स्मृति बैंक
स्मृति नागरिक सहकारी बैंक मर्यादित, मंदसौर

# SMRITI NAGARIK SAHAKARI BANK MARYADIT,MANDSAUR

## PROFIT AND LOSS AS ON 31-03-2025

## EXPENSES 31-03-2025

**After MOC**

| 31.03.2024 | S. NO. | EXPENSES | AMOUNT | 31.03.2025 |
|---|---|---|---|---|
| | 1 | **INTEREST ON DEPOSITS** | | |
| 334874077.88 | | INTEREST ON DEPOSIT | 405351291.41 | |
| 805291.00 | | INTEREST ON OVERDRAFT (OTHER BANK) | 8613.00 | **405359904.41** |
| | 2 | **SALARY AND ALLOWANCES** | | |
| 24985492.50 | | STAFF SALARY | 30444524.45 | |
| 3058962.00 | | OTHER ALLOWANCES | 4595371.00 | |
| 1698291.00 | | MEDICAL ALLOWANCE | 1910128.00 | |
| 1614985.00 | | CONVEYANCE ALLOWANCE | 2190136.00 | |
| 468456.00 | | GRATUITY | 531696.00 | |
| 3973075.00 | | HOUSE RENT ALLOWANCE | 5451888.00 | |
| 1915487.00 | | PROVIDENT FUND(13%) | 2113670.00 | **47237413.45** |
| | 3 | **RENT, TAXES, INSURANCE AND ELECTRICITY** | | |
| 6180660.00 | | BUILDING RENT | 7670829.60 | |
| 760321.50 | | INSURANCE | 1852991.40 | |
| 6510977.50 | | DICGC PREMIUM | 7496148.00 | |
| 1891901.16 | | ELECTRICITY | 2161296.00 | |
| 18000.00 | | GENERATOR MAINTENANCE | 0.00 | **19181265.00** |
| | 4 | **LEGAL EXPENSES** | | |
| 255735.74 | | LEGAL EXPENSES | 391830.14 | **391830.14** |
| | 5 | **POSTAGE AND TELEPHONE** | | |
| 71558.00 | | POSTAGE/COURIER/TELEGRAM | 50752.20 | |
| 594704.80 | | TELEPHONE | 610778.25 | **661530.45** |
| | 6 | **AUDIT AND OTHER FEES** | | |
| 742100.00 | | PROFESSIONAL FEE | 3408828.00 | |
| 3214052.50 | | AUDIT FEES | 4665042.50 | **8073870.50** |
| | 7 | **BUILDING, FURNITURE REPAIR AND DEPRECIATION** | | |
| 12217298.52 | | DEPRECIATION | 14217141.39 | |
| 15380.00 | | SYSTEM MAINTENANCE | 9870.00 | |
| 573960.32 | | REPAIRING CHARGES | 591974.88 | |
| 200638.72 | | BUILDING REPAIR | 48350.50 | **14867336.77** |
| | 8 | **STATIONARY, PRINTING AND ADVERTISEMENT** | | |
| 3460167.02 | | STATIONARY | 2883905.37 | |
| 970054.20 | | PUBLICITY AND ADVERTISEMENT | 1620712.00 | |
| 14510.05 | | COMPUTER STATIONARY | 20824.94 | |
| 132500.00 | | MEETING EXPENSES | 301250.00 | **4826692.31** |
| | 9 | **OTHER EXPENSES** | | |
| 27825.00 | | CASH REMITANCE | 10505.00 | |
| 158589.00 | | SECURITY SERVICES | 186922.00 | |
| 311990.86 | | CIBIL CHARGES | 428495.21 | |
| 123034.15 | | COMMISSION, SERVICE CHARGES OTHER BANK | 75530.26 | |
| 1623792.90 | | SUNDRY EXPENSES | 1698241.85 | |
| 1092906.04 | | VEHICLE EXPENSES | 800091.11 | |
| 986153.20 | | ISSUER TRANSACTION CHARGES | 818344.34 | |

