

**NAGALAND RURAL BANK**  
**BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH, 2021**

(Amount in Rupees)

| Particulars  | Schedule No. | As on 31.03.2020        | As on 31.03.2021        |
|--|--------------|-------------------------|-------------------------|
| <b>CAPITAL &amp; LIABILITIES</b>                       |              |                         |                         |
| Capital  | 1            | 169,175,000.00          | 169,175,000.00          |
| Perpetual Bond   | 1(a)         | 3,448,000.00            | 3,448,000.00            |
| Reserves & Surplus                                     | 2            | -164,319,918.93         | -183,792,707.01         |
| Deposits   | 3            | 1,138,682,486.70        | 1,167,040,003.51        |
| Borrowings   | 4            | 0.00                    | 0.00                    |
| Other liabilities & Provisions                         | 5            | 95,515,240.53           | 83,726,954.61           |
| <b>TOTAL</b>   |              | <b>1,242,500,808.30</b> | <b>1,239,597,251.11</b> |
| <b>ASSETS</b>  |              |                         |                         |
| Cash & Balances with RBI                               | 6            | 52,718,697.03           | 48,268,525.03           |
| Balances with Banks and Money at Call and Short notice | 7            | 494,000,780.41          | 564,677,953.53          |
| Investments  | 8            | 262,081,986.87          | 255,171,823.67          |
| Advances   | 9            | 329,807,159.20          | 320,893,348.79          |
| Fixed Assets   | 10           | 5,493,530.80            | 4,414,328.80            |
| Other assets   | 11           | 98,398,653.99           | 46,171,271.29           |
| <b>TOTAL</b>   |              | <b>1,242,500,808.30</b> | <b>1,239,597,251.11</b> |

**SCHEDULE – 1 CAPITAL**

(Amount in Rupees)

| Particulars  | Schedule No. | As on 31.03.2020      | As on 31.03.2021      |
|--|--------------|-----------------------|-----------------------|
| I. For Nationalized Banks Capital fully owned by Central Government.   |              | -                     | -                     |
| II. For Banks incorporated Outside India:  |              |                       |                       |
| i) Capital (The amount brought in by Banks by the way of startup Capital as prescribed by RBI should be shown under this head) |              |                       |                       |
| ii) Amount of deposits kept with the RBI under section 11(2) of the Banking Regulation Act, 1949                               |              | -                     | -                     |
| <b>TOTAL</b>   |              | -                     | -                     |
| III. For other Banks   |              |                       |                       |
| i) Authorized Capital (2,00,00,00,000 shares of Rs 10/- each)  |              | 20,000,000,000.00     | 20,000,000,000.00     |
| ii) Issued Capital (1,69,17,500 shares of Rs.10/- each)  |              | 169,175,000.00        | 169,175,000.00        |
| iii) Subscribed Capital (1,69,17,500 shares of Rs.10/- each)   |              | 169,175,000.00        | 169,175,000.00        |
| iv) Called up Capital (1,69,17,500 shares of Rs.10/- each)   |              | 169,175,000.00        | 169,175,000.00        |
| v) LESS: Calls Unpaid  |              | -                     | -                     |
| vi) ADD: Forfeited Shares  |              | -                     | -                     |
| <b>TOTAL</b>   |              | <b>169,175,000.00</b> | <b>169,175,000.00</b> |

For NAGALAND RURAL BANK

General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

Chairman

**SCHEDULE – 1 (a) PERPETUAL BOND**

(Amount in Rupees)

| Agencies from whom received | As on 31.03.2020    | As on 31.03.2021    |
|-----------------------------|---------------------|---------------------|
| State Bank of India         | 3,448,000.00        | 3,448,000.00        |
| <b>TOTAL</b>                | <b>3,448,000.00</b> | <b>3,448,000.00</b> |

