



	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	<div><div>SBI Banking</div><div>Detailed expense estimates</div><div>Shaded cells are calculations</div></div>													
2														
3														
4	PLANNED EXPENSES													
5	Employee costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
6	Wages	₹ 85,000.00	₹ 85,000.00	₹ 85,000.00	₹ 87,500.00	₹ 87,500.00	₹ 87,500.00	₹ 87,500.00	₹ 92,400.00	₹ 92,400.00	₹ 92,400.00	₹ 92,400.00	₹ 92,400.00	₹ 1,067,000.00
7	Benefits	₹ 22,950.00	₹ 22,950.00	₹ 22,950.00	₹ 23,625.00	₹ 23,625.00	₹ 23,625.00	₹ 23,625.00	₹ 24,948.00	₹ 24,948.00	₹ 24,948.00	₹ 24,948.00	₹ 24,948.00	₹ 288,090.00
8	Subtotal	₹ 107,950.00	₹ 107,950.00	₹ 107,950.00	₹ 111,125.00	₹ 111,125.00	₹ 111,125.00	₹ 111,125.00	₹ 117,348.00	₹ 117,348.00	₹ 117,348.00	₹ 117,348.00	₹ 117,348.00	₹ 1,355,090.00
9	Office costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
10	Office lease	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 117,600.00
11	Gas	₹ 300.00	₹ 400.00	₹ 400.00	₹ 100.00	₹ 100.00	₹ 100.00	₹ 100.00	₹ 100.00	₹ 100.00	₹ 100.00	₹ 400.00	₹ 400.00	₹ 2,600.00
12	Electric	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 300.00	₹ 3,600.00
13	Water	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 40.00	₹ 480.00
14	Telephone	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 250.00	₹ 3,000.00
15	Internet access	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 2,160.00
16	Office supplies	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 2,400.00
17	Security	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 7,200.00
18	Subtotal	₹ 11,670.00	₹ 11,770.00	₹ 11,770.00	₹ 11,470.00	₹ 11,470.00	₹ 11,470.00	₹ 11,470.00	₹ 11,470.00	₹ 11,470.00	₹ 11,470.00	₹ 11,770.00	₹ 11,770.00	₹ 139,040.00
19	Marketing costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
20	Web site hosting	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 6,000.00
21	Web site updates	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 1,000.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 1,000.00	₹ 4,000.00
22	Collateral preparation	₹ 5,000.00	₹ -	₹ -	₹ 5,000.00	₹ -	₹ -	₹ 5,000.00	₹ -	₹ -	₹ 5,000.00	₹ -	₹ -	₹ 20,000.00
23	Collateral printing	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 2,400.00
24	Marketing events	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 5,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 5,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 5,000.00	₹ 33,000.00
25	Miscellaneous expenses	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 2,400.00
26	Subtotal	₹ 8,100.00	₹ 3,100.00	₹ 3,100.00	₹ 11,100.00	₹ 3,100.00	₹ 3,900.00	₹ 8,100.00	₹ 6,100.00	₹ 3,100.00	₹ 8,100.00	₹ 3,100.00	₹ 6,900.00	₹ 67,800.00
27	Training/travel	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
28	Training classes	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 24,000.00
29	Training-related travel costs	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 2,000.00	₹ 24,000.00
30	Subtotal	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 4,000.00	₹ 48,000.00
31	Totals	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
32	Monthly planned expenses	₹ 131,720.00	₹ 126,820.00	₹ 126,820.00	₹ 137,695.00	₹ 129,695.00	₹ 130,495.00	₹ 134,695.00	₹ 138,918.00	₹ 135,918.00	₹ 140,918.00	₹ 136,218.00	₹ 140,018.00	₹ 1,609,930.00
33	TOTAL planned expenses	₹ 131,720.00	₹ 258,540.00	₹ 385,360.00	₹ 523,055.00	₹ 652,750.00	₹ 783,245.00	₹ 917,940.00	₹ 1,056,858.00	₹ 1,192,776.00	₹ 1,333,694.00	₹ 1,469,912.00	₹ 1,609,930.00	

