

FORM B
FORM OF PROFIT AND LOSS ACCOUNT
Profit and loss account for the year ended 31.03.2025

EXPENDITURE		AMOUNT	INCOME		AMOUNT
1	Interest on deposit, borrowings, etc.... (Sch-1)	33,70,21,327.03	1	Interest and discount (Sch-8)	53,06,73,220.18
2	Salaries and allowances and provident fund.... (Sch-2)	6,61,27,589.09	2	Commission, exchange and brokerage (Sch-9)	18,54,118.95
3	Directors, and local committee members fees and allowances	0.00	3	Subsidies and donations	0.00
4	Rent, taxes, insurance, lighting, etc... (Sch-3)	1,03,87,485.18	Income from non-banking assets and profit from		0.00
5	Law charges	88,650.00	4	sale of or dealing with such assets	0.00
6	Postage, telegrams and telephone charges (Sch-4)	4,16,585.88	5	Other receipt (Sch-10)	2,64,43,624.80
7	Auditor's fees	4,16,690.00	6	Loss (if any)	0.00
8	Depreciation on and repairs to property (Sch-5)	95,10,399.53			
9	Stationery, printing and advertisement, etc. (Sch-6)	10,83,738.68			
10	Loss from sale of or dealing with non-banking assets	0.00			
11	Other expenditure (Sch-7)	6,62,99,423.31			
12	Balance of profit	6,76,19,075.23			
Total		55,89,70,963.93	Total		55,89,70,963.93



OFFICER
ACCOUNTS



GENERAL MANAGER
ACCOUNTS



MANAGING DIRECTOR



ADMINISTRATOR



Schedule of Profit & Loss 31-03-2025

PARTICULARS		(AMOUNT IN RUPEES)	
SCHEDULE 1		AMOUNT	TOTAL AMOUNT
<u>Interest on deposit, borrowings, etc....</u>			
INTEREST PAID ON DEPOSIT		23,65,23,276.37	
Interest Paid on Purchases of Govt. Security		1,63,52,916.66	
INTEREST PAID ON SAVING DEPOSIT		8,41,45,134.00	33,70,21,327.03
SCHEDULE 2			
<u>Salaries and allowances and provident fund....</u>			
ADMINISTRATIVE CHARGES ON PF		2,37,848.00	
CGM Reimbursement		1,73,416.18	
EMP.DEP.LINKED INSU.PREMIUM		62,469.00	
EPF Penalty		938.00	
GROUP GRATUITY INSU.PREMIUM		97,28,128.00	
LEAVE ENCASHMENT REGULAR STAFF		1,77,348.00	
MD REIMBURSEMENT		3,47,181.08	
SALARIES		5,39,44,806.50	
Staff Insurance Paid		10,64,606.77	
TADA TO MANAGING DIRECTOR		27,881.10	
TADA TO STAFF		2,82,866.46	
TRAVELLING & CONVEYANCE EXPENS		80,100.00	6,61,27,589.09
SCHEDULE 3			
<u>Rent, taxes, insurance, lighting, etc...</u>			
INSURANCE		1,51,542.48	
INSURANCE ON DICGC		86,41,880.00	
INSURANCE ON VEHICLE		53,969.00	
LIGHTING / ELECTRICITY		7,02,371.00	
PREMISES HOUSE TAX		1,28,311.97	
RENT		7,05,600.00	
RENT.TAXES.INSURANCE & LIGHTING		3,810.73	1,03,87,485.18
SCHEDULE 4			
<u>Postage, telegrams and telephone charges</u>			
POSTAGE		76,301.10	
TELEPHONE BILLS		3,40,284.78	4,16,585.88
SCHEDULE 5			
<u>Depreciation on and repairs to property</u>			
Computer Hardware Repairs & Ma		41,424.00	
DEPRECIATION ON PROPERTY		83,14,106.00	
DEPRECIATION ON VEHICLES		1,86,735.00	
Electrical Item Repairs & Main		1,10,731.56	
REPAIRS & MAINTENANCE		8,57,402.97	95,10,399.53
SCHEDULE 6			
<u>Stationery, printing and advertisement, etc.</u>			
ADVERTISEMENT & PUBLICITY		5,87,001.12	
STATIONERY & PRINTING		4,96,737.56	10,83,738.68



