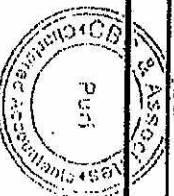


CUTTACK CENTRAL CO-OPERATIVE BANK LTD., CUTTACK
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31st MARCH 2018

Balance as on 31-03-2017		Code No.	Expenditure Particulars	Balance as on 31-03-2018	
1	2			Inner	Outer
				4	5
		1	Interest paid on Borrowings and Deposits		
4586,50,243.00	401		Interest paid on Borrowings	5126,12,404.00	
9741,25,449.27	402		Interest paid on Deposits	8759,03,191.00	13885,15,595.00
14327,75,692.27					
		2	Salary and Allowance		
1199,71,998.76	405		Salary	1393,60,376.80	
5,87,764.00	406		T.A. to Staff	5,63,835.00	
7,60,659.00	407		Bonus/Ex-gratia paid to Staff	91,03,503.00	
0.00	408		Liveries	0.00	
2,80,612.00	409		Training	1,41,960.00	
162,93,699.00	411		Contribution to P.F.	148,29,610.00	
59,63,262.00	412		Gratuity	201,89,730.00	
47,53,736.00	413		Other contingent and Estd. Expenses	75,90,649.00	
0.00	410		Contribution to Pension Fund	0.00	1917,79,663.80
		3	Director Local Committee Member Fees & Allowance		
2,55,393.00	421		Director Local Committee Member Fees & Allowance	10,75,063.00	10,75,063.00
1488,67,123.76					
15816,42,816.03					
PAGE TOTAL :					15813,70,321.80



100

1	2	3	4	5
15816,428.03			B.F.	15813,703,321.80
35,04,224.00	425		House rent paid	38,81,687.00
13,17,922.25	426		Rent and Taxes	18,11,302.15
377,11,246.00	427		Income Tax paid	589,02,493.00
152,74,757.99	428		Insurance Charges	173,21,153.38
31,37,847.00	429		Lighting Charges	34,36,495.00
609,45,997.24				853,53,130.53
		5	Law Charges / Legal Expenses	
4,17,800.00	431		Law Charges	9,53,324.00
4,17,800.00				9,53,324.00
		6	Postage/Telegram/Telephone	
1,26,547.11	435		Postage & Telegram	30,129.08
10,34,682.00	436		Telephone Charges	50,43,018.45
11,61,229.11				50,73,147.53
		7	Audit Fees	
9,02,388.00	440		Audit Fees	13,02,020.00
9,02,388.00		8	Depreciation & Repair to property	
17,22,958.00	441		Repair and Maintenance	52,54,584.17
91,05,068.40	442		Depreciation	84,40,221.81
108,28,026.40				136,94,805.98
16558,98,256.78				
PAGE TOTAL :				16877,46,749.84

PAGE TOTAL :



16877,46,749.84

1	2	3	4	5
16658,98,256.78				16877,46,749.84
		B.F.		
23,00,820.30	445	Stationery / Printing / Advertisement		
3,49,326.00	446	Stationery & Printing	20,84,156.30	
26,50,146.30		Advertisement	3,35,386.00	24,19,542.30
0.00	450	Amortization to Govt. Securities		
		Loss from sale or dealing with Non-Banking assets		
	10	Other Expenditure	70,77,362.00	70,77,362.00
11,94,134.60	451	Vehicle Expenses		
70,88,905.24	452	Commission paid	12,99,123.00	
35,000.00	453	Donation and Subscription	86,18,762.38	
2,204.00	454	Newspaper Periodically (HO)	53,000.00	
17,90,698.80	455	Contingency & Misc. Expenses	1,125.00	
8,40,146.00	456	Committee Meeting Expenses	9,37,442.00	
26,82,952.00	457	Subsidy and Incentives	11,11,047.00	
24,820.00	458	Seminar, Conference, Studies and Co-operative Week	29,56,313.00	
0.00	460	Contribution to Co-op. Edn. Fund	19,621.00	
0.00	461	Training Centre Expenses	0.00	
0.00	464	Loss on OTS A/C	0.00	
0.00	490	Computer Online Expenses	0.00	
136,58,960.64		Provisions	0.00	149,96,433.38
300,00,000.00	4621	O.D. Int. reserve for the year 2017 - 2018	776,60,882.00	
1000,00,000.00	4622	Bad & Doubtful debt On NPA 2017 - 2018	0.00	
20,37,906.06	4623	Provision against Standard Assets	36,43,137.00	
0.00	4624	Provision for others	1187,50,000.00	
400,00,000.00	4624	Provision for Gratuity	0.00	
480,00,000.00	4624	Provision for arrears 6th pay salary & 7th pay salary 2017 - 2018 (12.02.20,000.00+6,00,00,000.00)	1802,20,000.00	3802,74,019.00
2200,37,906.06	12	Balance on Profit		
921,42,516.08	298	Profit for the Year 2017 - 2018 (Rs.9,83,63,632.75)	983,63,632.75	983,63,632.75
19843,87,785.86		GRAND TOTAL :	21908,77,739.27	

Manager (O&A)

GM

Manager (Operation & Accounts)

Cutlack Central Co-operative Bank Ltd,
Nimchouri, Cutlack

Secretary

President

Secretary
Cutlack Central Co-operative Bank Ltd,
CutlackPresident
Cutlack Central Co-operative Bank Ltd,
Cutlack

Statutory Auditor (C/A FIRM)

For CBC & Associates

Chartered Accountants

FRN - 325794E

C. P. Biswal (FCA)

Balance as on 31-03-2017		Code No.	Particulars	Balance as on 31-03-2018	
1	2			Inner	Outer
			3	4	5
			INCOME		
		13	Interest and Discount		
12541,68,611.00	301		Interest received on loans and advances	14491,34,161.00	
7062,92,480.15	302		Interest received on investment	7325,20,802.76	21816,54,963.76
19604,61,091.15					
		14	Commission Exchange and Brokerage		
28,14,883.38	303		Commission Exchange and Brokerage	34,56,201.16	34,56,201.16
28,14,883.38					
		15	Subsidy and Donation		
0.00	304		Subsidy and Donation	0.00	0.00
0.00					
		16	Other Receipts		
0.00	325		House rent received		
0.00	326		Admission, Share Transfer Fees	0.00	
0.00	327		Dividend received on Share	0.00	
211,11,811.33	329		Miscellaneous Receipts	41,27,339.00	
0.00	435		Postage and Telegram	16,39,236.35	
0.00	408		Liveries	0.00	
					57,66,574.35
211,11,811.33		17	Loss if any		
0.00	298		Loss for the Year 2017 - 2018	0.00	0.00
19843,87,785.86					
GRAND TOTAL :					21908,77,739.27

Manager (O&A)
Manager (Operation & Accounts)
Cuttack Central Co-operative Bank Ltd.
Nimnapuri, Cuttack

GM

Secretary
Cuttack Central Co-operative Bank Ltd.
Cuttack

President

President
Cuttack Central Co-operative Bank Ltd.
Cuttack

Statutory Auditor (C/A FIRM)
For C & A Associates
Chartered Accountants

FRN - 325794E

C. P. Biswal (FCA)