

**AMANATH CO-OPERATIVE BANK LTD. (SCHEDULED BANK)**  
**CENTRAL OFFICE: 'AMANATH HOUSE', # 43, HOSPITAL ROAD**  
**SHIVAJINAGAR, BANGALORE -560 001.**

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2018

	INCOME	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
1	Interest on Advances & Discount	107,557,606.78	17,007,928.17
2	Income from Investments	71,952,834.00	155,163,525.50
3	Commission Exchange & Brokerage	(554.00)	(2,934.00)
4	Miscellaneous Income	83,049,463.63	675,303.56
5	Excess provision in IDR Written Back	-	505,000.00
6	Excess provision Written Back	63,838,307.00	
7	Net Loss carried to Balance Sheet	-	68,017,005.39
	<b>TOTAL</b>	<b>326,397,657.41</b>	<b>241,365,828.62</b>
EXPENDITURE			
1	Interest Paid on Deposits & Borrowings etc.	35,448,907.14	94,398,771.78
2	Salaries, Allowances & Provident Fund	40,401,694.96	96,619,787.75
3	Rent, Tax, Insurance, Lighting etc.,	12,656,623.00	15,676,571.26
4	Law Charges	13,749,101.00	(54,597.12)
5	Postages, Telegrams & Telephones charges	373,796.30	581,744.61
6	Audit Fee	463,740.00	500,000.00
7	Depreciation & repairs to Bank Property	4,474,575.98	3,987,403.37
8	Stationery, Printing & advertisement etc.,	736,941.59	4,978,905.95
9	Other Expenditure	9,570,682.17	3,858,784.02
10	Provisions / Amortizations of investment	168,169.00	20,818,457.00
11	Excess of Income over Expenditure	208,353,426.27	
	<b>TOTAL</b>	<b>326,397,657.41</b>	<b>241,365,828.62</b>

12	Share Application Amount (Escrow A/c) As per Contra		196,841,479.00	
13	Interest Concession & principal waiver in O.T.S. recoverable as per Contra under Audit objection.	550,494,471.12	550,494,471.12	719,986,663.12
	<b>TOTAL</b>		<b>11,486,380,666.75</b>	<b>10,929,099,354.17</b>
14	Contingent Liabilities: Outstanding Liabilities for Guarantees issued		91,500.00	104,500.00

	PROPERTY & ASSETS	YEAR ENDED 31.03.2018 Rs.	YEAR ENDED 31.03.2017 Rs.	
1	Cash: In hand with Reserve Bank of India, State Bank of India and its Subsidiaries, Notified Banks State Co-op Bank and Central Co-op Bank		107,202,271.89	176,479,233.54
2	Balances with other Banks i) Current Deposits ii) Savings Bank Deposits iii) Fixed Deposits: a) With the Karnataka State Co-op Apex Bank Ltd b) With B.D.C.C. Bank Ltd. c) With S.B.I and its Subsidiaries & notified Banks	78,057,165.13 Nil 88,115,753.00 310,276,906.00		242,316,044.15 - 88,115,753.00 261,890.00
			476,449,824.13	-
3	Money at Call and Short Notices		15,000,000.00	170,000,000.00
4	Investments: i) In Central & State Government Securities (at Book value) (FV=4150.00 lacs MV= 4130.37 lacs) iii) Share in Co-operative Institutions iv) Other Investments: a) Statutory Reserve Fund Invst, with i) The K.S.C.Apex Bank Ltd ii) B.D.C.Central Bank Ltd.	411,076,170.00 3,000,000.00		590,499,939.00 3,000,000.00
			514,702,180.00	-
5	Investment out of the Principal /Subsidiary ICICI Bank ESCROW ACCOUNT		196,841,479.00	-
6	Advances: i) Short Term Loans ii) Medium Term Loans iii) Long Term Loans A) Amount of Rs.562996971.79 to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007 j)Amount to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation in sanctioning benami loans and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007	86,312,688.57 44,033,039.35 511,51,493.39 565,063,874.09		98539829.96 48131077.85 51711631.51 562996971.79
			746,561,095.40	-
7	Overdue Interest Reserve as per Contra II) On loans & advances:			360,830,000.00

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BALANCE SHEET AS ON 31ST MARCH, 2018

