

**LAXMI URBAN CO-OPERATIVE BANK LTD; LATUR
PROFIT & LOSS FOR THE YEAR ENDED 31.03.2023**

	2021-22	2022-23	2021-22	2022-23
EXPENDITURE			INCOME	
80628807.70 INTEREST PAID ON DEPOSIT	779226999.96		INTEREST RECEIVED ON INVESTMENT	
15408271.00 STAFF EXPENSES	18262830.00	2689796.00	INT. RECEIVED ON INVESTMENT	2810361.00
4293.44 SALARY AND ALLOWANCES	4294.00	30247962.97	INT RECEIVED ON GOVT SECUR	31968950.01
1922491.80 STAFF WELFARE	2319146.00	0.00	INT RECEIVED ON T-BILL	752384.70
555202.00 PROVIDENT FUND	580965.00	32937760.97	Total	35531695.71
1806330.00 GRATUITY TO STAFF MEMBER	2057347.00	97844841.37	INTEREST RECEIVED ON LOAN A/C.	103518972.87
73000.00 BONUS AND EXGRATIA	73700.00	97844841.37	Total	103518972.87
19769588.24 CLOSING ALLOWANCES TO STAFF	23298272.00		COMMISSION & EXCHANGE /OTHER	
			COMMISSION RECEIVED	
PRINTING / POSTAGE / TELEPHONE			BANKGURANTEE COMMISSION	243988.02
4021.40 postage and stamps	26409.20	95133.36	COMM RECD. ON INSURANCE P	20335.00
672712.15 TTL TELEPHONE AND TELEX	617841.18	38353.40	COMMISSION ON TAX PAYMENT	991.40
161555.88 PRINTING AND STATIONARY	341508.35	754.90	RTGS COMMISSION	301948.69
838289.43 TOTAL	985758.73	276587.90	COMMISSION ON NPCI	137.55
		71.74	COMMISSION	9416.40
RENT / TAX / INSURANCE		0.00	IMPS COMMISSION	
3347755.00 OFFICE RENT AND TAX A/C	3433656.00		CHARGES RECEIVED	
388861.66 ANNUAL MAINTAINANCE CHARGES	522751.50	275261.48	CHEQUE RETURN CHARGES	355372.58
132572.98 REPAIRS AND MAINTAINANCE	632732.08	1516322.10	SCRUTINY & PROCESSING CHAR	1895832.48
3869189.64 TOTAL	4589139.58	217630.54	ACCOUNT MAINTAINANCE CHAR.	215318.22
		70462.22	CHQ. BOOK CHARGES	67474.90
OTHER EXPENSES			OTHER INCOME	
66867.00 VEHICLE EXPENSES	100298.00	169995.40	LOCKER RENT	249835.74
126388.58 STAFF TRAINING EXPENSES	84378.42	628954.17	OTHER INCOME	671951.76
109365.94 ADVERTISEMENT EXPENSES	110327.62	1335593.14	PROFIT RECEIVED ON MF	287628.62
40517.00 LEGAL AND PROFESSIONAL CHAR	163825.00	1345500.00	PROFIT ON TRADING IN SEC	1309800.00
98712.00 TRAVELLING EXPENSES	196700.00	100.00	INCOME FROM DIVIDEND ON SHARES	100.00
766122.06 MISC. EXPENSES	988797.00	164827.00	INCOME TAX OF THE PREVIOUS YEAR	0.00
733805.02 AUDIT FEES	704592.20	205170.88	SMS CHARGES	141979.02
3485.00 TRANSPORT CHARGES	1260.00		Total	5772110.38
BANK EXPENSES				
5994237.00 COMMISSION ON PIGNY DEPOSIT	5843100.00	6340718.23		
2212744.86 INSURANCE PREMIUM EXPENSES	2728529.04			
46012.64 CLEARING HOUSE CHARGES	42046.00			
37380.00 MEMBERSHIP FEES OF FEDERATION	55110.00			
258500.00 DIRECTOR'S SITTING FEES	222310.00			
98600.00 G.B. MEETING EXPENSES	250640.74			
2431619.00 DEPRECIATION CHARGES	2061690.00			
21612.10 VEHICLE REGISTRATION TAX	0.00			
100000.00 CONTI. PROV. AGST. STD ASSETS	500000.00			
4506000.00 PROV. FOR BAD & DOUBTFUL DEBT	3000000.00			
75793.06 GOVT. SEC PURCHASED OVERFACE	47710.68			
1082000.00 DEPRECIATION ON GOVT SEC	1980000.00			
85306.60 BANK CHARGES	115464.58			
103977.00 REMITTANCE CHARGES	91380.00			
5450.00 DIRECTORS TRAINING EXPENSES	19075.00			
111416.79 AAMS CONSUMPTION CHARGES	369192.48			
0.00 DRESS EXPENSES	42151.00			
0.00 OTHER EXPENSES	200900.00			
0.00 DONATION (CHARITY) FUND	129000.00			
0.00 SOFTWARE AND HARDWARE	320.00			
0.00 LOSS IN GOVT SEC	1895152.00			
0.00 SPECIAL G.B. MEETING	21330.00			
0.00 SURCHARGE CHARGES	8901.00			
0.00 PRE-OPERATIONAL CHARGES	19960.00			



0.00	NATIONAL PAYMENT CORO.OF INDIA	109000.00			
0.00	ATM,UPI AND IMPS PUR & CHARGES	413000.00			
19115911.65	TOTAL	22516140.76			
77821938.79	INTEREST PAID ON BRANCHES	81259786.62		77821938.79	81259786.62
12901533.91	INCOME TAX OF THE PREVIOUS YEAR	304990.00			
	PROFIT / LOSS A/C	15205777.93			
214945259.36	Grand Total	226082565.58	214945259.36	Grand Total	226082565.58

Place :- Latur

Date :- 27-06-2023

INC.CHIEF EXECUTIVE OFFICER SHRI. A.B.ALANDKAR
 DIRECTOR SHRI. A.H.Alandkar
 DIRECTOR SHRI.L.M.SOMANI
 EXPERT DIRECTOR SHRI.K.B.BHARADIYA
 V.CHAIRMAN SHRI.ST.BHOSALE
 CHAIRMAN SHRI. A.S.AGRAWAL



As per our report of even date
 BHOLANE SHILWANT & CO
 Chartered Accountants
 FRN 127831W
 CA GANESH SHILWANT
 (PARTNER)
 MEMBERSHIP NO. 129837
 FLAT NO A-5, MANIK APARTMENT
 BEHIND KEYS HOTEL PADAMPURA
 AURANGABAD - 431005