

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT**  
**AUDITED BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2015**

31-03-2014	Sl. No	Capital & Liabilities	Amount - Rs. -	Amount - Rs. -	31-03-2014	Sl. No	Property & Assets	Amount - Rs. -	Amount - Rs. -
	<b>1</b>	<b>(A) Authorised Capital 50,000 shares of Rs. 100/- each Rs. 50,00,000.00</b>				<b>1</b>	<b>Cash</b>		
					4,91,584.00		a) Cash in Hand	3,38,601.00	
		(B) Subscribed Capital 42,092 Shares of Rs. 100/- each.			15,41,626.86		b) Cash with SBI C.D	34,10,743.28	
					6,90,278.51		c) Cash with Apex C.D	701,249.51	
		(C) Amount held by (8128)			42,659.11		d) C.D Federal Bank	1,83,827.45	
29,38,500.00		(a) Individual	26,58,900.00		31,91,225.00		e) Cash with IDBI C.D.	43,77,404.00	
1,77,000.00		(b) Association etc.	10,50,300.00		7,41,775.00		f) C.D. with ICICI Bank	20,58,717.00	1,10,70,542.24
5,00,000.00		(c) Corporate Body	5,00,000.00	42,09,200.00		<b>2</b>	<b>Balance with other Banks</b>		
	<b>2</b>	<b>Reserve Fund &amp; Other Reserve</b>			27,697.16		a) S.B. Deposit Apex Bank	27,697.16	
22,38,249.65		1) Statutory Reserve	27,50,010.77		24,199.00		b) S.B Federal Bank	24,199.00	
8,69,085.63		2) Bad & Doubtful Debts Reserve	10,48,096.63		5,00,000.00		c) F.D with SBI	20,00,000.00	
2,79,950.00		3) Provision for Standard Assets	4,43,141.00		3,00,000.00		d) F.D with Apex Bank	30,00,000.00	
2,59,144.00		4) Provision for Loss Assets	3,75,685.00		9,00,000.00		e) F.D with Federal Bank	29,00,000.00	
45,235.89		5) Investment Depreciation Reserve	45,235.89		2,50,000.00		f) F.D with SIDBI	-	
64,821.83		6) Investment Fluctuation Reserve	92,566.83		28,75,000.00		g) F.D with IDBI	4,19,00,000.00	4,98,51,896.16
77,478.00		6) Co-op: Development Fund	1,10,748.00		-	<b>3</b>	<b>Money at Call &amp; Short Notice</b>		-
10,08,876.06		7) Building Fund	10,08,876.06			<b>4</b>	<b>Investment -</b>		
		8) Other Reserve -			1,10,80,000.00		a) In Central Govt. Securities	1,32,80,000.00	
72,855.00		a) General Reserve Fund	76,830.00		1,34,40,000.00		b) In State Govt. Securities	1,49,40,000.00	
50,000.00		b) Donations	50,000.00	60,01,190.18			c) Other Investment -		
-	<b>3</b>	<b>Principal Subsidiary State Partnership Fund</b>		-	10,75,000.00		i) Fixed Maturity Plan UTI	15,25,000.00	
	<b>4</b>	<b>Deposits – (25206)</b>			12,75,000.00		ii) Short term Dep. SBI Mutual Fund	15,40,000.00	3,12,85,000.00
68,10,643.00		1. a) Fixed Deposits	67,20,158.00			<b>5</b>	<b>Investment out of Principal Subsidiary State Partnership fund</b>		-
55,285.00		b) Security Deposit	62,663.00		-				
68,03,139.00		c) Konoklota Daily Deposit A/c	66,49,673.00			<b>6</b>	<b>Loan and Advances – (1741)</b>		
26,44,537.00		d) Pariwar Kalyan Nidhi	33,54,444.00		21,88,057.00		1) TL- Housing Loan	21,91,469.00	
10,22,200.00		e) Recurring Deposit	11,16,960.00		1,73,64,805.00		2) TL- Business Loan	66,68,242.00	
3,17,14,157.31		2. Savings Bank Deposit	8,62,94,146.28		53,98,084.00		3) TL- OBC Loan	17,24,661.00	
10,64,973.25		3. Current Deposit	3,93,114.00	10,45,91,158.28	3,51,170.00		4) TL- SHG-SB & SSI & Agri & NRLM	17,20,108.00	
	<b>5</b>	<b>Borrowings</b>			7,91,730.00		5) TL-Vehicle Loan	1,22,564.00	
64,84,000.00		a) NEDFi	1,66,67,138.00	1,66,67,138.00	20,44,498.00		6) TL- Education Loan	12,67,052.00	
-	<b>6</b>	Inward Bills for collection		-	89,680.69		7) TL-Personal Loan	1,33,47,831.00	
-	<b>7</b>	Branch Adjustment		3,32,362.77					
<b>6,51,80,130.62</b>		<b>TOTAL</b>		<b>13,18,01,049.23</b>	<b>6,66,74,069.33</b>		<b>TOTAL</b>		<b>9,22,07,438.40</b>

