

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
Statement of Income & Expenditure as on 31st MARCH 2008

SL. No	Expenditure	30/09/2007	31/03/2008	Total	SL. No	Income	30/09/2007	31/03/2008	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	52,880.00	91,935.00	1,44,815.00		1) Loan S.T	10,169.00	6,701.00	16,870.00
	Recurring Deposits	27,510.00	18,036.00	45,546.00		2) Loan M.T	2,21,430.00	2,90,258.00	5,11,688.00
	Fixed Deposits	57,233.00	61,278.00	1,18,511.00		3) Loan to S.H.G	24,885.00	38,154.00	63,039.00
	Reinvestment Plan	1,470.00	1,470.00	2,940.00		4) Overdraft	1,500.00	3,033.00	4,533.00
	Pariwar Kalyan Nidhi	-	12,685.00	12,685.00		B) Interest on Investment			
	Security Deposit	-	2,055.00	2,055.00		1) Govt. Securities	1,12,658.75	1,12,658.75	2,25,317.50
	Konoklota Daily Deposit	3,363.00	2,992.00	6,355.00		2) Bank Deposits -			
	B) Borrowings – SIDBI	1,16,413.00	97,229.00	2,13,642.00		S.B Apex	1,639.00	922.00	2,561.00
						S.B. Federal	-	-	-
2.	Salaries & Allowances					F.D SBI	46,765.00	60,598.00	1,07,363.00
	a) Salaries	1,99,232.00	1,93,980.00	3,93,212.00		F.D Federal	71,504.00	3,82,671.00	4,54,175.00
	b) T.A.	-	1,585.00	1,585.00		3) Other Investment	2,426.00	-	2,426.00
	c) Commission to D.D Agent	43,180.00	56,517.00	99,697.00	2	Commission, Exchange & Brokerage	94,295.80	1,55,718.00	2,50,013.80
3	Directors Fees & Allowances	7,200.00	4,600.00	11,800.00	3	Income from Non-Banking Assets	-	-	-
4	Rent, Taxes, Insurance & Lighting				4	Other Receipts (Salary)	37,500.00	-	37,500.00
	a) Rent & Taxes	26,813.00	23,104.00	49,917.00	5	Loss if any	-	-	-
	b) Insurance	11,327.00	-	11,327.00					
	c) Lighting	7,271.00	8,845.00	16,116.00					
5	Law Charges	-	-	-					
6	Postage, Telegram & Telephone								
	a) Postage & Telegram	1,053.00	1,019.00	2,072.00					
	b) Telephone	2,680.00	2,054.00	4,734.00					
7	Audit Fees	4,000.00	4,500.00	8,500.00					
	Total	5,61,625.00	5,83,884.00	11,45,509.00		Total	6,24,772.55	10,50,713.75	16,75,486.30

	B/F	5,61,625.00	5,83,884.00	11,45,509.00		B/F	6,24,772.55	10,50,713.75	16,75,486.30
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	6,642.05	6,642.05					
	b) Repairs & Renewals	1,093.00	375.00	1,468.00					
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	17,102.00	14,867.00	31,969.00					
	b) Advertisement	2,300.00	1,300.00	3,600.00					
10	Provision for Loss Assets								
	a) 0.40% to Standard Assets	-	10,723.00	10,723.00					
	b) 10% to Sub-standard Assets	-	18,473.00	18,473.00					
	c) Investment Depreciation Reserve	-	-	-					
11	Loss from Non-Banking Assets	-	-	-					
12	Premium on Govt. Securities	8,186.25	-	8,186.25					
13	Other Expenditure *	20,112.00	35,804.00	55,916.00					
14	Amount of Profit	14,354.30	3,78,645.70	3,93,000.00					
	Grand Total	6,24,772.55	10,50,713.75	16,75,486.30		Grand Total	6,24,772.55	10,50,713.75	16,75,486.30

***Other Expenditure:-**

Particulars	30/09/2007	31/03/2008
1. Miscellaneous	3,919.00	5,527.00
2. Outdoor work Expenses	3,000.00	900.00
3. Fuel	1,411.00	900.00
4. Sweeping Allowance	1,500.00	1,500.00
5. Refreshment	3,233.00	2,902.00
6. DICGC Premium	4,582.00	5,447.00
7. Expenses of AGM etc.	2,467.00	4,232.00
8. Token fees etc for CRISIL	-	12,896.00
9. NEFCUB Member Fees	-	1,500.00
Total	20,112.00	35,804.00