**SCHEDULE – 2: RESERVES & SURPLUS**

(Amount in Rupees)

| Particulars                                    | Schedule No. | As on 31.03.2020       | As on 31.03.2021       |
|--|--------------|------------------------|------------------------|
| <b>1. Statutory Reserves</b>                   |              |                        |                        |
| Opening balance                                |              | -                      | -                      |
| Additions during the year                      |              | -                      | -                      |
| Deductions during the year                     |              | -                      | -                      |
| <b>2. Capital Reserves</b>                     |              |                        |                        |
| Opening balance                                |              | -                      | -                      |
| Additions during the year                      |              | -                      | -                      |
| Deductions during the year                     |              | -                      | -                      |
| <b>3. Share Premium</b>                        |              |                        |                        |
| Opening balance                                |              | -                      | -                      |
| Additions during the year                      |              | -                      | -                      |
| Deductions during the year                     |              | -                      | -                      |
| <b>4. Revenue &amp; other Reserves</b>         |              |                        |                        |
| Opening balance                                |              | -                      | -                      |
| Additions during the year                      |              | -                      | -                      |
| Deductions during the year                     |              | -                      | -                      |
| <b>5. Balance of Profit &amp; Loss Account</b> |              | -164,319,918.93        | -183,792,707.01        |
| <b>TOTAL</b>                                   |              | <b>-164,319,918.93</b> | <b>-183,792,707.01</b> |

**SCHEDULE: 3: DEPOSITS**

(Amount in Rupees)

| Particulars                                  | Schedule No. | As on 31.03.2020        | As on 31.03.2021        |
|--|--------------|-------------------------|-------------------------|
| <b>A. 1. Demand Deposits</b>                 |              |                         |                         |
| a) From Banks                                |              | -                       | -                       |
| b) From Others                               |              | 127,847,997.89          | 102,693,609.92          |
| <b>2. Savings Bank Deposits</b>              |              | 612,808,086.31          | 599,424,213.59          |
| <b>3. Term Deposits</b>                      |              |                         |                         |
| a) From Banks                                |              |                         |                         |
| b) From others                               |              | 398,026,402.50          | 464,922,180.00          |
| <b>TOTAL</b>                                 |              | <b>1,138,682,486.70</b> | <b>1,167,040,003.51</b> |
| <b>B. 1. Deposits of Branches in India</b>   |              | 1,138,682,486.70        | 1,167,040,003.51        |
| <b>2. Deposits of Branches outside India</b> |              | 0.00                    | 0.00                    |
| <b>TOTAL</b>                                 |              | <b>1,138,682,486.70</b> | <b>1,167,040,003.51</b> |

For NAGALAND RURAL BANK

  
General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

  
Chairman

**SCHEDULE - 4: BORROWINGS**

(Amount in Rupees)

| Particulars                                 | Schedule No. | As on 31.03.2020 | As on 31.03.2021 |
|---|--------------|------------------|------------------|
| I. Borrowings in India                      |              |                  |                  |
| a) Reserve Bank of India                    |              | -                | -                |
| b) Other Banks / CA OD facility             |              | 0.00             | 0.00             |
| c) Other Institutions and Agencies          |              | -                | -                |
| <b>TOTAL</b>                                |              | <b>0.00</b>      | <b>0.00</b>      |
| 2. Borrowings outside India                 |              | -                | -                |
| <b>TOTAL (1 &amp; 2)</b>                    |              | <b>0.00</b>      | <b>0.00</b>      |
| Secured Borrowing included in 1 and 2 above |              | -                | -                |

**SCHEDULE 5: OTHER LIABILITIES AND PROVISIONS**

(Amount in Rupees)

| Particulars                       | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|-----------------------------------|--------------|----------------------|----------------------|
| 1. Bills Payable                  |              |                      |                      |
| 2. Inter office adjustments (Net) |              | 0.00                 | 0.00                 |
| 3. Interest accrued               |              | 21,797,780.30        | 22,573,218.65        |
| 4. Others (Including provisions)  |              | 73,717,460.23        | 61,153,735.96        |
| <b>TOTAL</b>                      |              | <b>95,515,240.53</b> | <b>83,726,954.61</b> |

