest Concession & principal waiver			
	in O.T.S. recoverable as per Contra			
	under Audit objection.	54,94,94,471.12	54,94,94,471.12	54,94,94,471.12
17	Migration Difference		1,17,91,798.26	
	TOTAL		16,93,33,17,504.95	15,62,17,53,914.85
18	Contingent Liabilities:		33,000.00	65,500.00
	Outstanding Liabilities for Guarantees issued			

Sd/-

VENUGOPAL. D. H CHIEF EXECUTIVE OFFICER

> Sd/-YAKUB SHARIFF DIRECTOR

Sd/-ABDUL AZEEM B. J DIRECTOR

> Sd/-S A KABEER PRESIDENT

for H.K.VEERBHADDRAPPA & CO CHARTERED ACCOUNTANTS Firm Regn. No.004578S Sd/-(ARRVVIND KUBSAD) PARTNER M.NO.085618 STATUTORY AUDITORS

UDIN 22085618AOJZJA2693

### <u>CERTIFICATE</u>

We have audited the accounts of the Amanath Co-operative Bank Ltd., Amanath House, No.43, Hospital Road, Shivajinagar Bangalore 560 001 and its 15 branches, for the Financial Year 2021-22. We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purposes of our audit. In our opinion and to the best of our knowledge and according to the explanations given to us, subject to the observations contained in our Independent Auditors Report and Long Form Audit Report appended herewith, the Balance Sheet, the Profit and Loss Account and of the Bank gives a true and fair view of the state of Affairs of the Bank, Profit for the year ended 31-03-2022.

For H.K.VEERBHADDRAPPA &CO CHARTERED ACCOUNTANTS Firm Regn. No. 004578S

> Sd/-(ARRVVIND KUBSAD) PARTNER M. NO. 026709 STATUTORY AUDITORS UDIN 220856181AOJ2JA2693

Place:Bengaluru Date:30 JULY 2022

Place: Bangalore Date: 30/07/2022

## AMANATH CO-OPERATIVE BANK LTD. (SCHEDULED BANK) CENTRAL OFFICE: `AMANATH HOUSE', # 43, HOSPITAL ROAD SHIVAJINAGAR, BANGALORE -560 001.

### BALANCE SHEET AS ON 31ST MARCH, 2022

	CAPITAL & LIABILITIES		YEAR ENDED 31.03.2022 Rs.	YEAR ENDED 31.03.2021 Rs.
1	Capital		67,98,66,350.00	67,94,23,950.00
2	Reserves & Surplus		98,91,99,985.69	99,73,53,581.09
3	Principal/Subsidiary State Partnership Fund Account		NIL	NIL
4	Deposits & Other Accounts		95,69,19,756.82	1,05,70,34,920.04
5	Borrowings		NIL	NIL
6	Bills for Collection being Bills Receivable as per Contra		-	-
7	Branch Adjustments		1,58,24,580.61	
8	Overdue Interest Reserve as per Contra II) On loans & advances:	2/ 00 20 000 00		24 00 20 000 00
	A) Amount of Interest Rs.36,08,30,000-00 to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007	36,08,30,000.00		36,08,30,000.00
	B) On Loans & Advances	13,30,94,93,564.72		
			13,67,03,23,564.72	11,87,77,49,505.91
9	Interest Payable (On Deposits)	8098325.27	80,98,325.27	2,94,64,357.86
10	Other Liabilities:		5,70,12,138.68	6,54,49,978.91
11	Members Reserves A/c as per Contra	24,09,689.30	24,09,689.30	24,09,689.30
12	Deaf Amount Received (RBI) As per contra		41,68,642.74	25,43,460.62
13	Interest Concession & principal waiver in O.T.S. recoverable as per Contra under Audit objection.	54,94,94,471.12		
		, , , . , <del>.</del>	54,94,94,471.12	54,94,94,471.12
	TOTAL		16,93,33,17,504.95	15,62,17,53,914.85
14	Contingent Liabilities: Outstanding Liabilities for Guarantees issued		33,000.00	65,500.00

#### AMANATH CO-OPERATIVE BANK LTD. (SCHEDULED BANK) CENTRAL OFFICE: 'AMANATH HOUSE', # 43, HOSPITAL ROAD SHIVAJINAGAR, BANGALORE -560 001.

	PROFIT AND LOSS ACCOUNT FOR THE	YEAR ENDED 31ST MA	RCH, 2018
	INCOME	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
1	Interest on Advances & Discount	107,557,606.78	17,007,928.17
2	Income from Investments	71,952,834.00	155,163,525.50
3	Commission Exchange & Brokerage	(554.00)	(2,934.00)
4	Miscellaneous Income	83,049,463.63	675,303.56
5	Excess provision in IDR Written Back	-	505,000.00
6	Excess provision Written Back	63,838,307.00	
7	Net Loss carried to Balance Sheet		68,017,005.39
	TOTAL	326,397,657.41	241,365,828.62
	EXPENDITURE		
1	Interest Paid on Deposits & Borrowings etc.	35,448,907.14	94,398,771.78
2	Salaries, Allowances & Provident Fund	40,401,694.96	96,619,787.75
3	Rent, Tax, Insurance, Lighting etc.,	12,656,623.00	15,676,571.26
4	Law Charges	13,749,101.00	(54,597.12)
5	Postages, Telegrams & Telephones charges	373,796.30	581,744.61
6	Audit Fee	463,740.00	500,000.00
7	Depreciation & repairs to Bank Property	4,474,575.98	3,987,403.37
8	Stationery, Printing & advertisement etc.,	736,941.59	4,978,905.95
9	Other Expenditure	9,570,682.17	3,858,784.02
10	Provisions / Amortizations of investment	168,169.00	20,818,457.00
11	Excess of Income over Expenditure	208,353,426.27	
	TOTAL	326,397,657.41	241,365,828.62

#### AMANATH CO-OPERATIVE BANK LTD. (SCHEDULED BANK) CENTRAL OFFICE: 'AMANATH HOUSE', # 43, HOSPITAL ROAD SHIVAJINAGAR, BANGALORE -560 001.

