

**NAGARIK SAMABAY BANK LIMITED; HEAD OFFICE : GUWAHATI**

**BUDGET ESTIMATES FOR THE YEAR 2015-2016**

**INCOME**

**(Rs. In lakh)**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Estimated 2014-2015</b>	<b>Actual 2014-2015</b>	<b>Estimates 2015-2016</b>
1.	Interest on loans and advances	626.60	573.55	789.86
2.	Interest on investment	404.01	440.40	509.41
3.	Commission & Exchange	1.71	3.98	4.38
4.	Misc. income	0.10	0.04	0.05
5.	Loan processing fees	14.23	7.40	11.12
6.	Bank charges/Incidental charges	11.59	27.16	15.54
7.	Loan application fees	0.01	Nil	0.01
8.	Cheque Book charges	2.93	2.70	3.50
9.	Share application fees	0.25	Nil	0.15
10.	Profit on sale of Investment	40.27	42.75	43.28
11.	Passbook charges	0.97	0.78	0.94
12.	Locker rent	1.69	1.67	2.05
13.	Inspection charges	1.66	1.18	1.46
14.	Clearing charges	9.50	6.31	7.79
15.	SMS Banking charges	0.60	Nil	1.20
	<b>Total</b>	<b>1116.12</b>	<b>1107.92</b>	<b>1390.74</b>