

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
AUDITED BALANCE SHEET AS ON 31st MARCH 2016

3/31/2015	Sl. No	Capital & Liabilities	Amount - Rs. -	Amount - Rs. -	3/31/2015	Sl. No	Property & Assets	Amount - Rs. -	Amount - Rs. -
	1	(A) Authorised Capital 10,00,000 shares of Rs. 100/- each Rs. 10,00,00,000.00			338,601.00	1	Cash		
							a) Cash in Hand	489,948.00	
		(B) Subscribed Capital 47,472 Shares of Rs. 100/- each Rs. 47,47,200.00			3,410,743.28		b) Cash with SBI C.D	4,036,567.55	
					701,249.51		c) Cash with Apex C.D	884,656.51	
		(C) Amount held by (9394)			183,827.45		d) C.D Federal Bank	602,211.28	
2,658,900.00		(a) Individual	3,189,900.00		4,377,404.00		e) Cash with IDBI C.D.	22,091,822.18	
1,050,300.00		(b) Association etc.	1,057,300.00		2,058,717.00		f) C.D. with ICICI Bank	2,088,552.74	30,193,758.26
500,000.00		(c) Corporate Body	500,000.00	4,747,200.00		2	Balance with other Banks		
	2	Reserve Fund & Other Reserve			27,697.16		a) S.B. Deposit Apex Bank	29,980.16	
2,750,010.77		1) Statutory Reserve	2,891,246.27		24,199.00		b) S.B Federal Bank	27,160.00	
1,048,096.63		2) Bad & Doubtful Debts Reserve	3,513,131.63		2,000,000.00		c) F.D with SBI	0.00	
443,141.00		3) Provision for Standard Assets	502,566.00		3,000,000.00		d) F.D with Apex Bank	0.00	
375,685.00		4) Provision for Loss Assets	375,685.00		2,900,000.00		e) F.D with Federal Bank	900,000.00	
45,235.89		5) Investment Depreciation Reserve	45,235.89		41,900,000.00		g) F.D with IDBI	9,279,528.00	10236668.16
92,566.83		6) Investment Fluctuation Reserve	92,566.83			3	Money at Call & Short Notice		0.00
110,748.00		6) Co-op: Development Fund	124,871.55			4	Investment -		
1,008,876.06		7) Building Fund	1,008,876.06		13,280,000.00		a) In Central Govt. Securities	6,880,000.00	
50,000.00		8) Other Reserve - a) Donations	50,000.00		14,940,000.00		b) In State Govt. Securities	16,840,000.00	
76,830.00		b) General Reserve Fund	82,921.13				c) Other Investment -		
0.00		c) Nari Shakti Purashkar 2015	200,000.00	8,887,100.36	1,525,000.00		i) Fixed Maturity Plan UTI	575,000.00	
0.00	3	Principal Subsidiary State Partnership Fund		0.00	1,540,000.00		ii) Short term Dep. SBI Mutual Fund	1,040,000.00	25,335,000.00
	4	Deposits – (29025)				5	Investment out of Principal Subsidiary State Partnership fund		0.00
6,720,158.00		1. a) Fixed Deposits (250)	7,844,402.00		0.00				
62,663.00		b) Security Deposit (32)	73,595.00			6	Loan and Advances – (3001)		
6,649,673.00		c) Konoklota Daily Deposit A/c (949)	8,548,778.00		2,191,469.00		1) TL- Housing Loan (6)	2,426,853.00	
3,354,444.00		d) Pariwar Kalyan Nidhi (105)	3,844,442.00		6,668,242.00		2) TL- Business Loan (199)	6,513,223.00	
1,116,960.00		e) Recurring Deposit (95)	928,000.00		1,724,661.00		3) TL- OBC Loan (283)	1,164,586.00	
86,294,146.28		2. Savings Bank Deposit (27542)	43,500,658.41		1,720,108.00		4) TL-SHGSB,SSI,Agri &NRLM(66)	1,484,554.57	
393,114.00		3. Current Deposit (52)	137,878.00	64,877,753.41	122,564.00		5) TL-Vehicle Loan (1)	115,180.00	
	5	Borrowings			1,267,052.00		6) TL- Education Loan (16)	814,081.00	
16,667,138.00		a) NEDFi		29,396,440.00	13,347,831.00		7) TL-Personal Loan (209)	14,233,302.00	
0.00	6	Inward Bills for collection		0.00	0.00		8) TL- WCC Loan (12)	106,122.00	
332,362.77	7	Branch Adjustment		1,191,241.48					
131,801,049.23		TOTAL		109,099,735.25	119,249,365.40		TOTAL		65,765,426.42

