

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT**  
**Profit & Loss Account as on 31<sup>st</sup> MARCH 2013**

31-03-2012	Sl. No	Expenditure	Amount - Rs. -	Amount - Rs. -	31-03-2012	Sl. No	Income	Amount - Rs. -	Amount - Rs. -
	1	Interest Paid on				1	Interest & Discount -		
9,86,263.00		a) Deposits	13,05,351.00		16,25,345.39		a) Interest on Loans & Advances		18,47,933.00
2,65,571.00		b) Borrowings	1,76,096.00				b) Interest on Investment -		
				14,81,447.00	5,79,602.00		i) Bank Deposits	4,25,462.00	
	2	Salaries & Allowances			9,97,353.50		ii) Govt. Securities	12,73,979.75	
9,17,625.00		a) Salary	10,93,903.00		1,70,826.44		iii) Other Investment	2,08,392.00	
5,181.00		b) T.A	11,405.00						19,07,833.75
1,73,710.00		c) Commission to D.D Agent	1,58,464.00		3,06,208.61	2	Commission, Exchange & Brokerage		4,66,814.50
				12,63,772.00		3	Subsidies & Donations		-
15,000.00	3	Directors Fees & Allowances		13,600.00		4	Income from Non-Banking Assets		-
	4	Rent, Tax, Insurance & Lighting				5	Other Receipts		-
77,019.00		a) Rent & Tax	83,808.00			6	Loss if any		-
24,226.00		b) Insurance	22,266.00						
39,894.00		c) Lighting	27,903.00						
				1,33,977.00					
615.00	5	Law Charges		-					
	6	Postage, Telegram & Telephone							
1,621.00		a) Postage & Telegram	2,506.00						
14,928.00		b) Telephone	24,030.00						
				26,536.00					
26,500.00	7	Audit Fees		4,500.00					
	8	Depreciation, Repairs, Renewals							
26,066.03		a) Depreciation	23,124.00						
6,600.00		b) Repairs & Renewals	8,233.00						
				31,357.00					
	9	Printing, Stationary & Advertisement							
51,602.00		a) Printing & Stationary	57,085.00						
10,070.00		b) Advertisement	7,500.00						
				64,585.00					
	10	Provision for Loss Assets							
86,550.06		a) 1% to Std. Assets	79,925.94						
67,348.00		b) 10% to Sub-Std Assets	92,785.00						
48,950.00		c) 100% Provision for Loss Assets	25,000.00						
		d) 50% Bad & Doubtful Debt Assets	87,532.00	2,85,242.94					
<b>28,45,339.09</b>		<b>Total</b>		<b>33,05,016.94</b>	<b>36,79,335.94</b>		<b>Total</b>		<b>42,22,581.25</b>

<b>28,45,339.09</b>		<b>B/F</b>		<b>33,05,016.94</b>	<b>36,79,335.94</b>		<b>B/F</b>		
	11	Loss from Non-Banking Assets		-					<b>42,22,581.25</b>
21,302.06	12	Premium on Govt. Securities		85,768.68					
87,779.83	13	Other Expenditures		1,03,321.00					
7,24,914.96	14	Balance of Profit 2012-13		7,28,474.63					
<b>36,79,335.94</b>		<b>Grand Total</b>		<b>42,22,581.25</b>	<b>36,79,335.94</b>		<b>Grand Total</b>		<b>42,22,581.25</b>

**Other Expenditure:-**

<b>Particulars</b>	<b>Total</b>
<b>1. DICGC Premium</b>	<b>47,720.00</b>
<b>2. Refreshment</b>	<b>10,692.0</b>
<b>3. NEFCUB / ASC Fed. Membership Fees</b>	<b>1,500.00</b>
<b>4. AGM Expenses</b>	<b>5,000.00</b>
<b>5. Petrol</b>	<b>1,350.00</b>
<b>6. Sweeping Allowance</b>	<b>20,930.00</b>
<b>7. Miscellaneous Expenses</b>	<b>16,129.00</b>
<b>Total</b>	<b>1,03,321.00</b>

**s/d**  
*(Lakshmi Boruah)*  
**Managing Director**

**s/d**  
*(Shakuntala Devi)*  
**Chairperson**  
**Konklota Mahila Urban Co-Operative Bank Ltd.**  
**Jorhat**