**SCHEDULE: 6: CASH AND BALANCES WITH R.B.I**

(Amount in Rupees)

| Particulars  | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|--|--------------|----------------------|----------------------|
| 1. Cash in hand (including foreign currency notes) |              | 8,296,834.00         | 5,846,662.00         |
| 2. Balances with RBI                               |              |                      |                      |
| a. In current Account                              |              | 44,421,863.03        | 42,421,863.03        |
| b. In other Accounts                               |              |                      |                      |
| <b>TOTAL</b>                                       |              | <b>52,718,697.03</b> | <b>48,268,525.03</b> |

**SCHEDULE 7: BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE**

(Amount in Rupees)

| Particulars                        | Schedule No. | As on 31.03.2020      | As on 31.03.2021      |
|------------------------------------|--------------|-----------------------|-----------------------|
| 1. In India                        |              |                       |                       |
| a). Balances with banks            |              |                       |                       |
| i. In Current Accounts             |              | 39,648,059.10         | 112,046,668.53        |
| ii. In other Deposit Accounts      |              | 454,352,721.31        | 452,631,285.00        |
| b). Money at call and short notice |              |                       |                       |
| i. With banks                      |              | -                     | -                     |
| ii. With other institutions        |              | -                     | -                     |
| <b>TOTAL</b>                       |              | <b>494,000,780.41</b> | <b>564,677,953.53</b> |
| 2. Outside India                   |              |                       |                       |
| a). In Current Account             |              | -                     | -                     |
| b). In other Deposit Accounts      |              | -                     | -                     |
| c). Money at call and short notice |              | -                     | -                     |
| <b>GRAND TOTAL</b>                 |              | <b>494,000,780.41</b> | <b>564,677,953.53</b> |

For NAGALAND RURAL BANK

  
General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

  
Chairman

**SCHEDULE: 8: INVESTMENTS**

(Amount in Rupees)

| Particulars                                   | Schedule No. | As on 31.03.2020      | As on 31.03.2021      |
|---|--------------|-----------------------|-----------------------|
| 1. Investments in India in                    |              |                       |                       |
| a). Government securities                     |              | 261,081,986.87        | 250,172,073.66        |
| b) Other approved securities                  |              | 0.00                  | 0.00                  |
| c) Shares                                     |              |                       |                       |
| d) Debentures and Bonds                       |              |                       |                       |
| e) Subsidiaries and/or Joint Ventures         |              |                       |                       |
| f) Others                                     |              | 1,000,000.00          | 4,999,750.01          |
| <b>TOTAL</b>                                  |              | <b>262,081,986.87</b> | <b>255,171,823.67</b> |
| 2. Investments outside India in               |              |                       |                       |
| a) Government Securities                      |              | -                     | -                     |
| b) Subsidiaries and/ or Joint ventures aboard |              | -                     | -                     |
| c) Other Investments                          |              | -                     | -                     |
| <b>GRAND TOTAL (1 &amp; 2)</b>                |              | <b>262,081,986.87</b> | <b>255,171,823.67</b> |

**SCHEDULE: 9: ADVANCES**

(Amount in Rupees)

