

JANATHA SEVA CO. OPERATIVE BANK LTD.,
 No.14, Rajatha Bhawan, 1st Main Road, Hakka Road,
 Hampinagar Vijayanagar 2nd Stage, Bengaluru-560104
 Ph.23300497,41159606, 23359600, email:jscbinfo@jscbl.com

PROFIT & LOSS ACCOUNT FOR THE FINANCIAL YEAR 2022-2023

Amount as on 31-03-2022	SI No	Expenditure	Amount as on 31-03-2023	Amount as on 31-03-2023	Amount as on 31-03-2022	SI No	Income	Amount as on 31-03-2023	Amount as on 31-03-2023
Rs.			Rs.	Rs.	Rs.			Rs.	Rs.
85,23,10,807.50	1	Interest Paid on		77,89,16,072.50	69,08,40,396.23	14	Interest Received on	1,57,16,252.00	
44,11,11,294.00		Fixed Deposits	39,38,02,948.00		1,75,44,028.00		Fixed Deposit Loans	88,78,971.00	
95,65,198.50		Recurring Deposits	79,68,903.50		89,44,377.00		JCC Loans	88,407.00	
34,96,60,724.00		Jantha Seva Cash Certificate	32,05,69,309.00		1,56,163.00		Recurring Deposit Loans	53,24,923.00	
5,19,06,312.00		Savings Bank Deposits	5,63,02,787.00		53,42,921.00		Jewel Loans	4,11,20,964.00	
67,279.00		Staff Security Deposits	68,700.00		4,18,58,174.00		Immovable Property Loans	33,30,740.00	
		Borrowings-FD Loan	2,03,425.00		30,48,215.00		Vehicle Loans	2,68,09,675.00	
					4,13,91,894.00		Overdraft	27,981.00	
5,46,64,846.86	2	Staff Salary and others		6,43,05,629.00	43,948.00		Surety Loans	33,54,914.49	
5,28,46,330.00		Salary & P.F.Allowance	5,89,73,135.00		1,29,08,086.88		Penal Interest	10,57,658.00	
1,63,594.00		P.F.Administrative Charges	1,77,382.00		9,81,165.00		Staff Loans	28,09,88,784.00	
4,29,922.86		Staff Medical Expenses	7,12,291.20		34,92,12,258.35		Business Loans	16,69,88,971.00	
5,000.00		Staff Training Expenses	2,01,400.80		20,67,64,181.00		Mortgage Loans	52,183.00	
2,20,000.00		Consultant fee	7,42,000.00		62,800.00		Staff Mortgage Loans	69,438.00	
10,00,000.00		Group Gratuity Expenses	27,45,407.00		2,81,540.00		Education Loan	6,67,888.00	
		Contract Staff Salary	7,54,013.00		9,45,667.00		Marriage Loan	20,36,706.00	
					13,41,843.00		Janatha Rental Loan	4,01,781.00	
13,72,000.00	3	Directors' Charges		15,69,901.00	13,135.00		NCS Loan		
9,66,000.00		Sitting Fee	10,28,000.00		50,28,25,813.92	15	Interest and Income on Investment		52,20,04,751.17
4,05,000.00		Conveyance	4,43,000.00		44,76,19,813.92		Interest on Investments	47,28,91,746.67	
1,000.00		Training Expenses	98,901.00		3,42,86,000.00		Interest on other Invt. FD's	4,33,38,609.00	
					2,09,20,000.00		Profit on Sale of Investment		
1,73,72,437.06	4	Rent & Others		1,76,17,228.67			Interest on Call Money Deposit	53,32,613.00	
9,07,960.00		Bank Building Rent	5,28,000.00				Dividend on Unity Small Finance (PMFC)	4,41,782.50	
14,57,155.00		Electricity Charges	16,21,403.62						
2,46,054.00		Bank Building Tax	2,36,954.00						
4,10,216.00		Insurance Charges	3,77,811.00						



