

**VIDARBHA MERCHANTS URBAN CO-OP. BANK LTD., HINGANGHAT.**

PROFIT & LOSS A/C FOR THE YEAR ENDED 31.03.2022

31.03.2021	EXPENDITURE	31.03.2022	31.03.2021	INCOME	31.03.2022
67,492,277.24	INTEREST PAID ON DEPOSITS	68,884,256.72		INTEREST RECD.	
	11,100,232.24 Saving Deposits 11,461,613.72		89,093,501.69	INTEREST RECD. ON LOAN & ADVANCES	89,490,198.35
	1,410,142.00 Recurring Deposits 1,072,425.00		10,238,472.14	On Cash Credit Loan 10,155,580.57	
	54,981,903.00 Fixed Deposits 56,350,218.00		5,842,591.00	On Overdraft against F.D.Etc. 7,380,124.28	
			576,687.00	On T. L. SSI/ SBI 497,060.00	
	- Sarvatra Pre-Paid Pack For ATM Transaction 25,000.00	25,000.00	685,171.00	On T. L. Education Loan 737,304.00	
102,476.00	Interest Paid On Borrowings 32,107.00	32,107.00	3,523,990.00	On T. L. Vehicle 3,525,593.00	
254,238.33	Bank Commission 103,603.09	103,603.09	8,410,688.00	On T. L. Housing Other / Staff 8,197,632.00	
15,658,117.00	SALARY AND ALLOWNACES	16,010,185.00	2,179,784.00	On T. L. Self Employment3 2,084,259.00	
	14,030,784.00 Salary & Allowances 14,553,161.00		1,258,730.00	On T. L. Property Purchase 1,678,180.00	
	548,430.00 Gratuity 364,897.00		17,167,768.00	On T. L. Property Mortgage 16,402,303.00	
	1,078,903.00 Provident Fund 1,092,127.00		5,384,134.00	On D. L. Against Gold 5,259,194.00	
32,015.00	Board Meeting Allowance / Expenses 30,585.00	30,585.00	793,433.00	On D. L. Against LIC Policy 115,446.00	
292,000.00	Annual General Meeting Expenses 260,000.00	260,000.00	3,552,654.00	On Personal Loan Other/ Staff 3,256,388.00	
436,396.00	Travelling & Conveyance & Meals Allowance Expenses 603,034.00	603,034.00	27,870,914.55	On O/D Against Property Mort. 26,980,579.50	
1,751,021.00	Rent,Taxes, Electricity 1,824,062.00	1,824,062.00	73,960.00	On T. L. Consumer 127,421.00	
450,727.25	Postage, Telephone & Other Stamps, Elect.Equipment,Water Charges 518,570.57	518,570.57	1,534,525.00	On D. L. Against.Warehouse Recpt. 3,093,134.00	
309,307.38	Printing & Stationery / Stationery Consumption 280,428.04	280,428.04			
482,000.00	Audit Fee/System/Concurrent 646,000.00	646,000.00	43,624,388.75	INTEREST RECD.ON INVESTMENT	50,582,101.11
78,863.90	Advertisement Expenses 112,551.52	112,551.52	6,894,758.44	On Fixed Deposits with Banks 2,398,100.00	
3,394,920.00	Depreciation 3,682,091.00	3,682,091.00	27,832,721.04	Interest Recd.On Govt.Security 44,653,062.67	
146,577.00	Amortization of Premium on Govt. Security 91,483.00	91,483.00	3,011,128.00	Interest Recd.On Call Money 1,205,079.50	
688,425.00	Insurance Charges 645,036.74	645,036.74	1,931,804.00	Profit on Sale of Govt.Sec. 1,764,282.00	
855,674.00	Provision for Hsg. Loan 979,425.00	979,425.00	3,953,977.27	Income From M.F.Unit 561,576.94	
97,200.00	Provision for Standard Assets -	-			
2,915,000.00	Prov. Against BDDR 3,531,070.00	3,531,070.00			
453,000.00	Special EX-Gretia 400,000.00	400,000.00			
1,053,588.40	Leaseline Expenses 1,025,369.05	1,025,369.05			

	OTHER ITEMS		1,169,165.56	COMMISSION & DISCOUNTING CHARGES	1,237,829.35
290,330.50	Office Expenses / Branch Inauguration Exp	311,543.12	3,728.70	Commission on OBC	-
67,000.00	Member Fee Expenses	67,000.00	289,741.34	Commission On DD / BBPS	343,749.45
35,655.90	Other / Misc. / News Paper Expenses / RTO / Books	31,176.00	898.28	Commission on IBC	-
29,103.00	Memorandum Control , Legal Expenses	170,546.00	874,797.24	Locker Rent Recd.	894,079.90
13,600.16	Transport Expenses	89,304.50			
81,535.27	Staff/ Social Welfare Expenses /Cash Allowance/ Clearing Allow./CIR, Seminar & Training Prog.	81,300.00	4,395,219.01	MISCELLANEOUS INCOME	5,513,469.40
112,030.50	Computer Hardware/ Software Rep.	833,743.82	59,659.17	Income From ATM / ATM Card /NPCI	706,502.91
203,273.40	Repairs & Maintenance	552,387.47	1,966,096.90	Loan Process Fees	2,054,255.58
2,095,740.00	Premises Maintenance Charges	2,147,755.00	1,762,645.83	Misc. Income / Other Income /Tender Fee	2,019,766.47
60,000.00	SMS Charges	70,000.00	-	Dividend On Investment	100.00
271,851.08	CGST	404,941.50	51,780.18	Commission On Insurance	40,000.00
271,851.08	SGST	404,941.50	327,971.93	SMS Charges	369,683.44
56,683.50	Clg. House Charges	95,695.00	227,065.00	Ex. Prov. Amt. Trf	323,161.00
151,494.50	Tea & Refreshment Exp.	163,970.00			
-	IGST	5,592.69			
45,896.62	Vehicle Expenses	69,226.00			
1,590,044.56	Insurance Charges DICGC	1,739,829.00			
764,005.98	Annual Maintenance	579,955.14			
816,000.00	Investment Depreciation	7,490,600.00			
33,265.73	NPCI Charges / IMPS Recharge	212,702.87			
-	Prov. of Reshedule	709,360.00			
-	Election Expenses	160,000.00			
6,406,670.00	Covid 19 Mort.um Provision	-			
296,491.00	Provision for Deferred Tax Liability	246,423.00			
110,636,346.28	TOTAL	116,322,850.34			
27,645,928.73	NET PROFIT C/F TO B/S	30,500,747.87			
138,282,275.01		146,823,598.21	138,282,275.01		146,823,598.21
11,702,000.00	Income Tax Provision	9,508,000.00			
15,943,928.73	Profit After Income Tax Provision & (Transferred To Balance Sheet)	20,992,747.87	27,645,928.73	Profit Before Income Tax Provision	30,500,747.87
27,645,928.73	TOTAL	30,500,747.87	27,645,928.73	TOTAL	30,500,747.87

Dr. M.V. Goyanka
Chairman

Dr. A.S. Mukfi
Vice-Chairman

Ritesh R. Pipalwa
Chief Executive Officer

Pilla Mathur Manuja & Co.
Partner