| | | | | |
|---|---|---|---|---|
| 2500.00 | | PROFESSIONAL TAX | 2500.00 | |
| 237519.58 | | CLEANING EXPENSES | 343824.00 | |
| 1762443.57 | | CASH HANDLING CHARGES | 819336.24 | |
| 18259261.59 | | SOFTWARE AND HARDWARE ANNUAL MAINTANANCE | 18749877.35 | |
| 40000.00 | | CERSAI FEES | 40000.00 | |
| 0.00 | | DIRECTORS AND LOCAL COMMITTEE FEE | 30000.00 | |
| 92551.99 | | GST PAYABLE | 139389.07 | |
| 4625.83 | | POS-ECOM CHARGES | 10857.93 | |
| 0.00 | | RBI PENALTY | 420000.00 | |
| 1294092.25 | | INCOME REVERSE | 423528.52 | |
| 54086.20 | | IMPS CHARGES | 33901.80 | |
| 446483.57 | | UPI TRANSACTION CHARGES | 1663256.63 | |
| 493383.50 | | TRAVELLING EXPENSES | 732372.43 | |
| 30851.00 | | COMMISSION ON INSURANCE | 55548.00 | |
| 171400.00 | | PROMOTION EXPENSES | 0.00 | |
| 65450.00 | | PSLC PURCHASE | 141800.00 | |
| 1651311.00 | | VEHICLE EXPENSES ( BUSINESS EXPENSES) | 218759.00 | |
| 182500.00 | | LOCKER STUMP CHARGES | 0.00 | |
| 1963302.00 | | ADDITIONAL INCENTIVE ON LOAN | 1884140.42 | |
| 1865000.00 | | INCOME REVERSAL ON NPA OF EARLIER YEARS | 0.00 | |
| 426451.00 | | TDS PENALTY AND DEMAND | 211312.00 | |
| 0.00 | | REGISTRATION FEES | 433762.00 | |
| 0.00 | | MERGER EXPENSES | 392862.00 | |
| 0.00 | | TRAINING EXPENSES | 165853.00 | |
| 1118547.84 | | DIFFERENCE IN ATM/BANK ACCOUNT | 4908309.56 | |
| 30292.00 | | PROPERTY TAX (NAGAR PALIKA) | 0.00 | **35839319.72** |
| 28346997.00 | | INCOME TAX | 19548356.00 | **19548356.00** |
| | **10** | **PROVISION** | | |
| 5000000.00 | | PROVISION ON STANDARD ASSETS | 400000.00 | |
| 500000.00 | | PROVISION FOR BILLS PAYABLE | 0.00 | |
| 2219315.00 | | PROVISION ON DAILY DEPOSIT | 451933.00 | |
| 29670000.00 | | PROVISION FOR NPA | 32500000.00 | |
| 1790000.00 | | PROVISION FOR AMORTIZATION ON PREMIUM ON GOVERNMENT SECURITIES | 1848684.00 | |
| 454053.00 | | PROVISION FOR LEAVE ENCASHMENT | 656508.00 | **35857125.00** |
| 64451903.46 | **11** | **PROFIT** | 54541282.46 | **54541282.46** |
| **578167249.94** | | **TOTAL** | **646385926.21** | **646385926.21** |

