

The Konark Urban Co-op Bank Ltd
Consolidated Balance Sheet as at 31st March, 2019

CAPITAL & LIABILITIES		Schedule	Current Year 31.03.2019	Previous Year 31.03.2018
1)	SHARE CAPITAL	A	32,978,675.00	36,190,700.00
2)	RESERVE FUND & OTHER RESERVES	B	168,286,351.07	148,821,629.71
3)	DEFERRED TAX LIABILITY		17,971.88	(111,371.18)
4)	DEPOSITS	C	959,077,263.18	1,163,096,396.61
5)	BORROWINGS		-	-
6)	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	12,000.00
7)	OVERDUE INTEREST RESERVE		51,120,695.18	24,601,335.88
8)	OTHER LIABILITIES & PROVISIONS	D	48,129,322.30	45,689,913.24
9)	GRATUITY FUND		2,272,078.00	1,000,000.00
10)	PROFIT & LOSS (incl. Balance of Profit/Loss)	E	(56,842,186.30)	(17,709,197.42)
GRAND TOTAL			1,205,040,170.31	1,401,591,406.84
CONTINGENT LIABILITIES-BANK GUARANTEES			50,000.00	70,000.00

ASSETS		Schedule	Current Year 31.03.2019	Previous Year 31.03.2018
1)	CASH		10,466,767.00	15,045,751.00
2)	BANK BALANCES	F	35,051,995.52	91,829,175.61
3)	INVESTMENTS	G	262,536,450.00	205,236,450.00
4)	LOANS AND ADVANCES	H	781,839,809.75	999,508,519.02
5)	INTEREST RECEIVABLE	I	53,994,918.18	26,587,662.88
6)	BILLS FOR COLLECTION/ RECEIVABLE AS PER CONTRA		-	12,000.00
7)	FIXED ASSETS	J	18,899,382.59	21,950,748.57
8)	OTHER ASSETS	K	42,250,847.27	41,421,099.76
GRAND TOTAL			1,205,040,170.31	1,401,591,406.84

AS PER OUR REPORT OF EVEN DATE

STATUTORY AUDITORS
For M.K.Bhiwandikar & Co.
Chartered Accountants

Sd/-

Mahesh Bhiwandikar
(Proprietor)
Mem No: 47936

CONCURRENT AUDITORS
For G.A.Raghani & Co.
Chartered Accountants

Sd/-

Gurmukh A Raghani
(Proprietor)
Mem No: 111086
FRN : 122279W

On behalf of the Board of Directors
The Konark Urban Co-operative Bank Ltd

Sd/-
Shri.Nand Jethani
(Chairman)

Sd/-
Ms. Aasha Kukreja
(Director)

Sd/-
Shri.Suresh Jagiasi
(Managing Director)

Sd/-
Shri. B.G. Galani
(Chief Executive Officer)