JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31.03.2021

EXPENDITURE 31.03.2020		EXPENDITURE	EXPENDITURE 31.03.2021	
		1. TO INTEREST		
	221227265.44	On Deposit	223864817.59	
334994917.11	113767651.67	On Borrowing RSCB	128549887.94	**352414705.53**
		2. To Commission Paid		
1406.50	1406.50	Commision and Exchange	0.00	**0.00**
		3. TO ESTABLISHMENT		
	52775893.48	Salary & allowance	59361174.95	
	776530.04	TA & DA to Staff	635795.00	
	5214122.00	Contribution to PF	4520650.00	
	1149888.00	Exgratia	896300.00	
	0.00	Medical Reimbursement	172497.57	
60018483.52	102050.00	Sitting fee Director	94110.00	**65680527.52**
		4. TO CONTINGENT CHARGES		
	992427.00	Rent & Taxes	1137013.00	
	663516.00	Convenyance Charges	787857.72	
	490151.13	Postage & Courier Ex	451778.95	
	1939353.23	Water & Light	1913738.00	
	581241.00	Entertainment	629244.00	
	36841.00	Periodicals & Journals	45693.50	
	919060.60	Repair & Maintenance Furniture	745437.35	
	5274660.79	Repair - Computer S/W	5247338.35	
	47354.00	Repair - Computer H/W	47095.60	
	643745.00	Printing & Stationery	495396.00	
	1847345.10	Depreciation on Furniture & Fixture	1547082.38	
	42864.60	Depreciation on Car & Jeep	36435.00	
	1321706.00	Depreciation on Building	1196058.00	
	4288075.00	Depreciation on Computer & Equipments	3015803.64	
	472513.60	Misc. Expenses	293454.30	
	950799.00	Publicity & Exhibited Ex	649424.00	
	0.00	Repair & Maintenance Premises	9534.00	
	312795.00	Audit Fees & Charges	497500.00	
	3466402.00	PACS Development Fund	1340455.00	
	483444.00	Legal & Valuation Consultancy	311200.00	
	738472.36	GST Paid	950054.55	
	255708.00	Fuel and Rent for Generator	130201.80	
	41685011.43	Income Tax Paid	22644594.48	
	236671.00	Admin Charges	0.00	
	38216.98	Maintenance Exp. For bank Vehicles	470.00	
	0.00	Petrol Diesel Charges For Bank	285692.32	
	16200.00	Clearing House Charge	6400.00	
	1307313.59	Service Charges	1144071.18	
	114189.00	Staff Welfare Expenses	0.00	
	41086.00	Fuel For Generator	0.00	
	4000.00	Sweeping	0.00	
	500000.00	COVID 19 CM Relief Fund	0.00	
	4608983.50	Insurance Premiun	300972.00	
	0.00	OTS	500000.00	
	0.00	DICGC Premium	4876699.00	
	0.00	INT Excess/Less	278786.00	
	0.00	Banker's Blanket Policy	96984.00	
	0.00	Cleanliness UPKEEPIN	8500.00	
	1800000.00	Provision - Gratuity	1700000.00	
	0.00	Provision - Net Profit	1625000.00	

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	15622000.00	Provision - OD Intt. Reserve	0.00	
	15000000.00	Provision - NPA	4000000.00	
	5000000.00	Provision - Imbalance	5000000.00	
	3053000.00	Provision - Leave Encashment	2899000.00	
	38535000.00	Provision - Others	0.00	
	0.00	Provision - Bad & Doubtful	6000000.00	
	5000000.00	Provision - Standard Assets	5000000.00	
158330118.85	-27.06	Round off	-11.60	**77844952.52**
16263865.65	16263865.65	**5. Net Profit**	10494608.18	**10494608.18**
569608791.63		**TOTAL**		**506434793.75**

(LALIT KUMAR TIWARI)
Manager(A&F)

(SHYAM LAL MEENA)
Managing Director

(HARI MOHAN MEENA)
Administrator

VINOD SINGHAL & CO. LLP
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JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31.03.2021

INCOME 31.03.2020			INCOME 31.03.2021	
		1. BY INTEREST		
	244152109.05	On loans & Advances	248506645.38	
	19249684.00	On Deposits with Apex Banks	45189440.00	
	63542614.00	On Govrnment Securities	63325281.00	
	54262771.00	Sub. From GOI	0.00	
	38000000.00	Sub. State govt. GOR	71836000.00	
	124603179.00	Intt. Received From DEBT Waivers	69200000.00	
	0.00	Intt. Received On Fixed Deposit	1307278.00	
	11149079.00	Intt. Received On Call	3148119.00	
556127436.05	1168000.00	Intt. Received Leave Encashment	0.00	**502512763.38**
3948355.10	3948355.10	**2. By Commission & Exchange**	829888.48	**829888.48**
		3. By Other Income		
	449635.27	Misc. Income	382204.97	
	3585840.00	Dividend on Shares	0.00	
	459522.00	Locker Rent	403410.00	
	2670497.50	Intt. Rec Income Tax	0.00	
	15200.00	Processing Fee	22500.00	
	1400.00	Cheque Dishonour Charges	0.00	
	668450.00	Quarterly Avg. Min Balance	726950.00	
	59397.00	Intt. Anudan State Govt.	0.00	
	5650.00	NPCI Charges	0.00	
	924699.40	Incidental Charges	1191211.00	
	2000.00	Standing Inst. Charges	3200.00	
	235651.31	Service Charges	26368.80	
	600.00	Stop Payment	250.00	
	60438.00	A/c Operational Charges	61506.00	
	392540.00	Fee/Charges on ATM	274541.12	
9533000.48	1480.00	Income Tax Refund	0.00	**3092141.89**
		4. By Loss		
569608791.63		**TOTAL**		**506434793.75**

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