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	
1	<div><div></div><div><div>SBI BANK</div><div>Detailed expense estimates</div><div>Shaded cells are calculations</div></div></div>														
2															
3															
4															
5	ACTUAL EXPENSES														
6	Employee costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR	
7	Wages	₹ 85,000.00	₹ 85,000.00	₹ 85,000.00	₹ 88,000.00	₹ 88,000.00	₹ 88,000.00							₹ 519,000.00	
8	Benefits	₹ 22,950.00	₹ 22,950.00	₹ 22,950.00	₹ 23,760.00	₹ 23,760.00	₹ 23,760.00	₹ -	₹ -	₹ -	₹ -	₹ -	₹ -	₹ 140,130.00	
9	Subtotal	₹ 107,950.00	₹ 107,950.00	₹ 107,950.00	₹ 111,760.00	₹ 111,760.00	₹ 111,760.00	₹ -	₹ -	₹ -	₹ -	₹ -	₹ -	₹ 659,130.00	
10															
11	Office costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR	
12	Office lease	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00	₹ 9,800.00							₹ 58,800.00	
13	Gas	₹ 4.00	₹ 430.00	₹ 385.00	₹ 230.00	₹ 87.00	₹ 88.00							₹ 1,224.00	
14	Electric	₹ 288.00	₹ 278.00	₹ 268.00	₹ 299.00	₹ 306.00	₹ 290.00							₹ 1,729.00	
15	Water	₹ 35.00	₹ 33.00	₹ 34.00	₹ 36.00	₹ 34.00	₹ 36.00							₹ 208.00	
16	Telephone	₹ 224.00	₹ 235.00	₹ 265.00	₹ 245.00	₹ 245.00	₹ 220.00							₹ 1,434.00	
17	Internet access	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00	₹ 180.00							₹ 1,080.00	
18	Office supplies	₹ 256.00	₹ 142.00	₹ 160.00	₹ 221.00	₹ 256.00	₹ 240.00							₹ 1,275.00	
19	Security	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00	₹ 600.00							₹ 3,600.00	
20	Subtotal	₹ 11,387.00	₹ 11,698.00	₹ 11,692.00	₹ 11,611.00	₹ 11,508.00	₹ 11,454.00	₹ -	₹ -	₹ -	₹ -	₹ -	₹ -	₹ 69,350.00	
21															
22	Marketing costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR	
23	Web site hosting	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00	₹ 500.00							₹ 3,000.00	
24	Web site updates	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 200.00	₹ 1,500.00							₹ 2,500.00	
25	Collateral preparation	₹ 4,800.00	₹ -	₹ -	₹ 5,500.00	₹ -	₹ -							₹ 10,300.00	
26	Collateral printing	₹ 100.00	₹ 500.00	₹ 100.00	₹ 100.00	₹ 600.00	₹ 180.00							₹ 1,580.00	
27	Marketing events	₹ 1,800.00	₹ 2,200.00	₹ 2,200.00	₹ 4,700.00	₹ 1,500.00	₹ 2,300.00							₹ 14,700.00	
28	Miscellaneous expenses	₹ 145.00	₹ 156.00	₹ 123.00	₹ 223.00	₹ 187.00	₹ 245.00							₹ 1,079.00	
29	Subtotal	₹ 7,545.00	₹ 3,556.00	₹ 3,123.00	₹ 11,223.00	₹ 2,987.00	₹ 4,725.00	₹ -	₹ -	₹ -	₹ -	₹ -	₹ -	₹ 33,159.00	
30															
31	Training/travel	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR	
32	Training classes	₹ 1,600.00	₹ 2,400.00	₹ 1,400.00	₹ 1,600.00	₹ 1,200.00	₹ 2,800.00							₹ 11,000.00	
33	Training-related travel costs	₹ 1,200.00	₹ 2,200.00	₹ 1,400.00	₹ 1,200.00	₹ 800.00	₹ 3,500.00							₹ 10,300.00	
34	Subtotal	₹ 2,800.00	₹ 4,600.00	₹ 2,800.00	₹ 2,800.00	₹ 2,000.00	₹ 6,300.00	₹ -	₹ -	₹ -	₹ -	₹ -	₹ -	₹ 21,300.00	
35															
36	Totals	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year	
37	Monthly actual expenses	₹ 129,682.00	₹ 127,804.00	₹ 125,565.00	₹ 137,394.00	₹ 128,255.00	₹ 134,239.00	₹ -	₹ -	₹ -	₹ -	₹ -	₹ -	₹ 782,939.00	
38	TOTAL actual expenses	₹ 129,682.00	₹ 257,486.00	₹ 383,051.00	₹ 520,445.00	₹ 648,700.00	₹ 782,939.00	₹ 782,939.00	₹ 782,939.00	₹ 782,939.00	₹ 782,939.00	₹ 782,939.00	₹ 782,939.00		



Detailed expense estimates

Shaded cells are calculations

EXPENSE VARIANCES

Employee costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
Wages	\$0.00	\$0.00	\$0.00	(\$500.00)	(\$500.00)	(\$500.00)	\$87,500.00	\$92,400.00	\$92,400.00	\$92,400.00	\$92,400.00	\$92,400.00	\$548,000.00
Benefits	\$0.00	\$0.00	\$0.00	(\$135.00)	(\$135.00)	(\$135.00)	\$23,625.00	\$24,948.00	\$24,948.00	\$24,948.00	\$24,948.00	\$24,948.00	\$147,960.00
Subtotal	\$0.00	\$0.00	\$0.00	(\$635.00)	(\$635.00)	(\$635.00)	\$111,125.00	\$117,348.00	\$117,348.00	\$117,348.00	\$117,348.00	\$117,348.00	\$695,960.00