BALANCE SHEET AS ON 31ST MARCH, 2018

	31.03.2017	YEAR ENDED 31.03.2018 Rs.		CAPITAL & LIABILITIES	
	74,221,125.00	475,073,800.00		Capital	1
5	1,145,432,324.92	1,072,865,879.22		Reserves & Surplus	2
6	NIL	NIL		Principal/Subsidiary State Partnership Fund Account	3
ľ	1,530,002,902.27	1,286,666,050.17		Deposits & Other Accounts	4
	NIL	NIL		Borrowings	5
	762,867.00	-		Bills for Collection being Bills Receivable as per Contra	6
	20,500,435.57	3,754,044.41		Branch Adjustments	7
				Overdue Interest Reserve as per Contra	8
				II) On loans & advances:	
				A) Amount of Interest Rs.36,08,30,000-00	
				to be recovered as on 30-06-2006 from the	
				persons held responsible for	
				committing misappropriation and causing	
				loss to the Bank as per Orders passed	
			360,830,000.00	U/s 68 of KCS ACT dated 01-09-2007	
			7,393,210,121.04	B) On Loans & Advances	
F	6,724,136,452.84	7,754,040,121.04			
	31,630,017.75	29,348,941.85		Interest Payable (On Deposits)	9
7	680,016,876.40	114,886,190.64		Other Liabilities:	10
	2,409,689.30	2,409,689.30	2,409,689.30	Members Reserves A/c as per Contra	11

12	Share Application Amount (Escrow A/c) As per Contra		196,841,479.00	
13	Interest Concession & principal waiver			
	in O.T.S. recoverable as per Contra			
	under Audit objection.	550,494,471.12		
			550,494,471.12	719,986,663.12
	TOTAL		11,486,380,666.75	
				10,929,099,354.17
14	Contingent Liabilities:			
	Outstanding Liabilities for Guarantees issued		91,500.00	104,500.00