| SL. No. Particulars  | Schedule No. | As on 31.03.2020      | As on 31.03.2021      |
|--|--------------|-----------------------|-----------------------|
| A. i) Bills purchased and discounted                       |              | -                     | -                     |
| ii) Cash credits, overdrafts and loans repayable on demand |              | 88,074,545.27         | 57,539,638.94         |
| iii) Term loans  |              | 241,732,613.93        | 263,353,709.85        |
| <b>TOTAL</b>   |              | <b>329,807,159.20</b> | <b>320,893,348.79</b> |
| B. i) Secured by tangible assets                           |              | 124,658,271.47        | 135,367,141.25        |
| ii) Covered by Bank/Government Guarantees                  |              |                       |                       |
| iii) Unsecured   |              | 205,148,887.73        | 185,526,207.54        |
| <b>TOTAL</b>   |              | <b>329,807,159.20</b> | <b>320,893,348.79</b> |
| C. I. Advances in India                                    |              |                       |                       |
| i) Priority Sector   |              | 144,422,938.87        | 157,773,392.89        |
| ii) Public Sector  |              |                       |                       |
| iii) Others  |              | 185,384,220.33        | 163,119,955.90        |
| <b>TOTAL</b>   |              | <b>329,807,159.20</b> | <b>320,893,348.79</b> |
| II. Advances outside India                                 |              |                       |                       |
| i) Due from banks  |              | -                     | -                     |
| ii) Due from others  |              | -                     | -                     |
| a) Bills purchased and discounted                          |              | -                     | -                     |
| b) Syndicated loans  |              | -                     | -                     |
| c) Others  |              | -                     | -                     |
| <b>GRAND TOTAL (C.I &amp; C.II)</b>                        |              | <b>329,807,159.20</b> | <b>320,893,348.79</b> |

for NAGALAND RURAL BANK

  
General Manager  
Head Office: Kohima

for NAGALAND RURAL BANK

  
Chairman

**SCHEDULE: 10: FIXED ASSETS**

(Amount in Rupees)

| Sl. No. | Particulars  | Schedule No. | As on 31.03.2020    | As on 31.03.2021    |
|---------|--|--------------|---------------------|---------------------|
| I.      | Premises   |              |                     |                     |
|         | At cost as on 31 <sup>st</sup> March of the preceding year |              | 0.00                | 0.00                |
|         | Additions during the year                                  |              | 0.00                | 0.00                |
|         | Deductions during the year                                 |              | 0.00                | 0.00                |
|         | Depreciation to date                                       |              | 0.00                | 0.00                |
| II.     | Other Fixed Assets (including furniture and fixtures)      |              |                     |                     |
|         | At cost as on 31 <sup>st</sup> March of the preceding year |              | 11,746,050.49       | 14,733,449.49       |
|         | Additions during the year                                  |              | 2,987,399.00        | 275,863.00          |
|         | Deductions during the year                                 |              | 0.00                | 0.00                |
|         | Depreciation to date                                       |              | 9,239,918.69        | 10,594,983.69       |
|         | <b>TOTAL (I &amp; II)</b>                                  |              | <b>5,493,530.80</b> | <b>4,414,328.80</b> |

**SCHEDULE – 11: OTHER ASSETS**

(Amount in Rupees)

| Sl. No. | Particulars   | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|---------|---|--------------|----------------------|----------------------|
| 1.      | Inter-office adjustment (net)                         |              | 0.00                 | 0.00                 |
| 2.      | Interest accrued                                      |              | 1,401,820.28         | 1,702,405.58         |
| 3.      | Tax paid in advance/Tax deducted at source            |              |                      |                      |
| 4.      | Stationery and stamps                                 |              | 926,094.10           | 1,507,242.10         |
| 5.      | Non-banking assets acquired in satisfaction of claims |              |                      |                      |
| 6.      | Others  |              | 96,070,739.61        | 42,961,623.61        |
|         | <b>TOTAL</b>  |              | <b>98,398,653.99</b> | <b>46,171,271.29</b> |

