

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
CONSOLIDATED AUDITED PROFIT & LOSS ACCOUNT AS ON 31st MARCH 2016

3/31/2015	Sl. No	Expenditure	Amount	Amount	3/31/2015	Sl. No	Income	Amount	Amount
	1	Interest Paid on				1	Interest & Discount -		
2,156,035.00		a) Deposits	2,690,721.00		3,875,037.00		a) Interest on Loans & Advances		8,269,729.57
278,218.00		b) Borrowings	1,541,428.00	4,232,149.00			b) Interest on Investment -		
	2	Salaries & Allowances			769,369.00		i) Bank Deposits	875,365.97	
1,655,835.00		a) Salary	1,870,515.00		1,839,298.50		ii) Govt. Securities	2,563,016.84	
14,653.00		b) T.A	24,838.00		202,675.00		iii) Other Investment	53,288.53	3,491,671.34
179,271.00		c) Commission to D.D Agent	298,410.00						
		d) PF Bank Contribution	177,910.00	2,371,673.00	501,586.84	2	Commission, Exchange & Brokerage		847,894.42
11,800.00	3	Directors Fees & Allowances		13,200.00		3	Subsidies & Donations		
	4	Rent, Tax, Insurance & Lighting			91,600.00		i) Subsidies received from RBI		
134,503.00		a) Rent & Tax	146,441.00			4	Income from Non-Banking Assets		
26,065.00		b) Insurance	5,777.00			5	Other Receipts		
44,459.00		c) Lighting	60,377.00	212,595.00		6	Loss if any		
	5	Law Charges							
	6	Postage, Telegram & Telephone							
4,487.00		a) Postage & Telegram	2,854.00						
71,233.00		b) Telephone	89,686.00	92,540.00					
1,500.00	7	Government Audit Fees		1,500.00					
3,000.00	8	Internal Audit Fees		3,000.00					
	9	Depreciation, Repairs, Renewals							
70,289.00		a) Depreciation	81,565.00						
10,411.00		b) Repairs & Renewals	13,280.00	94,845.00					
	10	Printing, Stationary & Advertisement							
71,830.00		a) Printing & Stationary	109,465.60						
28,600.00		b) Advertisement	15,620.00	125,085.60					
	11	Provision for Loss Assets							
96,650.00		a) 1% to Std. Assets	59,425.00						
35,000.00		b) 10% to Sub-Std Assets	144,707.00						
50,000.00		c) 100% Provision for Loss Assets							
77,470.00		d) 20 & 30% Bad & Doubtful Debt Assets	2,139,328.00	2,343,460.00					
5,021,309.00		Total		9,490,047.60	7,279,566.34		Total		12,609,295.33

5,021,309.00		B/F		9,490,047.60	7,279,566.34		B/F		12,609,295.33
	12	Loss from Non-Banking Assets							
53,279.16	13	Premium on Govt. Securities		71,507.67					
746,530.00	14	Other Expenditures		1,409,504.00					
893,506.00	15	Income Tax paid		1,048,580.00					
564,942.18	16	Balance of Profit 2015-16		589,656.06					
7,279,566.34		Grand Total		12,609,295.33	7,279,566.34		Grand Total		12,609,295.33

Other Expenditure:-

Particulars	Total
1. DICGC Premium	29,362.00
2. Refreshment	18,722.00
3. NEFCUB / ASC Fed. / RMK Membership Fees	1,500.00
4. AGM Expenses	725.00
5. Petrol	2,250.00
6. Sweeping Allowance	29,460.00
7. Miscellaneous Expenses	39,313.00
8. Training Fund	0
9. Software rent paid to Mindmill	591,809.00
10. Other Expenditure	631,867.00
11. Service Charges	17,175.00
12. PF Administrative Charges	47,321.00
Total	1,409,504.00

s/d s/d
(Lakhimi Boruah) (Shakuntala Devi)
Managing Director Chairperson
Konoklota Mahila Urban Co-Operative Bank Ltd.
Jorhat