

THE GAUHATI CO-OPERATIVE URBAN BANK LTD.

K. C. Road, Chatribari, Guwahati-1, Dist. Kamrup (Assam)

Regd. No. G. 11 of 1964-65 dt. 01.05.1965

Total No. of Members 4287

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2022

Previous Year Figures in Rs. Only.	EXPENDITURE			AMOUNT
46012129.33	1. Interest paid on Deposit ,Borrowings Etc (Annex-I)			45190662.63
	2. Salaries,Allowances			
	a) Salary	12678462.00		
	b) Administrative Charge(CPF)	46579.00		
14516020.00	c) Incentive paid to staff	246521.00		
	d) CPF Bank Contribution	533026.00		13504588.00
	3. Rent,Taxes & Lighting Etc			
708067.00	a) Lighting Charges	108506.00		
	b) Rent & Taxes	551124.00		659630.00
	4.Printing & Stationery			
250832.50	a)Printing & stationery	294290.48		
	b)Fax Expenditure	—		294290.48
40829.00	5. Advertisement & Publicity			72499.00
153746.37	6. Depreciation to Property			164585.00
120000.00	7.Directors Local Committee Fees			
	a) Sitting Fees	58400.00		
	b) Chairman Honorarium	72000.00		130400.00
	8. Law Charges			
	a) Case & litigation	51200.00		
16000.00	b) Court fees & charges (Bakijai)	-		51200.00
	9.Postage & Telegram,Telephone etc			
	a) Postage & Telegram	5108.00		
	b) Telephone expenses	18645.12		
162003.63	c) Internet expenses	123565.52		147318.64
	10. Repairs & Maintenance			
	a) Repairs & Renewal	52421.74		
69392.00	b) Computer & other Electronics repairs	33772.00		86193.74
	11) Insurance			
	Insurance Charge(DICGC)	1396504.00		
	Insurance (Bank premises)	91200.00		
	LINK Insurance (CPF)	22356.00		
1280425.00	Group Insurance (staff mediclaim)	97881.00		1607941.00
63329444.83				61909308.49

Previous Year Figures in Rs. Only.	INCOME			AMOUNT
77894344.88	1.Interest & Discount (Annex-II & III)			88066060.69
1409167.57	2.Commission & Exchange			1182335.31
	3.Subsidy & Donation			
	4. Income from non-banking assets			
	5. Profit for sale of unused assets			
379318.87	6.Provision on NPA recovery			1374355.00
	7.Other Receipts			
	a) From Non SLR Investment	1508703.18		
	b) Income tax refund	546210.00		
	c)Locker Charges	45700.00		
4588432.05	d)SMS Charges	109533.70		2210146.88
84271263.37	Total			92832897.88

Previous Year Figures in Rs. Only.	EXPENDITURE			AMOUNT
63329444.83	B/F.. 12. Other operating Expenditures a) Uniform & Liveries for SubStaff b) Sweeper allowances c) Staff Gratuity Premium d) Application Service provider e) Conveyance f) Audit Fees g) Entertainment h) Profit & loss Ammortised premium on GOI i) GST Paid (PL) j) Bank Utensil k) Exgratia l) Organisational Expenses m) Organisational Expenses (AGM) n) Papers & Periodicals o) Agent Commission(D.Deposit) p) Contingency Expenses q) Computer & Other Electronics(AMC) r) Panel Interest Paid	22000.00 62560.00 1000000.00 1283220.00 241864.00 61640.00 104869.09 1181650.00 82511.99 3404.00 6000.00 140608.95 18000.00 8585.00 7322067.00 1597373.00 77987.50 1644.60		61909308.49
9454562.25	s) Premium On GOI investment 13. Provision	325000.00		13540985.13
3150000.00	a) Provision for B & D Assets (NPA) b) Provision for Leave Encashment c) Provision for Standard Assets	4491816.91 1200000.00 9000.00		5700816.91
2300000.00	14. Profit Before Tax	11681787.35		
6037256.29	15. Income Tax Paid Profit After Tax			48,26,930.00 6854857.35
84271263.37	Total			92832897.88

Previous Year Figures in Rs. Only.	INCOME			AMOUNT
84271263.37	Total			92832897.88
84271263.37	Grand Total			92832897.88

Sd/-
Pranab Goswami
Chairman

Sd/-
Bhola Nath Sharma
Managing Director

Sd/-
Bashabi Mahanta
B.M. HO