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1,39,39,951.99		Deposit Insurance Premium	1,44,21,142.10		3,64,21,494.50	16	Other Income		2,63,95,138.15
2,33,419.07		Building Maintenance	2,59,288.95		3,91,598.67		DD commission	3,17,651.32	
1,65,181.00		Water Charges	1,60,129.00		56,77,997.26		Other Income	1,92,93,057.82	
12,500.00		Professional Tax Bank	12,500.00		5,20,840.26		Clearing commission	6,33,935.77	
					24,35,955.00		Share Fees	4,39,570.00	
8,65,000.00	5	Legal Charges	4,67,000.00	4,67,000.00	78,471.06		C/A Misc Charges	60,324.01	
					19,10,500.00		Locker Rent	19,07,500.00	
48,47,833.14	6	Postage & Telegraph		48,62,075.67	57,626.46		S.B. Misc Charges	55,226.19	
6,45,549.57		Telephone charges	6,48,886.70		2,43,92,284.00		Profit on Sale of Banking Asset		
96,679.00		Postage charges	2,63,923.00		1,24,244.60		Insurance Comm. Recd.	2,31,614.00	
41,05,604.57		MPLS lease line charges	39,49,265.97		8,31,977.19		Income from Rupay Card charges	11,89,413.04	
							Interest Received on IT Refund	22,66,846.00	
11,22,088.00	7	Audit Fees		9,37,000.00			Excess provision Made Earlier Year Reversed		3,81,18,513.00
3,79,960.00		Statutory Audit Fees	3,22,000.00		1,40,00,000.00	17	IT Refund for F.Y 2020-2021 Reversed	87,05,146.00	
65,000.00		Tax Audit Fees	75,000.00		1,00,00,000.00		Provision for PMC Bank Reversed	1,83,00,000.00	
1,60,000.00		IS and VAPT Audit Fees			40,00,000.00		Provision for Stand Still A/c Reversed	1,11,13,367.00	
4,80,000.00		Concurrent Audit Fees	5,40,000.00				Provision on Fraud reversed		
37,128.00		Department Pending Audit Fee							
9,44,65,297.65	8	Depreciation & Other Provisions	82,86,607.50	7,30,64,941.50					
92,62,418.65		Depreciation	1,00,00,000.00						
		Provision for NPA	3,78,334.00						
		Amortising Premium on Investment	2,21,00,000.00						
		Provision for PNCPS with Unity Small Finance Bank (PMC)	20,00,000.00						
30,00,000.00		Provision for I T Asset	3,03,00,000.00						
8,22,02,879.00		Provision of Investment Depreciatio							
18,94,233.54	9	Other Maintenance	14,27,582.60	17,76,999.97					
15,68,965.66		Repair & Maintenance	1,10,717.37						
36,701.88		Vehicle Maintenance	2,38,700.00						
2,88,566.00		Petrol & Diesel							
37,35,745.62	10	GST Expenses	45,34,369.66	45,34,369.66					
14,00,123.17	11	Printing & Stationery, Advertisements	7,44,582.96	18,10,912.63					
5,14,801.93		Printing & Stationery	7,63,944.00						
5,63,291.00		Advertisement & Publicity							



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1,07,630.24		Computer Stationery	99,485.67						
2,14,400.00		Subscription	2,02,900.00						
94,51,198.66	12	Other Expenditures		4,94,11,453.70					
12,820.00		Conveyance	20,878.00						
3,38,431.08		G.B.Meeting Expenses	9,79,305.21						
18,010.00		News Paper	22,620.00						
28,635.00		Board Meeting Expenses	1,09,697.08						
21,00,640.00		Security Service Charges	21,78,079.00						
4,11,783.55		Miscellaneous Expenditures	12,68,050.44						
8,21,066.43		Other Bank's Charges	25,73,867.92						
2,79,332.13		Pooja Expenses	2,07,957.26						
55,108.00		Loan Recovery charges	17,818.00						
20,00,000.00		Provision made for Members Death Claim							
5,77,445.12		RUPAY ATM Charges	13,19,200.61						
7,11,586.00		Income tax paid	10,000.00						
5,00,000.00		Donation	2,50,000.00						
56,449.00		Election expenses	740.00						
1,06,967.60		CIBIL Charges	1,57,603.00						
7,10,300.00		Medical Expenses paid to Members	14,08,150.00						
7,22,624.75		Loss on Sale of Asset	87,487.18						
1,04,35,01,611.20		Loss on Sale of Investment (net)	3,88,00,000.00						
20,05,86,093.45		SUB TOTAL	99,92,73,584.30						
5,38,87,400.00	13	Profit before Tax	14,41,61,054.51						
14,66,98,693.45		Less: Provision for Income Tax	3,82,44,709.00						
		Add: Deferred Tax (Asset)	65,28,580.00						
		Profit after tax	11,24,44,925.51						
1,24,40,87,704.65		GRAND TOTAL	1,14,34,34,638.81		1,24,40,87,704.65		GRAND TOTAL		1,14,34,34,638.81

Place: Bangalore
Date: 17-06-2023

(Bagesh S)
CEO

(Gopal H.C)
PRESIDENT

(Dr.Uma.R)
VICE PRESIDENT

(Rajgopal Hegde)
DIRECTOR

(CA Chandra Babu.K)
Partner

UDIN: 2302913086 VVXXA8446

Membership No.-029130

M/S. BABU & BADAT
Chartered Accountants
F R No. 321009E

