



THE COMMERCIAL CO-OPERATIVE BANK LIMITED - JAMNAGAR

6th FLOOR, ANJARIA CHAMBERS, K. V. ROAD, JAMNAGAR - 361 001



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31st MARCH, 2024

31st March,2023		EXPENSES		31st March,2024		31st March,2023		INCOME		31st March,2024	
AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
14,12,06,908.02		1 INTEREST ON DEPOSIT & BORROWINGS etc.						1 INTEREST AND DISCOUNT			
3,41,413.00		DEPOSITS	15,82,90,835.63			15,98,94,232.79		Advances	18,90,91,107.22		
	14,15,48,321.02	BORROWING	8,12,610.00	15,91,03,445.63		10,80,31,566.33		Investment in Security	10,16,43,871.31		
	5,28,93,456.27	2 SALARY,ALLOW. PROV.FUND AND OTHERS [Sch -7]		4,53,31,329.50		2,05,62,248.11		Investment Inter Bank Deposits	1,50,18,612.36		
	1,35,625.00	3 DIRECTOR'S AND LOCAL COMMITTEE MEMBERS				0.00	28,84,88,047.23	Income Tax Refund	1,07,824.00	30,58,61,414.89	
	92,31,065.34	FEES AND ALLOWANCES		1,04,500.00							
	10,59,800.00	4 RENT, TAXES, INSURANCE, LIGHTING, etc.		94,84,887.19			1,63,316.21	2 COMMISSION, EXCHANGE AND BROKERAGE			2,01,011.11
	7,26,036.38	5 LAW CHARGES		13,20,598.50			0.00	3 SUBSIDIES AND DONATIONS			0.00
	6,33,000.00	6 POSTAGES, TELEGRAM AND TELEPHONE CHARGES		7,80,613.06				4 INCOME FROM NON-BANKING ASSETS AND PROFIT FROM SALE OR DEALING WITH SUCH ASSETS			17,21,602.60
	25,81,216.83	7 AUDIT'S FEES		6,61,500.00				5 OTHER RECEIPTS			
	10,99,678.55	8 DEPRECIATION AND REPAIRS TO PROPERTY		28,78,860.76				LOCKER RENT	41,06,878.48		
	2,341.73	9 STATIONERY,PRINTING AND ADVERTISEMENT, etc.		10,58,479.44				OTHER INCOME	71,66,257.46		
		10 LOSS FROM SALE OF OR DEALING WITH NON-BANKING ASSETS		0.00				DIVIDEND INCOME	750.00		
		11 OTHER EXPENDITURES						DIVIDEND GROTH INCOME	53,19,715.99		
		SUBSCRIPTION	1,19,450.00					PREMIUM RECEIVE ON SALE OF INVESTMENT	19,74,000.00	1,85,67,601.93	
		MISCELLANEOUS EXPENSES [Sch -8]	20,82,440.41								
		CO-OPERATIVE TRAINING	18,988.00								
		TRAVELLING EXP.	41,407.00								
		COMPUTER EXPENSES	3,35,380.78								
		CASH REMITTANCE EXPENSES	7,49,951.00								
		LEASE LINE COMPUTOR EXPENSES	4,59,306.74								
		INCOME TAX EXPENSES	0.00								
		ANNUAL GENERAL MEETING EXP.	16,577.06								
		AMORTIZATION EXPENSES	5,11,987.00								
		RUPAY CARD ATM EXP.	22,17,789.37								
		LOSS ON SALE OF SECURITIES	6,74,622.00	72,27,899.36							
		PROVISIONS & RESERVES									
		PROV. ON STANDARD ASSETS	0.00								
		BAD & DOUBTFUL DEBTS CONTINGENCY	83,64,000.00								
		PROV. FOR INVESTMENT DEPRECIATION FUND	0.00								
		INCOME TAX	2,30,00,000.00	3,13,64,000.00							
		12 BALANCE OF PROFIT		6,70,35,517.09							
		< ----- TOTAL ----- >		32,63,51,630.53				< ----- TOTAL ----- >			32,63,51,630.53

< ----- BOARD OF DIRECTORS ----- >

		AS PER SEPARATE AUDIT REPORT OF EVEN DATE ATTACHED HERewith For RAICHURA & CO. CHARTERED ACCOUNTANTS F.R.N. : 126105W				
(MEGHAJIBHAI R. SON DARVA) Chief Manager- GRAIN MARKET BRANCH	(SURESH D. RAITHATHA) General Manager & Chief Executive Officer		(INDULAL C. VORA)	(JITENDRAKUMAR S. SHAH)	(JAYANTILAL S. CHANDARIA)	
			(KETANKUMAR N. MATALIYA)	(JITENDRAKUMAR H. LAL)	(VITHALBHAI R. MAKADIA)	
(PRAVINCHANDRA V. CHOTAI) CHAIRMAN	(Dr. BIPINCHANDRA T. VADHAR) VICE - CHAIRMAN	(ANAND K. RAICHURA) PARTNER Membership No. : 115486 UCN No. 0782757	(VIJAYBHAI K. SANGHVI)	(ASHVINKUMAR G. BARCHHA)	(JAMNADAS S. SHIYANI)	
			(BHARTIBEN H. PATEL)		(ASHMITABEN H. SHAH)	
PLACE : JAMNAGAR			(VIVEKBHAI A. GANDHI)		(DHAVALBHAI K. SHAH)	
DATE : 14/06/2024			(PROFESSIONAL DIRECTOR)		(PROFESSIONAL DIRECTOR)	
UDIN : 24115486BKFAYE5492						