

THE CHURU CENTRAL COOPERATIVE BANK LTD. CHURU					
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31st MARCH, 2022					
Amount in Rs. 31.03.2021	EXPENDITURE	Amount in Rs. 31.03.2022	Amount in Rs. 31.03.2021	INCOME	Amount in Rs. 31.03.2022
	INTEREST				
116,048,753.07	(A) ON DEPOSITS	115,367,955.57	201,510,521.39	INTEREST ON LOANS & ADVANCES	208,049,883.82
91,962,854.09	(B) ON BORROWINGS	102,217,565.93	32,646,274.23	INTEREST ON LAON WAIVER AMT. FROM GOR	28,816,324.93
	ESTABLISHMENT EXPENDITURE		52,413,064.69	INTEREST ON DEPOSITS FROM OTHER BANKS	61,833,000.91
33,464,928.00	(A) SALARY & ALLOWANCES BANK STAFF	39,754,843.48		DIVIDEND ON SHARES	2,845,433.50
365,614.00	(B) TA BILL BANK STAFF	555,268.55	104,356.28	COMMISSION ON BILLS & STATIONARY	593,923.32
1,209,883.00	(C) SALARY & ALLOWANCES DEPUTATION STAFF	2,439,319.00	2,011,582.21	MISC. INCOME	2,699,689.66
95,185.00	(D) TA BILL DEPUTATION STAFF	196,180.00			
3,788,031.00	(E) PROVIDENT FUND CONTRIBUTION	4,120,891.00			
50,082.00	(F) PENSION CONTRIBUTION/MEDICAL BILLS	162,354.00			
32,737.00	(G) UNIFORM				
52,940.00	(H) SEATING FEES/ TA BILL BoD	52,118.21			
	(I) SECURITY AGENCY PAYMENT	198,496.00			
1,270,307.00	(J) GRATUITY CONTRIBUTION	2,366,128.00			
1,907,758.00	(K) LEAVE ENCASHMENT	4,180,159.00			
	OPERATING EXPENDITURE				
1,359,891.00	(A) OFFICE RENT & HOUSE TAX	1,523,241.00			
368,659.22	(B) POSTAGE, TELEGRAM & TELEPHONE	412,284.15			
1,562,084.25	(C) LIGHT & WATER, ETC.	1,127,808.67			
710,359.61	(D) PRINTING & STATIONARY / PHOTOSTATE	627,492.57			
19,165.50	(E) NEWSPAPER, ETC.	14,062.00			
257,038.00	(F) ENTERTAINMENT EXPENDITURE	320,569.99			
3,250,305.00	(G) INSURANCE	3,332,601.99			
32,789.00	(H) ADVERTISEMENT & PUBLICITY	2,446.00			
4,072,009.93	(J) DEPRECIATION ON JEEP, FURNITURE, BUILDING AND COMPUTER	2,181,522.82			
253,419.00	(K)REPAIRING EXPENDITURE ON FURNITURE AND BUILDING, SITE PREPRATION FOR COMPUTERIZATION	966,162.01			
132,481.00	(L) CLEANLINES EXPENDITURE	128,519.00			
89,471.20	(M) CLEARING EXPENDITURE	649.00			
1,285,054.69	PAYMENT OF COMMISSION	781,807.57			
	JEEP EXPENDITURE				
1,167,041.00	(A) DIESEL, OIL, ETC.	1,722,516.00			
309,988.00	(B) VEHICLE RENT (FOR RECOVERY)	430,388.00			
143,838.00	(C) REPAIR INSURANCE & PARTS ETC.	52,159.00			
	OTHER / MISC. EXPENDITURE				
402,173.00	(A) LEGAL ADVISOR	398,774.00			
207,540.00	(B) AUDIT FEES	296,509.10			
	(C) INCOME TAX PAID	6,083,109.00			
559,500.00	(D) PREMIUM ON INVESTMENT	368,000.00			
334,106.93	(E) MISC. EXPENDITURE	192,162.73			
542,610.00	(F) CONTRIBUTION ETC.	67,410.00			
205,229.00	(G) AGM / SEMINAR / ELECTION EXPENDITURE	194,176.75			
357,650.00	(H) CONVEYANCE CHARGES STAFF	379,200.00			
	(I) SPECTRUM CONTRIBUTION/SPORTS	41,600.00			
457,031.86	(J) SERVICE TAX & CASH HOLDING CHARGES	116,624.49			
819,816.00	(K)OTS/ LOAN WAIVER RELIF				
4,663,752.49	(L)CBS EXPENSES	4,258,991.84			
	(M) Recovery Charges				
	PROVISIONS				
	PROVISIONS FOR NPA / OD INTEREST				
	PROVISION FOR SUNDRY DEBTORS				
14,873,722.96	PROFIT	7,206,189.72			
288,685,798.80	GRAND TOTAL	304,838,256.14	288,685,798.80		304,838,256.14

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

For: J.Kochar & Company
Firm Registration No.: 015602C
Chartered Accountants

J.Kochar

Membership Number - 412342
Place: Churu
Date: 28.06.2022
UDIN: 22412342ALUOED8484



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