

<b>St. No. 62</b>		<b>Branch:</b>	<b>Year:</b>
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<b>Analysis of Profit and Loss A/C (Rs'000)</b>
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Particulars	PY		CY		Incr (decr) over p.y.	
	Rs.	%	Rs.	%	Rs.	%
Interest on loans & advances						
Interest received from HO						
Bank charges & commission						
Other receipts						
<b>Total Income</b>						
Interest paid on deposits						
Interest paid to HO						
Personnel expenses						
Director's meeting allowances						
Rent, Rates, Elect. Insurance						
Postage, Telegram & Telephone						
Audit fees						
Repairs & maintenance						
Depreciation						
Printing & Stationery						
Other expenditure						
<b>Total Expenditure</b>						
Operational Profit						
Less: Provision for Bad & doubtful debts.						
<b>Net Profit</b>						

Average Cost of Deposit (Previous Year)					
			Average	Interest	%
Term deposit					
Saving deposit					
Current deposit					
<b>Total</b>					

Average Cost of Deposit (Current Year)					
			Average	Interest	%
Term deposit					
Saving deposit					
Current deposit					
<b>Total</b>					

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