

**THE DAMAN & DIU STATE CO-OPERATIVE BANK LTD.  
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2020**

(Amt in INR)

Corresponding Figures of the Previous Year 31/03/2019	EXPENDITURE	AMOUNT	AMOUNT	Corresponding Figures of the Previous Year 31/03/2019	INCOME	AMOUNT	AMOUNT
30,28,25,665.00	<u>I. Interest Paid on Deposits</u>		31,73,23,250.00	24,90,64,102.00	<u>I. Interest Received On Loans &amp; Advances Investments</u>	27,43,07,895.00	45,12,05,242.00
5,10,99,618.00	<u>II. Salaries &amp; Allowances</u>	5,38,67,239.00		18,54,29,663.00		17,68,97,347.00	
2,14,716.00	Salaries(Staff) (sch 5)	2,35,123.00					
3,39,50,000.00	PF Adm.charges on wages	2,68,651.00		9,60,324.00	<u>II. Commission &amp; Exchange</u>		5,97,711.00
51,53,293.00	EDLI(Emp'l's Deposit Linked Ins. Scheme)	15,00,000.00		58,51,184.00	<u>III Service Charges &amp; Processing Fees</u>		52,44,086.00
	Employees Group Gratuity	-		17,32,119.00	<u>IV Other Receipts (Sch 4)</u>		18,55,178.00
	Employees PF						
50,500.00	<u>III Directors Sitting Fees</u>		28,000.00				
1,31,251.00	<u>IV T.A./D.A. of Management</u>		2,85,681.00				
6,52,467.00	<u>V Rent, Taxes, Insurance &amp; Electricity</u>			90,87,696.00	<u>V. Excess Provisions Reversal</u>	29,31,336.00	
	Rent	6,79,943.00			Bad & Doubtful Debts	5,32,542.00	
	Taxes	41,348.00			Standard Assets		34,63,878.00
3,89,400.00	Insurance	3,81,434.00					
4,81,955.00	Electricity	6,35,917.00					
33,34,168.00	<u>VI Premium paid to D.I.C.G.C.</u>		1,01,56,963.00				
97,465.00	<u>VII AMC on:</u>						
2,04,292.00	Hardware	49,708.00					
8,12,307.00	Software	2,25,890.00					
	Others (Sch 1)	9,33,342.00					
27,930.00	<u>VIII Amortisation of Premium on HTM Securities</u>		67,708.00				
26,27,626.00	<u>IX Depreciation</u>		40,50,892.00				
15,078.00	<u>X Establishment Expenses</u>						
1,43,620.00	Subscription & Periodicals	16,663.00					
17,92,673.00	Advertisement & Publicity(sch 2)	92,671.00					
	Consultancy Charges	20,21,613.00					
	ATM Expenses	6,84,813.00					
8,94,607.00	General Charges(Sch 3)	15,54,839.00					
4,09,644.00	Postage, Teleph. & Lease Line Ch.	5,21,833.00					
2,16,370.00	Stationery	3,08,402.00					
2,73,806.00	Repairs to Property(Sch 6)	33,143.00					
	Auditor's Remuneration		52,61,707.00				
	-As auditor	27,730.00					



Corresponding Figures of the Previous Year 31/03/2019	EXPENDITURE	AMOUNT	AMOUNT	Corresponding Figures of the Previous Year 31/03/2019	INCOME	AMOUNT	AMOUNT
17,69,720.00	XI Provisions:		13,98,911.00				
90,85,182.00	Standard Assets		1,22,08,704.00				
	Bad & Doubtful Debts					1,36,07,615.00	
	Provision for Tax					1,05,00,000.00	
3,54,71,644.00	<u>XII BALANCE OF PROFIT</u>					4,22,65,684.00	
						46,23,66,095.00	46,23,66,095.00

