



Meghalaya Rural Bank
Head Office : Shillong
Balance Sheet As At 31st March 2010

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2010)	Previous Year (As on 31-03-2009)
CAPITAL AND LIABILITIES			
Capital	1-A	10000	10000
Share Capital Deposit	1-B	15976	15976
Reserve and Surplus	2	474496	401109
Deposits	3	5323070	4039445
Borrowings	4	287933	281337
Other Liabilites and Provisions	5	307070	257548
TOTAL		6418545	5005415
ASSETS			
Cash and Balances with RBI	6	324864	239792
Balance with Bank and Money at Call and Short Notice	7	2752241	2360966
Investments	8	1415948	973296
Advances	9	1543938	1120535
Fixed Assets	10	14977	8486
Other Assets	11	366577	302340
TOTAL		6418545	5005415
Contingent Liabilities	12	15411	13378

For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith
For G. C. Bafna & 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	412042	361774
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	10932	30171
i. Commission, Exchange and Brokerage			
ii. Miscellaneous Income			
3 TOTAL (1+2)		422974	391945
4 Interest Expended	15	208507	192367
5 Operating Expenses		87700	75846
a. Employees Costs	16		
b. Other Operating Expenses			
6 Total Expenditure excluding Provisions and Contingencies (4+5)		296207	268213
7 Operating Profit before Provisions and Contingencies (3-6)		116362	115518
8 Provision (other than Tax) and Contingencies			
9 Exceptional Items		-	-
10 Profit / Loss from Ordinary Activities before Tax (7-8-9)		116362	115518
11 Tax Expense		42975	40000
a. Provision for Taxation		42975	40000
b. Deferred Tax Asset		-	-
c. Earlier Years Adjustments (Excess)		-	-
12 Net Profit for the period for Ordinary Activities after Tax (10-11)		73387	75518
13 Extra-ordinary items (net of tax expenses)		-	-
14 Net Profit/Loss for the period (12-13)		73387	75518
15 APPROPRIATION			
a. Net Profit/Loss for the period		116362	115518
b. Brought forward Profit		278930	235847
c. Transfer to Statutory Reserves		29091	28880
Profit / Loss carried over to Balance Sheet		326885	278930

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 G. C. Bafna & Co.