

### Assessment of Net Worth:

The Bank's Net Worth assessed as on 31.03.2017 & 31.03.2018 were below:

Sl.No	Particulars	As on 31.03.2017	As on 31.03.18
a)	Paid –up-Share Capital	8866636.37	8902583.37
b)	Reserve & Provisions not in the nature of outside liabilities	3590341.00	4254403.00
c)	Undistributed Profit	949503.78	1730951.78
d)	Excess of surplus provision no longer required	442892.00	442892.00
	Real/ exchangeable value of Paid-up-Share Capital, Reserve & Provisions and Balance of Un-distributed Profit.	13849373.15	15335830.15

### Annexure – II

#### Determination of Outside Liabilities:

The Banks' outside liabilities as on 31<sup>st</sup> March 2017 and 2018 were as below:

Sl. No	Particulars	As on 31.03.2017	As on 31.03.2018
a)	Deposit	124949435.14	115907617.82
b)	Borrowing	NIL	NIL
c)	Interest Payable	6899251.00	6125105.00
d)	Reserve & Provision	862854.00	616445.00
	<b>Total</b>	<b>132711540.14</b>	<b>122649167.82</b>

### Annexure –III

#### Estimated erosion in the value of assets as on 31.03.2018

Sl.No.	Category	Book Value	Erosion	Provision Made
a)	Cash & Bank Balance	22624610.99	-	-
b)	Loan / Advances	57055328.56	1606907.87	3648019.00
c)	Investment	62318148.00	-	1050954.00
d)	Interest Receivable	2201169.00	896912.00	896912.00
e)	Other Assets	4869476.00	-	-
	<b>Total</b>	<b>149068732.55</b>	<b>2503819.87</b>	<b>5595885.00</b>

**Durgapur Mahila Co-operative Bank Ltd.**  
**1st.ADDA Admn. Bldg.1st.Floor, City Centre, Durgapur-713216**  
**BALANCE SHEET**  
**As on 31st.MARCH 2018**

LIABILITIES				ASSETS			
Amount(Rs.) 2016-17	Particulars	Details Sch. No	Amount(Rs.) 2017-18	Amount(Rs.) 2016-17	Particulars	Details Sch. No	Amount(Rs.) 2017-18
	Authorised Share Capital (100000 "A" Class Share @ Rs. 100/- each) (100000 "B" Class Share @ Rs. 100/- each)		<u>20000000.00</u>	269202.00	Cash Balance	Sch.-6	475715.00
				23312910.81	Balance with RBI, SBI, SCB, DCCB	Sch.-6	22148895.99
8695329.00	Share Capital (Paid Up)	Sch.-1	8637429.00				
171307.37	Partial Share Capital		171054.37				
57300.00	Loan Link Share		94100.00	63836689.00	Investments	Sch.-7	62423714.00
8723640.00	Reserve Fund & Other Reserve	Sch.-2	9120426.00				
124949435.14	Deposit & Other Accounts	Sch.-3	115907617.8	61977617.56	Loan & Advances (Of which considered as NPA Rs.4215040.48)	Sch.-8	57055328.56
6899251.00	Interest Payale & Others	Sch.-4	6125105.00				
973325.00	Overdue Interest Reserve Against NPA		896912.00	3399291.00	Interest receivable Account (Of which Overdue Rs.896912/-)	Sch.-9	2201169.00
7031575.08	Other Liabilities & Provision	Sch.-5	7615614.58				
949503.78	Profit & Loss Appropriation Account		1730951.78	1252870.00	Fixed Assets	Sch.-10	1124912.00
				4402086.00	Other Assets	Sch.-10	4869476.00
158450666.37	<b>Total</b>		150299210.55	158450666.37	<b>Total</b>		150299210.55

*Urmazdar*  
**Special Officer**  
**URMI MAZUMDAR**  
**SPECIAL OFFICER**  
**DURGAPUR MAHILA CO-OP. BANK LTD.**

*Rupa Banerji*  
**Accountant**  
*Accountant*  
**Durgapur Mahila Co-op. Bank Ltd**

*Mes*  
**Asstt. Manager**  
**Asstt. Manager**  
**Durgapur Mahila Co-op. Bank Ltd**

**AUDITOR'S CERTIFICATE**

We report that we have audited the above Balance Sheet as at 31-03-2018 and the annexed Profit & Loss A/c. for for the year ended on 31-03-2018 and have obtained all information & explanations we have required. In our opinion the Balance Sheet and the Profit & Loss A/c. have been drawn up in conformity with the law & subject to our separate report of even date. The Balance Sheet exhibits a true & correct view of the State of the Bank's affairs according to the best of our information & explanations given to us and as shown by the Books of Accounts of the society' In our opinion, the Books of Accounts have been kept subject to our aforesaid separate report as required under the Acts, Rules and the Bye-Laws of the Society.

