

TAMILUK GHATAL CENTRAL CO-OPERATIVE BANK LTD
Profit and Loss Account
for the year ended 31.03.2016.

Sl no	EXPENDITURE	Sch.	INCOME		Sch.	Previous year	Current year
			SI no	INCOME			
1	Interest on deposits, borrowings etc.	17	1	1,077,544,014.81	20	1,157,386,156.14	1,257,493,656.10
2	Salaries & allowances and provident fund	W/1	2	88,749,133.00		31,229.00	0.00
3	Directors' and local committee members' allowance		3	538,278.00		0.00	0.00
4	Rent, taxes, insurance, lighting etc.	W/2	4	22,158,883.83	21	8,100.00	56,020.00
5	Law charges		5	426,200.00			
6	Postage, telegrams & telephone charges ...	W/3	6	705,276.00	22	14,552,941.29	69,472,861.90
7	Auditor's fees	W/4		702,500.00		0.00	0.00
8	Depreciation and repairs to property	13 & 14		11,080,395.41			
9	Stationery, printing & advertisement, etc.	W/5		3,712,930.00			
10	Loss from sale of or dealing with non banking assets			0.00			
11	Other expenditure			31,538,523.64			
12	Balance of Profit before Tax....	19		89,866,403.31			
	Sub Total		7	1,327,022,538.00		1,171,978,426.43	1,327,022,538.00
13	Provision for Income Tax			48,115,147.00			
	Balance of Profit after Tax....			41,751,256.31			
	Total			1,327,022,538.00			

[Signature]
 Dy. General Manager
 (Accounts & Operation)

[Signature]
 Chief Executive Officer
 Secretary

As per our report of even date
 For Nirupam & Associates
 Chartered Accountants
 FRN No. 323575E
[Signature]
 (C.A. G. Saha)
 Partner (M no 064984)



[Signature]
 Chairman

[Signature]
 Vice-Chairman



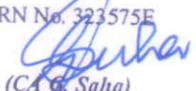
TAMLUK GHATAL CENTRAL CO-OPERATIVE BANK LTD
'Profit and Loss Appropriation Account
for the year ended 31.03.2016.

Sl No	PARTICULARS	Previous year	Current year	Sl No	PARTICULARS	Previous year	Current year
1	Accumulated Loss	0.00	0.00	1	Accumulated Profit	34,758,413.13	47,863,763.12
	Less - Fund Add back	0.00	0.00	2	Net Profit	28,838,349.99	41,751,256.31
2	Reserve Fund	4,255,000.00	4,196,150.63				
3	Bad Debt Fund	6,382,000.00	6,294,225.95				
4	Co-op Education Fund	15,000.00	15,000.00				
5	Agriculture Credit Stabilisation Fund	4,255,000.00	4,196,150.63				
6	Proposed Dividend - 5%	0.00	9,695,433.34				
7	Special Reserve u/s 36(1)(viii) of IT Act	826,000.00	475,000.00				
8	Undistributed Profit	47,863,763.12	64,743,058.88				
	Total	63,596,763.12	89,615,019.43			63,596,763.12	89,615,019.43


 Dy. General Manager
 (Accounts & Operation)


 Chief Executive Officer


 Secretary

As per our report of even date
 For Nirupam & Associates
 Chartered Accountants
 FRN No. 323575E

 (CA G. Saha)
 Partner (M No. 864984)


 Vice-Chairman


 Chairman

