

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31-03-2017

INCOME 31.03.2016		INCOME 31.03.2017	
		1. BY INTEREST	
329284517.57	a- On loans & Advances	329797343.99	
50481492.05	b- On Deposits with Other Banks	28079552.00	
25886931.06	c- On Govrntment Securities	50911535.52	
0.00	d- On L I C Investment	1489257.00	
33737875.00	e- Govt. share 2% of loan	34080000.00	
0.00	f- Sub. State govt. GOR	16139000.00	
6695421.89	g- H.O. A/c	0.00	
0.00	h- Intt. Subsidy GOI	15000000.00	
0.00	i- NFS Loan	47082.03	
446941290.57	855053.00 h - CBS GRANT NCDC	0.00	475543770.5
486945.58	486945.58 2. By Commission & Exchange	3799615.53	3799615.5
		3. By other Income	
440843.95	a- Misc. Income	720518.35	
1868730.00	b- Dividend on Shares	0.00	
341647.00	c- Locker Rent	344490.00	
40000.00	d. Office Rent	41500.00	
74244.00	e- Adm. Charges/Processing Fee	665035.00	
42459.00	f- Cheqe book charges	88327.00	
0.00	g- Quarterly Avg. Min Balance	5510556.00	
14331.00	h- A/c Closing Charge	65257.00	
20900.00	i- No Dues Charge	19937.00	
2878957.95	35803.00 j- Incidental Charge	837103.42	8292723.0
450307194.10	4. By Loss		
	Total		487636109.0

(R.K. JAIN)
Sr. Manager(A&F)

(VINOD KUMAR CHOBDAR)
Managing Director

(DR. JITENDRA KUMAR SONI)
Administrator



*As per our report of even date
annexed*
For Agarwal Devendra Kumar & Co.

Devendra Kumar
Chartered Accountant


Agarwal Devendra Kumar & Co.
Chartered Accountants
Mangalpura, Jhalawar (Raj.)
Pin - 326001


JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

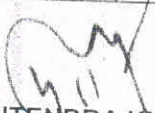
COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31-03-2017

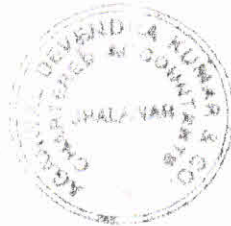
EXPENDITURE 31.03.2016	EXPENDITURE	EXPENDITURE 31.03.2017
	<u>1. TO INTEREST</u>	
199872258.18	On Deposit	195013161.45
134556948.70	On Borrowing RSCB	143719183.74
720668.00	Innt. NCDC LOAN	0.00
36382.00	On Overdrafts	0.00
335186256.88	H.O./A/C	3387323.519
24547.75	<u>2. To Commission Paid</u>	255193.69
60557.75	Gurantee Commission Paid	32806.00
		2879.969
	<u>3. TO ESTABLISHMENT</u>	
46605354.37	Salary & allowance	49602289.48
698856.00	TA & DA to Staff	1041507.00
4645804.00	Contribution to PF	4808263.00
913504.00	Deepawali gift	978853.00
205100.00	Medical	808202.00
53084368.37	Meeting fees.Director	63683.00
		573027.748
	<u>4. TO CONTINGENT CHARGES</u>	
588470.18	Rent & taxes	925749.00
1163954.00	Convenyance charges	1262732.25
548008.86	Postage & Telegran& Telephone	726549.94
1806459.00	Water & Light	1988860.08
581615.00	Entertainment	984466.00
55998.00	Periodical Newspaper	64659.50
1542871.00	Mainteneance & Repair	800294.20
953135.00	Printing & Stationery	1249731.59
6532210.00	Depreciation	4415140.00
176226.71	Misc. Expenses	363596.21
475598.00	Advertisement	410364.00
20219.00	Liveries	61010.00
4298888.09	Insurance	0.00
319705.00	Administrastion Ch. PF	306007.00
49500.00	Audit Fees	457300.00
1553000.00	PACS Development Fund	1716685.00
113350.00	Legal Fees	244527.00
74400.00	Walefare Fund secretary	107093.00
6000.00	Training Fees	28500.00
671559.00	Service Tax	449381.00
198458.00	Tax Advisor fees	246029.08
1547211.60	CBS Expenses (Core Banking)	3876034.02
3242684.05	Computer exp..	586223.00
810588.00	Petrol & Diesel	624930.68
550000.00	Donation	0.00
821449.00	Annual General meeting	974377.00
1000.00	Income tax paid	15801500.00
0.00	Exchange on DD & T.T.	41821.27
0.00	Nabard Project Contribution	247500.00
0.00	Insurance Premium	4946907.50
5108000.00	Provision For Gratuity	1736000.00
3000000.00	Provision for Agrrement Arrear	4000000.00
300000.00	Provison for Standered Assetes	0.00
700000.00	Provision for OD Innt. Reserve	4000000.00
5219000.00	Pro. bad & doubtful Reserve	7000000.00
1000000.00	Provision Imbalance	2000000.00
4966000.00	Provision - Leave Encashment	5055235.00
953000.00	Provision - Land & Building	0.00

	2463000.00	Provision - Others	272247.00	
	20000.00	Provision - Staff Welfare	0.00	
	874000.00	Provision - Special Bed Debts Reserve	0.00	
		Provision - Income Tax	11796084.70	
53305557.49		Total Expenditure		797675
8670453.61	8670453.61	5. Net Profit		115454
450307194.10		TOTAL		48763610


 (R.K. JAIN)
 Sr. Manager(A&F)


 (VINOD KUMAR CHOBNDAR)
 Managing Director


 (DR. JITENDRA KUMAR SONI)
 Administrator



For Agarwal Devendra Kumar & Co.


 Proprietor

Agarwal Devendra Kumar & Co.
 Chartered Accountants
 Mangalpura, Jaipur (Raj.)
 Pin - 302001