PROPERTY & ASSETS         YEAR ENDED 31.03/2013         YEAR ENDED 31.03/2013         Land and R 31.03/2013         Land and R 31.03/2013 <th< th=""><th></th><th></th><th></th><th></th><th></th><th>10</th><th>Premises:</th></th<>						10	Premises:
				YEAR ENDED	YEAR ENDED		Land and Bu
1         Cash: In Fard with Reserve Bank of India, State Bank of Nill and its Subsidiares, Notified Banks State Co-op Bank and Central Co-op Bank         107,202,271.88         176,479,233.54           2         Balances with other Banks Di Current Deposits         78,057,165.13         242,316,044.15         44,000,000,000           1) Savings Bank Deposits: a) Vith the Karnataks State Co-op Apex Bank Ltd.         78,057,165.13         242,316,044.15         11         Other Assett           2) With B D.C.C. Bank Ltd.         310,276,596.00         261,890.00         11         Other Assett           3) With the Karnataks State Co-op Apex Bank Ltd.         310,276,596.00         261,890.00         11         Other Assett           4         Investments: 0 Non-yat Call and Short Notices         115,000,000.00         170,000,000.00         10         10.5 Interest Con in O.T.S. rec under Audit.           4         Investments: 0 Shate in Co-operative Institutions in O.T.S. rec under Audit.         3,000,000.00         3,000,000.00         18         Contingent L Outstanding           5         Investments: 1) Short Firm Loans 1) Medium Tem Loans 1) Amount Res Sc2966971.79         561,51,493.39         511,71,493.39         511,711431.51           6         Advances: 1) Short Tem Loans 1) Amount Res Sc2966971.79         565,663,874.09         56296671.79         Veh have audited th jingaar Baragations 5 explanation, which as per Orden passed Uis 68 of KCS AC		PROPERTY & ASSETS		31.03.2018	31.03.2017		At Cost
In Indry with Reserve Bank of India, State Bark of India and its Subsidiaries, Notified Banks         107.202.271.89         176.479.233.54           2         Balances with other Banks State C-oop Bank and Central C-oop Bank III Courtent Deposits         78.057.165.13         242.316.044.15           2         Balances with other Banks IIII Fixed Deposits         78.057.165.13         242.316.044.15         11           3         With the Karnataka State Co-op Apex Banks         88.115.753.00         88.115.753.00         121           4         With the Karnataka State Co-op Apex Banks         310.276.906.00         261.890.00         13           5         Money at Call and Short Notices         15.000.000.00         170.000.000.00         107.000.000.00           6         Money at Call and Short Notices         3.000.000         3.000.000.00         10         16         Continue Accell Accell Multure           1         Investments: III State Covernment Securities IIII State Secore Fund Invest, with IIII State Secore Fund Invest, with IIIII State Secore Fund Invest, with IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII				Rs.	Rs.		Less: Depre
Bark of India and its Subcidiaries, Notified Banks State Coop Bank and Central Coop Bank         107.202.271.89         176.479.233.54         Appreciation Appreciation 242.316.044.15           Balances with other Banks I) Current Deposits         78,057,165.13         242.316.044.15         Image State 242.316.044.15           I) Swings Bank Deposits         Nill         242.316.044.15         Image State 242.316.044.15         Image State 242.316.044.15           I) With B D.C. Co. Bank Ltd.         310.276.906.00         261.890.00         ACCUMULA ACCUMULA COLUMULA           I Image State Coop Representation Bank Ltd         110.726,076.00         261.890.00         Image State Coop State 201778           I Image State Coop Representation (FV=4150.00 lacs MV= 4130.37 lacs) IIII Other Assett IIII Contingent Lindices         15.000.000.00         170.000.000.00           IIII Central Bank Ltd         99.850.000.00         99.850.000.00         110           IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	1						
State Coop Bank and Central Coop Bank         107.202,271.89         176.479.233.54         A spercelaid           10 Gurent Deposits         78,057,165.13         242,316,044.15         Image: Coop Bank and Central Coop Bank         11         Other Assets           a) With the Manaka State Coop Apex Bank Ltd         88,115,753.00         88,115,753.00         261,890.00         11         Other Assets           b) With B.D.C.C. Bank Ltd.         310,276,906.00         261,890.00         -							Vacant site a
2         Balances with other Banks         1.0.urrent Deposits         78,057,165.13         242,316,044.15           i) Swarings Bank Deposits         Nill         242,316,044.15         11         Other Assett           i) With the Karnataka State Co-op Apex Bank Ltd         88,115,753.00         88,115,753.00         88,115,753.00         13         Non-Bankt           i) With the Karnataka State Co-op Apex Bank Ltd         310,276,906.00         261,890.00         14         Non-Bankt           3         Money at Call and Short Notices         15,000.000.00         170,000,000.00         100,000,000.00           3         Money at Call and Short Notices         15,000,000.00         170,000,000.00         10         10.276,896.00.00           3         Money at Call and Short Notices         11,076,170.00         590,499,393.00         10         15         Interest Conin O.T. Site on Conin O.T. Site on Concept and the state on the stat							Appreciation
1) Current Deposits         78,057,165.13         242,316,044.15           1) Savings Bank Deposits         Nill         11         Other Assett           1) With the Kamataka State Co-op Apex         88,115,753.00         88,115,753.00         11         Other Assett           1) With the Kamataka State Co-op Apex         88,115,753.00         88,115,753.00         88,115,753.00         11         Other Assett           1) With the Kamataka State Co-op Apex         88,115,753.00         261,890.00         261,890.00         11         AccuMUL           2) With the Kamataka State Co-op Apex         15,000,000.00         170,000,000.00         170,000,000.00         170,000,000.00         170,000,000.00         10         AccuMUL         AccuMUL         AccuMUL         AccuMUL         AccuMUL         AccuMUL         AccuMUL         AccuMUL         It         AccuMUL         AccuMUL         It         It         It         It         It         It         AccuMUL         It         AccuMUL         It         AccuMUL         It         AccuMUL         It         AccuMUL         It <t< td=""><td></td><td></td><td></td><td>107,202,271.89</td><td>1/6,4/9,233.54</td><td></td><td>At appreciate</td></t<>				107,202,271.89	1/6,4/9,233.54		At appreciate
ii) Savings Bank Deposits         Nil         Iii         Other Assett           a) With Nex Manakak State Co-op Apex Bank Ltd         88,115,753.00         88,115,753.00         88,115,753.00           a) With Nex Manakak State Co-op Apex Bank Ltd         310,276,906.00         261,890.00         14           b) Win B D, C. C. Bank Ltd.         310,276,906.00         261,890.00         14           c) With S D, and Its Subsidiaries & notified Banks         310,276,906.00         261,890.00         15           4         Investments:         15,000,000.00         170,000,000.00         170,000,000.00           4         Investments:         590,499,830.00         10         15         Interest Contrate Con	2						Less: Depric
iii) Fixed Deposits:         a) With the Kamataka State Co-op Apex Bark Ltd         B8,115,783.00         88,115,753.00         1         I/I With the Kamataka State Co-op Apex Bark Ltd         B8,115,783.00         88,115,753.00         1         I/I With the Kamataka State Co-op Apex Bark Ltd         1         Non-Banking           0         With the Kamataka State Co-op Apex Bark Ltd         310,276,906.00         261,890.00         261,890.00         201,718         1         Profit and Lt ACCUMULA 2017.18           1         Investments:         15,000,000.00         170,000,000.00         100,000,000.00         100,000,000.00         100,000,000.00           ii) O Entrait & State Covernment Securities (at Book value) (FV-4150.00 lacs MV = 4130.37 lacs)         3,000,000.00         3,000,000.00         3,000,000.00         16         Contingent Ltd           i) Share in Co-operative Institutions ii) Other Investments:         3,000,000.00         99,850,000.00         776,010.00         16         Contingent Log Vietanding           5         Investment cut of the Principal / Subsidiary iC/CI Bank ESCROW ACCOUNT         196,841,479.00         16         Contingent Log Vietanding         18           6         Advances:         86,312,686.57         98539829.96         48131077.85         Place Bengaluru Date: 06(08/2018           1) Mordium Tem Loans         41,033,039.35         511,51,493.39		· · · ·			242,316,044.15		
a) With the Kamataka State Co-op Apex Bank Ltd         88,115,753.00         88,115,753.00         1         1         1         Non-Banking Amountain State State State			Nil		-	11	Other Assets
Bank Ltd         Bank Ltd         Profit and Ltd.           b) With B.D.C.C. Bank Ltd.         310,276,906.00         261,890.00           1         Ar6,449,824.13         -           3         Money at Call and Short Notices         15,000,000.00         170,000,000.00           4         Investments:         -         590,499,333.00           in O. Central & State Government Securities         411,076,170.00         590,499,333.00           in O. T.S. rec         -         -           in Whethmethents:         -         -           i) D. Central & State Government Securities         3,000,000.00         3,000,000.00           iii O. T.S. rec         -         -           iii D. Share in Co-operative Institutions         3,000,000.00         -           i) D. Central Bank Ltd.         99,850,000.00         99,850,000.00           1) B.D. Central Bank Ltd.         99,850,000.00         -           5         Investment out of the Principal /Subsidiary         -           iCICI Bark ESCROW ACCOUNT         196,841,479.00         -           6         Advances:         98539822.96           i) Short Term Loans         65,115,1493.39         517,11631.51           ji Long Term Loans         541,129.33         511,51,493.39 </td <td></td> <td>iii) Fixed Deposits:</td> <td></td> <td></td> <td></td> <td>12</td> <td>Members Re</td>		iii) Fixed Deposits:				12	Members Re
