

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O. – GAR-ALI, JORHAT
Statement of Income & Expenditure as on 31st MARCH 2010

SL. No	Expenditure	30/09/2009	31/03/2010	Total	SL. No	Income	30/09/2009	31/03/2010	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	1,38,850.00	1,80,338.00	3,19,188.00		1) Loan S.T & Overdraft	14,600.00	21,153.00	35,753.00
	Recurring Deposits	8,155.00	13,974.00	22,129.00		2) Loan M.T	4,23,227.00	6,24,451.00	10,47,678.00
	Fixed Deposits	94,121.00	1,10,906.00	2,05,027.00		3) Loan to S.H.G	69,605.00	1,06,233.00	1,75,838.00
	Reinvestment Plan	600.00	270.00	870.00					
	Pariwar Kalyan Nidhi	-	15,250.00	15,250.00		B) Interest on Investment			
	Security Deposit	-	2,342.00	2,342.00		1) Govt. Securities	1,00,080.75	1,25,236.75	2,25,317.50
	Konoklota Daily Deposit	991.00	1,358.00	2,349.00		2) Bank Deposits -			
	B) Borrowings – SIDBI	3,14,930.00	2,94,951.00	6,09,881.00		S.B Apex	-	805.00	805.00
	– RMK	42,444.00	44,667.00	87,111.00		S.B. Federal	-	-	-
2.	Salaries & Allowances					F.D SBI	-	3,23,259.00	3,23,259.00
	a) Salaries	2,79,049.00	3,48,950.00	6,27,999.00		F.D Federal	72,157.00	3,66,296.00	4,38,453.00
	b) T.A.	2,131.00	858.00	2,989.00		F.B SIDBI	-	45,000.00	45,000.00
	c) Commission to D.D Agent	68,910.00	98,848.00	1,67,758.00		3) Other Investment	49,930.00	49,822.17	99,752.17
3	Directors Fees & Allowances	6,000.00	6,800.00	12,800.00					
4	Rent, Taxes, Insurance & Lighting				2	Commission, Exchange & Brokerage	72,362.40	1,64,942.00	2,37,304.40
	a) Rent & Taxes	21,250.00	42,802.00	64,052.00	3	Income from Non-Banking Assets	-	-	-
	b) Insurance	11,990.00	17,412.00	29,402.00	4	Other Receipts	-	800.00	800.00
	c) Lighting	13,397.00	14,742.00	28,139.00	5	Loss if any			
5	Law Charges	-	-	-		i) Loss of Jorhat Branch	2,93,760.85	-	2,93,760.85
6	Postage, Telegram & Telephone					ii) Loss of Gar-Ali Branch	-	15,689.00	15,689.00
	a) Postage & Telegram	1,884.00	1,330.00	3,214.00		iii) Loss of Mariani Branch	-	18,038.00	18,038.00
	b) Telephone	3,321.00	5,413.00	8,734.00					
7	Audit Fees	6,000.00	8,500.00	14,500.00					
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	12,401.00	12,401.00					
	b) Repairs & Renewals	35,777.00	5,830.00	32,725.00					
			- 8,882.00						
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	14,628.00	42,652.00	57,280.00					
	b) Advertisement	2,980.00	3,481.00	6,461.00					
	Total	10,67,408.00	12,65,193.00	23,32,601.00		Total	10,95,723.00	18,61,724.92	29,57,447.92

	B/F	10,67,408.00	12,65,193.00	23,32,601.00		B/F	10,95,723.00	18,61,724.92	29,57,447.92
10	Provision for Loss Assets								
	a) 0.25% to Standard Assets	-	-	-					
	b) 10% to Sub-standard Assets	-	5,841.00	5,841.00					
	c) Provision for Loss Assets	-	29,868.00	29,868.00					
	d) Investment Depreciation Reserve	-	-	-					
11	Loss from Non-Banking Assets	-	-	-					
12	Premium on Govt. Securities	-	-	-					
13	Other Expenditure **	28,315.00	14,983.00	43,298.00					
14	Appropriation of Profit tfd. to –								
	a) Co-op. Development Fund	-	6,053.00	6,053.00					
	b) Statutory Reserve	-	60,528.00	60,528.00					
	c) Building Fund	-	24,211.00	24,211.00					
15	Amount of Profit for the year 2009-10*	-	4,55,047.92	4,55,047.92					
	Grand Total	10,95,723.00	18,61,724.92	29,57,447.92		Grand Total	10,95,723.00	18,61,724.92	29,57,447.92

*** Profit of the Bank for the year 2009-10**

Profit for the 2 nd Half of the year (from 01/10/2009 to 31/03/2010)		4,55,047.92
Less – Loss for the 2 nd Half -		
i. Loss of Gar-Ali Branch	15,689.00	
ii. Loss of Mariani Branch	18,038.00	
Loss for the 1 st half (from 01/04/2009 to 30/09/2009)	2,93,760.85	3,27,487.85
Profit of the Bank for the year 2009-10		1,27,560.07

**** Other Expenditure:-**

Particulars	30/09/2009	31/03/2010	Total
1. DICGC Premium	7,508.00	-	7,508.00
2. Refreshment	7,383.00	2,435.00	9,818.00
3. NEFCUB / RMK Membership Fees	-	3,000.00	3,000.00
4. AGM Expenses	5,577.00	-	5,577.00
5. Petrol	1,720.00	1,800.00	3,520.00
6. Sweeping Allowance	2,120.00	6,545.00	8,665.00
7. Gas	-	316.00	316.00
8. Miscellaneous Expenses	4,007.00	887.00	4,894.00
Total	28,315.00	14,983.00	43,298.00

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