

THE NAGOUR CENTRAL CO-OPERATIVE BANK LTD NAGOUR

Profit & Loss Account for the year 2022-23

Previous Year 2021-22 (31.03.22)	Expenditures	Current Year 2022-23 (31-03-2023)		Previous Year 2021-22 (31.03.22)	Income	Current Year 2022-23 (31.03.2023)	
490,537,703.10	1 Interest		476,471,097.59	612,331,680.48	1 Interest on		605,543,028.97
283,503,730.57	a On Deposit	258,266,614.64		87,460,570.11	a Deposits	85,739,077.88	
207,033,972.53	b On Borrowings	218,204,482.95		524,871,110.37	b Loan	519,803,951.09	
77,500,038.00	2 Salary & Other Allowances		94,254,628.84	-	c Branches	-	
69,884,908.00	a Salary & Allowances	86,952,607.52		514,984.74	2 Commission, Exchange & Brokerage	223,002.74	223,002.74
5,996,370.00	b P.F.	6,121,621.62		-	3 Subsidies & Donations	-	
1,618,760.00	c T.A. & Medical	1,180,399.70		-	4 Income from Non Banking Assets & Profit from Sale of or Dealing with Such assets	-	
99,250.00	3 Directors & Local Committee	97,130.00	97,130.00	17,771,255.99	5 Other Receipts		10,270,366.39
13,117,710.88	4 Rent, Taxes, Insurance & Light	13,573,227.29	13,573,227.29	3,154,599.50	a Dividend on Shares	3,397,261.00	
2,379,800.40	5 Law Charges			5,625,640.30	b Miscellaneous	5,720,283.39	
462,155.32	6 Postage, Telegram & Telephone	535,230.12	535,230.12	1,219,669.00	c Rent of Lockers	1,149,919.00	
27,930.00	7 Audit Fees	457,000.00	457,000.00	7,726,780.19	d Service Charges	-	
9,138,972.57	8 Depreciation	8,805,453.17	8,805,453.17	44,567.00	e Rent on Bank Shops	2,903.00	
17,200.00	9 Repairs to Property	31,720.00	31,720.00	428,152,907.00	6 Interest from branches	458,816,524.00	458,816,524.00



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P. Sharma

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Previous Year 2021-22 (31.03.22)	Expenditures	Current Year		Previous Year 2021-22 (31.03.22)	Income		Current Year	
		2022-23 (31-03-2023)	2022-23 (31-03-2023)		2021-22 (31.03.22)	Income	2022-23 (31.03.2023)	Current Year 2022-23 (31.03.2023)
2,688,674.85	10 Stationary, Printing & Advertisement	2,834,731.00	2,834,731.00		7	Loss for the year		
-	11 Loss from Sale of or Dealing with Non banking Assets	-	-		a	Loss for the year	71,713,269.94	71,713,269.94
459,356,656.13	12 Other Expenditure		549,505,974.03					
-	a Livery	60,375.00						
49,983.00	b News Papers & Periodicals	39,633.00						
3,111,932.75	c Diesel, oil, Repair & Rent for Bank & Heired Vehicle	3,162,901.16						
947,562.87	d Contingencies	1,116,816.48						
9,793,333.26	e Computerization & Repairing	11,413,657.73						
7,924,881.65	f Commission Paid to Bankers & Others B. C.	-						
500,000.00	g Subscription & Contribution	50,000.00						
518,470.58	h Entertainment	472,015.00						
91,435.00	i Annual General Meeting	130,510.00						
-	j Guarantee Commission	-						
5,276,166.05	k Relief Fund (Interest & O.T.S.)	9,839,491.35						
859,683.10	l G.S.T.	349,697.64						
-	m PACS Development Fund	2,613,922.00						

Previous Year 2021-22 (31.03.22)	Expenditures		Current Year 2022-23 (31.03.2023)		Previous Year 2021-22 (31.03.22)	Income	Current Year 2022-23 (31.03.2023)	
	n	o	2022-23 (31.03-2023)				2021-22 (31.03.22)	
	Staff Gratuity		1,929,494.00					
40,515.87	Clearing House Expenses		14,835.97					
1,832,940.00	Legal Fees		2,973,013.00					
428,152,907.00	Interest to Branches		458,816,524.00					
-	Provision for NPA		50,454,287.00					
5,345.00	Conveyance Charges		5,240.00					
200,000.00	Provision for Audit Fees		-					
51,500.00	Spectrum		23,394.70					
-	Leave in cashment		6,040,166.00					
3,444,736.96	Profit		-					
1,058,770,828.21	Grand Total		1,146,566,192.04		1,058,770,828.21	Grand Total	1,146,566,192.04	1,146,566,192.04

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ABH & COMPANY
 Chartered Accountants
 FRN 415151810
 Statutory Auditor
 (D.K. Sharma)
 Manager (A.F.)

Amit
 (Amit kishor Sharma)
 Sr. Manager (OPR.)

P. Sharma
 (Prakash Sharma)
 Sr. Manager (A & F)

J
 (Jaypal Godara)
 Managing Director

H.
 (Peeyush Samariya)
 Administrator