b) With B.D.C.C. Bank Ltd.         310,275,906.00         261,890.00         ACCUMUL 2017-18           3         Money at Call and Short Notices         15,000,000.00         170,000,000.00         101,000,000.00           3         Money at Call and Short Notices         15,000,000.00         170,000,000.00         101,000,000.00           4         Investments:         10,015,117,00         590,499,393.00         101,015,117,00         101,015,117,00           ii) Share in Co-operative Institutions         3,000,000,00         3,000,000,00         3,000,000,00         100,000,000,00           ii) Share in Co-operative Institutions         3,000,000,00         99,8,50,000,00         100,000,000,00           ii) Share in Co-operative Institutions         3,000,000,00         99,8,50,000,00         100,000,000,00           ii) Share in Co-operative Institutions         3,000,000,00         99,8,50,000,00         100,000,000,00           ii) Doter Investments:         0         514,702,180,00         100,000,000,00           iii) Doter Investments:         99,850,000,00         99,8,50,000,00         100,000,000,00           iii) Doter Investment out of the Principal /Subsidiary         100,000,000,000,000,000,000,000,000,000			88,115,753.00		88,115,753.00	13	Non-Banking
c) With S B1 and its Subsidiaries & notified         310,276,906.00         261,890.00         ACCUMULA 2017.18           3         Money at Call and Short Notices         15,000,000.00         170,000,000.00         150,000,000.00         10.075, rec under Audit.           4         Investments: (at Book value) (FV=4150.00 lacs MV=4130.37 lacs) iii) Shore in C-operative Institutions         411,076,170.00         590,499,939.00         16         Contingent L Outstanding           ii) N Denter Investments: (a) Statutory Reserve Fund Invst, with i) The K. Sc Apax Bank Ltd         99,850,000.00         99,850,000.00         776,010.00           5         Investment Loans         66,312,688.57         98639829.96         48131077.85           1) Short Term Loans         96,312,688.57         98639829.96         48131077.85           1) Short Term Loans         511,51,593.39         511711631.51         Place Bengaluru Date: 0608/2018           A) Amount of Rs 582966971.79         565,063,874.09         56296971.79         Uet Heest of a in our indegendent committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         56296971.79         We have audited th in our indegendent cour indegendent cos Account and t Bank, Profit for the: cesplanation, which i and to the recovered as on 30.06-2006 from the persons held responsible for committing misappropriation in sanchicining benami loans and causing loss to the Bank as per Orde						14	Profit and Lo
Banks         476,449,824.13         15         16         16         16         16         16         16         16         16         16         16         16         16         16         16         16         17         16         17         18         18         17         18         17         18         18         17         18         18         17         18         18         17							ACCUMULA
3         Money at Call and Short Notices         476,449,824,13         -           4         Investments:         15,000,000,00         170,000,000,00           4         Investments:         15,000,000,00         170,000,000,00           (at Book value)         (FV=4150,00 laces MV=4130,37 laces)         590,499,339,00           (ii) Shart in Co-operative Institutions         3,000,000,00         3,000,000,00           (i) Other Investments:         3,000,000,00         3,000,000,00           (i) B.D.C.Central Bank Ltd.         776,010,00         776,010,00           5         Investment out of the Principal /Subsidiary         -           (C)Cl Bank ESCROW ACCOUNT         196,811,479,00         -           6         Advances:         96,312,688,57         98539829,96           (i) Short Term Loans         86,312,688,57         98539829,96           (i) Dong Term Loans         541,702,180,00         -           (i) Short Term Loans         96,312,688,57         98539829,96           (ii) Dong Term Loans         511,51,493,39         51711631.51           (i) Dong Term Loans         565,063,874,09         56296971.79           (i) De recovered as on 30-06-2006         565,063,874,09         56296971.79           (i) De recovered as on 30-06-2006 <t< td=""><td></td><td></td><td>310,276,906.00</td><td></td><td>261,890.00</td><td></td><td>2017-18</td></t<>			310,276,906.00		261,890.00		2017-18
3         Money at Call and Short Notices         15,000,000,00         170,000,000,00         170,000,000,00           4         Investments:         11,075,170,00         590,499,393,00         1         1         1         1         Chartral & State Government Securities (at Box Value)         590,499,393,00         1         1         1         Chartral & State Government Securities (at Box Value)         590,499,393,00         3,000,000,00         3,000,000,00         1         1         Chartral & State Government Securities (at Box Value)         3,000,000,00         3,000,000,00         3,000,000,00         1         1         Chartral & State Government Securities (at Box Value)         3,000,000,00         3,000,000,00         3,000,000,00         1         1         Chartral & State Government Securities (at Box Value)         3,000,000,00         3,000,000,00         1         1         Chartral & State Government Securities (at Box Value)         3,000,000,00         3,000,000,00         1         1         Chartral & State Government Securities (at Box Value)         1         Chartral & State Government Securities (at Box Value)         1         State Government Securities (at Box Value)         1         Chartral & State Government Securities (at Box Value)         1         Chartral & State Government Securities (at Box Value)         1         Chartral & State Government Securities (at Box Value)         1         State Government Securities	-	build		476 449 824 13		15	Interest Con
4         Investments:         4         Investments:         590,499,393.00           (at Book value)         590,499,393.00         590,499,393.00         18         Contrall as State Government Securities           (at Book value)         (FV-4150.00 lacs MV = 4130.37 lacs)         3,000,000.00         3,000,000.00         3,000,000.00           (i) Other Investments:         0 Statutory Reserve Fund Invest, with         99,850,000.00         99,850,000.00           (i) The K.S.C.Apex Bank Ltd         99,850,000.00         776,010.00         776,010.00           5         Investment Ltd.         776,010.00         776,010.00           6         Advances:         86,312,688.57         98539829.96           (i) Modium Term Loans         44,033,039.35         511,514.93.39         51711831.51           (i) Modium Term Loans         511,51,493.39         51711831.51         Place Bengaluru Date: 06/08/2018           (i) Auge Term Loans         565,063,874.09         562996971.79         to be recovered as on 30-06-2006         565,063,874.09         562996971.79           (i) Amount OR 562906971.79         in our Independent Loss Account and the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         746,561,095.40         Place Bengaluru Date: 06/08/2018           (i) Avances:         (i) Overdue Interest Reserve as per Contra         746,561	3	Money at Call and Short Notices		7 1	170.000.000.00		in O.T.S. rec
i) In Central & State Government Securities (at Book value) (FV-41500.01 loss MV-4130.37 loss) iii) Share in Co-operative Institutions a) Statutory Reserve Fund Invst, with a) Statutory Reserve Fund Invst, with i) B.D.C.Central Bank Ltd.         3,000,000.00 3,000,000.00 3,000,000.00 99,850,000.00 776,010.00	_	,		10,000,000.00	110,000,000.00		under Audit
(at Book value)         (at Book value)         16         Contingent L           (if V=4150.00 lacs MV=4130.37 lacs)         3,000,000.00         3,000,000.00         16         Contingent L           (ii) Share in Co-operative Institutions         3,000,000.00         3,000,000.00         3,000,000.00         16         Contingent L           (i) Other Investments:         a) Statutory Reserve Fund Invst, with         99,850,000.00         99,850,000.00         776,010.00           i) Ib C.C.Central Bank Ltd         99,850,000.00         776,010.00         776,010.00         176,010.00           ii) Ib Cong Tem Loans         86,312,688.57         98539829.96         48131077.85         19,850,002.06           ii) Long Tem Loans         96,312,688.57         98539829.96         511,51,51         98539829.96           ii) Long Tem Loans         511,51,99,39         51711631.51         98639829.96         100,002,002           A) Amount of Rs.582969671.79         541,319,39         51711631.51         98639829.96         100,002,002           totated 0-109-2007         JAmount of Rs.582969671.79         56296971.79         100,002,002         100,002,002           totate 0-109-2007         JAmount to Be resons held responsible for committing misapporpriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007 <td>-</td> <td></td> <td>411.076.170.00</td> <td></td> <td>500 /00 030 00</td> <td></td> <td></td>	-		411.076.170.00		500 /00 030 00		
