

**KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., H.O.JORHAT**

**AUDITED PROFIT & LOSS ACCOUNT AS ON 31st MARCH 2017**

<b>3/31/2016</b>	<b>Sl. No</b>	<b>Expenditure</b>	<b>Amount</b>	<b>Amount</b>	<b>3/31/2016</b>	<b>Sl. No</b>	<b>Income</b>	<b>Amount</b>	<b>Amount</b>
	<b>1</b>	<b>Interest Paid on</b>				<b>1</b>	Interest & Discount -		
2,690,721.00		a) Deposits	4,301,034.34		8,269,729.57		a) Interest on Loans & Advances		7,994,065.16
1,541,428.00		b) Borrowings	1,884,550.00	6,185,584.34			b) Interest on Investment -		
	<b>2</b>	<b>Salaries &amp; Allowances</b>			875,365.97		i) Bank Deposits	2,407,954.00	
1,870,515.00		a) Salary	2,173,353.00		2,563,016.84		ii) Govt. Securities	2,110,189.22	
24,838.00		b) T.A	37,175.00		53,288.53		iii) Other Investment	-	4,518,143.22
298,410.00		c) Commission to D.D Agent	183,572.00						
177,910.00		d) PF Bank Contribution	204,323.48	2,598,423.48	847,894.42	<b>2</b>	Commission, Exchange & Brokerage		1,169,561.37
13,200.00	<b>3</b>	Directors Fees & Allowances		21,300.00	-	<b>3</b>	Subsidies & Donations		-
	<b>4</b>	<b>Rent, Tax, Insurance &amp; Lighting</b>							
146,441.00		a) Rent & Tax	147,932.00		-	<b>4</b>	Income from Non-Banking Assets		-
5,777.00		b) Insurance	29,887.00		-	<b>5</b>	Other Receipts		-
60,377.00		c) Lighting	59,906.13	237,725.13	-	<b>6</b>	Loss if any		-
	<b>5</b>	Law Charges		-					
	<b>6</b>	<b>Postage, Telegram &amp; Telephone</b>							
2,854.00		a) Postage & Telegram	4,345.00						
89,686.00		b) Telephone	91,488.00	95,833.00					
1,500.00	<b>7</b>	Government Audit Fees		2,000.00					
3,000.00	<b>8</b>	Internal Audit Fees		3,000.00					
	<b>9</b>	<b>Depreciation, Repairs, Renewals</b>							
81,565.00		a) Depreciation	73,096.84						
13,280.00		b) Repairs & Renewals	32,655.00	105,751.84					
	<b>10</b>	<b>Printing, Stationary &amp; Advertisement</b>							
109,465.60		a) Printing & Stationary	97,877.00						
15,620.00		b) Advertisement	20,400.00	118,277.00					
	<b>11</b>	<b>Provision for Loss Assets</b>							
59,425.00		a) 1% to Std. Assets	-						
144,707.00		b) 10% to Sub-Std Assets	-						
-		c) 100% Provision for Loss Assets	-						
2,139,328.00		d) 20 & 30% Bad & Doubtful Debt Assets	500,000.00	500,000.00					
<b>9,490,047.60</b>		<b>Total</b>		<b>9,867,894.79</b>	<b>12,609,295.33</b>		<b>Total</b>		<b>13,681,769.75</b>

<b>9,490,047.60</b>		<b>B/F</b>		<b>9,867,894.79</b>	<b>12,609,295.33</b>		<b>B/F</b>		<b>13,681,769.75</b>
-	<b>12</b>	Loss from Non-Banking Assets		-					
71,507.67	<b>13</b>	Premium on Govt. Securities		59,180.55					
1,409,504.00	<b>14</b>	Other Expenditures		1,788,513.41					
1,048,580.00	<b>15</b>	Income Tax paid		59,810.00					
589,656.06	<b>16</b>	Balance of Profit 2016-17		1,906,371.00					
<b>12,609,295.33</b>		<b>Grand Total</b>		<b>13,681,769.75</b>	<b>12,609,295.33</b>		<b>Grand Total</b>		<b>13,681,769.75</b>

**Other Expenditure:-**

SL No	Particulars	Total 31.03.2016	Total 31.03.2017
<b>1</b>	DICGC Premium	29,362.00	69,533.00
<b>2</b>	Refreshment	18,722.00	31,832.00
<b>3</b>	NEFCUB / ASC Fed. / RMK Membership Fees	1,500.00	1,500.00
<b>4</b>	AGM Expenses	725.00	1,885.00
<b>5</b>	Petrol	2,250.00	8,997.00
<b>6</b>	Sweeping Allowance	29,460.00	33,749.00
<b>7</b>	Miscellaneous Expenses	39,313.00	19,018.41
<b>8</b>	Commission Paid to Cordinator	-	146,105.00
<b>9</b>	Software rent paid to Mindmill	591,809.00	618,770.00
<b>10</b>	Other Expenditure	631,867.00	224,559.00
<b>11</b>	Service Charges	17,175.00	-
<b>12</b>	Software rent paid to C-Edge	-	551,100.00
<b>13</b>	Staff Gratuity	-	10,036.00
<b>14</b>	Cheque book issue charges	-	229.00
<b>15</b>	CIC Membership Fees	-	51,750.00
<b>16</b>	PF Administrative Charges	47,321.00	19,450.00
	<b>Total</b>	<b>1,409,504.00</b>	<b>1,788,513.41</b>

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