

THE KONARK URBAN CO-OP BANK LTD

BALANCE SHEET AS ON 31/03/2018

Previous Year 2017	LIABILITIES	Amount 31/03/2018	Amount 31/03/2018	Total Year 2018	Previous Year 2017	ASSETS	Amount 31/03/2018	Amount 31/03/2018	Total Year 2018
	1. SHARE CAPITAL				33,945,782.00	1) CASH IN HAND & CASH WITH ATM	15,045,751.00	15,045,751.00	15,045,751.00
50,000,000.00	i) AUTHORISED CAPITAL		50,000,000.00	50,000,000.00					
	2000000 Shares of Rs.25/- each				100,435,535.28	2. BALANCE WITH OTHER BANKS	91,829,175.61	91,829,175.61	91,829,175.61
	ii) ISSUED SUBSCRIBED PAID UP CAPITAL				507,750,970.00	3. INVESTMENTS			
35,453,475.00	1413669 Shares of Rs.25/- each	36,153,700.00			1,050.00	A) SHARES			
	Share Application Money	37,000.00	36,190,700.00	36,190,700.00	1,000.00	Shares with MSC Bank	1,000.00		
144,328,831.49	2. RESERVE FUNDS & OTHER FUNDS				50.00	Shares in TDCC Bank	50.00	1,050.00	
49,424,255.67	Statutory Reserve Fund	50,364,256.10			359,174,520.00	B) FIXED DEPOSITS			
8,798,114.75	Building Fund	8,798,114.75			36,684,520.00	Union Bank of India	10,000,000.00		
1,095,718.00	Dividend Equalisation Fund	1,354,264.00			20,000,000.00	Axis Bank	-		
4,404,000.00	Provision for Std. Assets	4,404,000.00			1,000,000.00	Karnataka Bank	1,000,000.00		
6,459,303.00	Provision for Bad debts Reserves	15,314,344.86			50,000,000.00	IDBI Bank	10,200,000.00		
11,725,000.00	Technology Fund	11,725,000.00			60,000,000.00	Bank Of Baroda	-		
350,000.00	Investment Fluctuation Funds	350,000.00			-	Dhanlaxmi Bank	-		
56,500,000.00	General Reserves	56,511,650.00			61,490,000.00	The Kalyan Janata Sah. Bank Ltd	50,000,000.00		
8,850.00	Nominal Membership Fees	-			50,000,000.00	Bank of India			
1,000,000.00	Employee Gratuity Fund	1,000,000.00			40,000,000.00	Kotak Mahindra Bank			
4,563,590.07	Net Profit Carried Over	2,077,334.07	151,898,963.78	151,898,963.78	40,000,000.00	Thane Janata Sahakari Bank Ltd.	5,000,000.00	76,200,000.00	
1,360,939,725.35	3. DEPOSITS				148,575,400.00	C) GOVT. SECURITIES	129,035,400.00	129,035,400.00	205,236,450.00
289,940,840.34	A) CURRENT & SAVING DEPOSIT				925,378,232.33	4. LOANS & ADVANCES			
146,457,863.43	Current Deposit	124,312,494.92			745,288,088.42	A) Short Term Loans & Overdrafts			
4,632,151.96	CC/OD Cr. Balance	5,187,844.07	129,500,338.99		5,332,937.69	Cash Credit	6,548,263.90		
					735,322,998.77	Overdraft	844,858,733.18		
138,850,824.95	Saving Deposit	117,588,764.61	117,588,764.61		1,574,151.81	Dr Balance in Current A/c	2,575,332.20		
1,070,998,885.01	B) TERM DEPOSIT				3,058,000.15	CC & OD Credit Balances	2,612,511.87	856,594,841.15	
544,142,030.00	Kamdheni Deposits	442,278,374.00			180,090,143.91	B) Medium Term Loans			
28,304,180.01	Recurring Deposits	18,026,169.01			1,729,199.00	Gold Loan	2,478,103.00		
17,166,018.00	Short Term Deposits	8,015,672.00			224,725.67	Vehicle Loan	502,959.00		
428,328,099.00	Monthly Interest	374,121,852.00			729,001.00	Advance against Salary	1,267,549.00		
39,578,806.00	Quarterly Interest	32,326,199.00			19,782,107.12	Loan against deposits	11,677,415.12		
13,479,752.00	Pigmy Deposits	13,465,808.00			157,625,111.12	Other Loan	126,987,651.75	142,913,677.87	999,508,519.02
-	Konark Diamond Deposit	27,773,219.00	916,007,293.01	1,163,096,396.61	9,975,498.00	5. INTEREST RECEIVABLE			
47,682,332.77	4. BORROWINGS (Against FDRs)				5,619,718.00	On Investment	1,986,327.00		
42,316,222.77	The Kalyan Janata Sah. Bank Ltd	-			4,355,780.00	Overdue Interest on NPA	24,601,335.88	26,587,662.88	26,587,662.88
5,366,110.00	IDBI Bank Ltd.	-							
99,000.00	5. BILLS FOR COLLECTION								
99,000.00	Bills receivable as per Contra	12,000.00	12,000.00	12,000.00	99,000.00	6. BILLS RECEIVABLE (Contra)	12,000.00	12,000.00	12,000.00

