

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

For the year ended 31ST MARCH 2021		EXPENDITURE		For the year ended 31ST MARCH 2022		For the year ended 31ST MARCH 2021		INCOME		For the year ended 31ST MARCH 2022	
Rs.	Ps.			Rs.	Ps.			Rs.	Ps.	Rs.	Ps.
4,75,53,83,676.52		1 Interest On Deposits & Borrowings		4,30,40,80,790.74							
65,14,13,694.40		2 Salaries, allowances, Cont to S.P.F. Ex-Gratia & Gratuity		62,35,44,064.83		4,36,58,04,898.65		1 Interest & Discount			
41,42,830.00		3 Directors Fees & Allowances		43,31,460.00		2,97,72,17,455.84		i) Interest on Advances	3,86,39,89,126.81		
18,06,82,408.53		4 Rent, Rates, Taxes, Insurance & Electricity		19,36,01,309.57		7,34,30,22,354.49		ii) Interest on Investments	2,96,79,45,524.08		
68,14,264.88		5 Legal Charges		37,21,970.56		1,03,68,235.63		2 Commission, Exchange & Brokerage		1,49,55,549.55	
62,37,924.27		6 Postage, Telegram & Telephone Charges		88,79,953.83		1,04,92,354.24		3 Rent on Sale Deposit Lockers		1,51,49,268.86	
1,11,11,655.76		7 Audit Fees		1,20,80,544.00		22,42,36,980.52		4 Income From Sale Of Securities		23,72,72,920.70	
8,08,43,234.04		8 Depreciation On Fixed Assets		7,58,43,455.06		11,55,92,854.49		5 Income From Mutual Fund		7,83,15,097.08	
86,62,670.27		9 Repairs & Maintenance		1,04,81,406.56		5,20,482.00		6 Written off Bad Debts Recovered		5,61,558.30	
1,20,56,248.56		10 Printing & Stationery		1,52,16,550.22				7 Dividend on Shares with Co-Op. Banks		700.00	
10,48,453.55		11 RuPay ATM/Debit & Personalized Card		19,08,817.30		4,289.83		8 Share Transfer & Duplicate Fee		3,466.11	
71,42,420.14		12 Advertisement		1,36,81,172.64		7,92,95,031.72		9 Service Charges & Processing Fee		8,59,14,409.97	
2,56,53,705.70		13 Networking Charges		3,09,72,118.98		78,45,894.03		10 Other Income		1,89,00,548.50	
3,97,41,714.92		14 AMC Charges		5,34,52,357.27		1,82,459.31		11 Profit On Sale Of Assets		2,12,977.83	
1,64,05,779.13		15 NFS Charges		2,33,80,162.27		3,03,73,799.88		12 NFS Income		2,87,01,685.67	
1,95,30,300.65		16 Security Charges		1,95,80,533.32		4,72,93,527.59		13 Bad & Doubtful Debts Reserve Written Back		3,94,90,644.79	
8,27,394.00		17 Staff & Members Training Exp		6,56,069.00		14,00,00,000.00		14 Provision on Std. Advances for COVID - 19 Moratorium no longer required written back			
1,53,03,229.49		18 Professional Charges		1,83,38,364.74							
5,84,30,01,604.81		Balance C/F.....		5,41,37,51,100.89		8,00,92,28,263.73		Balance C/F.....		7,35,14,13,478.25	

[Handwritten signature]



