

P.K. KOCHAR & COMPANY
CHARTERED ACCOUNTANTS

CA P.K.Kochar 9414094215
Telephone 01552-222915

521, General Market, Hospital Road, Hanumangarh Town, Hanumangarh (Rajasthan) 335513

AUDITOR'S CERTIFICATE

We, the undersigned, auditor of the Churu Central Cooperative Bank Ltd. Churu, report on the Balance Sheet and account of the bank as on 31st March, 2021.

We have examined the forgoing Balance Sheet of The Churu Central Cooperative Bank Ltd. Churu as on 31.03.2021 & Profit & Loss Account of the year 2020-21 up to that date with the account relating thereto of the head office and eighth returns submitted and certified by the Branch Managers which returns have been incorporated in the forgoing Balance Sheet and Accounts subject to my separate Report of the even date.

We CERTIFY THAT: -

- (1) In our opinion the Balance sheet is a True and fair one, containing all the necessary particulars & is properly drawn up so as to exhibit a true & correct view of the affair of the bank according to the best of my information and the explanation given to me and as shown by the books of the bank.
- (2) Where we have called for any explanation or information, such explanation & information have been given to me & have been found satisfactory.
- (3) The transactions of the Bank which have come to my notice have been within the competence of the Bank.
- (4) The returns received from the branches of the bank have found adequate for the purpose of our audit.
- (5) In our opinion the Balance Sheet & the Profit & Loss account are up in conformity with Law.
- (6) In our opinion the books of accounts have been kept by the Bank as required by Law.
- (7) In our opinion the assets classification and provisioning are as under:

Assets classification of loans	Amount of assets	Provision required	Provision made	Deficit
1.Standard	23921.21	61.07	83.00	-
2.Sub-Standard	1547.72	154.77	156.00	-
3.Doubtful	547.89	272.59	309.00	-
4.Loss Assets	30.92	30.92	34.17	-
TOTAL	26047.74	519.35	582.17	-

Place : Churu

Dated : 10.08.2021

UDIN :-

21071478 AAAAEG 5940



For : P.K.Kochar & Company,
Chartered Accountants
FNR No.: 002293C

P.K. Kochar
(P.K. Kochar)
M No.:071478