

**The Konark Urban Co-op Bank Ltd**  
**Consolidated Balance Sheet as at 31st March, 2020**

CAPITAL & LIABILITIES		Schedule	Current Year 31.03.2020	Previous Year 31.03.2019
1)	SHARE CAPITAL	A	29,870,175.00	32,978,675.00
2)	RESERVE FUND & OTHER RESERVES	B	140,727,909.22	170,558,429.32
3)	PRINCIPAL AND SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		-	-
4)	DEPOSITS AND OTHER ACCOUNTS	C	942,143,028.19	959,077,263.18
5)	BORROWINGS	D	60,024,478.66	-
6)	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	-
7)	OVERDUE INTEREST RESERVE		89,719,621.11	51,120,695.18
8)	OTHER LIABILITIES & PROVISIONS	E	44,941,774.74	48,129,322.30
9)	MERGED BANKS COLLECTION ACCOUNT PAYABLE		-	-
10)	PROFIT & LOSS ACCOUNT	F	(54,318,678.08)	(56,842,186.30)
	<b>GRAND TOTAL</b>		<b>1,253,108,308.84</b>	<b>1,205,022,198.68</b>
	<b>CONTINGENT LIABILITIES</b>		<b>9,247,000.00</b>	<b>50,000.00</b>
1)	BANK GUARANTEES		232,000.00	50,000.00
2)	UMC TAXES		9,015,000.00	-
	<b>ASSETS</b>			
		Schedule	Current Year 31.03.2020	Previous Year 31.03.2019
1)	CASH BALANCE		8,448,854.00	10,466,767.00
2)	BANK BALANCES	G	110,306,931.61	168,551,995.52
3)	INVESTMENTS	H	114,013,850.00	129,036,450.00
4)	ADVANCES	I	868,853,887.36	781,839,809.75
5)	INTEREST RECEIVABLE	J	92,697,727.11	53,994,918.18
6)	BRANCH ADJUSTMENTS		23,500.00	-
7)	BILLS FOR COLLECTION/ RECEIVABLE AS PER CONTRA		-	-
8)	FIXED ASSETS	K	16,666,661.91	18,899,382.59
9)	OTHER ASSETS	L	42,067,695.23	42,250,847.27
10)	DEFERRED TAX ASSET		29,201.37	(17,971.88)
	<b>GRAND TOTAL</b>		<b>1,253,108,308.59</b>	<b>1,205,022,198.43</b>

AS PER OUR REPORT OF EVEN DATE

STATUTORY AUDITORS  
For B N Mandhare & Associates  
Chartered Accountants

Sd/-  
CA. K.N.Mandhare  
(Proprietor)  
Mem No: 136268

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

Sd/-  
Shri.Nand Jethani  
(Chairman)

Sd/-  
Shri.Suresh Jagiasi  
(Managing Director)

Sd/-  
Ms. Aasha Kukreja  
(Director)

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