SCHEDULE 7**Other expenditure**

AGM EXPENSE	15,714.00	
AMC CHARGE	1,46,300.00	
AMC Charges on Computer Software	25,000.00	
AMC for Computer Hardware & Pr.	60,000.00	
AMORTISATION OF HTM SECURITY	1,94,899.00	
BANK CHARGES	2,082.70	
CCIL Charges	10,000.00	
CHEQUEBOOK MAINTENANCE CHARGES AC	26,680.00	
CIBIL/CIC Charges	48,186.73	
COMPUTER & ZEROX MAINTENANCE	1,25,281.00	
COMPUTER S/W MAINTENANCE	30,41,539.80	
CONTINGENT PROVISION AGAINST ST	71,479.82	
CUSTOMER REFRESHMENT	39,177.00	
Festival Celebration Expenses	79,450.00	
Fire Extinguisher & Smoke Dete	5,65,399.73	
GST INPUT TAX UN-UTILIZED	10,75,483.44	
Income Tax paid - FY 2021-22	28,44,140.00	
Income Tax paid - FY 2023-24	84,01,030.00	
Income Tax paid - FY 2024-25 (Advance Tax)	2,73,82,790.00	
Interest against Income Tax No	41,071.00	
LEASE LINE CHARGES	4,11,283.53	
LICENSE FEES	15,500.00	
NPA CHARGES	9,00,515.00	
OTHER CHARGES	42,555.20	
OTHER EXPENDITURE	3,14,149.44	
OTHER TRAVELLING EXPENDITURE	100.00	
PROFF. & CONSULTANCY CHARGES	30,57,118.00	
PROV FOR BAD & DOUBTFUL DEBT	1,42,03,815.60	
REGIONAL OFFICE EXP	26,596.00	
REGIONAL OFFICE EXPENDITURE	2,820.00	
SECURITY SERVICES	17,83,776.08	
Staff Refreshment	1,72,898.92	
SUBSCRIPTION & PERIODICALS	23,383.00	
SWEEPING CHARGES	3,02,170.00	
TADA OF MANAGMENT	3,51,284.00	
Tender Fees Paid	1,000.00	
TRAINING & DEVELOPMENT EXPENSE	25,979.00	
VEHICLE MAINTENANCE (FUEL)	3,51,420.00	
VEHICLE MAINTENANCE (REPAIRS)	78,553.32	
WATER CHARGES	38,802.00	
		6,62,99,423.31

SCHEDULE 8**Interest and discount**

INTEREST RECEIVED ON INVESTMEN	14,44,22,774.00	
INTEREST RECEIVED ON ADVANCES	18,22,76,823.17	
INT RECEIVED ON STAFF LOAN	1,42,719.00	
INTEREST RECEIVED ON GOVT SEC.	20,38,30,904.01	
		53,06,73,220.18



SCHEDULE 9		
Commission, exchange and brokerage		
COMMISSION AND EXCHANGE	46,007.45	
COMMISSION RECEIVED PMJJBY LIC	6,938.00	
PROCESSING FEES	3,15,523.50	
SERVICE CHARGES	14,85,650.00	18,54,118.95
SCHEDULE 10		
OTHER RECEIPT		
OTHER RECEIPTS	3,05,105.00	
PROFIT ON SALE OF ASSETS	1,44,929.00	
Profit on sale of Securities	79,53,750.00	
EXCESS PROVISION ON BAD & DOUB	1,00,32,260.29	
EXCESS PROVISION AGAINST STD. ASSET	27,00,097.40	
SAFE DEPOSITS LOCKER RENT	45,82,884.11	
NPA INT. REC	7,22,599.00	
INCOME FROM NON REFUNDABLE TEN	2,000.00	2,64,43,624.80

[Signature]

OFFICER
ACCOUNTS

[Signature]

GENERAL MANAGER
ACCOUNTS

[Signature]

MANAGING DIRECTOR

[Signature]

ADMINISTRATOR

