



CHHATTISGARH RAJYA SAHAKARI BANK MYDT. (APEX BANK)

Sahakar Bhavan, Plot no. 74 Sector-24, Nava Raipur, Atal Nagar - 492002 (C.G.)

AUDITOR'S REPORT

Report on the financial statements

we have audited the accompanying financial statements of "Chhattisgarh Rajya Sahakari Bank Maryadit, Raipur" which comprise the "Balance Sheet" as at **March 31st 2022**, and the "Profit and Loss Account" for the year then ended, and a summary of significant accounting policies and other explanatory information. the returns of 14 branches audited by us are incorporated in these financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon and our comments and observation contained in Long Form Audit Report give the information required by the Banking Regulation Act, 1949 (AACS), Chhattisgarh Co-operative societies act 1960, the Chhattisgarh Societies Rules, 1962 and the guidelines issued by the National Bank for Agriculture and Rural Development and guidelines issued by the Reserve Bank of India and Registrar of Co-operative societies, Chhattisgarh in the Manner so required for the Bank and give a true and fair view in Conformity with the accounting principles generally accepted in India:

a) In the case of the "Balance Sheet", of the "State of affairs" of the Bank as at 31st March, 2022.

And

b) In case of the "profit & Loss Account" of the "profit" for the year ended on that date.

Subject our comments and observations:

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the Audit and have found them to be satisfactory.
- b. In our opinion, proper books of accounts required by the Chhattisgarh Co-operative societies Act 1960, Chhattisgarh Co-operative Societys rules 1962, the bye laws of the society and the registrar have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/ offices.
- c. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank subject to our comments wherever made in the audit report.
- d. The Balance Sheet and profit and loss Account dealt with by the by this report are in agreement with the books of account and the returns.
- e. The accounting standards adopted by the Bank are consistent with those laid down by the accounting Principles generally accepted in India so far as applicable to the Banks.
- f. In our opinion and according to information given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.

We further report that for the year under audit, the Bank has been awarded "A" Classification.

**FOR, HARSH JAIN & ASSOCIATES
CHARTERED ACCOUNTS**

(FRN:007639C)

CA. HARSH JAIN

PARTNER

(M.NO.076736)

PLACE: RAIPUR

DATE:17-06-2022

UDIN: 22076736ALDNAD4363