(FV=4150.00 lacs MV = 4130.37 lacs)         3,000,000.00         3,000,000.00         3,000,000.00           iii) Share in Co-operative Institutions         3,000,000.00         3,000,000.00         3,000,000.00           iv) Oher Investments:         a) Statutory Reserve Fund Invst, with         99,850,000.00         99,850,000.00           i) The K S.C Apex Bank Ltd         99,850,000.00         99,850,000.00         -           5         Investment cut of the Principal Subsidiary         -         -           iCICI Bank ESCROW ACCOUNT         196,841,479.00         -           6         Advances:         98539829.96         48131077.85           i) Modium Tem Loans         86,312,688.57         98539829.96           ii) Long Tem Loans         541,51,493.39         511711631.51           ii) Long Tem Loans         511,51,493.39         511711631.51           b b recovered as on 30-06-2006 from the persons held responsible for commiting misappropriation is anctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         562960717.79           i Advances         aper Orders passed Uis 68 of KCS ACT dated 01-09-2007         746,561,095.40         -           7         Overdue Interest Reserve as per Contra         746,561,095.40         -		·	411,070,170.00		350,455,535.00		
iii) Share in Co-operative Institutions         3,000,000,00         3,000,000,00         Outstanding           iii) Other Investments:         a) Statutory Reserve Fund Invst, with         99,850,000,00         99,850,000,00         99,850,000,00           i) The KS: CApax Bank Ltd         99,850,000,00         99,850,000,00         776,010,00         776,010,00           i) The KS: CApax Bank Ltd         776,010,00         776,010,00         776,010,00         776,010,00           i         Investment out of the Principal /Subsidiary IC/CI Bank ESCROW ACCOUNT         196,841,479,00         6         Advances:         98539829.96           j) Short Fern Leans         96,312,688,57         98539829.96         48131077.85         Place Bengaluru Date: 06/08/2018           h) Amount to Res/S2896971.79         to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         56296971.79           i/ Amount to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation is sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         56296971.79         we have audited th jinoagr Tagnation, which in our Independent. Loss Account and the Bank, Profit for the sexplanation, which is a of the best of o in our Independent. Date: 0608/2018         Place: Bengal		· · · ·				16	Contingent L
iv) Other Investments: a) Statutory Reserve Fund Invst, with i) The K.S.C.Apex Bank Ltd         99,850,000.00         99,850,000.00           i) FL.S.C.Central Bank Ltd         99,850,000.00         776,010.00         776,010.00           5         Investment out of the Principal /Subsidiary ICICI Bank ESCROW ACCOUNT         196,841,479.00         -           6         Advances: i) Short Term Loans         86,312,688.57         98539829.96           i) Modum Term Loans         44,033,039.35         48131077.85           ii) Long Term Loans         511,51,493.39         511711631.51           b to recovered as on 30-06-2006 from the persons held responsible for committing misaperopriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         565296971.79           b nereovered as on 30-06-2006 from the persons held responsible for committing misaperopriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         565296971.79           corders passed Uis 68 of KCS ACT dated 01-09-2007         746,561,095.40         -         Place Bengaluru Loss Account and th Bank, Profit for the: Date: f6//68/2018		· /	3 000 000 00		2 000 000 00		Outstanding
a) Statutory Reserve Fund Invst, with i) The K.S.C.Apex Bank Lid         99,850,000.00         99,850,000.00           i) B.D.C.Central Bank Lid.         99,850,000.00         776,010.00           5         Investment out of the Principal/Subsidiary ICICI Bank ESCROW ACCOUNT         196,841,479.00         -           6         Advances: i) Short Term Loans         86,312,688.67         98539820.96         48131077.85           1) Boot Term Loans         64,173.00         511,51,493.39         51711831.51         Place Bengaluru Date: 06/08/2018           A) Amount of Rs.56296871.79         511,51,493.39         51711831.51         Place Bengaluru Date: 06/08/2018         Place Bengaluru Date: 06/08/2018           b ne recovered as on 30-06-2006 from the persons heid responsible or committing misappropriation is sanctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-92.007         565,063,874.09         565296971.79         We have audited th in our Independent Loss Account and tbest of o in our Independent Loss Account and the set of o in our Independent Sange Torders passed UIs 68 of KCS ACT         Feb.2996971.79         Bank, Profit for the: Loss Account and the set of o in our Independent Loss Account and the set of o in our Independent Sange Torders passed UIs 68 of KCS ACT         Place Bengaluru Date: 06/08/2018           7         Overdue Interest Reserve as per Contra         746,561,095.40         Place Bengaluru Date: 06/08/2018			3,000,000.00		3,000,000.00		
i) The K.S.C.Apex Bank Ltd         99,850,000.00         99,850,000.00           i) D.D.C.Central Bank Ltd.         776,010.00         776,010.00           5         Investment out of the Principal /Subsidiary IC/CI Bank ESCROW ACCOUNT         196,841,479.00         -           6         Advances: i) Short Ferr Loans         963,312,688.57         98539829.96           i) Medium Term Loans         44,033,039.35         48131077.85           ii) Medium Term Loans         511,51,493.39         51711631.51           A) Amount of KS-56296971.79         b be recovered as on 30-06-2006         565,063,874.09         562996971.79           b beam loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         562996971.79           i) Amount to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning bemami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         562996971.79           i) Amount to be recovered as on 30-06-2006         565,063,874.09         562996971.79         and to the best of o in our Independent. Loss Account and th Bank, Profit for the: date d1-09-2007         Pilace Bengalum Date: R608/2018           in our Independent         746,561,095.40         Pilace Bengalum Date: R608/2018         Pilace Bengalum Date: R608/2018							
ii) B.D.C.Central Bank Ltd.         776,010.00         776,010.00           Image: Contrained and the Principal /Subsidiary (CIC) Bank ESCROW ACCOUNT         514,702,180.00         -           6         Advances: I) Short Term Loans         86,312,888.57         98539829.96           1) Medium Term Loans         44,033,039.35         48131077.85           1) Monut of Rs.50280971.79         511,51,493.39         51711631.51           10 be recovered as on 30-06-2006 from the persons heid responsible for commiting misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007         565,063,874.09         565296971.79           10 mem to recovered as on 30-06-2006 from the persons heid responsible for corommiting misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007         565,063,874.09         565296971.79           10 mem to recovered as on 30-06-2006 from the persons heid responsible         565,063,874.09         56296971.79           10 mem to recovered as on 30-06-2006 from the persons heid responsible         565,063,874.09         56296971.79           10 mem to recovered as on 30-06-2006 from the persons heid responsible         565,063,874.09         56296971.79           10 mem to recovered as on 30-06-2006 from the person heid responsible         565,063,874.09         56296971.79           10 mem to recovered as on 30-06-2006 from the person heid resp			00.050.000.00		00.050.000.00		
Investment out of the Principal /Subsidiary         514,702,180,00         -           5         Investment out of the Principal /Subsidiary         196,841,479,00         -           6         Advances:         196,841,479,00         -           1         Short Term Loans         86,312,688,87         98539829,96           ii) Medium Term Loans         44,033,039,35         511711631,51         Place Bengaluru           Date: 0608/2016         511,51,493,39         51711631,51         Place Bengaluru           Date: 0608/2016         565,063,874,09         562996971.79         Use recovered as on 30-06-2006           fmom the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874,09         562996971.79           in our indegendent         565,063,874,09         562996971.79         and to the best of o in our indegendent           for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         How the set of o in our indegendent           for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         Place Bengaluru           for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01							
5         Investment out of the Principal /Subsidiary ICICI Bank ESCROW ACCOUNT         196,841,479.00         -           6         Advances:         98539829.96         -           1) Short Fem Loans         44,033,039.35         48131077.85           iii) Long Tem Loans         511,51,493.39         51711631.51           0 Anounce (16 Sp5296971.79)         to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation is anctioning benami loans and causing loss to the Bank as per Orden passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         562996971.79           1)Amount to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation is anctioning benami loans and causing loss to the Bank as per Orden passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         562996971.79           1)Amount to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation is anctioning benami loans and causing loss to the Bank as per Orden passed Uis 68 of KCS ACT dated 01-09-2007         565,063,874.09         562996971.79           1         0         746,561,095.40         -         Place Bengaluru Date: 06/08/2018		I) B.D.C.Central Bank Ltd.	776,010.00	544 700 400 00	776,010.00		
