



Meghalaya Rural Bank
Head Office : Shillong
Balance Sheet As At 31st March 2018

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2018)	Previous Year (As on 31-03-2017)
CAPITAL AND LIABILITIES			
Capital	1	25976	25976
Reserve and Surplus	2	1594119	1470720
Deposits	3	18586485	17956659
Borrowings	4	259370	234156
Other Liabilites and Provisions	5	882737	904590
TOTAL		21348687	20592101
ASSETS			
Cash and Balances with RBI	6	910606	920483
Balance with Bank and Money at Call and Short Notice	7	6961878	6420510
Investments	8	6285900	6114820
Advances	9	6410821	6309199
Fixed Assets	10	58477	63073
Other Assets	11	721005	764016
TOTAL		21348687	20592101
Contingent Liabilities	12	47608	39154

For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith
For D.DAS & ASSOCIATES
Chartered Accountants
FRN No.: 323899E



Meghalaya Rural Bank
Head Office : Shillong
Profit & Loss for the year ended 31st March 2018

(₹ in 000)

Particulars	Schedule	Current Year (As on 31-03-2018)	Previous Year (As on 31-03-2017)
1 Interest Earned	13	1484555	1380060
a. Interest / Discount on Advances/Bills		620524	649463
b. Interest on Investments		470532	389908
c. Interest on Balances with RBI and Other Inter Bank Funds		-	-
d. Interest on TDR/STDR with Banks		393499	340689
e. Interest received from Income Tax		0	-
2 Other Income	14	77808	57169
i. Commission, Exchange and Brokerage		26634	17206
ii. Miscellaneous Income		51174	39963
3 TOTAL (1+2)		1562363	1437229
4 Interest Expended	15	868470	789003
5 Operating Expenses		382677	368995
a. Employees Costs	16	267671	270074
b. Other Operating Expenses		115006	98921
6 Total Expenditure excluding Provisions and Contingencies (4+5)		1251147	1157998
7 Operating Profit before Provisions and Contingencies (3-6)		311216	279231
8 Provision (other than Tax) and Contingencies		85390	73355
9 Exceptional Items		-	-
10 Profit / Loss from Ordinary Activities before Tax (7-8-9)		225826	205876
11 Tax Expense		102427	89385
a. Provision for Taxation		102427	89385
b. Deferred Tax Asset		-	-
c. Earlier Years Adjustments (Excess)		-	-
12 Net Profit for the period for Ordinary Activities after Tax (10-11)		123399	116491
13 Extra-ordinary items (net of tax expenses)		-	-
14 Net Profit/Loss for the period (12-13)		123399	116491
15 APPROPRIATION			
a. Net Profit/Loss for the period		123399	116491
b. Brought forward Profit		967116	879748
c. Transfer to Statutory Reserves		30850	29123
Profit / Loss carried over to Balance Sheet		1059665	967116

For and behalf of Meghalaya Rural Bank

In terms of our report of even date attached herewith
For D.DAS & ASSOCIATES
Chartered Accountants
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