

KONOKLOTA MAHILA URBAN CO-OPERATIVE BANK LTD., JORHAT
Consolidated Profit & Loss Account as on 31st MARCH 2015

31-03-2014	Sl. No	Expenditure	Amount - Rs. -	Amount - Rs. -	31-03-2014	Sl. No	Income	Amount - Rs. -	Amount - Rs. -
	1	Interest Paid on				1	Interest & Discount -		
16,71,552.00		a) Deposits	21,56,035.00		23,60,984.00		a) Interest on Loans & Advances		38,75,037.00
92,031.00		b) Borrowings	2,78,218.00	24,34,253.00			b) Interest on Investment -		
					7,28,248.62		i) Bank Deposits	7,69,369.00	
	2	Salaries & Allowances			17,43,031.50		ii) Govt. Securities	18,39,298.50	
12,95,482.00		a) Salary	16,55,835.00		2,02,438.80		iii) Other Investment	2,02,675.00	28,11,342.50
10,657.00		b) T.A	14,653.00						
1,86,138.00		c) Commission to D.D Agent	1,79,271.00		7,18,119.62	2	Commission, Exchange & Brokerage		5,01,586.84
		d) PF Admin Charges	1,777.00	18,51,536.00		3	Subsidies & Donations		-
11,200.00	3	Directors Fees & Allowances		11,800.00			i) Subsidies received from RBI	91,600.00	91,600.00
	4	Rent, Tax, Insurance & Lighting							
89,008.00		a) Rent & Tax	1,34,503.00			4	Income from Non-Banking Assets		-
26,066.00		b) Insurance	26,065.00			5	Other Receipts		
38,592.00		c) Lighting	44,459.00			6	Loss if any		
				2,05,027.00					
300.00	5	Law Charges		270.00					
	6	Postage, Telegram & Telephone							
2,672.00		a) Postage & Telegram	4,487.00						
41,847.00		b) Telephone	71,233.00	75,720.00					
1500.00	7	Government Audit Fees		1,500.00					
3,000.00	8	Internal Audit Fees		3,000.00					
	9	Depreciation, Repairs, Renewals							
24,670.00		a) Depreciation	70,289.00						
13,034.00		b) Repairs & Renewals	10,411.00	80,700.00					
	10	Printing, Stationary & Advertisement							
82,017.00		a) Printing & Stationary	71,560.00						
11,400.00		b) Advertisement	28,600.00	1,00,160.00					
	11	Provision for Loss Assets							
81,909.00		a) 1% to Std. Assets	96,650.00						
1,33,084.00		b) 50% to Sub-Std Assets	35,000.00						
34,167.00		c) 100% Provision for Loss Assets	50,000.00						
81,294.00		d) 50% Bad & Doubtful Debt Assets	77,470.00	2,59,120.00					
30,000.00		e) Provision for Staff Gratuity							
39,61,620.00		Total		50,23,086.00	57,52,822.54		Total		72,79,566.34

39,61,620.00		B/F		50,23,086.00	57,52,822.54		B/F		72,79,566.34
-	12	Loss from Non-Banking Assets							
71,263.42	13	Premium on Govt. Securities		53,279.16					
3,89,122.00	14	Other Expenditures		7,44,753.00					
	15	Income Tax paid		8,93,506.00					
13,30,817.12	16	Net Balance of Profit after Tax 2014-15		5,64,942.18					
57,52,822.54		Grand Total		72,79,566.34	57,52,822.54		Grand Total		72,79,566.34

Other Expenditure:-

Particulars	Total
1. DICGC Premium	60,633.00
2. Refreshment	18,194.00
3. NEFCUB / ASC Fed. / RMK Membership Fees	1,500.00
4. AGM Expenses	2,700.00
5. Petrol	7,500.00
6. Sweeping Allowance	24,980.00
7. Miscellaneous Expenses	17,713.00
8. Training Fund	-
9. Software rent paid to Mindmill	4,82,239.00
10. Other Expenditure	1,20,134.00
11. TDS on Income	9,160.00
Total	7,44,753.00

s/d
(Lakshmi Boruah)
Managing Director

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