BASSEN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

For the year ended 31ST MARCH 2021		EXPENDITURE		For the year ended 31ST MARCH 2022		For the year ended 31ST MARCH 2021		INCOME		For the year ended 31ST MARCH 2022	
Rs.	Ps.		Rs.	Ps.		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
5,84,30,01,604.81		Balance B/F.....	-	5,41,37,51,100.89		8,00,92,28,263.73		Balance B/F.....		7,35,14,13,478.25	
30,56,800.91		19 Motor Car Expenses		37,10,832.15							
5,45,83,218.11		20 Other Expenses		7,27,92,832.38							
3,463.15		21 Depreciation on Shifting of securities		8,90,58,778.33							
4,69,49,091.98		22 Amortisation of Premium on Securities		4,71,81,855.23							
4,72,93,527.59		23 Bad Debts written off		3,94,90,644.79							
-		24 WRITEOFF OF FRANKING DIFFERENCES		23,082.00							
9,267.89		25 Premium on G-Sec maturity		14,10,534.20							
1,46,00,000.00		26 Provision for Investment Depreciation Reserve		2,10,00,000.00							
58,99,000.00		27 PROVISION AND CONTINGENCIES (RRAUD)		(10,53,800.00)							
3,00,00,000.00		28 Provision for Interest on Interest		(56,95,229.29)							
-		29 PROVISION FOR BALANCES PARKED		1,35,00,000.00							
77,50,00,000.00		30 Other Provisions As Per Sec 65(1) of M.C.S. Act, 1960 And Rule 49(A), Income Tax Act, 1961 & other applicable laws									
		Provision For Bad & Doubtful Debt Reserve	25,00,00,000.00								
39,00,00,000.00		(iii) Provision For Income Tax	34,60,00,000.00								
4,70,00,000.00		(iv) Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961	6,65,00,000.00								
7,00,00,000.00		v) Provision on Std. Advances for COVID - 19 Moratorium	-								
7,00,00,000.00		vi) Provision for Restructured Advances	27,50,18,500.00								
(10,92,00,000.00)		vii) Deferred Tax	(253,00,000.00)								
1,24,28,00,000.00											
72,10,32,289.29		27 Net Profit for the period		74,40,24,347.57							
8,00,92,28,263.73		GRAND TOTAL		7,35,14,13,478.25		8,00,92,28,263.73		GRAND TOTAL		7,35,14,13,478.25	



BASSEIN CATHOLIC CO-OPERATIVE BANK LTD. (Scheduled Bank)
PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

For the year ended 31ST MARCH 2021		EXPENDITURE		For the year ended 31ST MARCH 2022		For the year ended 31ST MARCH 2021		INCOME		For the year ended 31ST MARCH 2022	
Rs.	Ps.		Rs.	Ps.		Rs.	Ps.		Rs.	Ps.	
		Appropriations subject to Approval in AGM						Net Profit Brought Forward			
18,02,58,072.32		Statutory Reserve Fund		18,60,06,086.89		72,10,32,289.29		Profit of last year		74,40,24,347.57	
7,21,03,228.93		Contingency Reserve Fund		7,44,02,434.76				Transfer from revaluation reserve		4,50,53,497.35	
5,00,00,000.00		Investment Fluctuation Reserve		6,00,00,000.00		1,73,31,000.00				1,73,31,000.00	
15,00,000.00		Death Benefit Fund		15,00,000.00							
		Charity Fund		74,40,243.48							
1,44,20,645.79		Members Welfare Fund		5,24,93,740.48							
19,62,944.25		General Reserve		3,12,47,514.32							
20,00,000.00		Staff Welfare Fund		5,00,000.00							
28,10,00,000.00		Election Fund									
		Bad and Doubtful Debt Fund		25,00,00,000.00							
60,32,44,891.29				66,35,90,019.92							
13,51,18,398.00		NET PROFIT CARRIED TO BALANCE SHEET		14,28,18,825.00							
73,83,63,289.29		TOTAL		80,64,08,844.92		73,83,63,289.29				80,64,08,844.92	

As per our report of even date attached

For Batliboi & Purohit
Chartered Accountants
Firm Regn No. 101048W

A. Mahan Hangekar
Partner
Membership No. - 030615
Place - Pimpri, Vasai
Date - 30/06/2022



Ryan Fernandes
Chairman

Simon Soares
Vice - Chairman

Dominic D'mello
Director

Sixto Fargose
Acting CEO

