

Dattatraya Maharaj Kalambe Jaoli Sahakari Bank Ltd.,
418/20, Maulana Azad Road, Mumbai - 400 004.
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

EXPENDITURE	SCHEDULE	Current Year Amount (Rs.)	Previous Year Amount (Rs.)	INCOME	SCHEDULE	Current Year Amount (Rs.)	Previous Year Amount (Rs.)
1. INTEREST ON DEPOSITS & BORROWINGS	M	44,71,55,200.83	46,87,06,014.95	1. INTEREST & DISCOUNT	R	72,73,38,007.78	77,33,21,963.92
2. SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND	N	18,56,08,982.06	16,45,65,730.26	2. PROFIT ON SALE OF INVESTMENTS (NET)		73,82,800.00	1,45,09,458.53
3. DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWANCES & EXPENSES	O	13,27,734.96	9,70,447.46	3. COMMISSION, EXCHANGE & BROKERAGE		1,96,49,300.79	1,85,44,987.77
4. RENT, TAXES, INSURANCE & LIGHTING	P	4,25,93,604.25	4,04,04,558.67	4. OTHER RECEIPTS:			
5. LAW CHARGES & PROFESSIONAL FEES		28,89,367.70	37,36,449.27	Locker Rent		18,47,043.00	20,35,180.00
6. AUDITOR'S FEES		38,61,883.00	33,50,615.00	Dividend Income		40,500.00	-
7. POSTAGE & TELEPHONE CHARGES		15,09,732.76	10,95,071.06	Miscellaneous Income		1,97,04,400.85	1,76,25,756.54
8. DEPRECIATION	J	1,25,95,557.07	1,60,01,561.95	5. RECOVERY IN WRITTEN OFF ACCOUNTS		7,50,533.00	1,03,907.00
9. PRINTING & STATIONERY, 11,31,866.95				6. PROFIT ON SALE OF FIXED ASSETS		-	1,98,200.00
ADVERTISMENT 4,83,842.94				7. EXCESS INVESTMENT DEPRECIATION RESERVE NO LONGER REQUIRED WRITTEN BACK		-	48,02,430.15
10. LOSS ON SALE OF INVESTMENT		16,15,709.89	11,90,745.64	8. EXCESS CONT PROV. FOR DEFMT OF STD ASSETS WRITTEN BACK		-	25,00,000.00
		-	67,35,400.00	9. BAD & DOUBTFUL DEBTS RESERVE WRITTEN BACK		1,23,86,330.96	41,36,397.14
11. LOSS ON SALE OF FIXED ASSETS		24,42,240.88	-				
12. BAD DEBTS WRITTEN OFF		1,23,86,330.96	41,36,397.14				
13. AMORTIZATION OF PREMIUM PAID ON INVESTMENTS		65,67,722.31	24,30,201.66				
14. DEPRECIATION ON SHIFTING OF GOVERNMENT SECURITIES		50,45,942.55	-				
15. OTHER EXPENDITURE	Q	3,34,19,211.73	4,21,91,313.08				
16. PROVISIONS:							
a) Investment Depreciation Reserve For Deposit Placed With PMC Bank		6,60,00,000.00	6,60,00,000.00				
b) Adhoc Provision for Ex-Gratia payment		-	20,00,000.00				
c) Provision for Standard Assets		-	25,00,000.00				
d) General Provision		10,00,000.00	20,21,179.00				
e) Special Reserve u/s 36(1)(viii) of Income tax Act, 1961		-	16,00,000.00				
f) Bad & Doubtful Debts Reserve		-	9,00,00,000.00				
g) Investment Depreciation Reserve		3,19,29,779.65	-				
h) Provision for Restructured Assets		3,33,00,000.00	-				
INCOME TAX:				NET LOSS BEFORE TAX		10,21,50,084.22	8,18,57,404.09
Income Tax (Previous Years)		-					
Income Tax (Current Year)		-					
Deferred Tax		7,06,678.90	(7,69,825.05)	NET LOSS AFTER TAX CARRIED FORWARD		10,28,56,763.12	8,10,87,579.04
Total...		89,19,55,679.50	91,88,65,860.09	Total...		89,19,55,679.50	91,88,65,860.09



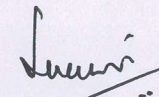
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NET LOSS AFTER TAX B/D		10,28,56,763.12	8,10,87,579.04				
INVESTMENT FLUCTUATION RESERVE		-	26,95,315.05	INVESTMENT FLUCTUATION RESERVE		20,25,341.92	-
PRIOR PERIOD EXPENSES		-	85,002.84	DEVELOPMENT FUND		-	2,60,00,000.00
SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS	S			NET LOSS TRANSFERRED TO BALANCE SHEET		10,08,31,421.20	5,78,67,896.93
Total...		10,28,56,763.12	8,38,67,896.93	Total...		10,28,56,763.12	8,38,67,896.93

U.G.Devi & Company
CHARTERED ACCOUNTANTS
FRN: 102427W

PARTNER
M. No 38973
(Statutory Auditors)
Place: Mumbai
Date: July 25, 2022






Chief Executive Officer

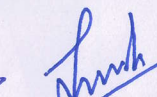
Place: Mumbai
Date: July 25, 2022

For & on behalf of the Board of Directors
For DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,


Chairman
(Vikram V Bhilare)


Vice-Chairman
(Chandrakant T Dalvi)


Director
(Chandrakant R Gawade)


Director
(Prakash J Maskar)