

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Annex I

Annex I
Form B

Form of Profit and Loss Account for the year ended on 31st March 2023

	Schedule	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Income			
Interest earned	13	504165584.80	463101337.36
Other income	14	156718726.39	143920192.86
Total		660884311.19	607021530.22
II. Expenditure			
Interest expended	15	355668648.55	323211590.54
Operating expenses	16	292869070.27	273005663.00
Provisions and contingencies			
Total		648537718.82	596217253.54
III. Profit/Loss			
Net profit/loss(-) for the year		12346592.37	10804276.68
Profit/loss(-) brought forward		0.00	0.00
Total		12346592.37	10804276.68
IV. Appropriations			
Transfer to statutory reserves			
Transfer to other reserves			
Transfer to Government/ proposed dividend			
Balance carried over to balance sheet		240994955.580	228648363.210

Rohit
(ROHIT DUBEY)
Manager(A&F)

TTCMIO
(GULAB CHAND MEENA)
Managing Director

Ram Niwas Meena
(RAM NIWAS MEENA)
Chief Manager

Alok Ranjan
(ALOK RANJAN)
Administrator

JHAKAL & COMPANY
CHARTERED ACCOUNTANTS

FRN-013730C

[Signature]
PARTNER
MN-418008

DATE:-20.06.2023

PLACE: Jhalawar

23418008 13402R15082



JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

Annex I

Schedule 13 - Interest Earned

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Interest/discount on advances/bills	313000484.67	284070160.03
II. Income on investments	81196857.98	65940281.33
III. Interest on balances with Reserve Bank of India and other inter-bank funds	109968242.15	113090896.00
IV. Others		
Dividend Received	4308360.00	4000620.00
Locker Rent	397489.20	369698.50
Income on Salable Stationary	0.00	1190.00
Processing Fee	0.00	1000.00
Quarterly Avg. Min Balance	425950.00	624150.00
NPCI Charges	26030.53	22793.43
Incidental Charges	1655401.50	1439106.00
Standing Inst. Charges	2800.00	1700.00
Service Charges	15502.14	0.00
Stop Payment	600.00	350.00
A/c Operational Charges	54450.00	203595.00
Inward Cheque Return Charges	12908.00	0.00
Outward Cheque Return Charges	1326.00	0.00
ATM Service Charges	55796.99	0.00
Fee/Charges on ATM	165748.00	519727.28
Income Tax Return	579049.00	0.00
Interest Received From Branches	101887314.11	86833425.51
Interest Received From HO	45778521.29	46477626.81
V. Total	<u>659532831.56</u>	<u>603596319.89</u>

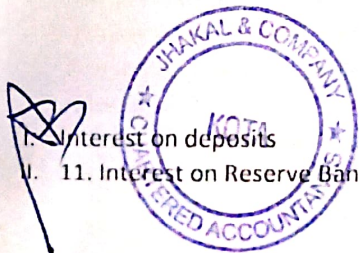
Schedule 14- Other Income

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Commission, exchange and brokerage	1053300.02	3095831.91
II. Profit on sale of investments	0.00	0.00
Less: Loss on sale of investments		
III. Profit on revaluation investments	0.00	0.00
Less: Loss on revaluation of investments		
IV. Profit on sale of land, buildings and other assets	0.00	0.00
Less: Loss on sale of land, buildings and other assets		
V. Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions		
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII. Miscellaneous Income	298179.61	329378.42
Total	<u>1351479.63</u>	<u>3425210.33</u>

Annex I

Schedule 15-Interest Expended

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Interest on deposits	212533981.95	204446205.90
II. Interest on Reserve Bank of India/Inter-bank	143134666.60	118765384.64



borrowings		
III. Others	0.00	0.00
Total	355668648.55	323211590.54

Schedule 16-Operating Expenses

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Payments to and provisions for employees	59180928.40	6055716.67
II. Rent, taxes	1110258.00	1130741.00
III. Printing and stationery	631638.48	502056.47
IV. Advertisement and publicity	51120.00	16000.00
V. Depreciation on bank's property	4371121.67	4643836.00
VI. Director's fees, allowances and expenses	96000.00	95742.00
VII. Auditors' fees and expenses (including branch auditors)	325094.00	491456.00
VIII. Law charges	150880.00	165800.00
XI. Postages, Telegrams, Telephones, etc.	408488.63	401437.26
X. Repairs and maintenance	6134563.18	8344134.83
XI. Insurance	5459456.00	4868589.00
XII. Water & Light	1649432.75	1624593.00
XIII. Other expenditure		639260.84
Conveyance Charges	663120.42	597317.00
Entertainment	642688.32	41026.00
Periodicals & Journals	182920.46	296028.61
Misc. Expenses	359407.21	37453.50
Repair & Maintenance Premises	53693.00	1961915.50
PACS Development Fund	3593158.00	1339289.01
GST Paid	1943031.08	148294.49
Fuel and Rent for Generator	235658.95	18446132.52
Income Tax Paid	14000000.00	81106.00
Staff Welfare Expenses	129449.16	81106.00
Maintenance Exp. For bank Vehicles	143607.04	128214.25
Petrol Diesel Charges For Bank	406181.72	381960.00
Membership Fee	6110.00	0.00
Service Charges	132941.72	14310.92
Rent Paid for Vehicle	19150.00	159786.00
Training, Seminar & Conference	0.00	13440.00
ATM Operation Expenses	541753.17	1404364.94
Payment to CIBIL	60783.77	31919.90
BC/DD/RTGS Charges	322.10	0.00
INT Excess/Less	4539183.18	1455905.28
Cleanliness UPKEEPIN	36093.00	34796.00
Recuirement of Staff	0.00	12000.00
Provision - Gratuity	1414000.00	1700000.00
Agri. Credit estabilization fund	3000000.00	0.00
Investment Fluctuation Reserve	2000000.00	0.00
Risk Fund	2000000.00	0.00
Techology Adoption Fund	1080000.00	1050000.00
Dividend Equalization Fund	2000000.00	0.00
Education & Publicity Fund	2000000.00	0.00
Provision - OD Intt. Reserve	5000000.00	4500000.00
Provision - NPA	6000000.00	6500000.00
Provision - Imbalance	4000000.00	3000000.00
Provision - Leave Encashmen	2451000.00	2880000.00



Provision - Bad & Doubtful	5000000.00	5000000.00
Provision - Standard Assets	2000000.00	5000000.00
Round off	1.46	-12.31
Interest Paid to Branches	45778521.29	46477626.81
Interest Paid to HO	101887314.11	86833425.51
Net Profit	12346592.37	10804276.68
Total	<u>305215662.64</u>	<u>283809939.68</u>

Rohit

(ROHIT DUBEY)
Manager(A&F)

Meena

(GULAB CHAND MEENA)
Managing Director

(Signature)
(RAM NIWAS MEENA)
Chief Manager

(Signature)
(ALOK RANJAN)
Administrator

JHAKAL & COMPANY
CHARTERED ACCOUNTANTS
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(Signature)

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