

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., GAR-ALI, JORHAT
Profit & Loss Account as on 31st MARCH 2010

31-03-2009	Sl. No	Expenditure	Amount - Rs. -	Amount - Rs. -	31-03-2009	Sl. No	Income	Amount - Rs. -	Amount - Rs. -
	1	Interest Paid on				1	Interest & Discount -		
4,22,375.00		a) Deposits	5,67,155.00		8,84,646.00		a) Interest on Loans & Advances	12,59,269.00	
2,11,368.00		b) Borrowings	6,96,992.00				b) Interest on Investment -		
				12,64,147.00	3,71,103.98		i) Bank Deposits	8,07,517.00	
	2	Salaries & Allowances			2,25,317.50		ii) Govt. Securities	2,25,317.50	
4,87,348.00		a) Salary	6,27,999.00		86,182.49		iii) Other Investment	99,752.17	
6,340.00		b) T.A	2,989.00						23,91,855.67
1,14,927.00		c) Commission to D.D Agent	1,67,758.00		2,05,153.00	2	Commission, Exchange & Brokerage		2,37,304.40
				7,98,746.00	-	3	Subsidies & Donations		-
12,400.00	3	Directors Fees & Allowances		12,800.00	-	4	Income from Non-Banking Assets		-
	4	Rent, Tax, Insurance & Lighting			-	5	Other Receipts		800.00
39,528.00		a) Rent & Tax	64,052.00		-	6	Loss if any		-
12,322.00		b) Insurance	29,402.00						
17,627.00		c) Lighting	28,139.00						
				1,21,593.00					
-	5	Law Charges		-					
	6	Postage, Telegram & Telephone							
2,864.00		a) Postage & Telegram	3,214.00						
5,799.00		b) Telephone	8,734.00						
				11,948.00					
15,500.00	7	Audit Fees		14,500.00					
	8	Depreciation, Repairs, Renewals							
9,053.07		a) Depreciation	12,401.00						
17,123.00		b) Repairs & Renewals	32,725.00						
				45,126.00					
	9	Printing, Stationary & Advertisement							
45,948.00		a) Printing & Stationary	57,280.00						
9,973.00		b) Advertisement	6,461.00						
				63,741.00					
	10	Provision for Loss Assets							
10,191.00		a) 0.25% to Std. Assets	-						
35,502.00		b) 10% to Sub-Std Assets	5,841.00						
-		c) Provision for Loss Assets	29,868.00						
				35,709.00					
14,76,188.07		Total		23,68,310.00	17,72,402.97		Total		26,29,960.07

14,76,188.07		B/F		23,68,310.00	17,72,402.97		B/F		26,29,960.07
-	11	Loss from Non-Banking Assets		-					
-	12	Premium on Govt. Securities		-					
34,969.00	13	Other Expenditures		43,298.00					
-	14	Appropriation of Profit		90,792.00					
2,61,245.90	15	Balance of Profit 2009-10		1,27,560.07					
17,72,402.97		Grand Total		26,29,960.07	17,72,402.97		Grand Total		26,29,960.07

Other Expenditure:-

Particulars	Total
1. DICGC Premium	7,508.00
2. Refreshment	9,818.00
3. NEFCUB / RMK Membership Fees	3,000.00
4. AGM Expenses	5,577.00
5. Petrol	3,520.00
6. Sweeping Allowance	8,665.00
7. Gas	316.00
8. Miscellaneous Expenses	4,894.00
Total	43,298.00

s/d
(*Lakshmi Boruah*)
Managing Director

Konoklota Mahila Urban Co-Operative Bank Ltd.
Jorhat

s/d
(*Shakuntala Devi*)
Chairperson