**SCHEDULE: 12: CONTINGENT LIABILITIES**

(Amount in Rupees)

| Sl. No. | Particulars  | Schedule No. | As on 31.03.2020 | As on 31.03.2021 |
|---------|--|--------------|------------------|------------------|
| 1.      | Claims against the bank not acknowledged as debts              |              | -                | -                |
| 2.      | Liability for partly paid investments                          |              | -                | -                |
| 3.      | Liability on account of outstanding forward exchange contracts |              | -                | -                |
| 4.      | Guarantee given on behalf of constituents                      |              | -                | -                |
|         | a) In India  |              | -                | -                |
|         | b) Outside India   |              | -                | -                |
| 6.      | Acceptances, endorsements and other obligations                |              | -                | -                |
| 7.      | Other items for which the bank is contingently liable          |              | -                | -                |
|         | <b>TOTAL</b>   |              | <b>-</b>         | <b>-</b>         |

For NAGALAND RURAL BANK

General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

Chairman

**NAGALAND RURAL BANK**  
**PROFIT AND LOSS ACCOUNT**  
**FOR THE YEAR ENDED 31ST MARCH, 2021**

(Amount in Rupees)

| Particulars  | Schedule No. | 31.03.2020            | 31.03.2021            |
|--|--------------|-----------------------|-----------------------|
| <b>1. Interest Earned:</b>   | <b>13</b>    | <b>84,541,143.27</b>  | <b>86,312,220.37</b>  |
| a. Interest/discount on advances/bills   |              | 32,701,771.13         | 35,967,664.61         |
| b. Income on Investments   |              | 24,071,547.00         | 20,609,687.00         |
| c. Interest on balances with RBI and other inter-bank funds ( FDRs)  |              | 27,767,825.14         | 29,734,868.76         |
| d. Others  |              | -                     | -                     |
| <b>2. Other Income</b>   | <b>14</b>    | <b>2,679,370.85</b>   | <b>2,337,000.15</b>   |
| a. Commission, exchange and brokerage  |              | 2,330,487.85          | 2,309,613.15          |
| b. Profit on sale of investments   |              | -                     | -                     |
| Less : Loss on sale of investments   |              | -                     | -                     |
| c. Profit on revaluation of Investments  |              | -                     | -                     |
| Less : Loss on revaluation of Investments  |              | -                     | -                     |
| d. Profit on sale of land, buildings and other assets  |              | -                     | -                     |
| Less : Loss on sale of land, buildings and other assets  |              | -                     | -                     |
| e. Profit on exchange transactions   |              | -                     | -                     |
| Less : Loss on exchange transactions   |              | -                     | -                     |
| f. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad / in India |              | -                     | -                     |
| g. Miscellaneous income  |              | 348,883.00            | 27,387.00             |
| <b>3. TOTAL</b>  |              | <b>87,220,514.12</b>  | <b>88,649,220.52</b>  |
| <b>4. Interest expended</b>  | <b>15</b>    | <b>43,201,808.05</b>  | <b>45,244,294.35</b>  |
| <b>5. Operating expenses (a+b)</b>   | <b>16</b>    | <b>44,090,215.60</b>  | <b>37,295,214.25</b>  |
| a. Employees Costs   |              | 31,244,746.33         | 25,769,870.47         |
| b. Other Operating Expenses  |              | 12,845,469.27         | 11,525,343.78         |
| <b>6. Total Expenditure (excluding provisions and Contingencies) (4+5)</b>                                     |              | <b>87,292,023.65</b>  | <b>82,539,508.60</b>  |
| <b>7. Operating Profit/Loss before provisions and Contingencies (3-6)</b>                                      |              | <b>-71,509.53</b>     | <b>6,109,711.92</b>   |
| <b>8. Provisions (other than tax) and Contingencies</b>  |              | <b>32,348,000.00</b>  | <b>25,582,500.00</b>  |
| <b>9. Profit/Loss from Ordinary Activities before Tax (7-8)</b>  |              | <b>-32,419,509.53</b> | <b>-19,472,788.08</b> |
| <b>10. Tax Expenses</b>  |              |                       |                       |
| a. Provision for Taxation - Current Year   |              | 0.00                  | 0.00                  |
| b. Deferred Tax  |              | 0.00                  | 0.00                  |
| c. Earlier Years Adjustments   |              | 0.00                  | 0.00                  |
| <b>11. Net Profit/Loss for the period from Ordinary Activities after Tax</b>                                   |              | <b>-32,419,509.53</b> | <b>-19,472,788.08</b> |
| <b>12. Extraordinary Items</b>   |              | <b>Nil</b>            | <b>Nil</b>            |
| <b>13. Net Profit/Loss for the period</b>  |              | <b>-32,419,509.53</b> | <b>-19,472,788.08</b> |

