

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT**  
**Profit & Loss Account as on 31<sup>st</sup> MARCH 2012**

31-03-2011	Sl. No	Expenditure	Amount - Rs. -	Amount - Rs. -	31-03-2011	Sl. No	Income	Amount - Rs. -	Amount - Rs. -
	1	Interest Paid on				1	Interest & Discount -		
9,06,930.00		a) Deposits	9,86,263.00		13,00,759.30		a) Interest on Loans & Advances		16,25,345.39
4,44,855.00		b) Borrowings	2,65,571.00				b) Interest on Investment -		
				12,51,834.00	11,84,731.00		i) Bank Deposits	5,79,602.00	
	2	Salaries & Allowances			6,02,644.75		ii) Govt. Securities	9,97,353.50	
8,73,280.00		a) Salary	9,17,625.00		1,61,305.00		iii) Other Investment	1,70,826.44	
3,475.00		b) T.A	5,181.00						17,47,781.94
2,33,865.00		c) Commission to D.D Agent	1,73,710.00		2,80,471.79	2	Commission, Exchange & Brokerage		3,06,208.61
				10,96,516.00		3	Subsidies & Donations		
11,000.00	3	Directors Fees & Allowances		15,000.00		4	Income from Non-Banking Assets		-
	4	Rent, Tax, Insurance & Lighting				5	Other Receipts		-
78,660.00		a) Rent & Tax	77,019.00			6	Loss if any		-
25,598.00		b) Insurance	24,226.00						
19,701.00		c) Lighting	39,894.00						
				1,41,139.00					
	5	Law Charges		615.00					
	6	Postage, Telegram & Telephone							
1,114.00		a) Postage & Telegram	1,621.00						
15,022.00		b) Telephone	14,928.00						
				16,549.00					
500.00	7	Audit Fees		26,500.00					
	8	Depreciation, Repairs, Renewals							
15,277.72		a) Depreciation	26,066.03						
22,500.00		b) Repairs & Renewals	6,600.00						
				32,666.03					
	9	Printing, Stationary & Advertisement							
65,095.00		a) Printing & Stationary	51,602.00						
7,200.00		b) Advertisement	10,070.00						
				61,672.00					
	10	Provision for Loss Assets							
6,273.00		a) 1% to Std. Assets	86,550.06						
-		b) 10% to Sub-Std Assets	67,348.00						
1,30,326.00		c) 100% Provision for Loss Assets	48,950.00	2,02,848.06					
<b>28,60,671.72</b>		<b>Total</b>		<b>28,45,339.09</b>	<b>35,29,911.84</b>		<b>Total</b>		<b>36,79,335.94</b>

<b>28,60,671.72</b>		<b>B/F</b>		<b>28,45,339.09</b>	<b>35,29,911.84</b>		<b>B/F</b>		<b>36,79,335.94</b>
	11	Loss from Non-Banking Assets							
48,629.72	12	Premium on Govt. Securities		21,302.06					
57,350.83	13	Other Expenditures		87,779.83					
5,63,259.57	14	Balance of Profit 2011-12		7,24,914.96					
<b>35,29,911.84</b>		<b>Grand Total</b>		<b>36,79,335.94</b>	<b>35,29,911.84</b>		<b>Grand Total</b>		<b>36,79,335.94</b>

**Other Expenditure:-**

<b>Particulars</b>	<b>Total</b>
<b>1. DICGC Premium</b>	<b>26,037.00</b>
<b>2. Refreshment</b>	<b>13,139.00</b>
<b>3. NEFCUB / ASC Fed. Membership Fees</b>	<b>-</b>
<b>4. Other Expenses</b>	<b>7,921.00</b>
<b>5. Petrol</b>	<b>1,500.00</b>
<b>6. Sweeping Allowance</b>	<b>10,300.00</b>
<b>7. Miscellaneous Expenses</b>	<b>28,882.83</b>
<b>Total</b>	<b>87,779.83</b>

*(Lakshmi Boruah)*  
Managing Director

*(Shakuntala Devi)*  
Chairperson  
Konoklota Mahila Urban Co-Operative Bank Ltd.  
Jorhat