

CUTTACK CENTRAL CO-OPERATIVE BANK LTD., CUTTACK
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31st MARCH 2019

Balance as on 31-03-2018	Code No.	Expenditure Particulars	Balance as on 31-03-2019	
			Inner	Outer
			4	5
1	2	1		
		Interest paid on Borrowings and Deposits		
51,26,12,404.00	401	Interest paid on Borrowings	53,77,41,907.00	
87,59,03,191.00	402	Interest paid on Deposits	99,33,91,412.25	1,53,11,33,319.25
1,38,85,15,595.00				
		2		
		Salary and Allowance		
13,93,60,376.80	405	Salary	9,41,04,308.68	
5,63,835.00	406	T.A. to Staff	3,98,409.00	
91,03,503.00	407	Bonus/Ex-gratia paid to Staff	4,67,072.00	
0.00	408	Liveries	0.00	
1,41,960.00	409	Training	0.00	
1,48,29,610.00	411	Contribution to P.F.	1,44,42,950.00	
2,01,89,730.00	412	Gratuity	1,42,66,176.00	
75,90,649.00	413	Other contingent and Estt. Expenses	79,09,322.00	
0.00	410	Contribution to Pension Fund	0.00	13,15,88,237.68
		3		
		Director Local Committee Member Fees & Allowance		
10,75,063.00	421	Director Local Committee Member Fees & Allowance	4,43,750.00	4,43,750.00
19,28,54,726.80				
1,58,13,70,321.80				
PAGE TOTAL :				1,66,31,65,306.93



1	2	3	4	5
1,58,13,70,321.80			B.F.	1,66,31,65,306.93
	4	<u>Rent, Taxes, Insurance & Lighting</u>		
38,81,687.00	425	House rent paid	39,18,688.00	
18,11,302.15	426	Rent and Taxes	33,14,991.80	
5,89,02,493.00	427	Income Tax paid	13,07,30,663.00	
1,73,21,153.38	428	Insurance Charges	1,83,84,825.40	
34,36,495.00	429	Lighting Charges	33,30,139.00	15,96,79,307.20
8,53,53,130.53				
	5	<u>Law Charges / Legal Expenses</u>		
9,53,324.00	431	Law Charges	9,94,009.00	9,94,009.00
9,53,324.00				
	6	<u>Postage/Telegram/Telephone</u>		
30,129.08	435	Postage & Telegram	34,338.85	
50,43,018.45	436	Telephone Charges	9,04,275.00	9,38,613.85
50,73,147.53				
	7	<u>Audit Fees</u>		
13,02,020.00	440	Audit Fees	17,09,449.00	17,09,449.00
13,02,020.00	8	<u>Depreciation & Repair to property</u>		
52,54,584.17	441	Repair and Maintainance	23,57,204.20	
84,40,221.81	442	Depreciation	60,29,548.75	83,86,752.95
1,36,94,805.98				
1,68,77,46,749.84			PAGE TOTAL :	1,83,48,73,438.93



1	2	3	4	5
1,68,77,46,749.84			B.F.	1,83,48,73,438.93
	9	Stationery / Printing / Advertisement		
20,84,156.30	445	Stationery & Printing	22,44,200.93	
3,35,386.00	446	Advertisement	7,97,277.00	30,41,477.93
24,19,542.30	10	Amortization to Govt. Securities		
70,77,362.00	450	Loss from sale or dealing with Non-Banking assets	31,88,476.00	31,88,476.00
	10	Other Expenditure		
12,99,123.00	451	Vehicle Expenses	12,97,081.34	
86,18,762.38	452	Commission paid	1,04,54,160.32	
53,000.00	453	Donation and Subscription	35,162.50	
1,125.00	454	Newspaper Periodically (HO)	11,390.00	
9,37,442.00	455	Contingency & Misc. Expenses	17,95,793.00	
11,11,047.00	456	Committee Meeting Expenses	14,74,072.51	
29,56,313.00	457	Subsidy and Incentives	29,76,593.00	
19,621.00	458	Seminar, Conference, Studies and Co-operative Week	7,47,606.00	
0.00	460	Contribution to Co-op. Edn. Fund	0.00	
0.00	461		0.00	
0.00	464	Loss on OTS A/C	0.00	
0.00	490	Computer Online Expenses	0.00	1,87,91,858.67
1,49,96,433.38	11	Provisions		
7,76,60,882.00	4621	O.D. Int. reserve for the year 2018 - 2019	9,66,83,774.00	
0.00	4622	Bad & Doubtful debt. On NPA 2018 - 2019	0.00	
36,43,137.00	4623	Provision against Standard Assets	70,86,552.00	
11,87,50,000.00	4624	Provision for others	32,20,00,000.00	
0.00	4624	Provision for Gratuity	0.00	
18,02,20,000.00	4624	Provision for 7th pay salary 2018 - 2019	0.00	42,57,70,326.00
38,02,74,019.00	12	Balance on Profit		
9,83,63,632.75	298	Profit for the Year 2018 - 2019 (Rs.17,14,72,244.01)	17,14,72,244.01	2,45,71,37,821.54
2,19,08,77,739.27		GRAND TOTAL :		

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

GM

Secretary

Secretary
Cutlack Central Co-operative
Bank Ltd.

President
Cutlack Central Co-operative Bank Ltd.
Cutlack

Chartered Accountants
Statutory Auditor (CA/518M)
For M. P. MORE & ASSOCIATES

(C.A.R.P. MORE)
Proprietor

Balance as on 31-03-2018	Code No.	Particulars	Balance as on 31-03-2019	
			Inner	Outer
1	2	3	4	5
		INCOME		
		Interest and Discount		
1,44,91,34,161.00	301	Interest received on loans and advances	1,23,92,34,389.47	
73,25,20,802.76	302	Interest received on investment.	81,02,61,298.98	2,04,94,95,688.45
2,18,16,54,963.76				
	14	Commission Exchange and Brokerage		
34,56,201.16	303	Commission Exchange and Brokerage	25,27,401.10	25,27,401.10
34,56,201.16				
	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	
0.00	326	Admission, Share Transfer Fees	0.00	
41,27,339.00	327	Dividend received on Share	35,32,074.00	
16,39,235.35	329	Miscellaneous Receipts	40,15,82,657.99	
0.00	435	Postage and Telegram	0.00	
0.00	408	Liveries	0.00	40,51,14,731.99
57,66,574.35	17	Loss if any		
0.00	298	Loss for the Year 2018 - 2019	0.00	0.00
2,19,08,77,739.27		GRAND TOTAL :		2,45,71,37,821.54

Manager (O&A) Operation & Accounts

Cuttack Central Co-operative Bank Ltd.

Ninchouri, Cuttack

Secretary

Cuttack Central Co-operative Bank Ltd.

Bank Ltd.

President

Cuttack Central Co-operative Bank Ltd.

Cuttack

For R. P. MORE & ASSOCIATES

Chartered Accountants

F. R. No-318059 E

Statutory Auditor (C/A FIRM)

(C.A.R.P. MORE)

Proprietor

M. No-053623