

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

Statement of Income & Expenditure as on 31st MARCH 2014

SL. No	Expenditure	30/09/2013	31/03/2014	Total	SL. No	Income	30/09/2013	31/03/2014	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	4,33,828.00	5,79,944.00	10,13,772.00		1) Loan S.T & Overdraft	39,347.00	43,543.00	82,890.00
	Recurring Deposits	62,513.00	61,815.00	1,24,328.00		2) Loan M.T	7,71,435.00	10,11,144.00	17,82,579.00
	Fixed Deposits	1,99,778.00	1,57,677.00	3,57,455.00		3) Loan to S.H.G	92,886.00	94,971.00	1,87,857.00
	Reinvestment Plan	-	-	-		4) Long Term Loan	1,46,202.00	1,27,397.00	2,73,599.00
	Pariwar Kalyan Nidhi	6,559.00	1,08,057.00	1,14,616.00		5) NEDFi OBC Loan	12,825.00	21,234.00	34,059.00
	Security Deposit	-	4,441.00	4,441.00		B) Interest on Investment			
	Konoklota Daily Deposit	50,143.00	6,797.00	56,940.00		1) Govt. Securities	8,43,053.50	8,99,978.00	17,43,031.50
	B) Borrowings – SIDBI	-	-	-		2) Bank Deposits -			
	– RMK	3,322.00	1,948.00	5,270.00		S.B Apex	-	1,048.00	1,048.00
	- NEDFi	46,002.00	40,759.00	86,761.00		S.B. Federal	-	-	-
						F.D SBI	-	1,06,665.62	1,06,665.62
2.	Salaries & Allowances					F.D Federal	-	36,071.00	36,071.00
	a) Salaries	6,29,450.00	6,66,032.00	12,95,482.00		F.D. SIDBI	1,303.00	22,500.00	23,803.00
	b) T.A.	5,397.00	5,260.00	10,657.00		F.D. IDBI	4,21,348.00	1,04,423.00	5,25,771.00
	c) Commission to K.D.D Agent	79,820.00	1,06,318.00	1,86,138.00		F.D. Apex	-	34,890.00	34,890.00
3	Directors Fees & Allowances	5,600.00	5,600.00	11,200.00		3) Other Investment	1,28,438.28	74,000.52	2,02,438.80
4	Rent, Taxes, Insurance & Lighting				2	Commission, Exchange & Brokerage	1,97,526.62	5,20,593.00	7,18,119.62
	a) Rent & Taxes	44,504.00	44,504.00	89,008.00	3	Income from Non-Banking Assets			
	b) Insurance	3,800.00	22,266.00	26,066.00	4	Other Receipts			
	c) Lighting	19,735.00	18,857.00	38,592.00	5	Loss if any			
5	Law Charges	-	300	300.00		i) Loss of Jorhat Branch			
6	Postage, Telegram & Telephone					ii) Loss of Gar-Ali Branch			
	a) Postage & Telegram	1,549.00	1,123.00	2,672.00		iii) Loss of Mariani Branch			
	b) Telephone	15,664.00	26,183.00	41,847.00					
7	Audit Fees	3,000.00	-	3,000.00					
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	24,670.00	24,670.00					
	b) Repairs & Renewals	11,435.00	1,599.00	13,034.00					
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	52,336.00	29,681.00	82,017.00					
	b) Advertisement	500.00	10,900.00	11,400.00					
	Total	16,74,935.00	19,24,731.00	35,99,666.00		Total	26,54,364.40	30,98,458.14	57,52,822.54

	B/F	16,74,935.00	19,24,731.00	35,99,666.00		B/F	26,54,364.40	30,98,458.14	57,52,822.54
10	Provision for Loss Assets								
	a) 1% to Standard Assets	-	81,909.00	81,909.00					
	b) 50% Provision for Sub Stan.Assets	-	1,33,084.00	1,33,084.00					
	c) 100 % Provision for Loss Assets	-	34,167.00	34,167.00					
	d) 50% Bad & Doubtful debt	-	81,294.00	81,294.00					
	e) Provision for Staff Gratuity	-	30,000.00	30,000.00					
11	Loss from Non-Banking Assets	-	-	-					
12	Premium on Govt. Securities	69,217.17	2,046.25	71,263.42					
13	Other Expenditure **	59,842.00	3,29,280.00	3,89,122.00					
14	Amount of Profit for the year 2013-14*	8,50,370.23	4,81,946.89	13,32,317.12					
	Grand Total	26,54,364.40	30,98,458.14	57,52,822.54		Grand Total	26,54,364.40	30,98,458.14	57,52,822.54

**** Other Expenditure:-**

Particulars	30/09/2013	31/03/2014	Total
1. DICGC Premium	22,100.00	24,500.00	46,600.00
2. Refreshment	9,831.00	9,820.00	19,651.00
3. NEFCUB / ASC Federation/RMK Membership Fees	1,500.00	500.00	2,000.00
4. AGM Expenses	3,945.00	-	3,945.00
5. Petrol	1,000.00	-	1,000.00
6. Sweeping Allowance	10,910.00	7,800.00	18,710.00
7. Miscellaneous Expenses	7,866.00	1,337.00	9,203.00
8. Training Fund	2,690.00	-	2,690.00
9. Software Rent paid to Mindmill	-	2,57,153.00	2,57,153.00
10. Other Expenditure	-	28,170.00	28,170.00
Total	59,842.00	3,29,280.00	3,89,122.00

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

Jorhat