

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT**  
**Consolidated Audited Profit & Loss Account as on 31<sup>st</sup> MARCH 2014**

31-03-2013	Sl. No	Expenditure	Amount - Rs. -	Amount - Rs. -	31-03-2013	Sl. No	Income	Amount - Rs. -	Amount - Rs. -
	1	Interest Paid on				1	Interest & Discount -		
13,05,351.00		a) Deposits	16,71,552.00		18,47,933.00		a) Interest on Loans & Advances		23,60,984.00
1,76,096.00		b) Borrowings	92,031.00				b) Interest on Investment -		
				17,63,583.00	4,25,462.00		i) Bank Deposits	7,28,248.62	
	2	Salaries & Allowances			12,73,979.75		ii) Govt. Securities	17,43,031.50	
10,93,903.00		a) Salary	12,95,482.00		2,08,392.00		iii) Other Investment	2,02,438.80	
11,405.00		b) T.A	10,657.00						26,73,718.92
1,58,464.00		c) Commission to D.D Agent	1,86,138.00		4,66,814.50	2	Commission, Exchange & Brokerage		7,18,119.62
				14,92,277.00		3	Subsidies & Donations		-
13,600.00	3	Directors Fees & Allowances		11,200.00		4	Income from Non-Banking Assets		-
	4	Rent, Tax, Insurance & Lighting				5	Other Receipts		-
83,808.00		a) Rent & Tax	89,008.00			6	Loss if any		-
22,266.00		b) Insurance	26,066.00						
27,903.00		c) Lighting	38,592.00						
				1,53,666.00					
-	5	Law Charges		300.00					
	6	Postage, Telegram & Telephone							
2,506.00		a) Postage & Telegram	2,672.00						
24,030.00		b) Telephone	41,847.00	44,519.00					
1,500.00	7	Government Audit Fees		1500.00					
3,000.00	8	Internal Audit Fees		3,000.00					
	9	Depreciation, Repairs, Renewals							
23,124.00		a) Depreciation	24,670.00						
8,233.00		b) Repairs & Renewals	13,034.00						
				37,704.00					
	10	Printing, Stationary & Advertisement							
57,085.00		a) Printing & Stationary	82,017.00						
7,500.00		b) Advertisement	11,400.00	93,417.00					
	11	Provision for Loss Assets							
79,925.94		a) 1% to Std. Assets	81,909.00						
92,785.00		b) 50% to Sub-Std Assets	1,33,084.00						
25,000.00		c) 100% Provision for Loss Assets	34,167.00						
87,532.00		d) 50% Bad & Doubtful Debt Assets	81,294.00						
		e) Provision for Staff Gratuity	30,000.00	3,60,454.00					
<b>33,05,016.94</b>		<b>Total</b>		<b>39,61,620.00</b>	<b>42,22,581.25</b>		<b>Total</b>		<b>57,52,822.54</b>

<b>33,05,016.94</b>		<b>B/F</b>		<b>39,61,620.00</b>	<b>42,22,581.25</b>		<b>B/F</b>		<b>57,52,822.54</b>
-	12	Loss from Non-Banking Assets		-					
85,768.68	13	Premium on Govt. Securities		71,263.42					
1,03,321.00	14	Other Expenditures		3,89,122.00					
7,28,474.63	15	Balance of Profit 2013-14		13,30,817.12					
<b>42,22,581.25</b>		<b>Grand Total</b>		<b>57,52,822.54</b>	<b>42,22,581.25</b>		<b>Grand Total</b>		<b>57,52,822.54</b>

**Other Expenditure:-**

<b>Particulars</b>	<b>Total</b>
1. DICGC Premium	46,600.00
2. Refreshment	19,651.00
3. NEFCUB / ASC Fed. / RMK Membership Fees	2000.00
4. AGM Expenses	3,945.00
5. Petrol	1,000.00
6. Sweeping Allowance	18,710.00
7. Miscellaneous Expenses	9,203.00
8. Training Fund	2,690.00
9. Software rent paid to Mindmill	2,57,153.00
10. Other Expenditure	28,170.00
<b>Total</b>	<b>3,89,122.00</b>

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

(*Shakuntala Devi*)  
**Chairperson**