131,801,049.23		B/F		109,099,735.25	119,249,365.40		B/F	26,857,901.57	65,765,426.42
371,123.00	8	Overdue Interest Reserve		336,062.00	1,138,234.00		9) TL-Agri & Allied (159)	730,276.00	
	9	Other Liabilities -			8,626,118.00		10) TL-KMGL (1991)	14,324,651.00	
1,022,955.01		a) Interest payable on Deposits	966,780.01		381,680.00		11) TL- Medical Loan (2)	60,853.00	
1,500.00		b)Government Audit Fees Due	1,500.00		351,739.00		12) TL-Staff Loan (7)	408,425.00	
428,166.00		c) Dividend Payable	580,560.00		1,629,125.00		13) TL- Other Loan (7)	1,323,850.00	
805,434.00		d) Other Liabilities	500,552.00		92,616.69		14) Demand Loan (1)	25,026.00	
1,526,834.00		e) Subsidy Reserve A/c	966,000.00				15) Mudra Loan (42)	367,388.00	44,098,370.57
598,019.25		f) C/D Sundry A/c	465,109.25			7	Interest Receivable A/c		
62,679.00		g) Employee Gratuity to LIC	0.00	3,480,501.26	805,669.39		a) On Investment		152,894.39
					371,123.00		b) On Loan & Advances		336,062.00
0.00	10	Other Receipt		0.00	0.00	8	Inward Bills for Receivable		0.00
	11	Profit & Loss Account			0.00	9	Branch Adjustment		0.00
564,942.18		Profit for the year 2015-16		589,656.06	2,220,879.00	10	Premises Less Depreciation		2,232,487.00
					491,862.19	11	Furniture, Fixture Less Depreciation		461,936.19
						12	Other Assets -		
					88,777.00		a) Printed Materials	88,777.00	
					4,425.00		b) Security Deposit Telecom Deptt.	4,425.00	
					226,000.00		c) Security Deposit Municipal Board	226,000.00	
					5,186.00		d) Security Dept. ASEB (Gar-Ali)	5,186.00	
					4,500.00		e) Security Dept.JMB Water connection	4,500.00	
					1,381,677.00		f) Suspense	8,580.00	
					650.00		g)Security Dept. Aircell Dongle	0.00	
					113,075.00		h) Staff Festival Advance	121,310.00	458,778.00
137,182,701.67		GRAND TOTAL		113,505,954.57	137,182,701.67		GRAND TOTAL		113,505,954.57

AUDITORS CERTIFICATE

I report that I have audited the balance sheet as at 31.03.2016 and the annexed Profit and Loss account for the year ended on 2015-16 and have obtained all the informations and explanations I required. In my opinion the balance sheet and Profit and Loss account have been drawn up in conformity with the law and subject to my separate report of even date, the balance sheet exhibits a true and correct view of 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 books of the Society.

S/d-

Syada Mosfica Begum
Senior Inspector/ Auditor,
Co-operative Societies, Jorhat.

1. Audit Classification 'A'
2. Payment of DICGC premium is up to date

s/d
(Lakhimi Boruah)
Managing Director
Konoklota Mahila Urban Co-Operative Bank Ltd. Jorhat

s/d
(Shakuntala Devi)
Chairperson