ICICI Bank ESCROW ACCOUNT         196,841,479.00         -           6         Advances:         98639829.96           i) Short Tern Loans         86,312,688.57         98639829.96           ii) Long Tern Loans         44,033,039.35         48131077.85           iii) Long Tern Loans         511,51,493.39         51711631.51           Place Bengaluru         Date: 06/08/2018           to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007         565,063,874.09         5652996971.79           for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007         565,063,874.09         562996971.79           for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007         To see of KCS ACT dated 01-09-2007           gener Orders passed U/s 68 of KCS ACT dated 01-09-2007         746,561,095,40         Place: Bengaluru Date: 06/08/2018           7         Overdue Interest Reserve as per Contra         746,561,095,40         Place: Bengaluru Date: 06/08/2018	-			514,702,180.00			
6     Advances: <ul> <li>Advances: <ul></ul></li></ul>	5			100 011 170 00			
i) Short Term Loans     86,312,688,57     98539829.96       ii) Medium Term Loans     44,033,039.95     48131077.85       iii) Long Term Loans     511,51,493.39     51711831.51       iv) Amount of R5.56296971.79     be recovered as on 30.06-2006 from the persons held responsible for commiting misappropriation is ancitoning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT date 01-09-2007     S65,063,874.09     S62966971.79       j/Amount to be recovered as on 30-06-2006 from the persons held responsible for commiting misappropriation is nanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT date 01-09-2007     S65,063,874.09     S62966971.79       i/Amount to be recovered as on 30-06-2006     565,063,874.09     S62966971.79     We have audited the add of the best of a in our independent. Loss Account and the Bank as per Orders passed Uis 68 of KCS ACT       i/Amount to be recovered as on 30-06-2006     746,561,095.40     Place Bengaluru Date: 06/08/2018       for commiting misappropriation is ancitoning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT     Place Bengaluru Date: 06/08/2018       for commiting misappropriation is ancitoning benami loans and causing loss to the Bank     Place Bengaluru Date: 06/08/2018       for commiting misappropriation is ancitoning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT     Place Bengaluru Date: 06/08/2018				196,841,479.00			
ii) Medium Term Loans     44,033,039.35     48131077.85       iii) Long Term Loans     511,51,493.39     51711631.51       A) Amount of Rs.562966971.79     515,51,493.39     51711631.51       Ib ob recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007     565,063,874.09     56296971.79       Ib or committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007     565,063,874.09     56296971.79       Ib or committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007     746,561,095.40     Place Bengaluru Date: 66/08/2018	6						
iii) Long Term Loans     511,51,493.39     51711631.51     Place Bengaluru Date: 06/08/2018       iv be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007     \$65,063,874.09     \$56296971.79     We have audited th jinagar Bangdone 5 explanation, which and to the best of in our Independent. Loss Account and the Bank, Profit for the service of the person sheld responsible       multiple     746,561,095.40     Place Bengaluru Date: 06/08/2018		· · · · · · · · · · · · · · · · · · ·					
A) Amount of Rs.56296871.79     Date: 06/08/2018       to be recovered as on 30.06-2006 from the persons held responsible for committing misappropriation in sanctioning benami cans and causing loss to the Bank as per Orders passed UIs 88 of KCS ACT dated 01-09-2007     S65,063,874.09     S62996971.79       jAmount to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation is nanctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007     S65,063,874.09     S62996971.79       jAmount to be recovered as on 30-06-2006 from the persons held responsible dor committing misappropriation is anctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007     S65,063,874.09     S62996971.79       dated 01-09-2007     746,561,095.40     Place Bengaluru Date: (BGIR8/2018		'					
(i)     All induit to Rs.3629807 1/3     Image: Constraint of Rs.3629807 1/3       (i)     to be recovered as on 30.062006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UI:68 of KCS ACT dated 01-09-2007     S65,063,874.09       (f)     Diversion of the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UI:68 of KCS ACT dated 01-09-2007     S65,063,874.09       (f)     Diversion of the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UI:68 of KCS ACT dated 01-09-2007     S6296971.79       (f)     Place Bengaluru Date: C6008/0016     Place Bengaluru Date: C6008/0016		, .	511,51,493.39		51711631.51		
persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007         \$65,063,874.09         \$562996971.79         We have audited th jinagar Bangdore 5 explanation, which and to the best of no our independent; Loss Account and th Bank, Profit for ther benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007         \$65,063,874.09         \$56296971.79         \$62996971.79           vertice and the best of for the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007         \$746,561,095.40         Place Bengaluru Date: (60/08/018           7         Overdue Interest Reserve as per Contra         Place Bengaluru Date: (60/08/018)         Place Bengaluru Date: (60/08/018)		,				Date.	00/00/2010
committing misappropriation in sanctioning benami cans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         We have audited th imager Bangdore 5 explanation, which and to the best of o in our Independent benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         \$65,063,874.09         \$56296971.79         We have audited th imager Bangdore 5 explanation, which and to the best of o in our Independent benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007         \$66,063,074.09         \$ 70         \$ 746,561,095.40         \$ 9           7         Overdue Interest Reserve as per Contra         \$ 10         \$ 10         \$ 10         \$ 10         \$ 10         \$ 10         \$ 10 10         \$ 10							
benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007         We have audited th jingag transmitter for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT         \$65,063,874.09         \$56296971.79         We have audited th and to the best of 0 in our Independent. Loss Account and th Bank, Profit for the Bank, Pr							
as per Orders passed U/s 68 of KCS ACT dated 01-09-2007     as per Orders passed U/s 68 of KCS ACT dated 01-09-2007     pinagar Bangalore 5 explanation, which are per Orders passed U/s 68 of KCS ACT dated 01-09-2007       per Orders passed U/s 68 of KCS ACT dated 01-09-2007     565,063,874.09     562996971.79       per Orders passed U/s 68 of KCS ACT dated 01-09-2007     746,561,095.40     Pilace Bengaluru Date: 06108/010       7     Overdue Interest Reserve as per Contra     746,561,095.40     Pilace Bengaluru Date: 06108/010							
dated 01-09-2007     explanation, which and the best of the persons held responsible     565,063,874.09     \$66,063,874.09     \$56296971.79     explanation to the best of the persons held responsible       from the persons held responsible     565,063,874.09     \$56296971.79     \$56296971.79     and to the best of the persons held responsible       for committing misspropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT     and to the best of the persons held responsible     Place Bengaluru       7     Overdue Interest Reserve as per Contra     Place Bengaluru     Date: (60/80/018							
uated 01-05-02/07     and to the best of o in our flopement.       for committing misappropriation in sanctioning benami cans and causing loss to the Bank as per Orders passed UIs 68 of KCS ACT dated 01-09-2007     565,063,874.09     565,2996971.79     Bank, Profit for the Bank, Profit for the dated 01-09-2007       7     Overdue Interest Reserve as per Contra     746,561,095.40     Place Bengaluru Date: (60/80/018							
I)Amount to be recovered as on 30-06-2005     565,063,874.09     56296971.79     In our Independent. Loss Account and tt Bank, Profit for the deted 01-09-2007       To over independent.     746,561,095.40     Place.Bengaluru       7     Overdue Interest Reserve as per Contra     746,561,095.40     Place.Bengaluru		dated 01-09-2007					
for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed UIs 88 of KCS ACT dated 01-09-2007         Bank, Profit for the:           7         746,561,095.40         •           7         Overdue Interest Reserve as per Contra         Place Bengaluru Date: 06/08/018		i)Amount to be recovered as on 30-06-2006	565,063,874.09		562996971.79		
benami loans and causing loss to the Bank as per Orders passed Uis 68 of KCS ACT dated 01-09-2007 7 Overdue Interest Reserve as per Contra 7 Overdue Interest Reserve as per Contra		from the persons held responsible					
as per Orders passed U/s 68 of KCS ACT		for committing misappropriation in sanctioning				Bank,	Profit for the
dated 01-09-2007         Place Bengaluru           7         Overdue Interest Reserve as per Contra         Place Bengaluru           Date: 06/08/2018         Date: 06/08/2018         Place Bengaluru		benami loans and causing loss to the Bank					
7         Overdue Interest Reserve as per Contra         746,561,095,40         Place Bengaluru Date: 06/08/018		as per Orders passed U/s 68 of KCS ACT					
7 Overdue Interest Reserve as per Contra Place:Bengaluru Date: 06/08/2018		dated 01-09-2007					
7 Overdue interest Reserve as per Contra Date: 06/08/2018				746,561,095.40	-		
Date: 06/08/2018	7	Overdue Interest Reserve as per Contra					
			360,830,000 00		360.830.000 00	Date:	06/08/2018

