

LAXMI MAHILA NAGRIK SAHAKARI BANK MYDT. RAIPUR

AUDITED PROFIT & LOSS ACCOUNT - 2023-2024

AS ON 31-03-2024

S.No.	EXPENDITURE	AMOUNT	S.No.	INCOME	AMOUNT
1.	INTEREST PAID ON DEPOSIT'S	8,45,99,800.00	1.	<u>INTEREST & DISCOUNT</u>	11,33,00,862.65
2.	INTT. PAID ON GOVT. SEC.	5,80,695.83	A.	ON LOAN & ADVANCES	4,44,01,723.47
3.	ESTABLISHMENT EXPENCES	92,71,636.00	B.	ON GOVT. SEC.	3,58,86,540.67
4.	DIRECTOR'S TOUR, TRAINING & MEETING ALLOW.	4,78,516.00	C.	ON OTHER INVEST. DEBT. FUND	2,08,39,966.51
5.	BUILDING RENT, TAXES, INSURANCE, ELECTRICITY, GST PAID & ETC.	46,50,260.75	D.	FIXED DEP. INT. REC.	1,21,66,954.00
6.	LAW CHARGES	3,63,357.00	E.	INT. REC. CALLMONEY	5,678.00
7.	POSTAGE, TELEPHONE & AMORITIZATION CHARGE	2,11,924.32			<u>11,33,00,862.65</u>
8.	AUDIT FEES	2,59,086.00	2.	<u>COMMISSION & EXCHANGE</u>	53,407.00
9.	DEPRECIATION ON FIXED ASSET'S	5,35,604.00	3.	<u>MICS. INCOME & OTHER</u>	2,45,06,521.52
10.	STATIONERY, PRINTING & ADVERTISEMENT	1,97,826.18	A.	I/C & DUPLICATE PASS BOOK	22,24,501.20
11.	OFFICE EXPENCES & CONTINGENTS	5,91,687.96	B.	LOCKER RENT	2,14,138.40
12.	AGM EXPENCES	2,03,771.00	C.	LOAN APPLICATION FORM	16,506.80
13.	PIGMY AGENT COMMISSION	19,95,851.00	D.	PROCESSING FEE	8,17,944.08
14.	VEHICLE RENT, PETROL & REPAIRING	5,44,161.55	E.	LOAN RECOVERY CHARGES	41,198.30
15.	PROVISION FOR SPL. BAD DOUBTFUL DEBTS	2,56,18,000.00	F.	STOP PAYMENT CHARGES	1,900.00
16.	COMP. & MACHINERY MAINTENANCE	1,00,802.54	G.	CHQ. BOOK CHARGES	56,886.98
17.	CIBIL CHARGE	4,800.00	H.	MISC.. INCOME	9,54,364.70
18.	PROVISION FOR BDDR	24,97,000.00	I.	BANK GURENTEE CHARGES	5,124.00
19.	VEHICLE INSURANCE	23,326.00	J.	NOTICE CHARGES LOAN	45,639.46
20.	TOUR EXPENSES	51,187.00	K.	NPCI CHARGES	13,086.82
21.	SECURITY PAYMENT	17,35,244.00	L.	CIBIL CHARGE	70,778.56
22.	SOFTWARE EXPENCES	8,73,884.00	M.	PIGMY AGENT CHARGE REVERSE	97,538.00
23.	NAFCUB CHARGES	37,300.00	N.	SMS CHARGES	1,68,158.14
24.	C.G. FEDRATION ANNUAL FEE	12,000.00	O.	ATM CHARGES RECEIVED	18,001.08
25.	DD COMMISSION PAID	1,634.00	P.	SARFAESI ACT CHARGES	1,04,376.00
26.	OTHER BANK CHARGES	3,733.60	Q.	LAW CHARGES	26,800.00
27.	NET INCOME	24,17,702.44	R.	DUE TO DEEFRED TAX REVERSAL	8,15,320.00
			S.	INTT. RECEIVED FROM INCOME TAX REFUND	270.00
			T.	PROVISION OF CONTINGENT LIABILITY WRITE BACK	44,72,715.00
			U.	SPL. & GEN. RESERVE WRITE BACK	1,43,39,255.00
			V.	C.P.F.BANK CONTRI	2,019.00
					<u>2,45,06,521.52</u>
	GRAND TOTAL	13,78,60,791.17		GRAND TOTAL	13,78,60,791.17