

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O. – GAR-ALI, JORHAT**  
**Statement of Income & Expenditure as on 31<sup>st</sup> MARCH 2015**

SL. No	Expenditure		31/03/2015 Total	SL. No	Income		31/03/2015 Total
1	Interest paid on -			1	Interest & Discount		
	A) Deposits -				A) Interest on Advances		
	Savings Bank Deposits	12,64,877.00			1) Loan S.T & Overdraft	7,41,555.00	
	Recurring Deposits	83,602.00			2) Loan M.T	23,52,142.00	
	Fixed Deposits	4,63,090.00			3) Loan to S.H.G	1,86,463.00	
	Reinvestment Plan	-			4) Long Term Loan	5,15,384.00	
	Pariwar Kalyan Nidhi	2,31,347.00			5) NEDFi OBC Loan	79,493.00	38,75,037.00
	Security Deposit	4,985.00			B) Interest on Investment		
	Konoklota Daily Deposit	1,08,134.00	21,56,035.00		1) Govt. Securities		18,39,298.50
	B) Borrowings – SIDBI				2) Bank Deposits -		
	- RMK	-			S.B Apex	-	
	- NEDFi	2,78,218.00	2,78,218.00		S.B. Federal	-	
2.	Salaries & Allowances				F.D SBI	32,708.00	
	a) Salaries	16,55,835.00			F.D Federal	36,071.00	
	b) T.A.	14,653.00			F.D. SIDBI	-	
	c) Commission to K.D.D Agent	1,79,271.00			F.D. IDBI	6,85,592.00	
	d) PF Admin Charges	1,777.00	18,51,536.00		F.D. Apex	14,998.00	7,69,369.00
3	Directors Fees & Allowances		11,800.00		3) Other Investment		2,02,675.00
4	Rent, Taxes, Insurance & Lighting			2	Commission, Exchange & Brokerage		5,01,586.84
	a) Rent & Taxes	1,34,503.00		3	Subsidies & Donations		
	b) Insurance	26,065.00			i) Subsidies received from RBI	91,600.00	91,600.00
	c) Lighting	44,459.00					
	d) Income Tax Paid	8,93,506.00	10,98,533.00	4	Income from Non-Banking Assets		
5	Law Charges		270.00	5	Other Receipts		-
6	Postage, Telegram & Telephone			6	Loss if any		-
	a) Postage & Telegram	4,487.00					
	b) Telephone	71,233.00	75,720.00		i) Loss of Jorhat Branch		-
7	Audit Fees		1,500.00		ii) Loss of Gar-Ali Branch		-
8	Internal Audit Fees		3,000.00		iii) Loss of Mariani Branch		-
9	Depreciation& Repairs & Renewals						
	a) Depreciation	69,290.00					
	b) Repairs & Renewals	10,411.00	79,701.00				
10	Printing, Stationary & Advertisement						
	a) Printing & Stationary	71,560.00					
	b) Advertisement	28,600.00	1,00,160.00				
	<b>Total</b>		<b>56,56,473.00</b>		<b>Total</b>		<b>72,79,566.34</b>

\*\* **Other**

	B/F		56,56,473.00		B/F		72,79,566.34
11	Provision for Loss Assets						
	a) 1% to Standard Assets	96,650.00					
	b) 50% Provision for Sub Stan.Assets	35,000.00					
	c) 100 % Provision for Loss Assets	50,000.00					
	d) 50% Bad & Doubtful debt	77,470.00					
	e) Provision for Staff Gratuity	-	2,59,120.00				
12	Loss from Non-Banking Assets						
13	Premium on Govt. Securities		53,279.16				
14	Other Expenditure **		7,45,752.00				
15	Amount of Profit for the year 2014-15*		5,64,942.18				
	<b>Grand Total</b>		<b>72,79,566.34</b>		<b>Grand Total</b>		<b>72,79,566.34</b>

**Expenditure:-**

Particulars	31/03/2015
1. DICGC Premium	60,633.00
2. Refreshment	18,194.00
3. NEFCUB / ASC Federation/RMK Membership Fees	1,500.00
4. AGM Expenses	2,700.00
5. Petrol	7,500.00
6. Sweeping Allowance	24,980.00
7. Miscellaneous Expenses	18,712.00
8. Training Fund	-
9. Software Rent paid to Mindmill	4,82,239.00
10. Other Expenditure	1,20,134.00
11. TDS on Income	9,160.00
<b>Total</b>	<b>7,45,752.00</b>

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

Jorhat