For NAGALAND RURAL BANK

  
General Manager  
Head Office, Kohima

For NAGALAND RURAL BANK

  
Chairman

(Amount in Rupees)

| Particulars  | Schedule No. | 31.03.2020             | 31.03.2021             |
|--|--------------|------------------------|------------------------|
| <b>APPROPRIATIONS</b>                                  |              |                        |                        |
| Net Profit/Loss for the period                         |              | -32,419,509.53         | -19,472,788.08         |
| Profit/Loss brought forward                            |              | -131,900,409.40        | -164,319,918.93        |
| Transfer to the Statutory Reserves                     |              | 0.00                   | 0.00                   |
| Special Reserve U/s 36(1)(viii) of IT Act, 1961        |              | 0.00                   | 0.00                   |
| <b>Profit(+)/Loss(-) Carried Over to Balance Sheet</b> |              | <b>-164,319,918.93</b> | <b>-183,792,707.01</b> |
| Summary of Significant Accounting Policies             | 17           |                        |                        |
| Disclosures and Notes to Accounts                      | 18           |                        |                        |

For NAGALAND RURAL BANK

  
General Manager  
Head Office - Kohima


For NAGALAND RURAL BANK

  
Chairman

**SCHEDULE 5: OTHER LIABILITIES AND PROVISIONS**

| Particulars                             | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|---|--------------|----------------------|----------------------|
| 1. Bills Payable                        |              |                      |                      |
| 2. Inter office adjustments (Net)       |              | 0.00                 | 0.00                 |
| 3. Interest accrued                     |              | 21,797,780.30        | 22,573,218.65        |
| <b>4. Others (Including provisions)</b> |              | <b>73,717,460.23</b> | <b>61,153,735.96</b> |
| i. Provision on standard asset          |              | 1,472,544.66         | 1,301,779.75         |
| ii. Gramin Pay order                    |              | 16,702.00            | 16,702.00            |
| iii. Sundry creditor                    |              | 13,317,831.80        | 38,477,303.50        |
| iv. Sundry deposit                      |              | 1,456,497.80         | 410,453.79           |
| vi. NEFT comm cash                      |              | 170,273.52           | 219,730.17           |
| vii. Service tax                        |              | 640,213.17           | 112,417.67           |
| viii. Advance under collection account  |              | 18,250,534.39        | 18,222,144.39        |
| ix. NEFT outward message                |              | 38,156,957.99        | 2,317,576.57         |
| x. PMJJBY                               |              | 660.00               | 18,628.00            |
| xi. PMSBY                               |              | 0.00                 | 24.00                |
| xii. Others/CC/Loan Credit balance      |              | 217,702.92           | 56,976.12            |
| xiii. System suspense a/c               |              | 17,541.98            | 0.00                 |
| <b>TOTAL</b>                            |              | <b>95,515,240.53</b> | <b>83,726,954.61</b> |

