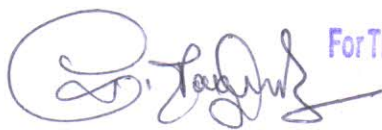


<b>THE VISAKHAPATNAM CO-OPERATIVE BANK LTD</b>			
<b>PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016</b>			
	Schedule No.	As on 31-03-2016 (Current Year)	As on 31-03-2015 (Previous Year)
<b>I INCOME</b>			
Interest	12	259 29 67 067.04	246 99 31 505.96
Other Income	13	5 35 93 414.30	3 94 45 006.72
<b>TOTAL</b>		<b>264 65 60 481.34</b>	<b>250 93 76 512.68</b>
<b>II EXPENDITURE</b>			
Interest	14	193 65 58 452.47	191 16 16 868.43
Operating Expenses	15	28 52 16 633.80	27 96 53 811.48
Provisions and contingencies	16	13 15 00 000.00	7 84 46 976.00
<b>TOTAL</b>		<b>235 32 75 086.27</b>	<b>226 97 17 655.91</b>
<b>III PROFIT</b>			
Net Profit for the year		29 32 85 395.07	23 96 58 856.77
Profit brought forward		-	-
<b>TOTAL</b>		<b>29 32 85 395.07</b>	<b>23 96 58 856.77</b>
<b>TOTAL</b>			
Net Profit carried over to Balance Sheet		29 32 85 395.07	23 96 58 856.77
<b>TOTAL</b>		<b>29 32 85 395.07</b>	<b>23 96 58 856.77</b>
<b>Significant Accounting Policies</b>			
Notes to Accounts	17		
	18		

The schedules referred to above form an integral part of the Profit & Loss Account

For and on behalf of the Board of Directors of  
The Visakhapatnam Cooperative Bank Ltd

As per our report of even date  
For GORTI ASSOCIATES  
Chartered Accountants

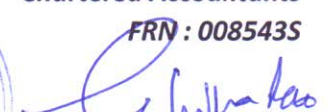


Ch. Raghavendra Rao  
Chairman

For The Visakhapatnam Co-operative Bank Ltd.



P.V. Narasimha Murthy  
Chief Executive Officer

Garti Subba Rao  
Proprietor  
Membership No. : 027540

Date : 30 July, 2016

Place : Visakhapatnam

