JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31.03.2019

EXPENDITURE 31.03.2018		EXPENDITURE	EXPENDITURE 31.03.2019	
		1. TO INTEREST		
	196665165.40	On Deposit	205325469.64	
335593634.60	138928469.20	On Borrowing RSCB	132995608.99	**338321078.63**
		2. To Commission Paid		
	112311.05	Commission Paid To BC	294820.29	
114044.97	1733.92	Commision and Exchange	2893.95	**297714.24**
		3. TO ESTABLISHMENT		
	46643423.84	Salary & allowance	48122957.00	
	783901.00	TA & DA to Staff	820682.80	
	4390918.00	Contribution to PF	4305971.00	
	899373.00	Medical	0.00	
52772615.84	55000.00	Sitting fee Director	79752.00	**53329362.80**
		4. TO CONTINGENT CHARGES		
	873781.00	Rent & Taxes	1854793.00	
	781845.00	Convenyance Charges	1549931.66	
	754135.25	Postage & Telegram & Telephone	523183.59	
	2018305.70	Water & Light	2071710.89	
	683390.00	Entertainment	685718.96	
	45510.00	Periodical Newspaper	42617.00	
	418525.76	Repair & Maintenance Furniture	716997.33	
	2540799.66	Repair - Computer S/W	5845708.62	
	222079.36	Repair - Computer H/W	160984.25	
	1738428.84	Printing & Stationery	985734.93	
	4802229.00	Depreciation on Furniture & Fixture	1896544.50	
	0.00	Depreciation on Car & Jeep	50429.00	
	0.00	Depreciation on Building	1461402.00	
	0.00	Depreciation on Computer & Equipments	806515.92	
	282744.38	Misc. Expenses	400554.86	
	238315.00	Advertisement	576297.00	
	325730.20	Liveries	248870.00	
	193185.00	Audit Fees & Charges	314104.00	
	1602237.00	PACS Development Fund	0.00	
	413140.00	Legal & Valuation Consultancy	279360.00	
	118774.50	Walefare Fund Secretary	0.00	
	67266.00	Training Fees	0.00	
	53167.30	Service Tax/ GST Paid	1034654.13	
	527146.80	Fuel for Bank Vehicles	594980.00	
	828425.00	Annual General Meeting	0.00	
	33623080.00	Income Tax Paid	34950070.00	
	25749.76	Exchange on DD & T.T.	0.00	
	11095.00	Nabard Project Contribution	0.00	
	237744.00	Admin Charges	167179.00	
	101188.36	Maintenance Exp. For bank Vehicles	121398.86	
	1150871.00	Cost of Gift Articles	1548435.00	
	36000.00	Clearing House Charge	30000.00	
	183843.62	Service Charges	1232068.57	
	0.00	Staff Welfare Expenses	146983.00	
	22887.50	Fuel For Generator	22605.00	
	16025.02	Bank Charges	0.00	
	35000.00	Membership Fee	0.00	
	130000.00	Recruitment to Staff	0.00	
	4944871.50	Insurance Premium	3888037.82	
	13582000.00	Provision - Gratuity	1600000.00	

ARVIND R GUPTA & CO.
CHARTERED ACCOUNTANTS
JHALRAPATAN

	5991266.00	Provision - Agrrement Arear	5000000.00	
	10017668.28	Provision - OD Intt. Reserve	14257000.00	
	15000000.00	Provision - NPA	22049000.00	
	3000000.00	Provision - Imbalance	9000000.00	
	2859086.00	Provision - Leave Encashment	2915407.00	
	3999685.00	Provision - Land & Building	0.00	
	5107749.91	Provision - Others	18043000.00	
	1399795.00	Provision - Staff Walefare	1000000.00	
	0.00	Provision - Standard Assets	2000000.00	
121004762.74	-3.96	Round off	-5.99	**140072269.90**
18984571.16	18984571.16	**5. Net Profit**	15845096.22	**15845096.22**
528469629.31		**TOTAL**		**547865521.79**

(LALIT KUMAR TIWARI)
Manager(A&F)

(RAM PRASAD MEENA)
Managing Director

(SIDDHARTH SIHAG)
Administrator

ARVIND R GUPTA & CO.
M No
CHARTERED ACCOUNTANTS
JHALRAPATAN

JHALAWAR KENDRIYA SAHKARI BANK LTD., JHALRAPATAN

COMPARATIVELY PROFIT & LOSS FOR THE YEAR AS ON 31.03.2019

INCOME 31.03.2018			INCOME 31.03.2019	
		1. BY INTEREST		
	354399542.92	On loans & Advances	299196666.65	
	40961422.90	On Deposits with Apex Banks	53463883.00	
	76995016.00	On Govrnment Securities	63325281.00	
	1603766.00	On L I C Investment	0.00	
	6382000.00	Sub. From GOI	16216632.00	
	36456399.00	Sub. State govt. GOR	53386000.00	
	1313000.00	Intt. Receivable Other Bank	0.00	
	0.00	Intt. Received Staff Gratuity	1250395.00	
	0.00	Intt. Received On Fixed Deposit	419740.00	
	0.00	Intt. Received On Call	4712990.00	
	0.00	Intt. Received A/c	50000000.00	
518112241.82	1095.00	NFS Loan	0.00	**541971587.65**
842392.68	842392.68	**2. By Commission & Exchange**	916954.00	**916954.00**
		3. By Other Income		
	680555.42	Misc. Income	295641.86	
	4321740.00	Dividend on Shares	1712640.00	
	351098.00	Locker Rent	379560.00	
	33762.00	Office Rent	0.00	
	79637.00	Admin Charges/Processing Fee	8000.00	
	17049.00	Cheque Book Charges	3461.50	
	3097903.00	Quarterly Avg. Min Balance	1081689.00	
	44203.00	A/c Closing Charges	0.00	
	42519.00	No Dues Charges	0.00	
	628569.37	Incidental Charges	715066.38	
	2809.00	Standing Inst. Charges	2550.00	
	214250.02	Service Charges	417429.90	
	900.00	Stop Payment	700.00	
	0.00	A/c Operational Charges	81552.50	
	0.00	Fee/Charges on ATM	273439.00	
9514994.81	0.00	Membership Fee	5250.00	**4976980.14**
		4. By Loss		
528469629.31		**TOTAL**		**547865521.79**

(LALIT KUMAR TIWARI)
Manager(A&F)

(RAM PRASAD MEENA)
Managing Director

(SIDDHARTH SIHAG)
Administrator

GUPTA & CO.
CHARTERED ACCOUNTANTS
JHALRAPATAN