JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31.03.2020

EXPENDITURE 31.03.2019		EXPENDITURE	EXPENDITURE 31.03.2020	
		1. TO INTEREST		
	205325469.64	On Deposit	221227265.44	
338321078.63	132995608.99	On Borrowing RSCB	113767651.67	**334994917.11**
		2. To Commission Paid		
	294820.29	Commission Paid To BC	0.00	
297714.24	2893.95	Commision and Exchange	1406.50	**1406.50**
		3. TO ESTABLISHMENT		
	48122957.00	Salary & allowance	52775893.48	
	820682.80	TA & DA to Staff	776530.04	
	4305971.00	Contribution to PF	5214122.00	
	0.00	Exgratia	1149888.00	
53329362.80	79752.00	Sitting fee Director	102050.00	**60018483.52**
		4. TO CONTINGENT CHARGES		
	1854793.00	Rent & Taxes	992427.00	
	1549931.66	Convenyance Charges	663516.00	
	523183.59	Postage & Telegram & Telephone	490151.13	
	2071710.89	Water & Light	1939353.23	
	685718.96	Entertainment	581241.00	
	42617.00	Periodical Newspaper	36841.00	
	716997.33	Repair & Maintenance Furniture	919060.60	
	5845708.62	Repair - Computer S/W	5274660.79	
	160984.25	Repair - Computer H/W	47354.00	
	985734.93	Printing & Stationery	643745.00	
	1896544.50	Depreciation on Furniture & Fixture	1847345.10	
	50429.00	Depreciation on Car & Jeep	42864.60	
	1461402.00	Depreciation on Building	1321706.00	
	806515.92	Depreciation on Computer & Equipments	4288075.00	
	400554.86	Misc. Expenses	472513.60	
	576297.00	Advertisement	950799.00	
	248870.00	Liveries	0.00	
	314104.00	Audit Fees & Charges	312795.00	
	0.00	PACS Development Fund	3466402.00	
	279360.00	Legal & Valuation Consultancy	483444.00	
	1034654.13	GST Paid	738472.36	
	594980.00	Fuel for Bank Vehicles	255708.00	
	34950070.00	Income Tax Paid	41685011.43	
	167179.00	Admin Charges	236671.00	
	121398.86	Maintenance Exp. For bank Vehicles	38216.98	
	1548435.00	Cost of Gift Articles	0.00	
	30000.00	Clearing House Charge	16200.00	
	1232068.57	Service Charges	1307313.59	
	146983.00	Staff Welfare Expenses	114189.00	
	22605.00	Fuel For Generator	41086.00	
	0.00	Sweeping	4000.00	
	0.00	COVID 19 CM Relief Fund	500000.00	
	3888037.82	Insurance Premium	4608983.50	
	1600000.00	Provision - Gratuity	1800000.00	
	5000000.00	Provision - Agrrement Arear	0.00	
	14257000.00	Provision - OD Intt. Reserve	15622000.00	
	22049000.00	Provision - NPA	15000000.00	
	9000000.00	Provision - Imbalance	5000000.00	
	2915407.00	Provision - Leave Encashment	3053000.00	
	18043000.00	Provision - Others	38535000.00	

ARVIND R GUPTA & CO.
M. No. 407281
CHARTERED ACCOUNTANTS
JHALRAPATAN

	1000000.00	Provision - Staff Walefare	0.00	
	2000000.00	Provision - Standard Assets	5000000.00	
140072269.90	-5.99	Round off	-27.06	**158330118.85**
15845096.22	15845096.22	**5. Net Profit**	16263865.65	**16263865.65**
547865521.79		**TOTAL**		**569608791.63**

(LALIT KUMAR TIWARI)
Manager(A&F)

(SHYAM LAL MEENA)
Managing Director

(NGIKYA GOHAIN)
Administrator

ARVIND R GUPTA & CO.
M No 407281
CHARTERED ACCOUNTANTS
JHALRAPATAN

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31.03.2020

INCOME 31.03.2019			INCOME 31.03.2020	
		1. BY INTEREST		
	299196666.65	On loans & Advances	244152109.05	
	53463883.00	On Deposits with Apex Banks	19249684.00	
	63325281.00	On Govrnment Securities	63542614.00	
	16216632.00	Sub. From GOI	54262771.00	
	53386000.00	Sub. State govt. GOR	38000000.00	
	0.00	Intt. Received From DEBT Waivers	124603179.00	
	1250395.00	Intt. Received Staff Gratuity	0.00	
	419740.00	Intt. Received On Fixed Deposit	0.00	
	4712990.00	Intt. Received On Call	11149079.00	
	50000000.00	Intt. Received A/c	0.00	
541971587.65	0.00	Intt. Received Leave Encashment	1168000.00	556127436.05
916954.00	916954.00	**2. By Commission & Exchange**	3948355.10	3948355.10
		3. By Other Income		
	295641.86	Misc. Income	449635.27	
	1712640.00	Dividend on Shares	3585840.00	
	379560.00	Locker Rent	459522.00	
	0.00	Intt. Rec Income Tax	2670497.50	
	8000.00	Processing Fee	15200.00	
	3461.50	Cheque Dishonour Charges	1400.00	
	1081689.00	Quarterly Avg. Min Balance	668450.00	
	0.00	Intt. Anudan State Govt.	59397.00	
	0.00	NPCI Charges	5650.00	
	715066.38	Incidental Charges	924699.40	
	2550.00	Standing Inst. Charges	2000.00	
	417429.90	Service Charges	235651.31	
	700.00	Stop Payment	600.00	
	81552.50	A/c Operational Charges	60438.00	
	273439.00	Fee/Charges on ATM	392540.00	
	0.00	Income Tax Refund	1480.00	
4976980.14	5250.00	Membership Fee	0.00	9533000.48
		4. By Loss		
547865521.79		**TOTAL**		569608791.63

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