



Meghalaya Rural Bank
Head Office : Shillong
Balance Sheet As At 31st March 2011

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2011)	Previous Year (As on 31-03-2010)
CAPITAL AND LIABILITIES			
Capital	1-A	10000	10000
Share Capital Deposit	1-B	15976	15976
Reserve and Surplus	2	572225	474496
Deposits	3	6774188	5323070
Borrowings	4	313491	287933
Other Liabilites and Provisions	5	408828	307070
TOTAL		8094708	6418545
ASSETS			
Cash and Balances with RBI	6	435478	324864
Balance with Bank and Money at Call and Short Notice	7	3213791	2752241
Investments	8	1721891	1415948
Advances	9	2081717	1543938
Fixed Assets	10	34628	14977
Other Assets	11	607203	366577
TOTAL		8094708	6418545
Contingent Liabilities	12	22124	15411

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 2011

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2011)	Previous Year (As on 31-03-2010)
1 Interest Earned	13	552534	412042
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	19902	10932
i. Commission, Exchange and Brokerage			
ii. Miscellaneous Income			
3 TOTAL (1+2)		572436	422974
4 Interest Expended	15	266730	208507
5 Operating Expenses		154891	87700
a. Employees Costs	16		
b. Other Operating Expenses			
6 Total Expenditure excluding Provisions and Contingencies (4+5)		421621	296207
7 Operating Profit before Provisions and Contingencies (3-6)		119917	116362
8 Provision (other than Tax) and Contingencies		30898	30898
9 Exceptional Items		-	-
10 Profit / Loss from Ordinary Activities before Tax (7-8-9)		89019	85464
11 Tax Expense		41000	42975
a. Provision for Taxation		41000	42975
b. Deferred Tax Asset		-	-
c. Earlier Years Adjustments (Excess)		-	-
12 Net Profit for the period for Ordinary Activities after Tax (10-11)		48019	42489
13 Extra-ordinary items (net of tax expenses)		-	-
14 Net Profit/Loss for the period (12-13)		48019	42489
15 APPROPRIATION			
a. Net Profit/Loss for the period		119917	116362
b. Brought forward Profit		375823	278930
c. Transfer to Statutory Reserves		29979	29091
Profit / Loss carried over to Balance Sheet		375823	326885

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.