*6/9/18*  
**Audit Officer**

*6/9/18*  
**Audit Officer**

*6/9/18*  
**Audit Officer**

**Senior Auditor Grade-II**  
**Asansol Sub - Division**

**Senior Auditor Grade-II**  
**Burdwan-III Range H. Q**  
**Asansol, Burdwan**

**Senior Auditor Grade-II**  
**Durgapur Sub Division**  
**Burdwan Range-III**  
**Govt. of West Bengal**

**DURGAPUR MAHILA CO-OPERATIVE BANK LTD.**  
 1st ADDA Admn. Bldg.,1st Floor, City Centre, Durgapur-713216  
**PROFIT & LOSS APPROPRIATION ACCOUNT**  
**FOR THE YEAR ENDED 31st MARCH 2018**

Particulars	Amt.(Rs.)	Particulars	Amt.(Rs)
<b>To</b>		<b>By</b>	
Reserve Fund (@10%of Net Profit)	106193.00	Balance B/D	949503.78
Bad Debt Fund (@15%of Net Profit)	159290.00	Profit & Loss A/c.	1061931.00
Co.op.Education Fund	15000.00		
Balance C/D (Transfer to Balance Sheet)	1730951.78		
<b>TOTAL</b>	<b>2011434.78</b>	<b>TOTAL</b>	<b>2011434.78</b>

*Urmazumdar*

Special Officer

**URMI MAZUMDAR**

SPECIAL OFFICER

DURGAPUR MAHILA CO-OP. BANK LTD.

*Rupa Banerjee*

Accountant

Accountant

Durgapur Mahila Co-op. Bank Ltd

*Mas*

Asstt. Manager

Asstt. Manager

Durgapur Mahila Co-op. Bank Ltd

*[Signature]* 6/9/18  
Audit Officer

Senior Auditor Grade - II  
Asansol Sub - Division

*[Signature]*  
6/9/18

Audit Officer

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Asansol, Burdwan

*[Signature]*

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**DURGAPUR MAHILA COOPERATIVE BANK LTD.**  
**1ST ADDA Admn. Bldg., 1st Floor, City Centre, Durgapur-713216.**  
**PROFIT & LOSS ACCOUNT**  
**FOR THE YEAR ENDED 31st MARCH 2018**

Dr.

Cr.

Particulars	Amount (Rs.)	Amount (Rs.)	Particulars	Amount (Rs.)	Amount (Rs.)
<b>To</b>			<b>By</b>		
<b>Interest on Deposit &amp; Borrowings</b>			<b>Interest on Investments</b>		
Interest paid on Savings A/C.	1465365.00		Intt. Received on Savings Deposit	184323.00	
Interest on Fixed Deposit	1595999.00		Intt.on Investment with BCCB	650365.00	
Interest on Time Deposit	2421249.00		Intt.on Investment with GOI	2832983.00	
Interest on Recuring Deposit	242997.00		Intt.on Investment with Mutual Fund	954335.50	
Interest on M/S Deposit	2195225.00		Int on IDBDI Time Deposit	511323.00	5133329.50
Interest on G/Fund	266760.00	8187595.00			
<b>Salary, Allownce &amp; P.F</b>			<b>Interest on Investment (Loans &amp; Advances)</b>		
Salary	1003509.00		Interest on Cash Credit	402992.00	
Accounting Charges	11000.00		interest on Loan	6432727.00	6835719.00
Bonus	50400.00				
Allowance (Staff)	177348.00		<b>Commision,Exchange &amp; Brokerage</b>		
Performance Incentive	18000.00		Penal Interest	68446.00	
Provident Fund	122214.00	1382471.00	Bank Charges	12454.78	
<b>Directors Sitting Allownace</b>			Incidental Charges	83771.33	
Meeting Expenses	2653.00		Inoperative Charges	255692.61	
Allowance (Director)	7568.00		Bank Commission	72763.00	493127.72
Conveyance (Director)	22158.00	32379.00			
<b>Rent, Taxes,Insurance &amp; Electricity</b>			<b>Other Income</b>		
Prof. Tax	2500.00		Misc. Receipts	4223.00	
Office Rent	70155.00		Service Charge	12655.64	16878.64
DICGC Premium	156110.86				
Insurance Premium	37196.00				
Ins. Prem.For LIC	2280.00				
Electricity	128206.00				
Locker Rent	900.00	397347.86			
<b>Legal Charges</b>					
Legal Expenses	9800.00	9800.00			
<b>Postage, Telegram &amp; Telephone</b>					
Postage, Telegram & Telephone	30930.00	30930.00			

Particulars	Amount (Rs.)	Amount (Rs.)	Particulars	Amount (Rs.)	Amount (Rs.)
<b>Audit Fees</b>					
Audit Fees	11100.00				
Concurrent Audit Fee	58000.00	69100.00			
<b>Depreciation on Property,Repairs &amp; Renewals</b>					
Depreciation	304788.00	304788.00			
<b>Printing, Stationery &amp; Advertisement</b>					
Advertisement	29450.00				
Printing & Stationery	110883.00	140333.00			
<b>Other Expenditure &amp; Provbision</b>					
Tour & Training	21118.00				
Service Tax	410.00				
Refreshment	29416.00				
Conveyance	43707.00				
House Keeping	200.00				
Office Cleaning	19950.00				
Donation & Subscription	14450.00				
Misc.Expenses	9333.00				
Maintance Repair	4190.00				
Ceremany	250.00				
Maintaince of Computer	15000.00				
Establishment	1825.00				
Loss on Maturity of GOI	2322.00				
Gratuaty Payment	105566.00	267737.00			
<b>Profit Before Tax</b>		1656574.00			
Special Reserve U/S.36(1) (viiia)		124243.00			
Income Tax		470400.00			
<b>Net Profit After Tax</b> (Tr. To P&L Appro. Account)		1061931.00			
<b>Total</b>		12479054.86	<b>Total</b>		12479054.86

*M. Mazumdar*  
**Special Officer**  
**MAZUMDAR**  
**SPECIAL OFFICER**  
**DURGAPUR MAHILA CO-OP. BANK LTD.**  
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*Rupa Banerji*  
**Accountant**  
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