

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2014

As on 31/03/2013	EXPENDITURE	Schedule	As on 31/03/2014	AS ON 31/03/2013	INCOME	Schedule	As on 31/03/2014
129 70 00 855.15	1. Interest on Deposits & Borrowings etc.	M	165 31 56 164.80		1. INTEREST ON :-		
7 69 87 548.50	2. Salaries and Allowances	N	9 09 05 303.90	126 97 71 144.48	a) Loans & Advances	W	158 95 74 777.77
7 74 467.00	3. Directors, Local Committee Members Fees and Allowances	O	10 86 656.00	7 20 72 202.41	b) Investments		12 19 95 334.50
3 71 86 261.93	4. Rent, Taxes, Insurance & Lighting etc	P	4 70 51 880.42	22 87 41 912.75	c) State Govt. Securities		27 41 38 347.77
7 61 534.00	5. Law Charges	Q	12 08 306.00	6 48 52 171.00	d) Central Govt. Securities		6 31 77 184.67
12 30 013.10	6. Postage, Telegrams & Telephone	R	15 59 674.76		e) Call Money / Treasury bills		3 37 16 304.14
3 69 501.00	7. Audit Fees	S	3 89 891.20	1 12 64 058.03	f) Mutual Funds		2 23 49 865.78
1 18 13 426.00	8. Depreciation	T	1 55 58 438.70	37 59 358.47	2. Commission on Bills Etc	X	33 06 724.67
3 58 993.00	9. Repairs to property		9 03 880.00	2 10 04 573.51	3. Other Incomes	Y	2 38 68 852.83
70 71 274.00	10. Stationery, Printing and Advertisement	U	96 64 995.00	22 32 006.00	4. Interest on Income tax Refund		0.00
15 09 615.00	11. Loss on sale of investments		0.00		5. Loss (if any)		0.00
9 148.69	12. Loss on sale of non banking asset		0.00				
	13. Other Expenditure						
3 13 59 826.79	a) All Other Expenses	V	4 14 20 935.83				
26 25 622.00	b) Amortisation of Premium on Govt. Securities (HTM)		27 98 308.00				
23 12 676.71	c) Amortized Loss on a/c of Merger of Ramachandrapuram Bank		0.00				
53 16 693.00	d) Amortized Loss on a/c of Merger of Ongole Bank		53 16 693.00				



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54 62 552.00	e) Staff Award / Incentives		0.00				
84 29 879.00	f) Bonus/ Exgratia		1 00 00 000.00				
4 40 83 676.00	g) Int.On Share Capital		6 26 57 735.00				
37 95 985.00	h)Other loss prov		0.00				
	14.PROVISIONS :-						
60 00 000.00	A)Staff Gratuity		60 00 000.00				
1 80 00 000.00	B) Provision For Income Tax		3 04 00 000.00				
92 33 000.00	C)Provision for Standard Assets		56 71 843.00				
157 16 92 547.87	TOTAL		198 57 50 705.61				
10 20 04 878.78	15 ) BALANCE OF PROFIT		14 63 76 686.52				
167 36 97 426.65	TOTAL		213 21 27 392.13	167 36 97 426.65	TOTAL		213 21 27 392.13

*P. V. S. S.*  
CHIEF EXECUTIVE OFFICER



*P. V. S. S.*  
For UPADRASHTA & ASSOCIATES  
Chartered Accountants  
AUDITOR  
U. RAMAKRISHNA  
Proprietor  
*U. Ramakrishna*  
20/14