649,364.00	6. INTEREST PAYABLE ON BORROWING/DEPOSITS				24510146.89	7.FIXED ASSETS	21,950,748.57	21,950,748.57	21,950,748.57
150,000.00	Interest Payable on Borrowings	-							
499,364.00	Interest Payable on Deposits (Time Deposits)	329,865.00							
	Interest Payable on Saving A/c	-	329,865.00	329,865.00					
(20,066.00)	7. DEFERRED TAX LIABILITY/ASSET	(111,371.18)	(111,371.18)	(111,371.18)	39,766,566.83	8. OTHER ASSETS			
44,623,289.29	8. OTHER LIABILITIES				2,574,015.83	Refundable Deposits	3,074,015.83		
981,355.00	Pay Orders / Bankers Cheque	1,202,403.11			986,434.00	Miscellaneous	1,686,467.93		
291,072.99	Clearing Diff. Payable	248,438.75			36,206,117.00	Prepaid Taxes	36,660,616.00	41,421,099.76	41,421,099.76
28,600.00	ATM cash Excess	59,900.00							
1,000,000.00	Staff Bonus Payable	850,000.00							
169,000.00	Sundry Deposit excess in cash	169,000.00							
1,128.00	Rupay POS	26,226.44							
-	Rupay E Commerce	17,595.60							
6,152,534.00	Unclaimed Remmitances	5,902,972.39							
137,132.00	Drafts Payable	127,132.00							
106,897.00	Dividend .F.Y 2012-13 Payable	-							
152,399.00	Dividend .F.Y 2013-14 Payable	-							
199,219.00	Dividend .F.Y 2014-15 Payable	191,017.00							
379,979.00	Dividend .F.Y 2015-16 Payable	337,298.00							
-	Dividend .F.Y 2016-17 Payable	1,058,490.00							
1,314,537.35	Provision for Expenses	904,228.00							
609,785.00	Sundry Creitors	1,134,232.00							
1,915,038.95	SUIT Files-Sundry deposits	1,915,038.95							
50,265.00	TDS of Fixed Deposit	81,729.00							
31,134,347.00	Provision for Taxes	31,134,347.00	45,360,048.24	45,360,048.24					
4,355,780.00	9.OVERDUE INTEREST RESERVE	24,601,335.88	24,601,335.88	24,601,335.88					
3,749,999.43	10. PROFIT/LOSS FOR THE CURRENT YEAR			(19,786,531.49)					
1,641,861,731.33	GRAND TOTAL			1,401,591,406.84	1,641,861,731.33	GRAND TOTAL			1,401,591,406.84
70,000.00	NON FUND BASED BUSINESS GUARANTEES ISSUED(Contra)	BANK		70,000.00	70,000.00	NON FUND BASED BUSINESS BANK GUARANTEES ISSUED (Contra)			70,000.00

AS PER MY REPORT OF EVEN DATE

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Sd/-
M/S VINOD DHANKANI & CO.
(CONCURRENT AUDITOR)

Sd/-
M/S M.K.BHIWANDIKAR & CO
(STATUTORY AUDITOR)

Sd/-
SHRI NAND JETHANI
(CHAIRMAN)

Sd/-
SHRI DEEPAK KUKREJA
(VICE CHAIRMAN)

Sd/-
SHRI SURESH JAGIASI
(MANAGING DIRECTOR)

Sd/-
SHRI BHAGWANDAS GALANI
(CHIEF EXECUTIVE OFFICER)