

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O. – GAR-ALI, JORHAT
Statement of Income & Expenditure as on 31st MARCH 2012

SL. No	Expenditure	30/09/2011	31/03/2012	Total	SL. No	Income	30/09/2011	31/03/2012	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	3,29,399.00	3,08,916.00	6,38,315.00		1) Loan S.T & Overdraft	35,770.00	37,408.39	73,178.39
	Recurring Deposits	20,828.00	20,872.00	41,700.00		2) Loan M.T	5,94,652.00	7,68,606.00	13,63,258.00
	Fixed Deposits	1,41,577.00	85,579.00	2,27,156.00		3) Loan to S.H.G	88,404.00	1,00,505.00	1,88,909.00
	Reinvestment Plan	-	-	-					
	Pariwar Kalyan Nidhi	5,109.00	57,263.00	62,372.00		B) Interest on Investment			
	Security Deposit	-	6,769.00	6,769.00		1) Govt. Securities	4,86,098.75	5,11,254.75	9,97,353.50
	Konoklota Daily Deposit	4,511.00	5,440.00	9,951.00		2) Bank Deposits -			
	B) Borrowings – SIDBI	1,33,130.00	91,511.00	2,24,641.00		S.B Apex	-	1,073.00	1,073.00
	– RMK	13,544.00	27,386.00	40,930.00		S.B. Federal	-	2,492.00	2,492.00
2.	Salaries & Allowances					F.D SBI	11,056.00	84,605.00	95,661.00
	a) Salaries	4,53,375.00	4,64,250.00	9,17,625.00		F.D Federal	25,258.00	1,00,050.00	1,25,308.00
	b) T.A.	2,184.00	2,997.00	5,181.00		F.D. SIDBI	-	45,000.00	45,000.00
	c) Commission to K.D.D Agent	1,12,520.00	61,190.00	1,73,710.00		F.D. IDBI	-	2,86,566.00	2,86,566.00
						F.D. Apex	-	23,502.00	23,502.00
3	Directors Fees & Allowances	6,800.00	8,200.00	15,000.00		3) Other Investment	77,687.00	93,139.44	1,70,826.44
4	Rent, Taxes, Insurance & Lighting				2	Commission, Exchange & Brokerage	1,30,623.40	1,75,585.21	3,06,208.61
	a) Rent & Taxes	38,494.00	38,525.00	77,019.00	3	Income from Non-Banking Assets			
	b) Insurance	2,368.00	21,858.00	24,226.00	4	Other Receipts			
	c) Lighting	19,190.00	20,704.00	39,894.00	5	Loss if any			
5	Law Charges	115.00	500.00	615.00		i) Loss of Jorhat Branch			
6	Postage, Telegram & Telephone					ii) Loss of Gar-Ali Branch			
	a) Postage & Telegram	811.00	810.00	1,621.00		iii) Loss of Mariani Branch			
	b) Telephone	6,636.00	8,292.00	14,928.00					
7	Audit Fees	14,000.00	12,500.00	26,500.00					
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	26,066.03	26,066.03					
	b) Repairs & Renewals	5,720.00	880.00	6,600.00					
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	17,562.00	34,040.00	51,602.00					
	b) Advertisement	1,500.00	8,570.00	10,070.00					
	Total	13,29,373.00	13,13,118.03	26,42,491.03		Total	14,49,549.15	22,29,786.79	36,79,335.94

	B/F	13,29,373.00	13,13,118.03	26,42,491.03		B/F	14,49,549.15	22,79,608.96	36,79,335.94
10	Provision for Loss Assets								
	a) 0.40% to Standard Assets	-	86,550.06	86,550.06					
	b) 10% Provision for Sub Stan. Assets	-	67,348.00	67,348.00					
	c) 100 % Provision for Loss Assets	-	48,950.00	48,950.00					
11	Loss from Non-Banking Assets								
12	Premium on Govt. Securities	-	21,302.06	21,302.06					
13	Other Expenditure **	31,210.00	56,569.83	87,779.83					
14	Amount of Profit for the year 2011-12*	-	7,24,914.96	7,24,914.96					
	Grand Total	13,60,583.00	23,18,752.94	36,79,335.94		Grand Total	14,49,549.15	22,79,608.96	36,79,335.94

**** Other Expenditure:-**

Particulars	30/09/2011	31/03/2012	Total
1. DICGC Premium	11,467.00	14,570.00	26,037.00
2. Refreshment	5,918.00	7,221.00	13,139.00
3. NEFCUB / ASC Federation Membership Fees	-	-	-
4. Other Expenses	2,103.00	5,818.00	7,921.00
5. Petrol	1,100.00	400.00	1,500.00
6. Sweeping Allowance	5,160.00	5,140.00	10,300.00
7. Fire Extinguisher	-	-	-
8. Miscellaneous Expenses	5,462.00	23,420.83	28,882.83
Total	31,210.00	56,569.83	87,779.83

(Lakshmi Boruah) (Shakuntala Devi)
Managing Director Chairperson
Konoklota Mahila Urban Co-Operative Bank Ltd.
Jorhat