

**THE CHURU CENTRAL COOPERATIVE BANK LTD. CHURU**  
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31st MARCH, 2021**

Amount in Rs. 31.03.2020	EXPENDITURE	Amount in Rs. 31.03.2021	Amount in Rs. 31.03.2020	INCOME	Amount in Rs. 31.03.2021
	INTEREST		138,784,114.59	INTEREST ON LOANS & ADVANCES	201,510,521.35
124,057,608.33	(A) ON DEPOSITS	116,048,753.07	152,680,637.00	INTEREST ON LAON WAIVER AMT. FROM GOR	32,646,274.23
92,365,268.82	(B) ON BORROWINGS	- 91,962,854.09	65,857,660.00	INTEREST ON DEPOSITS FROM OTHER BANKS	52,413,064.69
	<b>ESTABLISHMENT EXPENDITURE</b>		2,550,433.00	DIVIDEND ON SHARES	
36,028,265.00	(A) SALARY & ALLOWANCES BANK STAFF	33,463,428.00	612,364.43	COMMISSION ON BILLS & STATIONARY	104,356.28
415,301.90	(B) TA BILL BANK STAFF	365,614.00	1,169,589.31	MISC. INCOME	2,011,582.21
3,247,305.00	(C) SALARY & ALLOWANCES DEPUTATION STAFF	1,209,883.00			
117,501.00	(D) TA BILL DEPUTATION STAFF	95,185.00			
3,152,945.00	(E) PROVIDENT FUND CONTRIBUTION	3,788,031.00			
-	(F) PENSION CONTRIBUTION	50,082.00			
-	(G) UNIFORM	32,737.00			
36,625.00	(H) SEATING FEES/ TA BILL BoD	52,940.00			
142,750.00	(I) CLOSING ALLOWANCES & OVERTIME	1,500.00			
-	(J) GRATUITY CONTRIBUTION	1,270,307.00			
-	(K) LEAVE ENCASHMENT	1,907,758.00			
	<b>OPERATING EXPENDITURE</b>				
1,011,094.00	(A) OFFICE RENT & HOUSE TAX	1,359,891.00			
358,464.82	(B) POSTAGE, TELEGRAM & TELEPHONE	368,659.22			
1,276,042.00	(C) LIGHT & WATER, ETC.	1,562,084.25			
1,184,618.29	(D) PRINTING & STATIONARY / PHOTOSTATE	710,359.61			
53,550.00	(E) NEWSPAPER, ETC.	19,165.50			
291,253.00	(F) ENTERTAINMENT EXPENDITURE	257,038.00			
2,782,825.00	(G) INSURANCE	3,250,305.00			
-	(H) ADVERTISEMENT & PUBLICITY	32,789.00			
3,444,914.40	(J) DEPRECIATION ON JEEP, FURNITURE, BUILDING AND COMPUTER	4,072,009.93			
203,954.00	(K) REPAIRING EXPENDITURE ON FURNITURE AND BUILDING, SITE PREPARATION FOR COMPUTERIZATION	253,419.00			
101,525.00	(L) CLEANLINESS EXPENDITURE	132,481.00			
132,302.00	(M) CLEARING EXPENDITURE	89,471.20			
1,072,486.60	PAYMENT OF COMMISSION	1,285,054.69			
	<b>JEEP EXPENDITURE</b>				
1,040,415.00	(A) DIESEL, OIL, ETC.	1,167,041.00			
299,000.00	(B) VEHICLE RENT (FOR RECOVERY)	309,988.00			
16,305.00	(C) REPAIR & PARTS ETC.	143,838.00			
	<b>OTHER / MISC. EXPENDITURE</b>				
1,345,442.80	(A) LEGAL ADVISOR	402,173.00			
251,601.00	(B) AUDIT FEES	207,540.00			
10,000.00	(C) Itax	-			
180,250.00	(D) PREMIUM ON INVESTMENT	559,500.00			
246,972.67	(E) MISC. EXPENDITURE	334,106.93			
864,160.00	(F) CONTRIBUTION ETC.	542,610.00			
335,914.00	(G) AGM / SEMINAR / ELECTION EXPENDITURE	205,229.00			
359,694.00	(H) CONVEYANCE CHARGES STAFF	357,650.00			
63,224.00	(I) SPECTRUM CONTRIBUTION/SPORTS				
45,762.43	(J) SERVICE TAX & CASH HOLDING CHARGES	457,031.86			
	(K) JOTS/ LOAN WAIVER RELIF	819,816.00			
3,632,185.53	(L) CBS EXPENSES	4,663,752.49			
7,214.00	(M) Recovery Charges				
	<b>PROVISIONS</b>				
27,000,000.00	PROVISIONS FOR NPA / OD INTEREST				
5,800,000.00	PROVISION FOR SUNDRY DEBTORS				
48,680,058.74	PROFIT	14,873,722.96			
361,654,798.33	<b>GRAND TOTAL</b>	288,685,798.80	361,654,798.33		288,685,798.80

This is the statement of Profit & Loss referred to in our report of even date.

For: P.K.Kochar & Company  
 Firm Registration No.: 002293C  
 Chartered Accountants

P.K. Kochar

Membership Number - 0775

Place: Churu

Date: 10.08.2021



For and on behalf of the Board of Directors of

**THE CHURU CENTRAL CO-OPERATIVE BANK LIMITED**

Purna Ram  
Chairman

Madan Lal Sharma  
Managing Director

Sarvesh Verma  
Chief Manager

Place: Churu  
Date: