



**Meghalaya Rural Bank**  
**Head Office : Shillong**  
**Balance Sheet As At 31st March 2016**

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2016)	Previous Year (As on 31-03-2015)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1-A	25976	10000
Share Capital Deposit	1-B	-	15976
Reserve and Surplus	2	1354229	1224395
Deposits	3	12692946	11926069
Borrowings	4	245376	191082
Other Liabilites and Provisions	5	875159	1106972
<b>TOTAL</b>		<b>15193686</b>	<b>14474494</b>
<b>ASSETS</b>			
Cash and Balances with RBI	6	639634	579733
Balance with Bank and Money at Call and Short Notice	7	3944667	3726110
Investments	8	3640010	3321621
Advances	9	6283863	6021259
Fixed Assets	10	62883	47219
Other Assets	11	622629	778552
<b>TOTAL</b>		<b>15193686</b>	<b>14474494</b>
Contingent Liabilities	12	33935	31802

For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith  
For SOUMYA DUTTA & ASSOCIATES  
Chartered Accountants  
FRN No.: 32220E



**Meghalaya Rural Bank**  
Head Office : Shillong  
**Profit & Loss for the year ended 31st March 2016**

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2016)	Previous Year (As on 31-03-2015)
<b>1 Interest Earned</b>	13	<b>1216353</b>	<b>1191015</b>
a. Interest / Discount on Advances/Bills		661083	604343
b. Interest on Investments		260314	303589
c. Interest on Balances with RBI and Other Inter Bank Funds		-	-
d. Interest on TDR/STDR with Banks		294956	283083
e. Interest received from Income Tax		0	-
<b>2 Other Income</b>	14	<b>75646</b>	<b>45913</b>
i. Commission, Exchange and Brokerage		17184	17831
ii. Miscellaneous Income		58462	28082
<b>3 TOTAL (1+2)</b>		<b>1291999</b>	<b>1236928</b>
<b>4 Interest Expended</b>	15	<b>664932</b>	<b>589553</b>
<b>5 Operating Expenses</b>		<b>353174</b>	<b>260450</b>
a. Employees Costs	16	268454	171963
b. Other Operating Expenses		84720	88487
<b>6 Total Expenditure excluding Provisions and Contingencies (4+5)</b>		<b>1018106</b>	<b>850003</b>
<b>7 Operating Profit before Provisions and Contingencies (3-6)</b>		<b>273893</b>	<b>386925</b>
<b>8 Provision (other than Tax) and Contingencies</b>		<b>90728</b>	<b>86304</b>
<b>9 Exceptional Items</b>		-	-
<b>10 Profit / Loss from Ordinary Activities before Tax (7-8-9)</b>		<b>183165</b>	<b>300621</b>
<b>11 Tax Expense</b>		<b>53331</b>	<b>118170</b>
a. Provision for Taxation		86111	118170
b. Deferred Tax Asset		-	-
c. Earlier Years Adjustments (Excess)	-	32,780.00	-
<b>12 Net Profit for the period for Ordinary Activities after Tax (10-11)</b>		<b>129834</b>	<b>182451</b>
<b>13 Extra-ordinary items (net of tax expenses)</b>		-	-
<b>14 Net Profit/Loss for the period (12-13)</b>		<b>129834</b>	<b>182451</b>
<b>15 APPROPRIATION</b>			
a. Net Profit/Loss for the period		129834	182451
b. Brought forward Profit		782373	675077
c. Transfer to Statutory Reserves		32459	75155
<b>Profit / Loss carried over to Balance Sheet</b>		<b>879748</b>	<b>782373</b>

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For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith  
For SOUMYA DUTTA & ASSOCIATES  
Chartered Accountants  
FRN No.: 32220E