

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O. JORHAT
AUDITED BALANCE SHEET AS ON 31st MARCH 2017

3/31/2016	Sl. No	Capital & Liabilities	Amount - Rs. -	Amount - Rs. -	3/31/2016	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			489,948.00	1	Cash		
							a) Cash in Hand	421,412.00	
		(B) Subscribed Capital 54,675 Shares of Rs. 100/- each.			4,036,567.55		b) Cash with SBI C.D	3,504,879.03	
					884,656.51		c) Cash with Apex C.D	693,114.82	
		(C) Amount held by (10787)			602,211.28		d) C.D Federal Bank	30,645.28	
3,189,900.00		(a) Individual	3,896,300.00		22,091,822.18		e) Cash with IDBI C.D.	6,774,849.29	
1,057,300.00		(b) Association etc.	1,061,200.00		2,088,552.74		f) C.D. with ICICI Bank	-	
500,000.00		(c) Corporate Body	510,000.00	5,467,500.00	-		g) C.D. with Axis Bank	796,125.65	12,221,026.07
	2	Reserve Fund & Other Reserve				2	Balance with other Banks		
2,891,246.27		1) Statutory Reserve	3,276,188.27		29,980.16		a) S.B. Deposit Apex Bank	29,980.16	
3,513,131.63		2) Bad & Doubtful Debts Reserve	4,185,800.29		27,160.00		b) S.B Federal Bank	-	
502,566.00		3) Provision for Standard Assets	502,566.00		-		c) F.D with SBI	7,300,000.00	
375,685.00		4) Provision for Loss Assets	375,685.00		900,000.00		d) F.D with Federal Bank	1,500,000.00	
45,235.89		5) Investment Depreciation Reserve	-		9,279,528.00		e) F.D with IDBI	19,167,588.00	27,997,568.16
92,566.83		6) Investment Fluctuation Reserve	-		-	3	Money at Call & Short Notice		-
124,871.55		6) Co-op: Development Fund	139,612.95			4	Investment -		
1,008,876.06		7) Building Fund	1,008,876.06		6,880,000.00		a) In Central Govt. Securities	6,452,600.00	
50,000.00		8) Other Reserve - a) Donations	50,000.00		16,840,000.00		b) In State Govt. Securities	17,027,200.00	
82,921.13		b) General Reserve Fund	82,861.13				c) Other Investment -		
200,000.00		c) Nari Shakti Purashkar 2015	200,000.00		575,000.00		i) Fixed Maturity Plan UTI	575,000.00	
		d) Award money from coperation Dept, Government of Assam	1,200,000.00	11,021,589.70	1,040,000.00		ii) Short term Dep. SBI Mutual Fund	540,000.00	24,594,800.00
-	3	Principal Subsidiary State Partnership Fund		-		5	Investment out of Principal Subsidiary State Partnership fund		-
	4	Deposits – (32366)				6	Loan and Advances – (3294)		
7,844,402.00		1. a) Fixed Deposits	8,642,355.00		2,426,853.00		1) TL- Housing Loan	2,793,539.00	
73,595.00		b) Security Deposit	79,119.00		6,513,223.00		2) TL- Business Loan	5,402,671.57	
8,548,778.00		c) Konoklota Daily Deposit A/c	6,024,024.00		1,164,586.00		3) TL- OBC Loan	3,970,731.16	
3,844,442.00		d) Pariwar Kalyan Nidhi	4,250,312.00		1,484,554.57		4) TL- SHG-SB,SSI, Agri & NRLM	1,963,623.84	
928,000.00		e) Recurring Deposit	2,943,581.00		115,180.00		5) TL-Vehicle Loan	91,129.00	
43,500,658.41		2. Savings Bank Deposit	48,517,244.90		814,081.00		6) TL- Education Loan	584,654.88	
137,878.00		3. Current Deposit	580,490.00	71,037,125.90	14,233,302.00		7) TL-Personal Loan	11,347,704.78	
78,512,053.77		TOTAL		87,526,215.60	92,517,205.99		TOTAL	26,154,054.23	64,813,394.23

78,512,053.77		B/F		87526215.60	92,517,205.99		B/F	26,154,054.23	64,813,394.23
	5	Borrowings			106,122.00		8) TL- WCC Loan	79,502.00	
29,396,440.00		a) NEDFi		26,368,140.00	730,276.00		9) TL-Agri & Allied	562,375.59	
1,191,241.48	6	Branch Adjustment		-	14,324,651.00		10) TL-KMGL	24,589,795.89	
336,062.00	7	Overdue Interest Reserve		150,879.18	60,853.00		11) TL- Medical Loan	13,926.00	
	8	Other Liabilities -			408,425.00		12) TL-Staff Loan	585,937.00	
966,780.01		a) Interest payable on Deposits	3,416,562.38		1,323,850.00		13) TL- Other Loan	1,046,791.00	
1,500.00		b)Government Audit Fees Due	2,000.00		25,026.00		14) Demand Loan	8,329.00	
580,560.00		c) Dividend Payable	586,824.00		367,388.00		15) Mudra Loan	162,997.00	53,203,707.71
500,552.00		d) Other Liabilities	883,236.00			7	Interest Receivable A/c		
966,000.00		e) Subsidy Reserve A/c	596,000.00		152,894.39		a) On Investment	237,374.39	-
465,109.25		f) C/D Sundry A/c	298,990.22		336,062.00		b) On Loan & Advances	-	237,374.39
-		g) TDS Payble A/c	6,000.00		-	8	Branch Adjustment		314,057.48
-		h) Migration Suspense	32,234.78	5,821,847.38	2,232,487.00	9	Premises Less Depreciation		2,232,487.00
	9	Profit & Loss Account			461,936.19	10	Furniture, Fixture Less Depreciation		494,384.35
589,656.06		Profit for the year 2016-17		1,906,371.00		11	Other Assets -		
					88,777.00		a) Printed Materials	88,777.00	
					4,425.00		b) Security Dept. Telecom Deptt.	4,425.00	
					226,000.00		c) Security Dept. Municipal Board	241,000.00	
					5,186.00		d) Security Dept. ASEB (Gar-Ali)	5,186.00	
					4,500.00		e) Security Dept.JMB Water Con.	4,500.00	
					8,580.00		f)Suspense	-	
					121,310.00		h) Staff Festival Advance	134,160.00	478,048.00
113,505,954.57		GRAND TOTAL		121,773,453.16	113,505,954.57		GRAND TOTAL		121,773,453.16

AUDITORS CERTIFICATE

I report that I have audited the balance sheet as at 31.03.2017 and the annexed Profit and Loss account for the year ended on 2016-17 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