

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
Profit & Loss Account as on 31st MARCH 2009

31-03-2008	Sl. No	Expenditure	Amount - Rs. -	Amount - Rs. -	31-03-2008	Sl. No	Income	Amount - Rs. -	Amount - Rs. -
	1	Interest Paid on				1	Interest & Discount -		
3,32,907.00		a) Deposits	4,22,375.00		5,96,130.00		a) Interest on Loans & Advances	8,84,646.00	
2,13,642.00		b) Borrowings	2,11,368.00				b) Interest on Investment -		
				6,33,743.00	5,66,525.00		i) Bank Deposits	3,71,103.98	
	2	Salaries & Allowances			2,25,317.50		ii) Govt. Securities	2,25,317.50	
3,93,212.00		a) Salary	4,87,348.00		-		iii) Other Investment	86,182.49	
1,585.00		b) T.A	6,340.00						15,67,249.97
99,697.00		c) Commission to D.D Agent	1,14,927		2,50,013.80	2	Commission, Exchange & Brokerage		2,05,153.00
				6,08,615.00	-	3	Subsidies & Donations		-
11,800.00	3	Directors Fees & Allowances		12,400.00	-	4	Income from Non-Banking Assets		-
	4	Rent, Tax, Insurance & Lighting			37,500.00	5	Other Receipts (Grant from SIDBI)		-
49,917.00		a) Rent & Tax	39,528.00			6	Loss if any		-
11,327.00		b) Insurance	12,322.00						
16,116.00		c) Lighting	17,627.00						
				69,477.00					
-	5	Law Charges	-	-					
	6	Postage, Telegram & Telephone							
2,072.00		a) Postage & Telegram	2,864.00						
4,734.00		b) Telephone	5,799.00						
				8,663.00					
8,500.00	7	Audit Fees		15,500.00					
	8	Depreciation, Repairs, Renewals							
6,642.05		a) Depreciation	9,053.07						
1,468.00		b) Repairs & Renewals	12,516.00						
				21,569.07					
	9	Printing, Stationary & Advertisement							
31,969.00		a) Printing & Stationary	50,555.00						
3,600.00		b) Advertisement	9,973.00						
				60,528.00					
	10	Provision for Loss Assets							
10,723.00		a) 0.40% to Std. Assets	10,191.00						
18,473.00		b) 10% to Sub-Std Assets	30,679.00						
				40,870.00					
-	11	Loss from Non-Banking Assets	-	-					
12,18,384.05		Total		14,71,365.07	16,75,486.30		Total		17,72,402.97

12,18,384.05		B/F		14,71,365.07	16,75,486.30		B/F		17,72,402.97
8,186.25	12	Premium on Govt. Securities		-					
55,916.00	13	Other Expenditures		34,969.00					
3,93,000.00	14	Balance of Profit 2008-09		2,66,068.90					
16,75,486.30		Grand Total		17,72,402.97	16,75,486.30		Grand Total		17,72,402.97

Other Expenditure:-

Particulars	Amount -Rs.-
1. Miscellaneous	4,337.00
2. Fuel	2,572.00
3. Sweeping Allowance	4,250.00
4. Refreshment	8,453.00
5. DICGC Premium	12,257.00
7. Expenses of AGM etc.	1,600.00
9. NEFCUB/RMK Member Fees	1,500.00
Total	34,969.00

Lakshmi Boruah
Managing Director
KMUC Bank Ltd.
Jorhat

Shakuntala Devi
Chairperson
KMUC Bank Ltd.
Jorhat