	CAPITAL & LIABILITIES	YEAR ENDED 31.03.2018 Rs.	YEAR ENDED 31.03.2017 Rs.
1	Capital	475,073,800.00	74,221,125.00
2	Reserves & Surplus	1,072,865,879.22	1,145,432,324.92
3	Principal/Subsidiary State Partnership Fund Account	NIL	NIL
4	Deposits & Other Accounts	1,286,666,050.17	1,530,002,902.27
5	Borrowings	NIL	NIL
6	Bills for Collection being Bills Receivable as per Contra	-	762,867.00
7	Branch Adjustments	3,754,044.41	20,500,435.57
8	Overdue Interest Reserve as per Contra II) On loans & advances: A) Amount of Interest Rs.36,08,30,000-00 to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007 B) On Loans & Advances	360,830,000.00 7,393,210,121.04	
		7,754,040,121.04	6,724,136,452.84
9	Interest Payable (On Deposits)	29,348,941.85	31,630,017.75
10	Other Liabilities:	114,886,190.64	680,016,876.40
11	Members Reserves A/c as per Contra	2,409,689.30	2,409,689.30

	A) Amount of Interest Rs.36,08,30,000-00 to be recovered as on 30-06-2006 from the persons held responsible for committing misappropriation and causing loss to the Bank as per Orders passed U/s 68 of KCS ACT dated 01-09-2007 B) On Loans & Advances		7,393,210,121.04		6,363,306,452.84
				7,754,040,121.04	
8	Bills Receivable being Bills Collection as per Contra		-		762,867.00
9	Branch Adjustment				-
10	Premises: Land and Building At Cost Less: Depreciation  Vacant site at Cost (Belgaum Branch) Appreciation of Land & Building At appreciated value Less: Depreciation		202,782,139.61 91,306,777.61  481,325.00	111,475,362.00 481,325.00	64,322,239.00 481,325.00
				79,009,813.00	86,192,523.00
11	Other Assets:		24,454,871.05		82,517,624.02
12	Members Reserves A/c as per Contra		2,409,689.30		2,409,689.30
13	Non-Banking Assets:				-
14	Profit and Loss Account: ACCUMULATED LOSS FOR THE YEAR 2017-18		907,258,163.82	907,258,163.82	1,115,611,590.09
15	Interest Concession & principal waiver in O.T.S. recoverable as per Contra under Audit objection.	550,494,471.12	550,494,471.12	719,986,663.12	
	<b>TOTAL</b>		<b>11,486,380,666.75</b>	<b>10,929,099,354.17</b>	
16	Contingent Liabilities: Outstanding Liabilities for Guarantees issued		91,500.00		104,500.00

Sd/-  
H. CHANDRASHKAR  
CHIEF EXECUTIVE OFFICER

Sd/-  
NISAR PASHA F.C.A  
DIRECTOR

Sd/-  
RIYAZ AHMED.M  
DIRECTOR

Sd/-  
SYED ABDUL KABEER  
PRESIDENT

for PRAKASH S.D. & CO  
CHARTERED ACCOUNTANTS  
Firm Regn. No.008511S  
Sd/-  
(PRAKASH S.DANDUR)  
PARTNER  
M.NO. 208719  
STATUTORY AUDITORS

**CERTIFICATE**

We have audited the accounts of the Amanath Co-operative Bank Ltd., Amanath House, No.43, Hospital Road, Shivajinagar Bangalore 560 001 and its 15 branches, for the Financial Year 2017-18. We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purposes of our audit. In our opinion and to the best of our knowledge and according to the explanations given to us, subject to the observations contained in our Independent Auditors Report and Long Form Audit Report appended herewith, the Balance Sheet, the Profit and Loss Account and the Receipt and Payments Accounts of the Bank gives a true and fair view of the state of Affairs of the Bank, Profit for the year ended on the date and Receipts & Payments respectively as on 31-03-2018.

For PRAKASH S.D & CO  
CHARTERED ACCOUNTANTS  
Firm Regn. No. 008511S

Sd/-  
(PRAKASH S DANDUR)  
PARTNER M. NO. 208719  
STATUTORY AUDITORS

Place: Bengaluru  
Date: 06/08/2018

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