

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT**  
**BALANCE SHEET AS on 31<sup>st</sup> MARCH 2011**

31-03-2010	Sl. No	Capital & Liabilities	Amount - Rs. -	Amount - Rs. -	31-03-2010	Sl. No	Property & Assets	Amount - Rs. -	Amount - Rs. -
	1	(A) Authorised Capital 50,000 shares of Rs. 100/- each Rs. 50,00,000.00			4,12,575.00	1	Cash		
		(B) Subscribed Capital 27,820 Shares of Rs. 100/- each.			23,62,004.25		a) Cash in Hand	3,60,899.00	
		(C) Amount held by (5982)			3,97,019.51		b) Cash with SBI C.D	24,02,901.38	
19,16,500.00		(a) Individual (5868)	21,37,300.00		9,31,885.54		c) Cash with Apex C.D	1,50,571.51	
		(b) Association etc. (113)	1,44,700.00				d) C.D Federal Bank	3,19,773.64	
1,42,800.00		(c) Corporate Body (1)	5,00,000.00				e) Cash with IDBI C.D.	13,74,171.00	
5,00,000.00				27,82,000.00	23,683.16		f) C.D. with ICICI Bank	15,11,173.50	61,19,490.03
					21,707.00	2	Balance with other Banks		
	2	Reserve Fund & Other Reserve			65,08,820.00		a) S.B. Deposit Apex Bank	24,517.16	
12,12,334.05		1) Statutory Reserve	14,85,070.12		3,00,000.00		b) S.B Federal Bank	21,707.00	
85,797.00		2) Bad & Doubtful Debts Reserve	85,797.00				c) F.D with SBI	21,00,000.00	
40,452.00		3) Provision for Standard Assets	46,725.00		43,75,000.00		d) F.D with Apex Bank	3,00,000.00	
29,868.00		4) Provision for Loss Assets	1,60,194.00		5,00,000.00		e) F.D with Federal Bank	25,75,000.00	
39,013.11		5) Investment Depreciation Reserve	45,235.89				f) F.D with SIDBI	5,00,000.00	
25,174.00		6) Co-op: Development Fund	41,143.00		-	3	g) F.D with IDBI	32,00,000.00	87,21,224.16
9,00,139.06		7) Building Fund	9,00,139.06			4	Money at Call & Short Notice		-
		8) Other Reserve -					Investment -		
34,755.00		a) Admission Fees	49,725.00		37,01,000.00		a) In Central Govt. Securities	68,01,000.00	
50,000.00		b) Donations	50,000.00		13,50,000.00		b) In State Govt. Securities	42,40,000.00	
				28,64,029.07	14,50,000.00		c) Other Investment -		
							i) Fixed Maturity Plan UTI	5,00,000.00	
	3	Principal Subsidiary State Partnership Fund			-	5	ii) Short term Dep. SBI Mutual Fund	20,50,000.00	1,35,91,000.00
	4	Deposits -					Investment out of Principal Subsidiary State Partnership fund		-
27,92,650.00		1. a) Fixed Deposits (369)	37,55,980.00			6	Advances -		
35,300.00		b) Security Deposit (25)	39,976.00		1,99,777.00		1) Short Term Loan, Cash Credit, Bills Discounted	4,61,181.30	
-		c) Reinvestment Plan	-				2) Medium Term Loans	1,08,66,352.00	
31,17,996.00		d) Konoklota Daily Deposit A/c (1586)	39,05,591.00		94,80,439.00		3) Long Term Loans	-	
1,21,600.00		e) Pariwar Kalyan Nidhi (14)	3,36,600.00		-		4) Short Term Loan SHG	1,33,346.00	
6,32,050.00		f) Recurring Deposit (237)	6,53,600.00		1,20,883.00		5) Medium Term Loan SHG	10,48,878.00	
1,55,56,042.48		2. Savings Bank Deposit (14074)	2,25,85,787.44		14,80,665.00				
5,11,014.62		3. Current Deposit (66)	2,30,065.62	3,15,07,600.06					1,25,09,757.30
2,77,43,485.32		<b>TOTAL</b>		3,71,53,629.13	3,38,15,458.46		<b>TOTAL</b>		4,09,41,471.49

2,77,43,485.32		B/F		3,71,53,629.13	3,38,15,458.46		B/F		4,09,41,471.49
	5	Borrowings (SIDBI)			4,90,107.00	7	Interest Receivable A/c		5,74,527.00
39,64,555.00		a) Small Industries Dev. Bank of India	20,57,255.00		-	8	Inward Bills for Receivable		-
10,56,000.00		b) Rashtriya Mahila Kosh	7,72,000.00		24,357.00	9	Branch Adjustment		-
				28,29,255.00	21,44,161.00	10	Premises Less Depreciation		21,44,161.00
-	6	Inward Bills for collection		-	1,18,754.94	11	Furniture, Fixture Less Depreciation		1,71,281.22
-	7	Branch Adjustment		3,33,124.00		12	Other Assets -		
-	8	Overdue Interest Reserve		-	6,086.00		a) Printed Materials	6,086.00	
	9	Other Liabilities -			3,500.00		b) Security Deposit Telecom Deptt.	3,500.00	
2,47,975.01		a) Interest payable on Deposits	3,91,337.01		2,10,000.00		c) Security Deposit Municipal Board	2,10,000.00	
500.00		b) Audit Fees Due	500.00		5,186.00		d) Security Dept. ASEB (Gar-Ali)	5,186.00	
95,888.00		c) Dividend Payable	93,600.00		1,500.00		e) Security Dept. JMB Water connection Gar-Ali	1,500.00	
575147.00		d) Bills Payable	5,70,351.00		-		f) Security Dept. JMB Water connection Jorhat	3,000.00	
30,13,000.00		e) Subsidy Reserve A/c	22,91,802.00		5,000.00		g) Security Dept. landlord (Mariani)	5,000.00	
				33,47,590.01					2,34,272.00
1,27,560.07	10	Profit & Loss Account							
		Profit for the year 2010-11	5,63,259.57						
		Appropriation- 25.77% to Statutory Reserve	1,45,176.00						
		2.83% to Co-Op. Development Fund	15,969.00						
		Net Profit for the year 2011		4,02,114.57					
3,68,24,110.40		GRAND TOTAL		4,40,65,712.71	3,68,24,110.40		GRAND TOTAL		4,40,65,712.71

### AUDITORS CERTIFICATE

I report that I have audited the balance sheet as at 31.03.2011 and the annexed Profit and Loss for the year ended 31.03.2011 and have obtained all the informations and explanations I required. In my opinion the balance sheet and Profit and Loss account have been drawn in conformity with the law and subject to my separate report of even date, the balance sheet exhibits a true and correct view for the state of the Society's affairs according to the best of my informations and the explanations given to me and as shown by the Society.

S/d- Sri Devalakhi Baruah  
Senior Inspector/ Auditor,  
Co-operative Societies  
Jorhat

s/d s/d  
(Lakshmi Boruah) (Shakuntala Devi)  
Managing Director Chairperson  
Konoklota Mahila Urban Co-Operative Bank Ltd.  
Jorhat

1. Audit Classification 'A
2. Payment of DICGC premium is up to date
3. Interest Receivable only on Bank's Fixed Deposit.