	A) Amount of Interest Rs.36,08,30,000-00			
	to be recovered as on 30-06-2006 from the			
	persons held responsible for			
	committing misappropriation and causing			
	loss to the Bank as per Orders passed			
	U/s 68 of KCS ACT dated 01-09-2007			
	B) On Loans & Advances	7 202 240 424 04		6,363,306,452.84
		7,393,210,121.04		
			7,754,040,121.04	
8	Bills Receivable being Bills Collectionas per		-	762,867.00
-	Contra			
9	Branch Adjustment			-
10	Premises:			
	Land and Building			
	At Cost	202,782,139.61		
	Less: Depreciation	91,306,777.61		
			111.475.362.00	64.322.239.00
	Vacant site at Cost (Belgaum Branch)		481,325.00	481,325.00
	Appreciation of Land & Building		401,020.00	401,020.00
	At appreciated value	143,654,203.00		
	Less: Depriciation	64,644,390.00		
			79,009,813.00	86,192,523.00
11	Other Assets:		24,454,871.05	82,517,624.02
12	Members Reserves A/c as per Contra		2,409,689.30	2,409,689.30
13	Non-Banking Assets:			
14	Profit and Loss Account:			
14		907,258,163.82	007.050.400.00	1,115.611.590.09
	ACCUMULATED LOSS FOR THE YEAR 2017-18	907,258,163.82	907,258,163.82	1,115,611,590.09
15	Interest Concession & principal waiver			
15				
	in O.T.S. recoverable as per Contra			
	under Audit objection.	550,494,471.12	550,494,471.12	719,986,663.12
	TOTAL		11,486,380,666.75	10,929,099,354.17
16	TOTAL Contingent Liabilities:		11,486,380,666.75 91,500.00	10,929,099,354.17 104,500.00
16				
16	Contingent Liabilities:			
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/-		91,500.00 Sd/-	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR		91,500.00 Sd/- 2 PASHA F.C.A	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/-		91,500.00 Sd/-	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER		91,500.00 Sd/- RASHA F.C.A IRECTOR	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/-	D	91,500.00 Sd/- PASHA F.C.A IRECTOR Sd/-	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED.M	D SYED A	91,500.00 Sd/- IPASHA F.C.A IRECTOR Sd/- BDUL KABEER	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/-	D SYED A	91,500.00 Sd/- PASHA F.C.A IRECTOR Sd/-	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sdr. RIYAZ AHMED.M DIRECTOR	D SYED A	91,500.00 Sd/- IPASHA F.C.A IRECTOR Sd/- BDUL KABEER	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED.M DIRECTOR for PR	SYED A	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED.M DIRECTOR for PR CHARTEI	SYED A SYED A PF AKASH S.D.& CO RED ACCOUNTANT Regn. No.008511S	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEI Firm F	SYED A PF AKASH S.D.& CO RED ACCOUNTANTS Regn. No.008511S Sd/-	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
Place	Contingent Liabilities: Outstanding Liabilities for Guarantees issued H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sdr. RIVAZ AHMED.M DIRECTOR for PR CHARTEI Film F	SYED A PR AKASH S.D.& CO RED ACCOUNTANT Regn. No.008511S Sd/- (ASH S.DANDUR)	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
Place	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEI Film F Stengaluru (PRAH	SYED A SYED A PF AKASH S.D.& CO TED ACCOUNTANT Regn. No.008511S Sd/- (ASH S.DANDUR) PARTNER	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
Place	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED M DIRECTOR for PR CHARTEI Firm F :Bengaluru (PRA+ 06/08/2018 M	SYED A SYED A PF AKASH S.D.& CO RED ACCOUNTANT: Regn. No.008511S Sd/- (ASH S. DANDUR) PARTNER I.NO. 208719	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
Place	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED M DIRECTOR for PR CHARTEI Firm F :Bengaluru (PRA+ 06/08/2018 M	SYED A SYED A PF AKASH S.D.& CO TED ACCOUNTANT Regn. No.008511S Sd/- (ASH S.DANDUR) PARTNER	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT	
Place	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/ H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED M DIRECTOR for PR CHARTEI Film F VBengaloru (PRA+ 06/08/2018 M STATU	SYED A SYED A PR AKASH S.D.& CO RED ACCOUNTANTS Sd- Sd- Sd- Sd- Sd- Sd- Sd- Sd- Sd- Sd	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT S	
Place	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEI PIRM PRA- 06008/2018 M STATL C E R	SYED A SYED A PR AKASH S.D.& CO RED ACCOUNTANT: Sd- Sd- Sd- Sd- Sd- Sd- Sd- Sd- Sd- Sd-	91,500.00 Sd/- PASHAF.C.A IRECTOR Sd/- BOUL KABEER RESIDENT S	104,500.00
Place Date	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEL Film F Bengaluru 0608/2018 M STATL C E R ave audited the accounts of the Amanath Co-op	SYED A SYED A PF AKASH S.D.& RED ACCOUNTANT: tegn. No.008511S Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- NO.208719 TORY AUDITORS TIFICATE arative Bank Ltd., An	91,500.00 Sd/- IRECTOR Sd/- BDUL KABEER RESIDENT S	104,500.00
Place Date We I jinag	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/ H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED M DIRECTOR for PR CHARTEI Film F VBangalonu (PRA+ 06/08/2018 M STATL C E R ave audited the accounts of the Amanath Coop ar Bangalore 560 001 and its 15 branches, for the	D SYED A PR AKASH S.D.& CO RED ACCOUNTANT: tegn. No.008511S Sd/ CASH S.DANDUR) PARTNER INO. 208719 TORY AUDITORS TIFICATE arative Bank Ltd., Ar Financial Year 2017-	91,500.00 Sd/- I PASHA F.C.A IRECTOR Sd/- BDUL KABEER RESIDENT S S	104,500.00 Hospital Road, Shiva-
Place Date We I jinag expla	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEI Firm F 2:Bengaluru 0608/2018 M STATL CER ave audited the accounts of the Amanath Co-op ar Bangator 560 001 and its 15 branches, for the arbanet of the Sd for Annothes, for the best of our Annothes for the Monanath Co-op ar Bangator 560 001 and its 15 branches, for the arbanet of the Sd for Annothes, for the best of our Annothes for the Monanath Co-op	SYED A PR AKASH S.CO RED ACCOUNTANT: Regn. No.008511S Sd/- CASH S.DANDUR) PARTNER INO. 208719 ITORY AUDITORS <b>TIFICATE</b> Prative Bank Ltd., Art Financial Year 2017- Financial Year 2017-	91,500.00 Sd/- IRECTOR Sd/- BDUL KABEER EKSIDENT S S	104,500.00 Hospital Road, Shiva- all the information and
