

CONSOLIDATED N FORM PROFIT & LOSS FROM DATE 31-MAR-2022 To 31-MAR-2023

BALANCE AS ON	EXPENSES	SUB AMOUNT	TOTAL AMOUNT	BALANCE AS ON	INCOME	SUB AMOUNT	TOTAL AMOUNT
31-MAR-2022		31-MAR-2023	31-MAR-2022	31-MAR-2022		31-MAR-2023	31-MAR-2022
243,751,959.50	INTEREST ON DEPOSITS & BORROWINGS	261,570,700.00	264,242,188.08	328,106,353.00	INTEREST RECEIVED ON LOANS & INVESTMENT	256,497,829.10	353,917,330.18
238,964,597.86	INTEREST ON DEPOSIT	2,566,670.00		238,219,557.00	RECEIVED INTEREST ON LOANS	97,278,740.00	
4,632,327.64	BANK LOAN INTEREST	104,818.00		89,836,070.00	RECEIVED INTEREST ON INVESTMENTS	140,761.00	
155,034.00	M.I.S. BONUS			50,726.00	INTEREST ON BANK DEPOSIT		
35,103,357.60	SALARY OF EMPLOYEES	42,497,916.70		34,537,346.78	OTHER INCOME	32,909,424.58	
26,278,290.60	STAFF SALARY	33,219,055.70		1,248,716.00	LOAN PROCESSING FEE*	1,497,539.00	
39,500.00	CLOSING ALLOWANCE	46,900.00		1,000.00	BANK DIVIDEND	1,000.00	
2,318,300.00	STAFF BONUS	2,243,059.00		665,554.12	M.S.E.B. COMMISSION	686,030.78	
2,368,191.00	PROVIDEND FUND SANSTHA CONTRIBUTION	2,734,780.00		255,630.00	SMS CHARES RECEIVED	586,560.00	
195,332.00	PROVIDEND FUND ADMINISTRATIVE EXPENSES	240,242.00		11,009.66	MICRO ATM COMMISSION	8,479.80	
1,628,115.00	STAFF DUE LEAVE BALANCE SALARY	1,698,804.00		19,847.00	PROFIT FROM BAD DEADSTOCK	626.00	
2,166,929.00	PROVISUAL EXP.	2,210,960.00		0.00	AMOUNT RECEIVED OLD RECORD SALE	14,529.00	
108,700.00	STAFF GRATUITY PROVISUAL EXP.	102,000.00		0.00	GOLD INSURANCE FEE	25,446.00	
0.00	INCENTIVE PRIZE SALARY EXP.	2,116.00		0.00	FORM FEE	5,742.00	
	PIGMY AGENT COMMISSION			32,335,590.00	INTEREST RECEIVED ON BRANCH TRANSACTION	30,083,472.00	
1,202,926.00	DIRECTORS ALLOWANCES & TRAVELING EXP	594,700.00	1,530,827.22	14,100.00	REVERSE BALANCE	247,375.00	
720,300.00	DIRECTOR MEETING ALLOWANCE	605,177.22		0.00	ACCIDENTAL POLICY PREMIUM OR BORROWERS	227,375.00	
317,592.00	DIRECTOR TRAVELLING EXPENSES	330,950.00		14,100.00	Cross fees and advance	20,000.00	
165,034.00	FUEL EXPE.						
3,295,741.34	RENT TAXES, ELECTRIC & INSURANCE	3,373,072.10					
1,060,400.00	BUILDING RENT	1,184,600.00					
664,151.00	LIGHT BILLELECTRICTY BILLS)	811,255.00					
944,507.00	ACCIDENTAL POLICY PREMIUM OR BORROWERS	0.00					
0.00	DEBTOR MEMBER ACCIDENTAL INSURANCE PREMIUM EXPENSES	546,803.00					
3,600.00	WATER SUPPLY EXPENSES	3,600.00					
15,795.34	GST EXPENSES	39,571.10					
9,330.00	TRANSPORTCHARGES(FREIGHT)	22,810.00					
418,432.00	INSURANCE CHARGES	597,770.00					
4,560.00	NAGARPALIKA EXPENSES(SHOP ACT REG AND REN FEE)	4,560.00					
7,500.00	PROFESSIONAL TAX	10,000.00					
8,709.00	NAGARPALIKA PANIPATTI	6,995.00					
158,757.00	NAGARPALIKA GHARPHALA(MUNICIPAL TAX)	145,108.00					
83,000.00	LEGAL ADVISOR FEE	145,336.00	145,336.00				
83,000.00	LEGAL ADVISOR FEE EXP.						





