

THE VAIDYANATH URBAN CO-OP. BANK LTD. PARLI-VAIJNATH
HEAD OFFICE , PARLI-V
PROFIT LOSS AS ON 31/03/2012

31-03-2011	EXPENDITURE		31-03-2012	31-03-2011	INCOME		31/03/2012
	INTEREST PAID				INTEREST RECEIVED		
296102627.00	1. Paid on Deposit	311484766.65		194585577.94	1. On Investment	175675433.98	
1884864.00	2. Paid on Borrowing	13174343.79			2. On Loan & Advances		
0.00	3. Repo Interest	3740364.27	328399474.71	334016226.89	a. Regular int on	458876971.07	
				2419784.42	c. Penal Interest	3625800.14	638178205.19
	ESTABLISHMENT EXPENDITURE				COMMISSION RECEIVED		
63728002.00	1. Salary & Allowances	65366702.00	65366702.00		1. Commission & Exchange	4812086.75	
				5544295.33	2. Commi from ICICI Lombard	1509000.00	
	ADMINISTRATIVE EXPENDITURE			658689.53	3. Commi from LIC	0.00	6321086.75
9854493.00	1. Rent, Tax, Insurance & Lighting	10272714.49		56096.00			
1143556.86	2. Postage, Telegram & Telephone	1425528.27					
214828.34	3. Printing & Stationary	539149.21		3256990.00	INCOME TAX REFUND		0.00
7383510.00	4. Pigmy Commission paid	8566253.10					
413795.00	5. Advertise & Prapoganda	308210.00			OTHER INCOME		
960075.00	6. Audit Fees	1491000.00		472442.00	2. Locker Rent	562697.00	
322600.00	7. Law Charges	187009.00		7155002.57	3. Other Income	10789866.18	
68840.00	8. Staff Training Expenses	108466.00		5947604.93	4. Processing Charges	4415329.00	
1246061.41	9. Travelling Allowances	1170709.94		2720000.00	5. Premium On Govt & Other Securities		15767892.18
1034860.75	10. Oil, Petrol, Disel Etc.	924321.78					
855529.50	11. Repair & Maintenance (Gen)	1093875.56					
505543.00	12. Repair & Maintenance (Car)	334433.00					
222332.00	13. Repair & Maintenance (Computer)	250837.50					
147713.00	14. Clearing Charges	249837.17					
3437362.36	15. Miscelleneous Expenses	4680329.15					
565000.00	16. Leave Travelling Concession	355000.00					
661921.16	17.Branch Opening Expences	236931.50					
687284.67	18.Branch Connectivity Charges	708201.50					
1179888.00	19. Staff Gratuity	11530597.00					
30000.00	20. Co - Education Fund	30000.00					
612119.00	21. HTM Amortizetion Fund	612119.00					
693788.00	22. Prov for Leave Balance Salary	1347540.00					
17735014.00	23.Group superannuation paid	6808566.00					
3000000.00	24.Elecction Expences	1301198.00	54532827.17				
414691608.05	PAGE TOTAL - 1 C/F		448299003.88	556832709.61	PAGE TOTAL - 1 C/F		660267184.12

414691608.05	OPENING TOTAL PAGE - 1 B/F		448299003.88	556832709.61	OPENING TOTAL PAGE - 1 B/F		660267184.12
	DIRECTORS & GENERAL MEETING EXP						
247420.00	1. General Body Meeting Expenses		333509.00				
250125.00	2. Seeting Fees		126750.00				
242229.00	3. Meeting & Conference		66069.00	526328.00			
	OTHER EXPENSES						
21304162.61	1. Rebet on Loans & Advances		64635996.17				
0.00	2. Loss on Sale of Govt Securities		4050000.00	68685996.17			
	PROVISIONS						
32200000.00	1. Bad & Doubtful Debts		29855500.00				
7153595.00	2. Investment Depreciation Reserve		4753000.00	34608500.00			
7164543.94	DEPRECIATION			10728328.55			
	PROFIT BEFORE TAX						
26226389.00	1. Income Tax Paid (Current yr + Prv. Yr)		47126610.00				
242257.00	2. Tax Deducted at Source TDS		150900.00	47277510.00			
47110380.01	PROFIT AFTER TAX			50141517.52			
556832709.61	GRAND TOTAL		660267184.12	556832709.61	GRAND TOTAL		660267184.12

Note : Previous Year Figures are regrouped and rearranged wherever necessary.

The profit & loss account is certified alongwith schedules annexures and notes to accounts annexed here.

For The Vaidyanath Urban Co-Op.Bank Ltd., Parli-Vajnath

GENERAL MANAGER CHIEF EX.OFFICER DIRECTOR VICE-CHAIRMAN CHAIRMAN

AS PER OUR REPORT OF EVEN DATE
FOR RATHI & BHATTAD

CHARTERED ACCOUNTANTS

(CA VIJAY RATHI)
PARTNER
M.NO. 115576 / FRN 123538W