

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O. – GAR-ALI, JORHAT**  
**Statement of Income & Expenditure as on 31<sup>st</sup> MARCH 2011**

SL. No	Expenditure	30/09/2010	31/03/2011	Total	SL. No	Income	30/09/2010	31/03/2011	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	2,80,122.00	3,08,803.00	5,88,925.00		1) Loan S.T & Overdraft	5,223.00	16,156.30	21,379.30
	Recurring Deposits	17,946.00	19,131.00	37,077.00		2) Loan M.T	4,38,179.00	6,32,004.00	10,70,183.00
	Fixed Deposits	1,10,928.00	1,38,670.00	2,49,598.00		3) Loan to S.H.G	71,229.00	1,37,968.00	2,09,197.00
	Reinvestment Plan	-	-	-					
	Pariwar Kalyan Nidhi	-	25,089.00	25,089.00		B) Interest on Investment			
	Security Deposit	-	3,134.00	3,134.00		1) Govt. Securities	1,86,274.50	4,16,370.25	6,02,644.75
	Konoklota Daily Deposit	2,414.00	693.00	3,107.00		2) Bank Deposits -			
	B) Borrowings – SIDBI	2,28,047.00	1,41,427.00	3,69,474.00		S.B Apex	-	834.00	834.00
	– RMK	41,239.00	34,142.00	75,381.00		S.B. Federal	-	29,664.00	29,664.00
2.	Salaries & Allowances					F.D SBI	60,630.00	5,08,084.00	5,68,714.00
	a) Salaries	3,57,705.00	5,15,575.00	8,73,280.00		F.D Federal	1,79,429.00	2,34,572.00	4,14,001.00
	b) T.A.	655.00	2,820.00	3,475.00		F.D. SIDBI	-	45000.00	45000.00
	c) Commission to K.D.D Agent	1,13,696.00	1,20,169.00	2,33,865.00		F.D. IDBI	-	1,26,518.00	1,26,518.00
						3) Other Investment	-	1,61,305.00	1,61,305.00
3	Directors Fees & Allowances	7,800.00	3,200.00	11,000.00					
4	Rent, Taxes, Insurance & Lighting				2	Commission, Exchange & Brokerage	77,629.71	2,02,842.08	2,80,471.79
	a) Rent & Taxes	40,156.00	38,504.00	78,660.00	3	Income from Non-Banking Assets	-	-	-
	b) Insurance	3,730.00	21,868.00	25,598.00	4	Other Receipts	-	-	-
	c) Lighting	10,986.00	8,715.00	19,701.00	5	Loss if any			
5	Law Charges	-	-	-		i) Loss of Jorhat Branch	-	-	-
6	Postage, Telegram & Telephone					ii) Loss of Gar-Ali Branch	-	-	-
	a) Postage & Telegram	711.00	403.00	1,114.00		iii) Loss of Mariani Branch	-	-	-
	b) Telephone	6,381.00	8,641.00	15,022.00					
7	Audit Fees		500.00	500.00					
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	15,277.72	15,277.72					
	b) Repairs & Renewals	4,107.00	18,393.00	22,500.00					
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	30,101.00	34,994.00	65,095.00					
	b) Advertisement	1,700.00	5,500.00	7,200.00					
	<b>Total</b>	<b>12,58,424.00</b>	<b>14,65,648.72</b>	<b>27,24,072.72</b>		<b>Total</b>	<b>10,18,594.21</b>	<b>25,11,317.63</b>	<b>35,29,911.84</b>

	<b>B/F</b>	<b>12,58,424.00</b>	<b>14,65,648.72</b>	<b>27,24,072.72</b>		<b>B/F</b>	<b>10,18,594.21</b>	<b>25,11,317.63</b>	<b>35,29,911.84</b>
10	Provision for Loss Assets								
	a) 0.25% to Standard Assets	-	6,273.00	6,273.00					
	b) 0.25% Provision for Loss Assets	-	1,30,326.00	1,30,326.00					
	c) Investment Depreciation Reserve	-	-	-					
11	Loss from Non-Banking Assets	-	-	-					
12	Premium on Govt. Securities	20,834.00	27,795.72	48,629.72					
13	Other Expenditure **	24,973.83	32,377.00	57,350.83					
14	Amount of Profit for the year 2010-11*	-	5,63,259.57	5,63,259.57					
	<b>Grand Total</b>	<b>13,04,231.83</b>	<b>22,25,680.01</b>	<b>35,29,911.84</b>		<b>Grand Total</b>	<b>10,18,594.21</b>	<b>25,11,317.63</b>	<b>35,29,911.84</b>

**\*\* Other Expenditure:-**

Particulars	30/09/2010	31/03/2011	Total
1. DICGC Premium	10,655.00	13,160.00	23,815.00
2. Refreshment	2,827.00	2,690.00	5,517.00
3. NEFCUB / ASC Federation Membership Fees	-	6,500.00	6,500.00
4. Other Expenses	2,395.00	5,026.00	7,421.00
5. Petrol	160.00	750.00	910.00
6. Sweeping Allowance	3,870.00	3,000.00	6,870.00
7. Fire Extinguisher	2,200.00	-	2,200.00
8. Miscellaneous Expenses	2,866.83	1,044.00	3,910.83
9. Agent Commission	-	207.00	207.00
<b>Total</b>	<b>24,973.83</b>	<b>32,377.00</b>	<b>57,350.83</b>

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