

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. Depreciation | | 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
Chartered Accountant


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