<b>6,51,80,130.62</b>		<b>B/F</b>		<b>13,18,01,049.23</b>	<b>6,66,74,069.33</b>		<b>B/F</b>	2,70,41,927.00	<b>9,22,07,438.40</b>
-	8	Overdue Interest Reserve		3,71,123.00	61,830.00		8) TL-Agri & Allied	11,38,234.00	
	9	<b>Other Liabilities -</b>			-		9) TL-KMGL	86,26,118.00	
7,13,908.01		a) Interest payable on Deposits	10,22,955.01		-		10) TL- Medical Loan	3,81,680.00	
3,000.00		b)Government Audit Fees Due	1,500.00		-		11) TL-Staff Loan	3,51,739.00	
2,48,088.00		c) Dividend Payable	4,28,166.00		-		12) TL- Other Loan	16,29,125.00	
5,34,415.00		d) Other Liabilities	8,05,434.00		-		13) Overdraft	92,616.69	3,92,61,439.69
15,31,646.00		e) Subsidy Reserve A/c	15,26,834.00			<b>7</b>	<b>Interest Receivable A/c</b>		
-		f) C/D Sundry A/c	5,98,019.25		3,08,571.00		a) On Investment	8,05,669.39	
1,03,619.00		g) Gratuity Fund Payable to LIC	62,679.00	44,45,587.26	-		b) On Loan & Advances	3,71,123.00	11,76,792.39
1,50,580.00	10	Other Receipt		-	-	8	Inward Bills for Receivable		-
	11	<b>Profit &amp; Loss Account</b>			96,897.23	9	Branch Adjustment		-
13,30,817.12		Profit for the year 2014-15		5,64,942.18	21,62,329.00	10	Premises Less Depreciation		22,20,879.00
					1,86,121.19	11	Furniture, Fixture Less Depreciation		4,91,862.19
						12	<b>Other Assets -</b>		
					70,205.00		a) Printed Materials	88,777.00	
					2,500.00		b) Security Deposit Telecom Deptt.	4,425.00	
					2,16,000.00		c) Security Deposit Municipal Board	2,26,000.00	
					5,186.00		d) Security Dept. ASEB (Gar-Ali)	5,186.00	
					4,500.00		e) Security Dept.JMB Water connection	4,500.00	
					7,345.00		f) Suspense	13,81,677.00	
					650.00		g)Security Dept. Aircell Dongle	650.00	
					-		h) Staff Festival Advance	1,13,075.00	18,24,290.00
<b>6,97,96,203.75</b>		<b>GRAND TOTAL</b>		<b>13,71,82,701.67</b>	<b>6,97,96,203.75</b>		<b>GRAND TOTAL</b>		<b>13,71,82,701.67</b>

### AUDITORS CERTIFICATE

I report that I have audited the balance sheet as at 31.03.2015 and the annexed Profit and Loss account for the year ended on 2014-15 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-  
Mr. I.K. Arandhara  
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