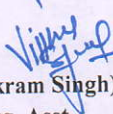
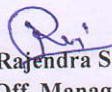
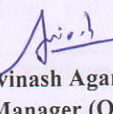


The Sirohi Central Co-operative Bank Ltd., Sirohi

Form B

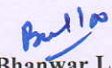
Form of Profit and Loss Account for the year ended on 31st March 2023

S.No.	Particulars	Schedule	As on 31.03.2022	As on 31.03.2023
I.	Income			
	Interest earned	13	29,65,93,276.06	30,40,56,190.69
	Other income	14	80,34,559.54	99,33,208.47
	Total		30,46,27,835.60	31,39,89,399.16
II.	Expenditure			
	Interest expended	15	21,00,55,939.90	20,60,84,943.08
	Operating expenses	16	7,73,16,518.47	8,84,51,337.95
	Provisions and contingencies		1,13,15,000.00	1,25,00,000.00
	Total		29,86,87,458.37	30,70,36,281.03
III.	Profit/Loss			
	Net profit/loss (-) for the year		59,40,377.23	69,53,118.13
	Profit/Loss (-) brought forward		4,63,52,233.40	5,22,92,610.63
	Total		5,22,92,610.63	5,92,45,728.76
IV.	Appropriations			
	Transfer to statutory reserves			
	Transfer to other reserves			
	Transfer to Government/ proposed dividend			
	Balance carried over to balance sheet		5,22,92,610.63	5,92,45,728.76

 (Vikram Singh) Bkg. Asst.
 (Rajendra Singh) Off. Manager
 (Avinash Agarwal) Manager (Opr.)

 (Deepika Soni) Senior Manager

 (Narayan Singh) Managing Director

 (Dr. Bhanwar Lal) Administrator

For JLN US & COMPANY
Chartered Accountants

Name- Neeraj Kumar Jain
Designation : Partner

Firm Registration Number : 101543W

Place- Jaipur

Date-

UDIN-



The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 13 - Interest Earned

S.No.	Particulars	As on 31.03.2022	As on 31.03.2023
I.	Interest/discount on advances/bills	16,38,26,688.80	14,98,28,555.55
II.	Income on investments	13,27,66,587.26	15,42,27,635.14
III.	Interest on balances with Reserve Bank of India and Other inter-bank funds		
IV.	Others		
V.	Total	29,65,93,276.06	30,40,56,190.69

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 14 - Other Income

S.No.	Particulars	As on 31.03.2022	As on 31.03.2023
I.	Commission, exchange and brokerage	68,25,037.87	76,92,367.88
II.	Profit on sale of Investments		
	Less: Loss on sale of investments		
III.	Profit on revaluation of investments		
	Less: Loss on revaluation of investments		
IV.	Profit on sale of land, buildings and other assets		
	Less: Loss on sale of land, buildings and other assets		
V.	Profit on exchange transactions		
	Less: Loss on exchange transactions		
VI.	Income earned by way of dividends, etc. from subsidiaries/ Companies and/or joint ventures abroad/in India		
VII.	Miscellaneous Income (Annex-K)	12,09,521.67	22,40,840.59
	Total	80,34,559.54	99,33,208.47

The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 15 - Interest Expended

S.No.	Particulars	As on 31.03.2022	As on 31.03.2023
I.	Interest on deposits	15,95,56,462.27	16,26,88,087.75
II.	Interest on Reserve Bank of India/Inter-bank borrowings	5,04,99,477.63	4,33,96,855.33
III.	Others		
	Total	21,00,55,939.90	20,60,84,943.08



The Sirohi Central Co-operative Bank Ltd., Sirohi

Schedule 16 - Operating Expenses

S.No.	Particulars	As on 31.03.2022	As on 31.03.2023
I.	Payments to and provisions for employees	4,14,07,521.16	4,67,71,692.20
II.	Rent, taxes and lighting	85,97,144.00	31,75,886.00
III.	Printing and stationery	3,06,141.11	2,43,128.78
IV.	Advertisement and publicity	17,694.00	50,000.00
V.	Depreciation on bank's property	39,25,757.88	38,47,611.44
VI.	Director's fees, allowances and expenses	80,000.00	1,12,000.00
VII.	Auditors' fees and expenses (including branch auditors)	3,24,189.71	2,93,541.46
VIII.	Law charges	1,38,922.30	83,900.00
IX.	Postages, Telegrams, Telephones, etc.	3,31,226.72	3,48,875.02
X.	Repairs and maintenance	4,05,833.32	4,04,452.60
XI.	Insurance	42,79,705.46	44,50,574.76
XII.	Other expenditure (Annex-L)	2,31,17,791.81	2,86,69,675.69
	Total	8,29,31,927.47	8,84,51,337.95

