

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
Statement of Income & Expenditure as on 31st MARCH 2009

SL. No	Expenditure	30/09/2008	31/03/2009	Total	SL. No	Income	30/09/2008	31/03/2009	Total
1	Interest paid on -				1	Interest & Discount			
	A) Deposits -					A) Interest on Advances			
	Savings Bank Deposits	1,09,477.00	1,20,117.00	2,29,594.00		1) Loan S.T & Overdraft	9,085.00	12,010.00	21,095.00
	Recurring Deposits	12,544.00	11,902.00	24,446.00		2) Loan M.T	3,26,676.00	4,35,025.00	7,61,701.00
	Fixed Deposits	63,721.00	75,495.00	1,39,216.00		3) Loan to S.H.G	47,767.00	54,083.00	1,01,850.00
	Reinvestment Plan	1,470.00	1,470.00	2,940.00					
	Pariwar Kalyan Nidhi	-	15,251.00	15,251.00		B) Interest on Investment			
	Security Deposit	-	2,096.00	2,096.00		1) Govt. Securities	1,12,658.75	1,12,658.75	2,25,317.50
	Konoklota Daily Deposit	3,556.00	5,276.00	8,832.00		2) Bank Deposits -			
	B) Borrowings – SIDBI	78,150.00	1,02,318.00	1,80,468.00		S.B Apex	-	778.00	778.00
	– RMK	-	30,900.00	30,900.00		S.B. Federal	-	194.00	194.00
2.	Salaries & Allowances					F.D SBI	7,063.00	89,370.98	96,433.98
	a) Salaries	2,28,746.00	2,58,602.00	4,87,348.00		F.D Federal	95,389.00	1,78,309.00	2,73,698.00
	b) T.A.	410.00	5,930.00	6,340.00		3) Other Investment	32,466.07	53,716.42	86,182.49
	c) Commission to D.D Agent	38,436.00	76,491.00	1,14,927.00	2	Commission, Exchange & Brokerage	73,769.00	1,31,384.00	2,05,153.00
3	Directors Fees & Allowances	7,400.00	5,000.00	12,400.00	3	Income from Non-Banking Assets	-	-	-
4	Rent, Taxes, Insurance & Lighting				4	Other Receipts (Salary)	-	-	-
	a) Rent & Taxes	23,924.00	15,604.00	39,528.00	5	Loss if any	-	-	-
	b) Insurance	12,322.00	-	12,322.00					
	c) Lighting	8,678.00	8,949.00	17,627.00					
5	Law Charges	-	-	-					
6	Postage, Telegram & Telephone								
	a) Postage & Telegram	1,348.00	1,516.00	2,864.00					
	b) Telephone	2,426.00	3,373.00	5,799.00					
7	Audit Fees	9,000.00	6,500.00	15,500.00					
	Total	6,01,608.00	7,46,790.00	13,48,398.00		Total	7,04,873.82	10,67,529.15	17,72,402.97

	B/F	6,01,608.00	7,46,790.00	13,48,398.00		B/F	7,04,873.82	10,67,529.15	17,72,402.97
8	Depreciation & Repairs & Renewals								
	a) Depreciation	-	9,053.07	9,053.07					
	b) Repairs & Renewals	11,014.00	6,109.00	17,123.00					
9	Printing, Stationary & Advertisement								
	a) Printing & Stationary	24,874.00	21,074.00	45,948.00					
	b) Advertisement	7,584.00	2,389.00	9,973.00					
10	Provision for Loss Assets								
	a) 0.40% to Standard Assets	-	10,191.00	10,191.00					
	b) 10% to Sub-standard Assets	-	35,502.00	35,502.00					
	c) Investment Depreciation Reserve	-	-	-					
11	Loss from Non-Banking Assets	-	-	-					
12	Premium on Govt. Securities	-	-	-					
13	Other Expenditure *	18,562.00	16,407.00	34,969.00					
14	Amount of Profit	41,231.82	2,20,014.08	2,61,245.90					
	Grand Total	7,04,873.82	10,67,529.15	17,72,402.97		Grand Total	7,04,873.82	10,67,529.15	17,72,402.97

***Other Expenditure:-**

Particulars	30/09/2008	31/03/2009	Total
1. Miscellaneous	2,286.00	2,051.00	4,337.00
2. Fuel / Petrol	800.00	1,772.00	2,572.00
3. Sweeping Allowance	2,170.00	2,080.00	4,250.00
4. Refreshment	4,521.00	3,932.00	8,453.00
5. DICGC Premium	6,185.00	6,072.00	12,257.00
6. Expenses of AGM etc.	1,600.00	-	1,600.00
7. NEFCUB /RMK Member Fees	1,000.00	500.00	1,500.00
Total	18,562.00	16,407.00	34,969.00

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