

THE SHILLONG CO-OPERATIVE URBAN BANK LTD.

Head Office: Police Bazar, G.S.Road. Shillong - 793001.


(CONSOLIDATED)

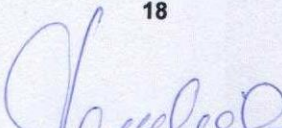
CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH, 2023

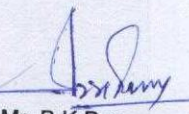
	Schedule	As on 31st March, 2023	As on 31st March, 2022
CAPITAL AND LIABILITIES			
Capital	1	42501425.00	41524225.00
Reserves and Surplus	2	224189656.45	217284691.57
Deposits	3	3163306288.94	3154242810.83
Borrowings	4	-	-
Other Liabilities and Provisions	5	177222266.36	134502477.65
Bills Payable for collection (As per contra)		-	-
TOTAL		3607219636.75	3547554205.05
ASSETS			
Cash and Balances with Reserve Bank of India	6	93277460.58	196404595.05
Balances with Banks and Money at Call and Short Notice	7	705240116.95	749187325.09
Investments	8	1833272123.18	1692950681.46
Advances	9	852470987.62	813940534.96
Fixed Assets	10 & 10A	20173053.94	23788291.94
Other Assets	11	102785894.48	71282776.55
Bills for collection (As per contra)		-	-
TOTAL		3607219636.75	3547554205.05
Contingent Liabilities	12	0.00	-

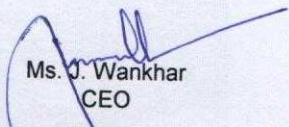
Significant Accounting Policies & Notes on Accounts

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Mr. B. D. Kharpran Daly
Chairman


Mr. D. Syiemlieh
Vice - Chairman


Mr. B.K.Das
Director


Ms. J. Wankhar
CEO

As per our audit report of even date attached
For M.K Bardoloi & Co.,
Chartered Accountants
FRN.315123E





Ritesh Agarwalla
Partner
(Membership No.302020)

Dated : Shillong
The 4th May 2023.

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The Schedules referred to above form an integral part of the Balance Sheet.

SCHEDULE 1- CAPITAL	As on 31st March, 2023	As on 31st March, 2022
AUTHORISED CAPITAL 2000000 shares of `25 each	50000000.00	50000000.00
ISSUED AND PAID UP CAPITAL		
a. State Government	20542850.00	20542850.00
b. Individuals	21958575.00	20981375.00
TOTAL	42501425.00	41524225.00

SCHEDULE 2- RESERVES AND SURPLUS	As on 31st March, 2023	As on 31st March, 2022
A. Statutory Reserve Fund :		
Opening Balance	62873948.77	57566450.69
Additions during the year		5307498.08
	62873948.77	62873948.77
B. General Reserves :		
1. Contingent and Other Fund Reserve		
Opening Balance	-	-
Additions/(Deductions) during the year	-	-
	-	-
Less: Deferred Tax considered separately	-	-
	-	-
2. Deferred Tax Liability	-	-
3. Jubilee Fund		
Opening Balance	-	-
Additions during the year	-	-
	-	-
4. Dividend Fund		
Opening Balance	-	-
Additions during the year	-	-
Deduction during the year	-	-
	-	-
5. Net Profit for the year	5307498.08	5307498.08
Less : Appropriation	5307498.08	0.00
Net Profit for the year	7373692.96	0.00
	7373692.96	5307498.08
TOTAL (B1 to B5)	7373692.96	5307498.08
C. Special Reserve Created u/s 36(1)(viii):		
1. Bad and Doubtful Debts Reserve		
Opening Balance	59347677.87	54040179.79
Additions during the year	0.00	5307498.08
	59347677.87	59347677.87
2. Computerization Fund		
Opening Balance	-	-
Additions during the year	-	-
	-	-



[Signature]
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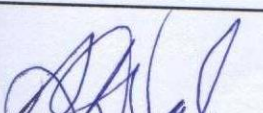
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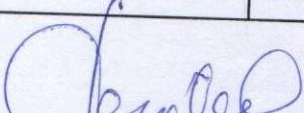
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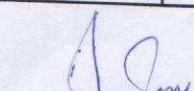
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	As on 31st March, 2023	As on 31st March, 2022
3. Land and Building Fund		
Opening Balance	13572442.42	13572442.42
Additions during the year	-	-
	13572442.42	13572442.42
4. Staff Welfare Fund		
Opening Balance	-	-
Additions during the year	-	-
	-	-
5. Staff Gratuity Fund		
Opening Balance	-	-
Additions during the year	-	-
	-	-
6. Training Fund to Staff		
Opening Balance	-	-
Additions during the year	-	-
	-	-
7. Co-operative Development Fund		
Opening Balance	162168.00	211042.00
Additions/(Deductions) during the year	-	-
Deduction during the year	21230.00	48874.00
	140938.00	162168.00
8. Special Bad Debt Reserve		
Opening Balance	-	-
Additions during the year	-	-
	-	-
9. Leave Encashment Fund		
Opening Balance	-	-
Additions during the year	-	-
	-	-
10. Other Special Reserves		
Opening Balance	-	-
Additions during the year	-	-
	-	-
TOTAL (C1 to C10)	73061058.29	73082288.29
D. Investment Depreciation Reserve :		
Opening Balance	1000466.48	1000466.48
Additions during the year	-	-
	1000466.48	1000466.48
E. Investment Fluctuation Reserve :		
Opening Balance	75020489.95	69712991.87
Additions during the year	4860000.00	5307498.08
	79880489.95	75020489.95
F. Overdue Interest Reserve :		
Opening Balance	-	-
Additions during the year	-	-
Deduction during the year	-	-
	-	-
TOTAL (A to F)	224189656.45	217284691.57


