

**THE SHILLONG CO-OPERATIVE URBAN BANK LTD.**

Head Office: Police Bazar, G.S.Road. Shillong - 793001.

(CONSOLIDATED)

**CONSOLIDATED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH, 2023**

	Schedule	As on 31st March, 2023	As on 31st March, 2022
<b>INCOME</b>			
Interest Earned	13	222738916.74	199107329.99
Other Income	14	8177716.34	3783759.43
<b>TOTAL</b>		<b>230916633.08</b>	<b>202891089.42</b>
<b>EXPENDITURE</b>			
Interest Expended	15	113560244.54	103399511.92
Operating Expenses	16	76948847.59	65518879.86
Provisions and Contingencies	17	4969105.07	12742705.32
<b>TOTAL</b>		<b>195478197.20</b>	<b>181661097.10</b>
<b>PROFIT</b>			
Net Profit before tax		35438435.88	21229992.32
Less: Provision for Income Tax		23204742.92	0.00
Add: Deferred Tax Assets		-	-
Profit after Tax		<b>12233692.96</b>	<b>21229992.32</b>
<b>Appropriations</b>			
Transfer to:			
(a) Statutory Reserve		0.00	5307498.08
(b) Capital Reserve		-	-
(c) Deferred Tax Liability/(Asset)		-	-
(d) Revenue and Other Reserves:			
(i) Balance of Profit for the year		7373692.96	5307498.08
(ii) Transfer to General Reserve		-	-
(iii) Special Reserve u/s 36(1)(viii)		4860000.00	10614996.16
(iv) Contingent Reserve		-	-
Proposed Dividend		-	-
<b>TOTAL</b>		<b>12233692.96</b>	<b>21229992.32</b>

Basic and Diluted Earnings per Share (₹25/-)


Nominal Value per Share (₹25/-)

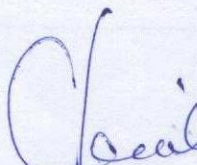
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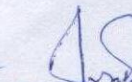
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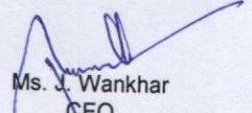
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Mr. B. D. Kharpran Dey  
Chairman

  
Mr. D. Syiemlieh  
Vice - Chairman

  
Mr. B.K.Das  
Director

  
Ms. J. Wankhar  
CEO

As per our audit report of even date attached  
For M.K Bardoloi & Co.,  
Chartered Accountants  
FRN.315123E



  
Ritesh Agarwalla  
Partner  
(Membership No.302020)

Dated : Shillong  
The 4th May 2023

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The Schedules referred to above form an integral part of the Profit and Loss Account.


SCHEDULE 13- INTEREST EARNED	As on 31st March, 2023	As on 31st March, 2022
I. Interest/Discount on Advances/Bills	83493417.28	85993338.71
II. Income on Investments	139245499.46	113113991.28
III. Interest on Balances with Reserve Bank of India and other Inter-Bank Funds	0.00	0.00
IV. Others	-	0.00
V. Interest on IBA	-	-
<b>TOTAL (I to V)</b>	<b>222738916.74</b>	<b>199107329.99</b>

SCHEDULE 14- OTHER INCOME	As on 31st March, 2023	As on 31st March, 2022
I. Commission, Exchange and Brokerage	3507676.97	2571259.43
II. Profit/(Loss) on sale of Investments	4496607.37	1205000.00
III. Profit/(Loss) on sale of Land, Buildings and Other Assets	0.00	0.00
IV. Profit/(Loss) on Exchange Transactions	-	-
V. Income earned by way of Dividends, etc. from Subsidiaries/ Companies/JVs from abroad	-	-
VI. Miscellaneous Income: (a) Managerial Subsidy (b) Miscellaneous Receipt	-	0.00
VII. Rent receipt from tenants	2000.00	2500.00
VIII. Bad Debt Written off now recovered	171432.00	5000.00
<b>TOTAL (I to VIII)</b>	<b>8177716.34</b>	<b>3783759.43</b>

SCHEDULE 15- INTEREST EXPENDED	As on 31st March, 2023	As on 31st March, 2022
I. Interest on Deposits	113512024.54	102980323.92
II. Interest on Reserve Bank of India/ Inter bank Borrowings	48220.00	419188.00
III. Others	0.00	-
<b>TOTAL (I to III)</b>	<b>113560244.54</b>	<b>103399511.92</b>

  
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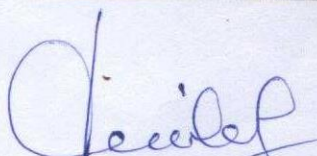
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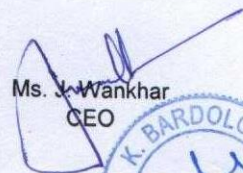
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SCHEDULE 16- OPERATING EXPENSES	As on 31st March, 2023	As on 31st March, 2022
I. Payments and Provisions for Employees	53721350.00	42084020.00
II. Rent, Taxes and Lighting	1796341.00	1737804.50
III. Printing and Stationery	1032841.54	728808.32
IV. Advertisement and Publicity	544404.00	625930.00
V. Depreciation on Bank's Property	3870459.00	4233435.00
VI. Directors' Fees, Allowances and Expenses	1249500.00	1237500.00
VII. Auditors' Fees and Expenses	1109426.00	1489390.00
VIII. Law Charges	240000.00	270400.00
IX. Postages, Telegrams, Telephones, etc.	140484.64	122208.80
X. Repairs and Maintenance	97423.00	197094.00
XI. Insurance	4955871.38	3409044.28
XII. Other Expenditure	376944.89	311776.79
XIII. Core Banking Solution Charges	3414593.00	5949567.62
XIV. Amortised Premium on Investment	498060.00	516538.00
XV. Expenditure for Recruitment of Staff	-	-
XVI. Salary to Security Guard	1950839.00	1796658.00
XVII. Penalty Payment	1075.00	22122.16
XVIII. Bad Debts Written Off	1,78,536.00	-
XIX. Annual Fees to CICs	148418.00	152152.00
XX. GST Paid	526968.61	375266.92
XXI. Meeting Expenses	68015.00	64635.00
XXII. Bank Charges	27008.07	158150.47
XXIII. Clearing Charges	14800.00	8800.00
XXIV. Contribution Towards Relief Fund	0.00	0.00
XXIV. Loss on Sale of Fixed Assets	118869.00	27578.00
XXV. ATM POS and IMPS Charges	866620.46	
<b>TOTAL (I to XXV)</b>	<b>76948847.59</b>	<b>65518879.86</b>

  
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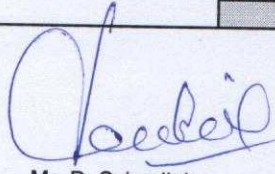
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SCHEDULE 17- PROVISIONS AND CONTINGENCIES	As on 31st March, 2023		As on 31st March, 2022
I. Provision for depreciation on Investment	-		-
II. Bad Debts written off/Provision made towards NPA	4724105.07		12687705.32
III. Provision for standard assets	245000.00		55000.00
IV. Other Provision and Contingencies	-		-
<b>TOTAL (I to IV)</b>	<b>4969105.07</b>		<b>12742705.32</b>

  
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