

THE VAIDYANATH URBAN CO-OP. BANK LTD. PARLI-VAIJNATH
HEAD OFFICE , PARLI-V
PROFIT LOSS AS ON 31/03/2011

31-03-2010	EXPENDITURE		31-03-2011	31-03-2010	INCOME		31/03/2011
	INTEREST PAID				INTEREST RECEIVED		
290449995.85	1. Paid on Deposit	296102627.00		177067842.83	1. On Investment	194585577.94	
338502.00	2. Paid on Borrowing	1884864.00	297987491.00		2. On Loan & Advances		
				308833308.34	a. Regular int on	334016226.89	
	ESTABLISHMENT EXPENDITURE				c. Penal Interest	2419784.42	531021589.25
56528368.00	1. Salary & Allowances	63728002.00	63728002.00				
	ADMINISTRATIVE EXPENDITURE			5355907.91	COMMISSION RECEIVED		
7594259.80	1. Rent, Tax, Insurance & Lighting	9854493.00		482194.80	1. Commission & Exchange	5544295.33	
1064156.84	2. Postage, Telegram & Telephone	1143556.86		875052.36	2. Commi from ICICI Lombard	658689.53	
153841.74	3. Printing & Stationary	214828.34			3. Commi from LIC	56096.00	6259080.86
5584777.00	4. Pigmy Commission paid	7383510.00		0.00	INCOME TAX REFUND	3256990.00	3256990.00
390399.00	5. Advertise & Prapoganda	413795.00					
1136000.00	6. Audit Fees	960075.00			OTHER INCOME		
205600.00	7. Law Charges	322600.00		292402.00	2. Locker Rent	472442.00	
480050.20	8. Staff Training Expenses	68840.00		5824836.70	3. Other Income	7155002.57	
1048590.10	9. Travelling Allowances	1246061.41		5459920.11	4. Processing Charges	5947604.93	
828109.04	10. Oil, Petrol, Disel Etc.	1034860.75		3301255.07	5. Premium On Govt & Other Securities	2720000.00	16295049.50
616338.00	11. Repair & Maintenance (Gen)	855529.50					
373413.31	12. Repair & Maintenance (Car)	505543.00					
96068.00	13. Repair & Maintenance (Computer)	222332.00					
119899.53	14. Clearing Charges	147713.00					
2536518.44	15. Miscelleneous Expenses	3437362.36					
160000.00	16. Leave Travelling Concession	565000.00					
236324.00	18.Branch Opening Expences	661921.16					
100418.95	19.Branch Connectivity Charges	687284.67	29725306.05				
	DIRECTORS & GENERAL MEETING EXP						
220116.00	1. General Body Meeting Expenses	247420.00					
236625.00	2. Seeting Fees	250125.00					
2020.00	3. Meeting & Conference	242229.00	739774.00				
370500390.80	PAGE TOTAL - 1 C/F		392180573.05	507492720.12	PAGE TOTAL - 1 C/F		556832709.61

370500390.80	OPENING TOTAL PAGE - 1 B/F		392180573.05	507492720.12	OPENING TOTAL PAGE - 1 B/F		556832709.61
	OTHER EXPENSES						
39727260.85	1. Rebet on Loans & Advances	21304162.61	21304162.61				
	PROVISIONS						
33000000.00	1. Bad & Doubtful Debts	32200000.00					
799108.00	2. Staff Gratuity	1179888.00					
0.00	3. Investment Depreciation Reserve	7153595.00					
30000.00	4. Co - Education Fund	30000.00					
612119.00	5. HTM Amortization Fund	612119.00					
3216305.00	7. Prov for Leave Balance Salary	693788.00					
2000000.00	8. Prov for Interest Receivable						
1162917.00	9. Group superannuation paid	17735014.00					
0.00	10. Elecction Expences	3000000.00	62604404.00				
3971608.50	DEPRECIATION	7164543.94	7164543.94				
	PROFIT BEFORE TAX						
8160000.00	1. Income Tax Paid	26226389.00					
72800.91	2. Tax Deducted at Source TDS	242257.00	26468646.00				
44240210.06	PROFIT AFTER TAX	47110380.01	47110380.01				
507492720.12	GRAND TOTAL		556832709.61	507492720.12	GRAND TOTAL		556832709.61

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.

AS PER OUR REPORT OF EVEN DATE
FOR R.B. SHARMA & CO.
CHARTERED ACCOUNTANTS

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

(CA UMESH SHARMA)
PARTNER
M.NO. 104605 / FRN 109971W

JUNIOR OFFICER CHIEF EX.OFFICER DIRECTOR VICE-CHAIRMAN CHAIRMAN