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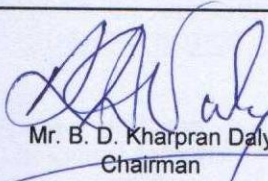
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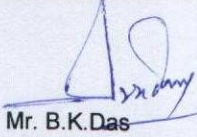
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SCHEDULE 3- DEPOSITS	As on 31st March, 2023	As on 31st March, 2022
A. I. Demand Deposits (a) From Banks & Others	589398330.75	561644883.48
II. Savings Bank Deposits	1311450786.45	1450273655.11
III. Term Deposits (a) From Banks & Others	1262457171.74	1142324272.24
IV. Others	-	-
TOTAL (I to IV)	3163306288.94	3154242810.83
B. I. Deposits of Branches in India	-	-
II. Deposits of Branches outside India	-	-
TOTAL (I to II)	3163306288.94	3154242810.83

SCHEDULE 4- BORROWINGS	As on 31st March, 2023	As on 31st March, 2022
I. Borrowings in India		
(i) Reserve Bank of India	-	-
(ii) Other Banks	-	-
(iii) Other Institutions and Agencies	-	-
TOTAL (i to iii)	-	-
II. Borrowings outside India	-	-
TOTAL	-	-
TOTAL (I to II)	-	-


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SCHEDULE 5- CURRENT LIABILITIES AND PROVISIONS	As on 31st March, 2023	As on 31st March, 2022
I. Interest Accrued	54270812.77	40213170.90
II. Contingent provision for Standard Assets	3710000.00	3465000.00
III. Other Provisions:		
a. Provision for Audit Fee	1200000.00	1200000.00
b. Provision for NPA	25312659.71	20759986.64
c. Provision for Payment Order	21250.00	21250.00
d. Provision for Bankers Cheque	8633466.00	7964172.00
e. Provision for Income Tax	81316811.05	55049206.05
f. Provision for Bonus & ex gratia to staff	1000000.00	1122697.16
g. Dividend Payable	198454.72	140381.72
h. Inter-Branch Adjustment	0.00	0.00
IV. Other Outstanding Liabilities	798735.17	613079.00
V. Suspense A/c	0.00	2278782.02
VI. Investment Depreciation Fund	-	0.00
VII. Overdue Interest Reserves	704193.10	1423690.33
VIII. Credit Balances in Loans & Advances	55883.84	251061.83
TOTAL (I to VIII)	177222266.36	134502477.65

SCHEDULE 6- CASH AND BALANCES WITH RESERVE BANK OF INDIA	As on 31st March, 2023	As on 31st March, 2022
I. Cash in Hand (including Foreign Currency Notes, if any)	11649608.00	7339183.00
II. Balances with State Bank of India		
a. in current account	51546033.48	110162469.95
b. in others accounts	-	-
III. Balances with State and Central Co-operative Banks		
a. in current account	29075248.14	78896478.14
b. in others accounts	1006570.96	6463.96
TOTAL (I to III)	93277460.58	196404595.05

SCHEDULE 7- BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	As on 31st March, 2023	As on 31st March, 2022
I. In India		
(i) Balances with Banks		
(a) in Current Accounts	210140116.95	141515237.09
(b) Fixed Deposits	245100000.00	157672088.00
(ii) Money at Call and Short Notice		
(a) Banks	-	-
(b) Other Institutions	250000000.00	450000000.00
TOTAL (i & ii)	705240116.95	749187325.09
II. Outside India		
(i) in Current Accounts	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at Call and Short Notice	-	-
TOTAL (i to iii)	-	-
TOTAL (I to II)	705240116.95	749187325.09



[Signature]
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SCHEDULE 8- INVESTMENTS	As on 31st March, 2023	As on 31st March, 2022
I. Investments in India	-	-
<u>BREAK-UP</u>		
a. Government Securities	1543227842.00	1459540392.00
b. Other Approved Securities	-	-
c. Shares of Co-operative Institutions	0.00	0.00
d. Debentures and Bonds (with HDFC)	-	-
e. Subsidiaries and Joint Ventures	-	-
f. Other Investments	290044281.18	233410289.46
	1833272123.18	1692950681.46
II. Investments outside India	-	-
<u>BREAK-UP</u>		
a. Government Securities	-	-
b. Subsidiaries and Joint Ventures	-	-
c. Other Investments	-	-
	-	-
	-	-

