



Meghalaya Rural Bank
Head Office : Shillong
Balance Sheet As At 31st March 2013

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2013)	Previous Year (As on 31-03-2012)
CAPITAL AND LIABILITIES			
Capital	1-A	10000	10000
Share Capital Deposit	1-B	15976	15976
Reserve and Surplus	2	865159	687304
Deposits	3	9953014	8074200
Borrowings	4	129676	136477
Other Liabilites and Provisions	5	697878	538713
TOTAL		11671703	9462670
ASSETS			
Cash and Balances with RBI	6	460533	444735
Balance with Bank and Money at Call and Short Notice	7	4604966	3846212
Investments	8	2246700	2024291
Advances	9	3654592	2686656
Fixed Assets	10	34144	34085
Other Assets	11	670768	426691
TOTAL		11671703	9462670
Contingent Liabilities	12	16506	20531

For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith
For R. Bhutra & Co.



Meghalaya Rural Bank

Head Office : Shillong

Profit & Loss for the year ended 31st March 2013

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2013)	Previous Year (As on 31-03-2012)
1 Interest Earned	13	908045	908045
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	37267	37267
i. Commission, Exchange and Brokerage		23626	23626
ii. Miscellaneous Income		32952	32952
3 TOTAL (1+2)		945312	945312
4 Interest Expended	15	446525	390667
5 Operating Expenses		175168	177622
a. Employees Costs	16		
b. Other Operating Expenses			
6 Total Expenditure excluding Provisions and Contingencies (4+5)		621693	568289
7 Operating Profit before Provisions and Contingencies (3-6)		282855	154840
8 Provision (other than Tax) and Contingencies		40764	23420
9 Exceptional Items		-	-
10 Profit / Loss from Ordinary Activities before Tax (7-8-9)		242091	131420
11 Tax Expense		105000	105000
a. Provision for Taxation		105000	105000
b. Deferred Tax Asset		-	-
c. Earlier Years Adjustments (Excess)		-	-
12 Net Profit for the period for Ordinary Activities after Tax (10-11)		137091	26420
13 Extra-ordinary items (net of tax expenses)		-	-
14 Net Profit/Loss for the period (12-13)		137091	26420
15 APPROPRIATION			
a. Net Profit/Loss for the period		282855	154840
b. Brought forward Profit		430953	375824
c. Transfer to Statutory Reserves		71357	38711
Profit / Loss carried over to Balance Sheet		537451	430953

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 R. Bhutra & Co.