

NAGARIK SAMABAY BANK LIMITED
GUWAHATI

BALANCE SHEET AS AT 31ST MARCH, 2015

| 31.03. 2014 AMOUNT (Rs.) | CAPITAL & LIABILITIES | 31.03.2015 | |
|-----------------------------|--|-----------------|--------------------------|
| | | AMOUNT (Rs.) | AMOUNT(Rs.) |
| | 1. SHARE CAPITAL | | |
| 2,50,00,000.00 | i) Authorised Share Capital | | 3,00,00,000.00 |
| 2,19,99,600.00 | ii) Subscribed & Paid up Share Capital | 2,31,90,800.00 | |
| 2,00,595.00 | iii) Nominal Membership Fees | 2,26,540.00 | |
| 78,050.00 | iv) Share Amanat (Share Suspense) | 32,225.00 | 2,34,49,565.00 |
| | 2. RESERVE FUNDS & OTHER RESERVES | | |
| 1,09,21,446.00 | i) Statutory Reserve Fund | 1,24,98,916.00 | |
| 84,55,058.00 | ii) Bad Debt Reserve Fund | 94,86,480.00 | |
| 85,63,980.00 | iii) Building Fund | 95,95,402.00 | |
| 76,318.00 | iv) Investment Depreciation Reserve | 6,12,418.00 | |
| 47,172.00 | v) Co-operative Development Fund | 30,336.00 | |
| 3,98,765.00 | vi) Charity Fund | 4,29,101.00 | |
| 7,00,000.00 | vii) Investment Fluctuation Reserve | 15,00,000.00 | |
| 1,69,338.00 | viii) Cooperative Education Fund | 2,30,010.00 | 3,43,82,663.00 |
| | 3. DEPOSITS AND OTHER ACCOUNTS | | |
| | I. TERM DEPOSITS | | |
| 55,22,96,034.29 | A) Fixed Deposits (As per Annexure - XVI) | 72,11,50,302.00 | |
| | B) Other Term Deposits | | |
| 1,47,33,061.68 | a) Recurring Deposits (as per Annexure - XVII) | 2,13,50,736.68 | |
| 10,82,83,873.00 | b) Pigmy Deposits | 12,92,78,052.00 | |
| 20,16,05,771.90 | II. SAVINGS BANK DEPOSITS | 24,74,62,111.72 | |
| 95,52,620.42 | iii. No Frills Savings Bank Deposit | 89,29,874.24 | |
| 5,00,94,581.93 | IV. CURRENT DEPOSITS | 5,57,02,440.59 | |
| 59,07,653.12 | v. CREDIT BALANCE IN LOAN & ADVANCE ACCOUNTS (As per Annexure - XV enclosed) | 1,39,93,581.29 | |
| 3,40,012.53 | vi. Inoperative Current A/c | 3,28,902.76 | |
| 37,53,754.93 | vii. Inoperative SB A/c | 31,78,042.02 | |
| NIL | viii. Inoperative No Frills A/c | NIL | 1,20,13,74,043.30 |

| 31.03. 2014 AMOUNT (Rs.) | CAPITAL & LIABILITIES | 31.03.2015 | |
|-----------------------------|---|----------------|---------------------|
| | | AMOUNT (Rs.) | AMOUNT(Rs.) |
| | 4. BILLS FOR COLLECTION BEING BILLS PAYABLE : (AS PER CONTRA) | | |
| 8,67,668.47 | i) OUTWARD BILLS PAYABLE | 8,03,409.47 | |
| 3,59,058.50 | ii) INWARD BILLS PAYABLE | 3,59,058.50 | |
| 46,97,765.00 | iii) BANK GUARANTEE PAYABLE | 46,97,765.00 | |
| NIL | iv) DEAF payable | 6,57,904.00 | 65,18,136.97 |
| 25,07,914.60 | 5. OVERDUE INTEREST RESERVE : (UNREALISED INTEREST ON NPAA/Cs) | | 33,61,912.60 |
| 63,11,035.00 | 6. INTEREST ACCRUED ON DEPOSITS BUT NOT DUE : | | 81,45,134.00 |
| | 7. OTHER LIABILITIES | | |
| 1,65,67,548.29 | i) Banker's Cheque payable | 1,39,22,921.79 | |
| 10,500.00 | ii) Audit Fees payable (Statutory) | 5,000.00 | |
| 17,700.00 | iii) Audit Fees payable (Concurrent) | 40,000.00 | |
| 28,430.00 | iv) Provision for Telephone Charges | 24,306.00 | |
| 38,778.00 | v) Provision for Electricity Charges | 24,988.00 | |
| 7,54,618.56 | vi) Sundry Creditors | 2,45,172.42 | |
| 5,40,842.00 | vii) Clearing Suspense | NIL | |
| 12,86,487.31 | viii) Contingent Provision Against Standard Assets | 9,41,113.84 | |
| 40,41,271.45 | ix) Provision towards NPA (Loans & Advances) | 61,29,116.86 | |
| NIL | x) Misc. Provision | 17,61,646.60 | |
| 5,57,629.00 | xi) Tax Deducted at Source (Payable to I.T. authority) | 7,04,037.75 | |
| 1,000.00 | xii) Newspaper bills payable | 1,200.00 | |
| 16,94,492.00 | xiii) Unclaimed dividend | 21,84,805.00 | |
| 70,850.00 | xiv) Legal Fees payable | 83,000.00 | |
| NIL | xv) Service charge payable for security guard | 12,500.00 | |
| 2,66,000.00 | xvi) Office rent payable | NIL | |
| NIL | xvii) Contribution to Providend Fund Payable | 64,616.00 | |
| 12,000.00 | xviii) Car rent payable | 15,643.00 | 2,61,60,067.26 |
| | 9. PROFIT AND LOSS ACCOUNT | | |
| 1,02,14,413.83 | Profit as per last year's balance sheet | 68,78,403.74 | |
| 94,03,201.00 | Less appropriation | 68,37,613.00 | |

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|-----------------------------|-----------------------------------|--------------|--------------------------|
| | | AMOUNT (Rs.) | AMOUNT(Rs.) |
| 8,11,212.83 | Balance of profit | 40,790.74 | 51,55,260.03 |
| 60,67,190.91 | Add : Profit for the current year | 51,14,469.29 | |
| 1,04,56,87,677.72 | GRAND TOTAL | | 1,30,85,46,782.16 |

AUDITOR'S CERTIFICATE

We report that we have audited the Balance Sheet as at 31-03-2015 and the annexed Profit & Loss account for the year ended 31-03-2015 and have obtained all the information and explanations we required. In our opinion the Balance Sheet & Profit & Loss Account have been drawn up in conformity with the law and subject to our separate report of even date. The Balance Sheet exhibits true and correct view of the state of the Society's affairs according to the best of our information and the explanations given to us and as shown by the books of the Society.

Sd/- Mr. Prasenjit Choudhury
Senior Inspector/Auditor of Coop. Societies (H.O.Guwahati)

Countersigned

Sd/- B.K.Nath
Chief Auditor
O/o the Registrar of
Cooperative Societies, Assam

Sd/- Mr. Rajib Kumar Das
Junior Inspector/Auditor of Coop. Societies (H.O.Guwahati)

Sd/- Mr. Jayanta Choudhury
Junior Inspector/Auditor of Coop. Societies (H.O.Guwahati)