BALANCE AS ON	EXPENSES	SUB AMOUNT	TOTAL AMOUNT	BALANCE AS ON	INCOME	SUB AMOUNT	TOTAL AMOUNT
31-MAR-2022		31-MAR-2023	31-MAR-2023	31-MAR-2022		31-MAR-2023	31-MAR-2023
313,481.31	POSTAGE & TELEPHONE		382,498.96				
2,900.00	POSTAL CHARGES	6,591.50					
310,581.31	TELEPHONE CHARGES	375,907.46					
601,073.00	AUDIT & PROFESSIONAL		714,264.00				
601,073.00	CONSULTANCY FEE						
	AUDIT AND PROFESSIONAL CONSULT. FEE	714,264.00					
6,202,143.54	DEPRECIATION REPAIR EXPENSES		7,530,677.72				
4,695,238.50	DEPRECIATION ON DEADSTOCK	5,330,288.72					
1,036,972.00	DEPRECIATION ON BUILDING	1,801,477.00					
184,610.64	REPAIRS AND MAINTANANCE OF DEADSTOCK	289,283.00					
247,523.00	BUILDING REPAIRS AND MAINTANANCE EXP.	84,296.00					
37,799.40	BADDSOLETE DEADSTOCK	25,333.00					
1,354,625.91	PRINTING, STATIONARY, COMPUTER & ADVERTISEMENT	1,629,080.24					
25,024.00	COMPUTER EXPENSES	26,447.00					
75,000.00	PUBLICITY ALLOWANCE	54,000.00					
163,780.64	STATIONERY EXPENSES	262,463.18					
99,250.00	ANNUAL REPORT PRINTING	123,099.00					
187,524.62	PRINTING STATIONARY	224,032.96					
10,670.00	MSED STATIONERY EXPENSES	6,476.00					
104,000.00	SOFTWARE AMC EXPENSES	119,900.00					
29,440.00	MSED COMPUTER EXPENSES	38,131.00					
9,452.00	WEBSITE EXPENSES	16,520.00					
24,124.00	NEWS PAPER & MAGAZINE EXPENSES	25,232.00					
626,360.65	ADVERTISEMENT & PUBLICITY EXPENSES	732,779.10					
34,337,662.93	OTHER EXPENSES	33,403,887.74					
10,446.00	NATIONAL FUNCTIONAL EXPENSES	43,600.00					
67,154.00	GENERATOR MAINTANANCE EXPENSES	70,059.00					
249,842.00	SUNDRY EXPENSES	466,277.00					
127,297.00	CLEANING EXPENSES	149,006.50					
133,094.00	ANNUAL GENERAL MEETING EXPENSES	189,312.00					
0.00	HO OFFICERS & BRANCH MANAGERS MEETING EXPENSES	12,171.00					
20,294.00	DIRECTORE MEETING EXPENSES	28,187.00					
275,467.00	FUNCTIONS & CEREMONIES EXPENSES	791,823.00					
52,659.83	BANK CHARGES & COMMISSION	56,542.06					
106,439.00	UNIFORM TO PEONS	29,800.00					
65,266.00	EMPLOYEES TRAVELLING EXPENSES	178,108.00					
0.00	EMPLOYEES TRAINING EXPENSES	157,471.00					

BALANCE AS ON	EXPENSES	SUB AMOUNT	TOTAL AMOUNT	BALANCE AS ON	INCOME	SUB AMOUNT	TOTAL AMOUNT
31-MAR-2022		31-MAR-2022		31-MAR-2022		31-MAR-2022	
42,741.00	EMPLOYEES & DIRECTOR TRAINING EXPENSES	26,085.00					
0.00	MAHARASHTRA STATE SAH PAT FED LTD MUMBAI ANNUAL CONTRIBUTION EXP	2,000.00					
5,450.00	SAHAKAR SANUGH CONTRIBUTION STATE/DIST SANUGH	10,900.00					
44,813.00	STAFF RECRUITMENT EXPENSES	120,908.00					
32,335,590.00	INTEREST PAID ON BRANCH TRANSACTION	30,083,472.00					
22,080.00	TRAVELLING RENT	7,100.00					
20,307.00	LIGHT CONNECTION EXPENSES	4,120.00					
0.00	ELECTRIC & ELECTRONICS EXP.	4,575.08					
4,450.00	ELECTRICITY MATERIAL EXPENSES	14,499.00					
17,440.00	MISSED CALL BALANCE ALERT EXPENSES	0.00					
29,829.80	COVID 19 EXPENSES	0.00					
9,640.00	SHIFTING EXPENSES	0.00					
70.80	REVERSE SMS CHARGES	53.10					
21,000.00	NATIONAL COOP SAH, SANGH DELHI CONTRIBUTION EXPENSES	20,000.00					
72,251.00	DIRECTORS INTER STATE STUDY TOUR EXPENSES	0.00					
71,791.00	MEMBERS TRAINING PROGRAMME EXPENSES	30,810.00					
151,850.00	DIRECTOR & EMPLOYEE GET TOGETHER FUNCTION EXPENSES	0.00					
150,000.50	PROFESSIONAL FEE	440,151.00					
0.00	PAGARBOOK SUBSCRIPTION EXPENSES	41,568.00					
230,400.00	CALENDER PRINTING EXP	0.00					
0.00	PRIZE AWARD ENTRANCE FEE EXPENSES	2,360.00					
0.00	ELECRICITY CONNECTION EXPE	6,430.00					
0.00	PAY DIRECT CARD EXPENSES	413,000.00					
0.00	DIGITAL SIGNATURE EXP.	3,500.00					
17,600,000.00	PROVISIONS	9,200,000.00					
13,500,000.00	BUILDING FUND PROVISION EXPENCESS	8,000,000.00					
1,900,000.00	N.P.A. PROVISION EXP.	1,000,000.00					
2,000,000.00	ROUPAY MOHASTAV/SILVER	0.00					
100,000.00	JUBALEE/PROV EXP	100,000.00					
100,000.00	PROVISION FOR EDUCATION FUND CONTRIBUTION	100,000.00					
100,000.00	ACCIDENTAL/EMERGANCY HELP FUND PROVISNAL EXP.	100,000.00					
0.00	REVERSE BALANCE	72,700.00					
0.00	INCOME TAX REFUND INTEREST	72,700.00					
18,811,828.65	PROFIT	22,351,681.00					



362,657,799.78	Total :	387,074,129.76	362,657,799.78	Total :	387,074,129.76
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Clerk

  
Accountant

  
Manager

