

**THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD.
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021**

(Amt in INR)

Corresponding Figures of the Previous Year 31/03/2020	EXPENDITURE	AMOUNT	AMOUNT	Corresponding Figures of the Previous Year 31/03/2020	INCOME	AMOUNT	AMOUNT
31,73,23,250.00	I. Interest Paid on Deposits		29,25,04,359.00	27,43,07,895.00	I. Interest Received On Loans & Advances	35,88,57,604.00	
5,38,67,239.00	II. Salaries & Allowances	6,06,59,196.00		17,68,97,347.00	Investments	18,04,94,756.00	53,93,52,360.00
2,35,123.00	Salaries(Staff) (sch 5)	1,25,00,000.00					
2,68,651.00	Retirement Benefits	1,94,162.00					
15,00,000.00	PF Adm.charges on wages	10,77,741.00		5,97,711.00	II. Commission & Exchange		1,00,856.00
-	EDLI(Emply's Deposit Linked Ins. Scheme)	11,46,615.00		-	III Rent Received		2,75,923.00
	Employees Group Gratuity	58,44,008.00			IV Service Charges & Processing Fees		33,11,222.00
	Employees PF			52,44,086.00	V Other Receipts (Sch 4)		29,06,954.00
28,000.00	III Directors Sitting Fees		3,000.00	18,55,178.00			
2,85,681.00	IV T.A./D.A. of Management		27,300.00	29,31,336.00	VI. Excess Provisions Reversal		
6,79,943.00	V Rent, Taxes, Insurance & Electricity	6,31,890.00		5,32,542.00	Bad & Doubtful Debts	2,61,07,297.00	
41,348.00	Rent	4,450.00			Standard Assets	4,76,052.00	2,65,83,349.00
3,81,434.00	Taxes	3,17,093.00					
6,35,917.00	Insurance	6,65,045.00			VII. Income Tax Refund (2018-19)		16,80,000.00
	Electricity				VIII. Interest on Income Tax Refund		2,54,259.00
1,01,56,963.00	VI Premium paid to D.I.C.G.C.		16,18,478.00				
	VII AMC on:		75,89,957.00				
49,708.00	Hardware	84,148.00					
2,25,890.00	Software	7,66,617.00					
9,33,342.00	Others (Sch 1)	10,38,512.00					
67,708.00	VIII Amortisation of Premium on HTM Securities		18,89,277.00				
40,50,892.00	IX Depreciation		67,708.00				
16,663.00	X Establishment Expenses		40,44,894.00				
92,671.00	Subscription & Periodicals	16,103.00					
20,21,613.00	Advertisement & Publicity(sch 2)	50,158.00					
6,84,813.00	Consultancy Charges	8,92,670.00					
15,54,839.00	ATM Expenses	5,36,663.00					
5,21,833.00	General Charges(Sch 3)	7,68,861.00					
3,08,402.00	Postage, Teleph. & Lease Line Ch.	6,23,867.00					
33,143.00	Stationery	2,71,124.00					
	Repairs to Property(Sch 6)	27,027.00					



Corresponding Figures of the Previous Year 31/03/2020	EXPENDITURE	AMOUNT	AMOUNT	Corresponding Figures of the Previous Year 31/03/2020	INCOME	AMOUNT	AMOUNT
27,730.00	Auditor's Remuneration -As auditor	-	31,86,472.00				
13,98,911.00	XI Provisions :						
1,22,08,704.00	Standard Assets	6,47,279.00					
1,05,00,000.00	Bad & Doubtful Debts	13,29,653.00					
	Provision for Tax	4,55,23,373.00	4,75,00,305.00				
-	XII Self Assessment Tax		1,23,82,520.00				
4,22,65,684.00	XII BALANCE OF PROFIT		12,22,28,933.00				
			57,44,64,925.00				57,44,64,925.00