For M/s S R A M & Co.
CHARTERED ACCOUNTANT

SUNIL PANJWANI
CHIEF EXECUTIVE OFFICER

SURENDRA NAHATA
CHAIRMAN

C.A. GAUTAM SONI
MEMBER NO. 414561
PARTNER

SMT. CHITRA MANDLOI
VICE-CHAIRMEN

NANDKISHORE AGRAWAL
VICE-CHAIRMAN

## SMRITI NAGARIK SAHAKARI BANK MARYADIT,MANDSAUR

### PROFIT AND LOSS AS ON 31-03-2025

### INCOME 31-03-2025

After MOC

| 31.03.2024 | S.NO. | INCOME | AMOUNT | 31.03.2025 |
|---|---|---|---|---|
| | 1 | **INTEREST RECEIVE** | | |
| 408178532.68 | | INTEREST RECEIVED ON LOAN AND ADVANCE | 462178854.59 | |
| 113420032.30 | | INTEREST RECEIVE ON INVESTMENTS AND TERM DEPOSIT | 136129908.49 | |
| 35764.00 | | INTEREST RECEIVE FROM CCIL | 57323.00 | |
| 975521.00 | | INTEREST RECEIVE FROM CALL MONEY | 491853.00 | **598857939.08** |
| | 2 | **COMMISSION AND EXCHANGE** | | |
| 49175.68 | | INSURANCE COMMISSION ON PMJJBY | 18450.00 | |
| 185909.81 | | COMMISSION ON DD | 385683.25 | |
| 500.00 | | COMMISSION ON BANK GUARANTEE | 0.00 | |
| 7568.28 | | COMMISSION RECEIVE ON PMSBY & PMJJBY | 6777.00 | **410910.25** |
| | 3 | **OTHER RECEIVE** | | |
| 7232229.17 | | SERVICE CHARGES | 4979509.97 | |
| 559010.00 | | LOCKER RENT | 548858.00 | |
| 4178164.21 | | ATM ANNUAL CHARGES | 3701430.11 | |
| 794974.19 | | OTHER INCOME | 701.10 | |
| 222698.13 | | LEGAL FEES RECEIVE | 360006.00 | |
| 3088594.15 | | DOCUMENT HANDLING CHARGE | 2181526.76 | |
| 11507619.50 | | PROCESS AND SERVICE CHARGES ON LOAN AND ADVANCES | 10414411.14 | |
| 884144.33 | | REMUNERATION FOR INSURANCE | 1245130.91 | |
| 35057.00 | | SHARE TRANSFER FEES | 10710.82 | |
| 4214996.82 | | SMS ALERT CHARGE | 1785595.50 | |
| 26939.95 | | COMMISSION RECEIVE FROM NPCI | 40961.94 | |
| 1144500.25 | | LEDGER FOLIO CHARGES | 1458847.45 | |
| 3024183.32 | | ATM CHARGES ACQUIRER ON TRANSACTIONS | 2160366.98 | |
| 92004.82 | | SHARE MEMBERSHIP FEES | 155417.00 | |
| 505562.72 | | CIBIL CHARGES | 545364.40 | |
| 58400.00 | | CERSAI CHARGES | 51400.00 | |
| 3020.00 | | CASH HANDLING CHARGES | 2962.02 | |
| 943984.75 | | STATIONERY CHARGES | 915645.71 | |
| 30687.27 | | POS-ECOM CHARGES | 16116.79 | |
| 79685.93 | | IMPS CHARGES | 240792.17 | |
| 11500000.00 | | PROVISION ON IDR | 7566500.00 | |
| 595094.00 | | PROVISION FOR INTEREST PAYABLE ON FDR | 348247.00 | |
| 404679.68 | | ISSUER TRAN. CHARGES | 0.00 | |
| 283016.00 | | DIFFERENCE IN BANK ACCOUNT | 271651.84 | |
| 0.00 | | X-GRACIA REVERSE | 549325.00 | |
| 0.00 | | UPI TRANASCTION CHARGES RECEIVED FROM NPCI | 1021706.25 | |
| 0.00 | | LOAN PENAL CHARGES | 1152957.66 | |
| 0.00 | | INTEREST ON INCOME TAX REFUND | 142065.00 | |
| 0.00 | | COMMISSION RECEIVE ON MUTUAL FUND | 32565.36 | |

| | | | | |
|---|---|---|---|---|
| 0.00 | | PROFIT ON SALE OF ASSET | 304.00 | |
| 3905000.00 | | INCOME FROM GOVT. SECURITY | 5216000.00 | **47117076.88** |
| **578167249.94** | | **TOTAL** | **646385926.21** | **646385926.21** |

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