

NAGARIK SAMABAY BANK LIMITED; HEAD OFFICE : GUWAHATI

BUDGET ESTIMATES FOR THE YEAR 2015-2016

EXPENDITURE

(Rs. In lakh)

Sl. No.	Particulars	Estimated 2014-2015	Actual 2014-2015	Estimates 2015-2016
1.	a) Interest payable on deposits	647.92	698.10	871.73
	b) Interest payable on borrowing	Nil	Nil	Nil
2.	Salary to staff	138.26	131.45	147.94
3.	TA to staff/others	1.50	0.22	1.25
4.	Rent &	35.10	34.20	40.36
5.	Insurance			
6.	Electricity & Gas Connection	10.04	10.42	11.67
7.	Audit fees and Tax return charges	4.57	3.10	3.70
8.	Legal charges	0.50	0.28	0.37
9.	Postage	0.18	0.07	0.15
10.	Telephone & Internet charges	2.50	2.17	3.45
11.	Depreciation to Banks property	12.51	11.73	11.79
12.	Repairs, renewals & maintenance	0.80	0.43	2.20
13.	Printing & Stationary	5.79	5.29	6.25
14.	Advertisement	1.00	0.34	0.75
15.	NPA Provisioning	12.44	16.52	26.30
16.	Provisioning for erosion of assets other than NPA	0.50	Nil	Nil
17.	Clothing to Sub Staff	0.59	0.59	0.93
18.	Newspaper & periodicals	0.21	0.19	0.21
	Sub Total	874.41	915.10	1129.05

(Rs. In lakh)

Sl. No.	Particulars	Estimated 2014-2015	Actual 2014-2015	Estimates 2015-2016
19.	Commission to Business Promoters	66.14	62.70	74.60
20.	Staff welfare	1.59	1.34	1.60
21.	Annual General Assembly expenses	2.00	0.85	2.00
22.	Staff/Directors/Members training expenses	0.75	0.08	0.60
23.	Entertainment expenses	0.65	0.34	0.48
24.	Conveyance expenses	3.10	3.59	3.75
25.	Remittance expenses	0.40	Nil	0.40
26.	Office expenses			0.85
27.	Cleaning expenses	1.97	1.72	0.97
28.	Other Misc. expenses			0.03
29.	Trade license fees	0.08	0.08	0.09
30.	Membership fees	0.35	0.34	0.35
31.	Computer & electronic machinery maintenance & support charges	2.65	2.21	2.34
32.	Computer software support charges			5.48
33.	Amortization of premia on Govt. loan	1.79	1.79	5.31
34.	Labour & contract work charges	0.24	0.48	0.18
35.	Other conference/meeting/ceremony expenses	0.40	0.21	0.40
36.	Office security expenses (Security Guard)	9.77	9.32	11.22
37.	Service Tax (Govt.)	6.66	0.27	0.61
38.	Preliminary expenses for Branch opening/Interior decoration	0.10	Nil	Nil
39.	Staff gratuity premia	2.85	0.87	2.35
40.	Depreciation on valuation of Investment	4.00	Nil	4.00
41.	Interbank connectivity	Nil	Nil	2.00
	Sub Total	105.49	86.19	119.61

(Rs. In lakh)

Sl. No.	Particulars	Estimated 2014-2015	Actual 2014-2015	Estimates 2015-2016
42.	CBS charges	12.23	12.45	13.16
43.	Staff recruitment expenses	0.20	Nil	0.20
44.	Clearing expenses	1.73	0.45	0.56
45.	Bank charges	12.00	0.03	1.57
46.	SMS Banking charges	0.79	0.56	0.82
47.	Card costs	5.00	Nil	5.97
48.	Card management charges	4.50	Nil	8.49
49.	Misc. Provisioning	Nil	18.92	Nil
50.	Credit Rating Company expenses	Nil	Nil	0.30
51.	Income Tax payable	30.23	23.08	33.64
52.	Net Profit	69.54	51.14	77.37
	Total	1116.12	1107.92	1390.74