Office costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
Office lease	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,800.00	\$9,800.00	\$9,800.00	\$9,800.00	\$9,800.00	\$9,800.00	\$58,800.00
Gas	\$296.00	(\$30.00)	\$15.00	(\$130.00)	\$13.00	\$12.00	\$100.00	\$100.00	\$100.00	\$100.00	\$400.00	\$400.00	\$1,376.00
Electric	\$12.00	\$22.00	\$32.00	\$1.00	(\$6.00)	\$10.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$1,871.00
Water	\$5.00	\$7.00	\$6.00	\$4.00	\$6.00	\$4.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$40.00	\$272.00
Telephone	\$26.00	\$15.00	(\$15.00)	\$5.00	\$5.00	\$30.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$1,566.00
Internet access	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$180.00	\$1,080.00
Office supplies	(\$56.00)	\$58.00	\$40.00	(\$21.00)	(\$56.00)	(\$40.00)	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$1,125.00
Security	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$3,600.00
Subtotal	\$283.00	\$72.00	\$78.00	(\$141.00)	(\$38.00)	\$16.00	\$11,470.00	\$11,470.00	\$11,470.00	\$11,470.00	\$11,770.00	\$11,770.00	\$69,690.00

Marketing costs	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YEAR
Web site hosting	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$3,000.00
Web site updates	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$500.00)	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$1,000.00	\$1,500.00
Collateral preparation	\$200.00	\$0.00	\$0.00	(\$500.00)	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$5,000.00	\$0.00	\$0.00	\$9,700.00
Collateral printing	\$100.00	(\$300.00)	\$100.00	\$100.00	(\$400.00)	\$20.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$820.00
Marketing events	\$200.00	(\$200.00)	(\$200.00)	\$300.00	\$500.00	(\$300.00)	\$2,000.00	\$5,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$5,000.00	\$18,300.00
Miscellaneous expenses	\$55.00	\$44.00	\$77.00	(\$23.00)	\$13.00	(\$45.00)	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$1,321.00
Subtotal	\$555.00	(\$456.00)	(\$23.00)	(\$123.00)	\$113.00	(\$825.00)	\$8,100.00	\$6,100.00	\$3,100.00	\$8,100.00	\$3,100.00	\$6,900.00	\$34,641.00

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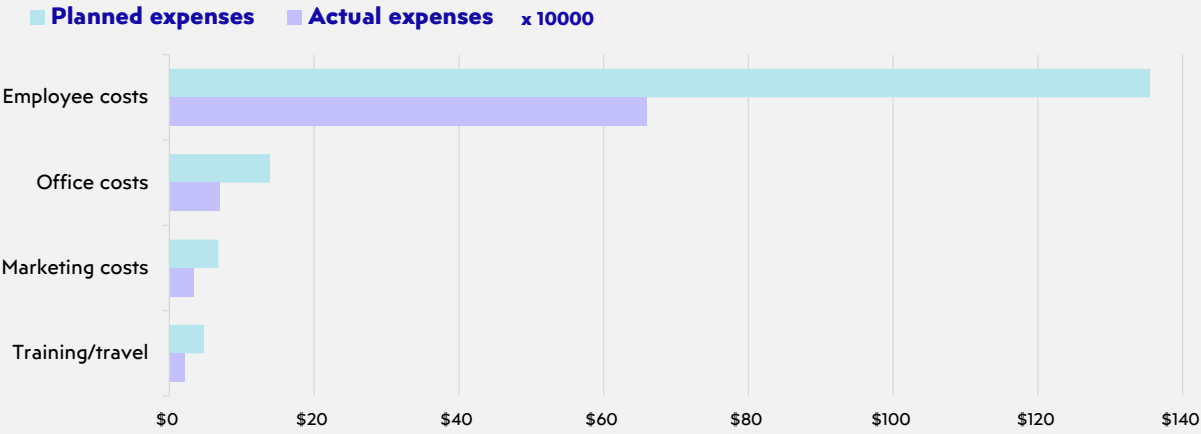
Totals	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
Monthly variances	\$2,038.00	(\$984.00)	\$1,255.00	\$301.00	\$1,440.00	(\$3,744.00)	\$134,695.00	\$138,918.00	\$135,918.00	\$140,918.00	\$136,218.00	\$140,018.00	\$826,991.00
TOTAL variances	\$2,038.00	\$1,054.00	\$2,309.00	\$2,610.00	\$4,050.00	\$306.00	\$135,001.00	\$273,919.00	\$409,837.00	\$550,755.00	\$686,973.00	\$826,991.00	



Detailed expense estimates

EXPENSES ANALYSIS

Expense category	Planned expenses		Actual expenses		Expense variances	Variance percentage
Employee costs	₹	1,355,090.00	₹	659,130.00	₹ 695,960.00	51%
Office costs	₹	139,040.00	₹	69,350.00	₹ 69,690.00	50%
Marketing costs	₹	67,800.00	₹	33,159.00	₹ 34,641.00	51%
Training/travel	₹	48,000.00	₹	21,300.00	₹ 26,700.00	56%
Totals	₹	1,609,930.00	₹	782,939.00	₹ 826,991.00	51%



MONTHLY EXPENSES

