

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O. – GAR-ALI, JORHAT

Statement of Income & Expenditure as on 31st MARCH 2013

SL. No	Expenditure	30/09/2012	31/03/2013	Total	SL. No	Income	30/09/2012	31/03/2013	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	3,43,939.00	4,00,011.00	7,43,950.00		1) Loan S.T & Overdraft	35,686.00	37,033.00	72,719.00
	Recurring Deposits	14,987.00	30,183.00	45,170.00		2) Loan M.T	6,62,908.00	8,23,383.00	14,86,291.00
	Fixed Deposits	1,69,960.00	1,86,347.00	3,56,307.00		3) Loan to S.H.G	1,01,443.00	1,30,665.00	2,32,108.00
	Reinvestment Plan	-	-	-		4) Long Term Loan	-	47,410.00	47,410.00
	Pariwar Kalyan Nidhi	-	1,34,395.00	1,34,395.00		5) NEDFi OBC Loan	1,765.00	7,640.00	9,405.00
	Security Deposit	-	3,739.00	3,739.00		B) Interest on Investment			
	Konoklota Daily Deposit	7,771.00	14,019.00	21,790.00		1) Govt. Securities	5,21,218.25	7,52,761.50	12,73,979.75
	B) Borrowings – SIDBI	13,150.00	-	13,150.00		2) Bank Deposits -			
	– RMK	17,796.00	10,954.00	28,750.00		S.B Apex	513.00	546.00	1,059.00
	- NEDFi	74,660.00	59,536.00	1,34,196.00		S.B. Federal	-	-	-
2.	Salaries & Allowances					F.D SBI	-	28,409.00	28,409.00
	a) Salaries	5,11,728.00	5,82,175.00	10,93,903.00		F.D Federal	-	-	-
	b) T.A.	5,375.00	6,030.00	11,405.00		F.D. SIDBI	-	45,000.00	45,000.00
	c) Commission to K.D.D Agent	75,916.00	82,548.00	1,58,464.00		F.D. IDBI	71,344.00	2,69,920.00	3,41,264.00
3	Directors Fees & Allowances	5,800.00	7,800.00	13,600.00		F.D. Apex	-	9,730.00	9,730.00
4	Rent, Taxes, Insurance & Lighting				2	3) Other Investment	48,392.00	1,60,000.00	2,08,392.00
	a) Rent & Taxes	42,304.00	41,504.00	83,808.00	2	Commission, Exchange & Brokerage	1,14,723.00	3,52,091.50	4,66,814.50
	b) Insurance	-	22,266.00	22,266.00	3	Income from Non-Banking Assets	-	-	-
	c) Lighting	11,839.00	16,064.00	27,903.00	4	Other Receipts	-	-	-
5	Law Charges	-	-	-	5	Loss if any	-	-	-
6	Postage, Telegram & Telephone					i) Loss of Jorhat Branch			
	a) Postage & Telegram	1,168.00	1,338.00	2,506.00		ii) Loss of Gar-Ali Branch			
	b) Telephone	11,197.00	12,833.00	24,030.00		iii) Loss of Mariani Branch			
7	Audit Fees	2,000.00	2,500.00	4,500.00					
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	23,124.00	23,124.00					
	b) Repairs & Renewals	5,800.00	2,433.00	8,233.00					
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	21,502.00	35,583.00	57,085.00					
	b) Advertisement	7,500.00	-	7,500.00					
	Total	13,44,392.00	16,75,382.00	30,19,774.00		Total	15,57,992.25	26,64,589.00	42,22,581.25

	B/F	13,44,392.00	16,75,382.00	30,19,774.00		B/F	15,57,992.25	26,64,589.00	42,22,581.25
10	Provision for Loss Assets								
	a) 1% to Standard Assets	-	79,925.94						
	b) 10% Provision for Sub Stan.Assets	-	92,785.00						
	c) 100 % Provision for Loss Assets	-	25,000.00						
	d) 50% Bad & Doubtful debt	-	87,532.00	2,85,242.94					
11	Loss from Non-Banking Assets			-					
12	Premium on Govt. Securities	36,112.23	49,656.45	85,768.68					
13	Other Expenditure **	48,411.00	54,910.00	1,03,321.00					
14	Amount of Profit for the year 2012-13*		7,28,474.63	7,28,474.63					
	Grand Total	14,28,915.23	27,93,666.02	42,22,581.25		Grand Total	15,57,992.25	26,64,589.00	42,22,581.25

**** Other Expenditure:-**

Particulars	30/09/2012	31/03/2013	Total
1. DICGC Premium	16,060.00	31,660.00	47,720.00
2. Refreshment	4,957.00	5,735.00	10,692.00
3. NEFCUB / ASC Federation Membership Fees	1,500.00	-	1,500.00
4. AGM Expenses	5,000.00	-	5,000.00
5. Petrol	600.00	750.00	1,350.00
6. Sweeping Allowance	10,460.00	10,470.00	20,930.00
7. Miscellaneous Expenses	9,834.00	6,295.00	16,129.00
Total	48,411.00	54,910.00	1,03,321.00

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

(*Shakuntala Devi*)
Chairperson