

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
CONSOLIDATED AUDITED BALANCE SHEET AS ON 31st MARCH 2014

31-03-2013	Sl. No	Capital & Liabilities	Amount - Rs. -	Amount - Rs. -	31-03-2013	Sl. No	Property & Assets	Amount - Rs. -	Amount - Rs. -
	1	(A) Authorised Capital 50,000 shares of Rs. 100/- each Rs. 50,00,000.00			3,25,750.00	1	Cash		
		(B) Subscribed Capital 36,155 Shares of Rs. 100/- each.			15,74,885.16		a) Cash in Hand	4,91,584.00	
		(C) Amount held by (7533)			4,91,755.51		b) Cash with SBI C.D	15,41,626.86	
		(a) Individual (7349)	29,38,500.00		6,97,998.18		c) Cash with Apex C.D	6,90,278.51	
26,82,700.00		(b) Association etc. (183)	1,77,000.00				d) C.D Federal Bank	42,659.11	
1,67,400.00		(c) Corporate Body (1)	5,00,000.00	36,15,500.00	15,78,482.00		e) Cash with IDBI C.D.	31,91,225.00	
5,00,000.00					7,03,669.00		f) C.D. with ICICI Bank	7,41,775.00	66,99,148.48
	2	Reserve Fund & Other Reserve				2	Balance with other Banks		
		1) Statutory Reserve	22,38,249.65		26,649.16		a) S.B. Deposit Apex Bank	27,697.16	
20,52,540.65		2) Bad & Doubtful Debts Reserve	8,69,085.63		24,199.00		b) S.B Federal Bank	24,199.00	
5,52,537.00		3) Provision for Standard Assets	2,79,950.00		4,00,000.00		c) F.D with SBI	5,00,000.00	
1,98,041.00		4) Provision for Loss Assets	2,59,144.00		3,00,000.00		d) F.D with Apex Bank	3,00,000.00	
2,24,977.00		5) Investment Depreciation Reserve	45,235.89		-		e) F.D with Federal Bank	9,00,000.00	
45,235.89		6) Investment Fluctuation Reserve	64,821.83		5,00,000.00		f) F.D with SIDBI	2,50,000.00	
-		6) Co-op: Development Fund	77,478.00		57,75,000.00		g) F.D with IDBI	28,75,000.00	48,76,896.16
59,266.00		7) Building Fund	10,08,876.06			3	Money at Call & Short Notice		
10,08,876.06		8) Gratuity Fund	3,93,348.00			4	Investment -		
1,81,229.00		9) Other Reserve -			86,80,000.00		a) In Central Govt. Securities	1,10,80,000.00	
		a) Admission Fees	72,855.00		1,08,90,000.00		b) In State Govt. Securities	1,34,40,000.00	
67,800.00		b) Donations	50,000.00				c) Other Investment -		
50,000.00					8,00,000.00		i) Fixed Maturity Plan UTI	10,75,000.00	
	3	Principal Subsidiary State Partnership Fund		53,59,044.06	23,00,000.00		ii) Short term Dep. SBI Mutual Fund	12,75,000.00	2,68,70,000.00
						5	Investment out of Principal Subsidiary State Partnership fund		
	4	Deposits -				6	Loan and Advances -		
55,40,330.00		1. a) Fixed Deposits	68,10,643.00				1) Short Term Loan	21,88,057.00	
44,444.00		b) Security Deposit	55,285.00		7,21,714.00		2) Medium Term Loans	1,73,64,805.00	
59,58,044.00		c) Konoklota Daily Deposit A/c	68,03,139.00		1,49,21,964.00		3) Long Term Loans	53,98,084.00	
14,48,765.00		d) Pariwar Kalyan Nidhi	26,44,537.00		37,03,410.00		4) Short Term Loan SHG	3,51,170.00	
10,74,200.00		e) Recurring Deposit	10,22,200.00		2,95,817.00		5) Medium Term Loan SHG	7,91,730.00	
2,70,68,530.26		2. Savings Bank Deposit	3,17,14,157.31		10,69,097.00		6) NEDFi OBC Loan	20,44,498.00	
6,56,161.62		3. Current Deposit	10,64,973.25		8,96,084.00		7) Overdraft	89,680.69	
				5,01,14,934.56	46,333.69		8) Staff Advance	61,830.00	2,82,89,854.69
					32,930.00				
4,95,81,077.48		TOTAL		5,90,89,478.62	5,67,55,737.70		TOTAL		6,67,35,899.33

4,95,81,077.48		B/F		5,90,89,478.62	5,67,55,737.70		B/F		6,67,35,899.33
	5	Borrowings			3,40,000.00	7	Interest Receivable A/c		3,08,571.00
-		a) Small Industries Dev. Bank of India	-		-	8	Inward Bills for Receivable		-
2,04,000.00		b) Rashtriya Mahila Kosh	-		1,22,008.23	9	Branch Adjustment		96,897.23
52,20,000.00		c) NEDFi	64,84,000.00	64,84,000.00	21,44,161.00	10	Premises Less Depreciation		21,62,329.00
	6	Inward Bills for collection		-	1,38,291.19	11	Furniture, Fixture Less Depreciation		1,86,121.19
	7	Branch Adjustment		-		12	Other Assets -		
	8	Overdue Interest Reserve		-	6,086.00		a) Printed Materials	70,205.00	
	9	Other Liabilities -			2,500.00		b) Security Deposit Telecom Deptt.	2,500.00	
6,13,721.01		a) Interest payable on Deposits	7,13,908.01		2,15,000.00		c) Security Deposit Municipal Board	2,15,000.00	
3,000.00		b) Government Audit Fees Due	3,000.00		5,186.00		d) Security Dept. ASEB (Gar-Ali)	5,186.00	
1,18,320.00		c) Dividend Payable	2,48,088.00		1,500.00		e) Security Dept. JMB Water connection Gar-Ali	1,500.00	
4,61,567.00		d) Bills Payable	5,34,415.00		3,000.00		f) Security Dept. JMB Water connection Jorhat	3,000.00	
25,90,155.00		e) Subsidy Reserve A/c	15,31,646.00	30,31,057.01	1,000.00		g) Security Dept. landlord (Mariani)	1,000.00	
2,20,000.00	10	Other Receipt		1,50,580.00	5,845.00		h) Suspense	7,345.00	
	11	Profit & Loss Account					i) Security Dept. Aircell Dongle	650.00	
7,28,474.63		Accumulated Profit					iii) Employee Group Gratuity with LICI	2,89,729.00	5,96,115.00
		Profit for the year 2012-2013	7,28,474.63						
		Less- Appropriation	6,26,304.00						
		Balance of Profit after appropriation	1,02,170.63						
		Add - Profit for the year 2013-2014	13,30,817.12						
		Total Profit	14,32,987.75						
		Less- NPA Provision for previous year profit	1,02,170.63	13,30,817.12					
5,97,40,315.12		GRAND TOTAL		7,00,85,932.75			GRAND TOTAL		7,00,85,932.75

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

(Lakshmi Boruah)
Managing Director
Konoklota Mahila Urban Co-Operative Bank Ltd.
Jorhat

(Shakuntala Devi)
Chairperson