



Meghalaya Rural Bank
Head Office : Shillong
Balance Sheet As At 31st March 2009

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2009)	Previous Year (As on 31-03-2008)
CAPITAL AND LIABILITIES			
Capital	1-A	10000	10000
Share Capital Deposit	1-B	15976	15976
Reserve and Surplus	2	401109	325591
Deposits	3	4039445	3159848
Borrowings	4	281337	101058
Other Liabilites and Provisions	5	257548	186722
TOTAL		5005415	3799195
ASSETS			
Cash and Balances with RBI	6	239792	306602
Balance with Bank and Money at Call and Short Notice	7	2360966	1568501
Investments	8	973296	863299
Advances	9	1120535	869269
Fixed Assets	10	8486	6533
Other Assets	11	302340	184991
TOTAL		5005415	3799195
Contingent Liabilities	12	13378	8954

For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith
For A. Paul & Co.



Meghalaya Rural Bank

Head Office : Shillong

Profit & Loss for the year ended 31st March 2010

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2010)	Previous Year (As on 31-03-2009)
1 Interest Earned	13	361774	262430
a. Other Income			
b. Interest on Investments			
c. Interest on Balances with RBI and Other Inter Bank Funds		-	-
d. Interest on TDR/STDR with Banks			
e. Interest received from Income Tax		0	-
2 Other Income	14	30171	6613
i. Commission, Exchange and Brokerage			
ii. Miscellaneous Income			
3 TOTAL (1+2)		391945	269043
4 Interest Expended	15	192367	130824
5 Operating Expenses		75846	64709
a. Employees Costs	16		
b. Other Operating Expenses			
6 Total Expenditure excluding Provisions and Contingencies (4+5)		268213	195533
7 Operating Profit before Provisions and Contingencies (3-6)		115518	59217
8 Provision (other than Tax) and Contingencies			
9 Exceptional Items		-	-
10 Profit / Loss from Ordinary Activities before Tax (7-8-9)		115518	59217
11 Tax Expense		40000	18000
a. Provision for Taxation		40000	18000
b. Deferred Tax Asset		-	-
c. Earlier Years Adjustments (Excess)		-	-
12 Net Profit for the period for Ordinary Activities after Tax (10-11)		75518	41217
13 Extra-ordinary items (net of tax expenses)		-	-
14 Net Profit/Loss for the period (12-13)		75518	41217
15 APPROPRIATION			
a. Net Profit/Loss for the period		115518	59217
b. Brought forward Profit		235847	209704
c. Transfer to Statutory Reserves		28880	28880
Profit / Loss carried over to Balance Sheet		278930	235847

Summary of Significant Accounting Policies

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Disclosures and Note to Accounts

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For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith

For A. Paul & Co.