SCHEDULE 9- ADVANCES	As on 31st March, 2023	As on 31st March, 2022
A. (i) Bills purchased and discounted	-	-
(ii) Cash credits, Overdrafts and Loans Repayable on Demand	114251976.52	117912695.47
(iii) Term Loans	738219011.10	696027839.49
TOTAL A (i to iii)	852470987.62	813940534.96
B. (i) Secured by tangible assets (includes advances against book debts)	591024302.23	0.00
(ii) Covered by Bank/Government Guarantees	261446685.39	0.00
(iii) Unsecured	-	-
TOTAL B (i to iii)	852470987.62	0.00
C. I. Advances in India		
(i) Priority Sector	0.00	0.00
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Rural Sector	-	-
(v) Others	0.00	0.00
II. Advances Outside India		
(i) Due from Banks	-	-
(ii) Due from others		
(a) Bills Purchased and Discounted	-	-
(b) Syndicated Loans	-	-
(c) Others	-	-
TOTAL C (I to II)	0.00	-



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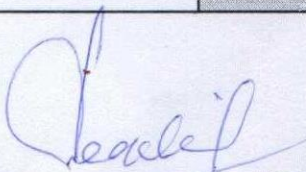
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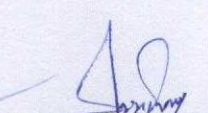
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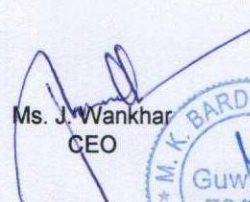
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SCHEDULE 10- FIXED ASSETS	As on 31st March, 2023	As on 31st March, 2022
I. Premises		
a. At Cost on 31st March of the preceding year	11363609.94	9310831.94
Add: Purchased during the year	0.00	3108000.00
Less: Sales Transfer	-	-
Less: Depreciation for the year	1061546.00	1055222.00
	10302063.94	11363609.94
II. Other Assets:		
a. Furniture and Fixtures		
Opening Balance	5913354.00	6141125.00
Add: Purchased during the year	186952.00	417520.00
Less: Sales Transfer	7,104.00	27,578.00
Less: Depreciation for the year	606574.00	617713.00
	5486628.00	5913354.00
b. Computer and Peripherals		
Opening Balance	3327354.00	3868888.00
Add: Purchased during the year	244642.00	1452748.00
Less: Sales Transfer	-	-
Less: Depreciation for the year	1751092.00	1994282.00
	1820904.00	3327354.00
c. Office Vehicle		
Opening Balance	169269.00	211586.00
Add: Purchased during the year	0.00	0.00
Less: Sales Transfer	169269.00	-
Less: Depreciation for the year	-	42317.00
	0.00	169269.00
d. Machineries		
Opening Balance	2352501.00	2767650.00
Add: Purchased during the year	0.00	0.00
Less: Sales Transfer	-	-
Less: Depreciation for the year	352877.00	415149.00
	1999624.00	2352501.00
e. Books		
Opening Balance	1879.00	2088.00
Add: Purchased during the year	-	-
Less: Sales Transfer	-	-
Less: Depreciation for the year	188.00	209.00
	1691.00	1879.00
f. Security Devices		
Opening Balance	660325.00	726868.00
Add: Purchased during the year	-	42000.00
Less: Sales Transfer	-	-
Less: Depreciation for the year	98182.00	108543.00
	562143.00	660325.00
TOTAL (I to II)	20173053.94	23788291.94


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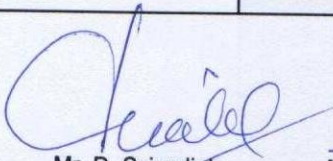
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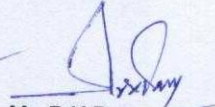
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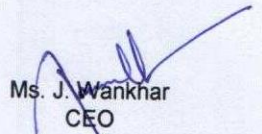
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SCHEDULE 11- OTHER ASSETS	As on 31st March, 2023	As on 31st March, 2022
I. Interest Accrued	9500000.00	152854.17
II. Tax paid in Advance & TDS	83315681.42	63895467.75
III. Deferred Tax Asset	-	-
IV. Stationery and Stamps	1954807.21	2183524.75
V. Premium on Investment	4125144.00	4623204.00
VI. SBI Life Insurance Adj	61061.81	244508.69
VII. Inter Office adjustment(net)	68,740.13	68,740.13
VIII. Suspense	37,24,973.34	-
IX. GST Paid	37824.34	114477.06
X. GST Receivable	-2337.77	0.00
TOTAL (I to X)	102785894.48	71282776.55


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