

Bank		Branch		Year		Rs'000
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01-Analysis of Profit & Loss Account

Sr. No.	Head of Account	CY	PY	Increase (decrease) over P.Y.		Qty. data	
				Rs.	%	CY	PY
	Expenses	Rs.	Rs.	Rs.	%		
1.0	Salaries & Allowances:						
➤	Increase (decrease)						
1.1	Staff strength						
1.2	Bonus/ex-gratia						
1.3	Bonus/ex-gratia %						
1.4	Leave encashment						
1.5	VDA						
1.6	Overtime						
1.7	Gratuity						
1.8	Normal Increment						
1.9	Medical aid to staff						
1.10	Salary Arrears						
1.11	Salary agreement						
	Total						
2.0	Rent:						
➤	Increase (decrease)						
2.1	Rent of existing premises.						
2.2	New premises.						
2.3							
	Total						
3.0	Service Charges:						
➤	Increase (decrease)						
3.1	Service Chares of existing premises.						
3.2	New premises.						
	Total						

Sr. No.	Head of Account	CY	PY	Increase (decrease) over P.Y.	Qty. data	
					CY	PY
4.0	Municipal Taxes:					
➤	Increase (decrease)					
4.1	Tax rate					
4.2	New premises					
4.3	Water charges					
	Total					
5.0	Insurance:					
➤	Increase (decrease)					
5.1	Sum Insured					
5.2	Tariff					
5.3	Additional risk covered.					
5.4						
5.5						
	Total					
6.0	Electricity:					
➤	Increase (decrease)					
6.1	Unit consumption.					
6.2	New premises.					
6.3	Banking hours.					
6.4	Additional ACs installed.					
	Total					
7.0	Law Charges:					
➤	Increase (decrease)					
7.1	Retainer ship					
7.2	Number of suits filed					
7.3	Number of suits in hearing					
	Total					

Sr. No.	Head of Account	CY	PY	Increase (decrease) over P.Y.	Qty. data	
					CY	PY
8.0	Postage:					
➤	Increase (decrease)					
8.1	No. Of letters despatched.					
8.2	Postal rates.					
8.3	Courier expenses					
8.4						
	Total					
9.0	Telephone expenses:					
➤	Increase (decrease)					
9.1	Number of lines.					
9.2	Telephone calls.					
9.3	Telephone Tariff.					
9.4	Mobile expenses					
	Total					
10.0	Auditors' Fees:					
➤	Increase (decrease)					
10.1	Govt. Audit fee due to increase in working capital					
10.2	Internal audit fee					
10.3	Concurrent audit fee					
10.4	Revenue audit					
10.5						
	Total					
11.0	Depreciation:					
➤	Increase (decrease)					
11.1	New capital expenditure					
11.2	Rates					
	Total					

Sr. No.	Head of Account	CY	PY	Increase (decrease) over P.Y.	Qty. data	
					CY	PY
12.0	Repairs:					
➤	Increase (decrease)					
12.1						
12.2						
12.3						
12.4						
	Total					
13.0	Stationery:					
➤	Increase (decrease)					
13.1	Stationery consumption					
13.2	Stationery rates					
13.3	New branch opening					
	Total					
14.0	Printing:					
➤	Increase (decrease)					
14.1	Consumption					
14.2	Printing rates.					
	Total					
15.0	Advertisement:					
➤	Increase (decrease)					
15.1	Press					
15.2	Hand bills					
15.3	Calendars					
15.4	Cable					
15.5	TV					
15.6	Hoarding					
15.7	Souvenir					
15.8	Banners					
15.9	Customer meet					
	Total					
16.0	Premium paid to DICGC:					
➤	Increase (decrease)					
	Deposit					
	Total					

Bank		Branch		Year		Rs'000
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Analysis of Profit & Loss Account
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Sr. No.	Head of Account	CY	PY	Increase (decrease) over P.Y.		Qty. data	
				Rs.	%	CY	PY
	Income	Rs.	Rs.	Rs.	%		
1.0	Interest on investment:						
1.1	Interest on Fixed deposit						
	Fixed deposits						
	Avg. fixed deposits						
	Avg. interest %						
1.2	Interest on call money						
	Avg. Call money						
	Avg. interest %						
1.3	Interest on STD						
	Short Term deposit						
	Avg. STD						
	Avg. interest %						
1.4	Interest on GSEC						
	Govt. securities						
	Avg. investment in GSEC						
	Avg. interest %						
1.5	Dividend						
	Shares						
	Avg. shares						
	Avg. dividend %						
2.0	Exchange & Commission:						
2.1	PO commission						
2.2	DD commission						
2.3	BG commission						
2.4	Reliance commission						
2.5	BRBC commission						
2.6							
2.7							
	Total						

Sr. No.	Head of Account	CY	PY	Increase (decrease) over P.Y.		Qty. data	
						CY	PY
3.0	Profit on sale of GSEC:						
3.1							
3.2							
3.3							
	Total						
4.0	Locker rent:						
	Increase (decrease)						
4.1	Lockers issued						
4.2	Locker rent						
4.3							
	Total						
5.0	Other income:						
5.1	Folio charges						
5.2	Incidental charges						
5.3	Visit charges						
5.4	Cheque book charges						
5.5	Notice charges						
5.6	Processing charges						
5.7	IW cheque return						
5.8	OW cheque return						
5.9	Stop payment						
5.10	A/C closing charges						
5.11	Duplicate pass book charges						
5.12	Stock statement charges						
5.13	Sale of news paper						
5.14	Minimum balance charges.						
5.15	Un-used cheque book charges						
5.16	Gold valuation charges						
5.17	Franking charges						
5.18	Inoperative a/c charges						
	Total						