For NAGALAND RURAL BANK

  
General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

  
Chairman



**SCHEDULE: 11: OTHER ASSETS**

| SL. No. | Particulars   | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|---------|---|--------------|----------------------|----------------------|
| 1.      | Inter-office adjustment                               |              | 0.00                 | 0.00                 |
| 2.      | Interest accrued                                      |              | 1,401,820.28         | 1,702,405.58         |
| 3.      | Tax paid in advance/tax deducted at source            |              | 0.00                 | 0.00                 |
| 4.      | Stationary and stamps                                 |              | 926,094.10           | 1,507,242.10         |
| 5.      | Non-banking assets acquired in satisfaction of claims |              | 0.00                 | 0.00                 |
|         | <b>OTHERS</b>   |              | <b>96,070,739.61</b> | <b>42,961,623.61</b> |
| i.      | Advance under collection account                      |              | 18,250,534.39        | 18,222,144.39        |
| ii.     | APBS settlement a/c                                   |              | 90,491.20            | 90,491.20            |
| iii.    | Adjusting account                                     |              | 15,440,818.00        | 11,655,452.00        |
| iv.     | Security Deposit                                      |              | 186,000.00           | 186,000.00           |
| v.      | Expense prepaid account                               |              | 775,074.00           | 1,175,377.00         |
| vi.     | NACH Cr   |              | 2,762,246.86         | 2,762,246.86         |
| vii.    | Charges Others  |              | 29,500.00            | 29,500.00            |
| viii.   | Charges AMFI registration fee                         |              | 119,770.00           | 119,770.00           |
| ix.     | IMPS settlement account                               |              | 386,789.50           | 406,088.28           |
| x.      | RTGS outward message a/c                              |              | 42,873,426.91        | 21,180.87            |
| xi.     | ATM settlement a/c                                    |              | 9,829,707.76         | 7,041,818.32         |
| xii.    | Suspense A/c  |              | 3,000.00             | 32,590.00            |
| xiii.   | Branch Adjustment/HO                                  |              | 344,153.32           | 0.00                 |
| ix.     | IGST ITC  |              | 0.00                 | 0.00                 |
| x.      | NPCI/ACH/UID/LPG                                      |              | 4,979,227.67         | 1,189,935.37         |
| xi.     | CGST ITC  |              | 0.00                 | 14,514.66            |
| xii.    | SGST ITC  |              | 0.00                 | 14,514.66            |
|         | <b>TOTAL OTHER ASSETS</b>                             |              | <b>98,398,653.99</b> | <b>46,171,271.29</b> |

For NAGALAND RURAL BANK

  
General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

  
Chairman

**SCHEDULE: 13: INTEREST EARNED**

(Amount in Rupees)

| Sl. No. | Particulars  | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|---------|--|--------------|----------------------|----------------------|
| 1.      | Interest/discount on advances/bills                              |              | 32,701,771.13        | 35,967,664.61        |
| 2.      | Income on Investments  |              | 24,071,547.00        | 20,609,687.00        |
| 3.      | Interest on balances with RBI and other inter-bank funds ( FDRs) |              | 27,767,825.14        | 29,734,868.76        |
| 4.      | Others   |              |                      |                      |
|         | <b>TOTAL</b>   |              | <b>84,541,143.27</b> | <b>86,312,220.37</b> |

**SCHEDULE: 14: OTHER INCOME**

(Amount in Rupees)

| Sl. No. | Particulars   | Schedule No. | As on 31.03.2020    | As on 31.03.2021    |
|---------|---|--------------|---------------------|---------------------|
| 1.      | Commission, exchange and brokerage  |              | 2,330,487.85        | 2,309,613.15        |
| 2.      | Profit on sale of investments   |              | -                   | -                   |
|         | Less : Loss on sale of investments  |              | -                   | -                   |
| 3.      | Profit on revaluation of Investments  |              | -                   | -                   |
|         | Less : Loss on revaluation of Investments   |              | -                   | -                   |
| 4.      | Profit on sale of land, buildings and other assets  |              | -                   | -                   |
|         | Less : Loss on sale of land, buildings and other assets   |              | -                   | -                   |
| 5.      | Profit on exchange transactions   |              | -                   | -                   |
|         | Less : Loss on exchange transactions  |              | -                   | -                   |
| 6.      | Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad / in India |              | -                   | -                   |
| 7.      | Miscellaneous income  |              | 348,883.00          | 27,387.00           |
|         | <b>TOTAL</b>  |              | <b>2,679,370.85</b> | <b>2,337,000.15</b> |

