

DURGAPUR MAHILA CO-OPERATIVE BANK LTD.

1st ADDA Admn. Bldg., 1st Floor, City Centre, Durgapur-713216

PROFIT & LOSS ACCOUNT**FOR THE YEAR ENDED 31st MARCH 2026****Dr.****Cr.**

Particulars	Amt.(Rs.)	Particulars	Amt.(Rs.)
To		By	
Interest on Deposit & Borrowings		Interest on Investment	
Interest Paid on Savings A/c. 1025825.00		Intt. Received on Savings Dep 81170.00	
Interest on Fixed Deposit 674548.00		Intt. on Investment with BCCB 92382.00	
Interest on Time Deposit 3182763.00		Intt. On Investment with GOI 5713569.67	
Interest on Recurring Deposit 210433.00		Income from Mutual Fund 2147189.96	
Interest on MIS Deposit 2084166.00		Intt. On IDBI Time Deposit 372546.00	
Interest on Guarantee Fund 132591.00	7310326.00	Intt. On SBI FD 206629.00	
		Int. on HDFC FD 75448.00	8688934.63
Salary, Allowance & P.F		Interest on Investment (Loans & advances)	
Salary 2623255.00		Interest on Cash Credit 125889.00	
Accounting Charges 15800.00		Interest on Loan 4791360.00	4917249.00
Bonus 50400.00			
Allowance (Staff) 416400.00			
Provident Fund 287606.00	3393461.00		
Rent, Taxes, Insurance & Electricity		Commission, Exchange & Brokerage	
Prof. Tax 2500.00		Penal interest 29495.00	
Office Rent 115710.00		Incidental Charges 89638.16	
DICGC Premium 156307.75		Bank Commission 167983.00	
Insurance in LIC for Gratuity 2034.00		Inoperative Charges 76157.40	363273.56
Insurance premium 28499.00		Other Income	
Electricity 66000.00		Misc. Receipts 13772.12	
Locker Rent 1770.00	372820.75	Service Charge 45146.00	
Directors Sitting Allowance		SMS Charges 158927.14	
Meeting Expenses 8850.00		Bank Charge 25737.27	243582.53
Allowance (Director) 17800.00			
Conveyance (Director) 13000.00	39650.00		
Postage, Telegram & Telephone			
Postage, Telegram & Telephone 26200.71	26200.71		
Audit Fees			
Audit Fees 24000.00			
Concurrent Audit Fee 123500.00	147500.00		
Depreciation on Property, Repairs & Renewals			
Depreciation 163904.00	163904.00		
Printing, Stationery & Advertisement			
Advertisement 20127.60			
Printing & Stationery 79709.00	99836.60		



Particulars	Amt.(Rs.)	Particulars	Amt.(Rs.)
Other Expenditure & Provision			
Refreshment	42222.00		
Conveyance(G)	43990.00		
Office Cleaning	37550.00		
AGM Expenses	7170.00		
Legal Expenses	2800.00		
Donation & Subscription	17000.00		
Misc. Expenses	48147.94		
Maintenance Repair	21564.22		
Ceremony	1490.00		
Maintenance of Computer	320131.00		
Establishment	2021.00		
GST Paid	145179.18		
Performance Incentive	24000.00		
Leave Encashment exp.	176015.00		
Tour & Training	5025.00		
Fuel for DG	600.00		
Gratuity Payment	8222.00		
House Keeping	69000.00		
	972127.34		
Profit Before Tax	1687213.32		
Special Reserve U/S.36(1)(viiia)	126541.00		
Income Tax	118665.00		
Net Profit After Tax	1442007.32		
(Tr.to P&L Appro. Account)			
TOTAL	14213039.72	TOTAL	14213039.72

Srelekha Royson

Vice-Chairperson

Vice-Chairperson

Meon Meon Saykay

Director

Director

Anke Bami

Accountant (HDE)

Accountant (H.D.E.)

Nas

Asstt. Manager

Asstt. Manager

Durgapur Mahila Co-op. Bank Ltd.

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