Place Date We I jinag explaand I	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED.M DIRECTOR for PR CHARTEI Film F 1:Bengaluru (PRAH 0608/2018 M STATL C E R ave audited the accounts of the Amanath Co-op ar Bangaiore 560 001 and its 15 branches, for the nation, which to the best of our knowledge and b the best of our knowledge and accounting to th	SYED A PR AKASH S.D.& CO RED ACCOUNTANTS Sd/ ASH S.D.ANDUR) PARTNER INO, 208719 JTORY AUDITORS TIFICATE E arative Bank LLG, Arr Financial Year 2017- felief were necessary explanations given	91,500.00 Sd/- IPASHAF.C.A IRECTOR Sd/- BDUL KABEER VESIDENT S	104,500.00 Hospital Road, Shiva- all the information and ar audit. In our opinion
Place Date We I jinag expla and I in ou	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEI FirmF I:Bengaluru 060082018 M STATL CERR ave audited the accounts of the Amanath Co-op ar Bangalors 550 001 and its 15 branches, for the manatom, which to the best of our knowledge and b ot the best of our knowledge and according to th thedgendert Audios Report and Long Form AI	D SYED A PR AKASH S.D.& CO RED ACCOUNTANT: Sol- Control Control PARTNER Sol- Sol- Sol- Sol- Sol- Sol- Sol- Sol-	91,500.00 Sd/- IRECTOR Sd/- BDUL KABEER VESIDENT S S	104,500.00 Hospital Road, Shiva- all the information and servations contained Sheet, the Profit and
Place Date We I jinaga and I in ou Loss	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR CHARTEI Signature State	SYED A PR AKASH S.D.& CO RED ACCOUNTANT: Regn. No.008511S Sd/- XGH S.DANDUR) PARTINER PARTINER PARTINER TIFICATE TIFICATE enditive Bank Ltd., Art Financial Year 2017- elief were necessary explanations given did Report appended	91,500.00 Sd/- IPASHAFCA IRECTOR Sd/- BDUL KABEER ESIDENT S S	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
Place Date We I jinaga and I in ou Loss	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR for PR CHARTEI FirmF I:Bengaluru 060082018 M STATL CERR ave audited the accounts of the Amanath Co-op ar Bangalors 550 001 and its 15 branches, for the manatom, which to the best of our knowledge and b ot the best of our knowledge and according to th thedgendert Audios Report and Long Form AI	SYED A PR AKASH S.D.& CO RED ACCOUNTANT: Regn. No.008511S Sd/- XGH S.DANDUR) PARTINER PARTINER PARTINER TIFICATE TIFICATE enditive Bank Ltd., Art Financial Year 2017- elief were necessary explanations given did Report appended	91,500.00 Sd/- IPASHAFCA IRECTOR Sd/- BDUL KABEER ESIDENT S S	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
Place Date We I jinaga and I in ou Loss	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR CHARTEI Signature State	D SYED A PR AKASH S.D.& CO RED ACCOUNTANT: Sol- Sol- Sol- Sol- Sol- Sol- Sol- Sol-	91,500.00 Sd/- IPASHAF.C.A IRECTOR Sd/- BDUL KABEER VESIDENT S S S S Ananath House, No.43, 18. We have obtained for the purposes of on to us, subject to the o the perwith, the Balance true and fair view of th the end fair view of th true and fair view of th true and fair view of th	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
Place Date We I jinaga and I in ou Loss	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR CHARTEI Signature State	AKASH S.D.& CO RED ACCOUNTANT: tegn, No.008511S Sd. (XSH S.D.AUCUR) PARTNER PARTNER PARTNER PARTNER PARTNER TIFICATE erative Bank Ltd., Arr Financial Year 2017- Bank Ltd., Arr Financial Year 2017- e explanations given did Report appended so of the Bank gives a sto & Payments respo- sto & Payments respo- sto & Payments respo- sto & Payments respo- to Park	91,500.00 Sd/- IRECTOR Sd/- BDUL KABEER VESIDENT S S s s s s s s s s s s s s s s s s s	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
Place Date We I jinaga and I in ou Loss	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR CHARTEI Signature State	AKASH S.D.& CO RED ACCOUNTANT: tegn, No.008511S Sd. (XSH S.D.AUCUR) PARTNER PARTNER PARTNER PARTNER PARTNER TIFICATE erative Bank Ltd., Arr Financial Year 2017- Bank Ltd., Arr Financial Year 2017- e explanations given did Report appended so of the Bank gives a sto & Payments respo- sto & Payments respo- sto & Payments respo- sto & Payments respo- to Park	91,500.00 Sd/- IPASHAF.C.A IRECTOR Sd/- BDUL KABEER VESIDENT S S S S Ananath House, No.43, 18. We have obtained for the purposes of on to us, subject to the o the perwith, the Balance true and fair view of th the end fair view of th true and fair view of th true and fair view of th	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
Place Date We I jinaga and I in ou Loss	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIVAZ AHMED.M DIRECTOR CHARTEI Signature State	AKASH S.D.& CO RED ACCOUNTANT: tegn, No.008511S Sd. (XSH S.D.AUCUR) PARTNER PARTNER PARTNER PARTNER PARTNER TIFICATE erative Bank Ltd., Arr Financial Year 2017- Bank Ltd., Arr Financial Year 2017- e explanations given did Report appended so of the Bank gives a sto & Payments respo- sto & Payments respo- sto & Payments respo- sto & Payments respo- to Park	91,500.00 Sd/- IRECTOR Sd/- BDUL KABEER VESIDENT S S s s s s s s s s s s s s s s s s s	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
Place Date We I jinag expla and I in ou Loss Bank	Contingent Liabilities: Outstanding Liabilities for Guarantees issued Sd/- H. CHANDRASHKAR CHIEF EXECUTIVE OFFICER Sd/- RIYAZ AHMED.M DIRECTOR GOB2018 * Bengaluru 06008/2018 * Bengaluru CE ER ave audited the accounts of the Amanath Co-op ar Bangiore 560 001 and its 15 branches, for the Amanaton, which to the best of our Anoveldge and to o the best of our knowledge and according to the Independent Auditors Report and Long Form Au- Independent Auditors Report and Long Form Au- Profit for the year ended on the date and Receip #Bengaluru	SYED A PR AKASH S.D.& CO RED ACCOUNTANT: Reg.n. No.008511S Sd/- XGHS DANDUR) PARTNER PARTNER PARTNER TIFICATE PARTNER TIFICATE PARTNER TIFICATE PARTNER TIFICATE PARTNER TIFICATE PARTNER TIFICATE PARTNER Sd/- PARTNER TIFICATE PARTNER Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/-	91,500.00 Sd/- IRECTOR Sd/- BDUL KABEER ESIDENT S S s hanath House, No.43, 18, We have obtained the source of the purposes of or to us, subject to the o herewith, the Balance the and fair view of th ectively as on 31-03-2 AKASH S.D.& CO ED ACCOUNTANTS egn. No. 0085115 Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/- Sd/-	Hospital Road, Shiva- all the information and <i>ur</i> and it. In our opinion beervations contained Sheet, the Profit and Sheet in the Profit and the
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