

Bank:	Branch:	Year:
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03-Analysis of Profit and Loss A/C (Rs'000)
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Particulars	PY		CY		Incr (decr) over p.y.	
	Rs.	%	Rs.	%	Rs.	%
Interest on loans & advances						
Interest receive from HO						
Bank charges & commission						
Other receipts						
Total Income						
Interest paid on deposits						
Personnel expenses						
Director's meeting allowances						
Rent, Rates, Elect. Insurance						
Postage, Telegram & Telephone						
Audit fees						
Repairs & maintenance						
Depreciation						
Printing & Stationery						
Other expenditure						
Total Expenditure						
Operational Profit						
Less: Provision for Bad & doubtful debts.						
Net Profit						

Average Cost of Deposit					
			Average	Interest	%
Term deposit					
Saving deposit					
Current deposit					
Total					

Average Cost of Deposit					
			Average	Interest	%
Term deposit					
Saving deposit					
Current deposit					
Total					

Reasons for increase / decrease over PY of income & expenses should be stated.