

THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD

(SCHEDULED BANK)

Profit & Loss Account for the Year Ended 31-03-2022 (audited)

EXPENDITURE

INCOME

PARTICULARS	AMOUNT	AMOUNT	PARTICULARS	AMOUNT	AMOUNT
I. Interest Paid on			I. Interest Received on		
Deposit	26,47,40,095		Loans & Advances	29,87,42,977	
Investment	1,87,26,972	28,34,67,067	Investment	17,25,40,766	47,12,83,743
II. Salaries & Allowances			II. Commision & Exchange		1,07,710
Salary (Staff) (Sch 5)	6,08,22,871		III. Sevice Charges & Procesing Fees		32,52,671
Retirement Benefit	1,00,00,000		IV. Other Receipt (Sch 4)		41,29,908
EDLI	55,431		V. Profit on		
Employee s Group Gratuity	71,620		Profit on Sale of Security		30,15,870
Administrative Charges on PF	2,29,304	7,11,79,226	VI. Excess Provision Reversal		
III. Directors Sitting Fees			Excess Prov. For STD Asset	9,45,456	
IV. T.A/ D.A of Management			Excess Prov. On Bad & Doubtfull	2,12,09,516	2,21,54,972
V. Rent, Taxes, Insurance & Electricity			Reversal		
Rent	6,02,300				
Taxes	4,350				
Insurance	9,77,477				
Electricity	7,44,696	23,28,823			
VI. Premium paid to D.I.C.G.C		85,19,003			
VII. AMC					
Hardware	62,775				
Software	0				
Other (Sch 1)	13,35,452	13,98,227			
VIII. Amortisation of Premium on HTM Securities		0			
IX. Depriication		52,46,812			
X. Establishment					
Legal Charges & Expenses	34,000				
Subscription & Periodically	16,766				
Advertisement & Publicity (Sch-2)	1,33,907				
Profession & Consultancy Charges	23,91,355				
ATM Expenses	12,99,000				
General Charges (Sch-3)	38,22,250				
Postage	73,822				
Lise Line Charges	3,49,864				
Telephone Bills	2,48,257				
Audit Fees Paid	4,44,300				
Repair to Property (Sch-6)	63,479	88,77,000			
XI. Provisions					
Standard Asset	6,95,029				
Bad & Doubtfull Debts	1,75,63,524				
Provision for Tax	2,64,26,400	4,46,84,953			
XII. Self Assesment Tax		4,9,33,624			
XII Balance of Profit		7,33,10,139			
		50,39,44,874			50,39,44,874

THE DAMAN & DIU STATE CO-OP. BANK LTD.

Signature

ADMINISTRATOR

The Daman & Diu State Co-Operative Bank Ltd., Daman

LAUDHA & CO.
TAPI
Chartered Accountants