

ALMORA ZILA SAHKARI BANK LTD. ALMORA
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31-03-2020

31-03-2019	Expenditure	31-03-2020	31-03-2019	Income	31-03-2020
300025675.79	1- A. Intrest on deposit etc.	311868017.65	546406413.73	1- Intrest & Discount	539972999.91
42954469.46	1- B. Intrest on borrowing .	40150353.05			
99474926.90	2- Salaries and Allowances and Provident Fund	97374848.39	491477.94	2- Comossion Exchange & Brokerage	546936.44
69390.00	3- Directors and Local Committee Member Allowances	192483.00	1466428.00	3- Subsidy & Donation	2920870.00
16328470.18	4- Rent, Taxes, Insurance lighting etc.	13964820.37	6623979.38	4- Other Receipts	8740641.86
133440.00	5- Law Charges	1428071.00		5- Loss (if any)	
811985.35	6- Postage, Telegram & Telephone Charges	856052.03			
512420.00	7- Audit Fees	925958.00			
3436325.20	8- Depreciation & Repairs to Property	3101539.60			
1090691.45	9- Stationery Printing & Advertisement etc.	1320368.91			
9270853.00	10- Amotise Govt. Securities	9270853.00			
	11- loss from sale of or dealing with non Banking Assets				
11453295.11	12- Other Expenditure	12994770.25			
	13- Provision for Bonus	4000000.00			
	14- Provision for Exgratia	7000000.00			
8000000.00	15- Provision for Fraud				
3481000.00	16- Provision for Deposit Insurance				
1640000.00	17- Provision for Wipro & Sarvatra Charges	1681500.00			
2800000.00	18- PROV FOR BAD AND DOUBTFUL DEBT	3500000.00			
1500000.00	19- Provision For AGM EXPEN	1500000.00			
3500000.00	20- PROVISION FOR LEAVE SALARY				
48505356.61	21- Profit Before Tax (PBT)	41051812.96			
554988299.05		552181448.21	554988299.05		552181448.21
16949712.00	Provision for Income Tax	14359183.00			
31555644.61	Profit After Tax (PAT)	26692629.96			


Total Provisions = 32040683.00

Gross Profit = 41051812.96 + 32040683.00 = 73092495.96


(Lata Tewari)
S.O.(Accounts)


(Vineet Bishr)
Director


(Ganga Ram Gautam)
D.G.M.(Accounts)


(Naresh Chandra)
Secretary/General Manager


(Lalit Mohan Singh Latwal)
Chairman


(Kamla Bahuguna)
Director