**SCHEDULE 15: INTEREST EXPENDED**

(Amount in Rupees)

| Sl. No. | Particulars                           | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|---------|---------------------------------------|--------------|----------------------|----------------------|
| 1.      | Interest on deposits                  |              | 43,201,808.05        | 45,244,294.35        |
| 2.      | Interest on RBI/Inter-bank borrowings |              |                      |                      |
| 3.      | Others                                |              | 0.00                 | 0.00                 |
|         | <b>TOTAL</b>                          |              | <b>43,201,808.05</b> | <b>45,244,294.35</b> |

For NAGALAND RURAL BANK

  
 General Manager  
 Head Office - Kohima

For NAGALAND RURAL BANK

  
 Chairman

SCHEDULE: 16: OPERATING EXPENSES

| Sl. No.   | Particulars  | Schedule No. | As on 31.03.2020     | As on 31.03.2021     |
|-----------|--|--------------|----------------------|----------------------|
| <b>a.</b> | <b>Employees cost</b>  |              | <b>31,244,746.33</b> | <b>25,769,870.47</b> |
| i.        | Salary & allowance of Sponsor Bank staff   |              | 3,730,901.48         | 0.00                 |
| ii.       | Salary & allowance of NRB staff  |              | 23,509,097.85        | 23,312,418.21        |
| iv.       | Other benefits paid to NRB staff   |              | 165,342.00           | 128,320.00           |
| v.        | Gratuity   |              | 16,542.00            | 1,348,337.00         |
| vi.       | Other allowance to deputed staff   |              | 659,587.00           | 348,478.00           |
| vii.      | Travelling expenses including LTC  |              | 763,579.00           | 441,387.00           |
| viii.     | Training fees  |              | 65,052.00            | 3,068.00             |
| ix.       | Medical expenses   |              | 2,070,452.00         | 172,962.00           |
| x.        | Leave encashment   |              | 264,193.00           | 14,900.26            |
| <b>b.</b> | <b>Other Operating expenses</b>  |              | <b>12,845,469.27</b> | <b>11,525,343.78</b> |
| i.        | Amortization   |              | 963,419.78           | 909,913.21           |
| ii.       | Expenses on services (AMC)   |              | 4,952,360.00         | 4,172,988.00         |
| iii.      | POL  |              | 176,890.00           | 162,560.00           |
| iv.       | Sundries/Misc Exp.   |              | 1,176,138.49         | 1,114,260.89         |
| v.        | Director's Fees & Allowances   |              | 13,227.00            | 0.00                 |
| vi.       | Rent, Taxes, Insurance, Lighting Etc. including DICGC premium paid during the year |              | 3,642,873.00         | 3,680,352.00         |
| vii.      | Postage, telegram, stamps & telephone  |              | 153,074.00           | 147,021.00           |
| viii.     | Auditor's fee & expenses   |              | 198,182.00           | -81,593.00           |
| ix.       | Depreciation to bank's property  |              | 1,212,417.00         | 1,355,065.00         |
| x.        | Repair to Bank's property  |              | 61,130.00            | 86,299.00            |
| xi.       | Stationery, printing, advertisement etc books & N/papers                           |              | 295,758.00           | 151,651.00           |
| xii.      | CGST Expense   |              | 0.00                 | -86,586.66           |
| xiii.     | SGST ITC   |              | 0.00                 | -86,586.66           |
|           | <b>TOTAL OPERATING EXPENSES (a+b)</b>  |              | <b>44,090,215.60</b> | <b>37,295,214.25</b> |

For NAGALAND RURAL BANK

  
General Manager  
Head Office - Kohima

For NAGALAND RURAL BANK

  
Chairman