

A/c	Expenses	Amt 31/03/2022	Amt 31/03/2023	Difference	%	A/c	Income	Amt 31/03/2022	Amt 31/03/2023	Difference	%
	INTT.PAID ON DEPOSIT						OTHER RECEIPT				
22	INT PAID ON SECURITU FUND	4,44,079.00	5,68,911.00	1,24,832.00	28.11	4	POSTAGE & TELEGRAM	-3,800.00	3,046.00	6,846.00	-180.16
23	INT.PAID ON SAVING DEPOSIT	16,24,761.00	15,27,131.00	-97,630.00	-6.01	5	ADMINISTRATION CHARGES	66,180.00	47,050.00	-19,130.00	-28.91
24	INT PAID ON DIVIDENT SB A/	4,77,222.00	5,12,173.00	34,951.00	7.32	11	INCIDENTAL INCOME	42,067.50	48,728.78	6,661.28	15.83
25	INT.PAID ON RECURRING DEPO	1,03,13,426.00	3,47,04,272.00	2,43,90,846.00	236.50	13	CHEQUE BOOK CHARGES A/C	2,450.00	1,980.00	-470.00	-19.18
26	INT. PAID AGENT SECURITY	1,27,318.00	1,94,510.00	67,192.00	52.77	*****	Total OTHER RECEIPT	1,06,897.50	1,00,804.78	-6,092.72	-5.70
32	INT.PAID ON REINVESTMENT D	1,31,12,365.00	1,24,67,708.00	-6,44,657.00	-4.92		INTT.RECE.ON ADVANCE				
33	INT.PAID ON MONTHLY INCOME	1,84,45,220.00	1,46,12,427.00	-38,32,793.00	-20.78	170	INT RECD ON HOUSE LOAN	73,469.00	63,473.00	-9,996.00	-13.61
34	INT.PAID ON LAXMINATHJI BO	16,77,380.00	5,63,601.00	-11,13,779.00	-66.40	171	INT.REC.ON PERSONAL LOAN	1,11,32,895.00	88,66,005.00	-22,66,890.00	-20.36
35	INT.PAID ON LAXMINATHJI TR	11,441.00	3,094.00	-8,347.00	-72.96	172	INT.REC.ON CASH CREDIT A/C	2,66,609.00	3,44,053.00	77,444.00	29.05
36	INT.PAID ON LAXMINATHJI GO	64,022.00	72,305.00	8,283.00	12.94	173	INT.REC.ON TERM LOAN	2,361.00	2,17,521.00	2,15,160.00	
*****	Total INTT.PAID ON DEPOSIT	4,62,97,234.00	6,52,26,132.00	1,89,28,898.00	40.89	175	INT.REC.ON LOAN AGST.DEPO.	24,70,457.00	21,33,379.00	-3,37,078.00	-13.64
	OFFICIAL EXPENDITURE					177	INT.REC.ON OD AGST.DEPOSIT	26,17,065.00	16,11,280.00	-10,05,785.00	-38.43
1	PRINTING & STATIONERY	1,26,586.00	1,02,144.00	-24,442.00	-19.31	178	INT.REC.ON SHORT TERM LOAN	30,000.00	30,000.00	.00	0.00
7	ELECTRICITY EXPENSES	89,496.00	85,264.00	-4,232.00	-4.73	179	INT.REC.ON PERSONAL OVERDR	2,28,31,265.00	1,81,04,240.00	-47,27,025.00	-20.70
8	RENT OR RATES A/C	6,92,720.00	7,16,478.00	23,758.00	3.43	*****	Total INTT.RECE.ON ADVANCE	3,94,24,121.00	3,13,69,951.00	-80,54,170.00	-20.43
14	BANK CHARGE & INT CHARGES	23,600.83	19,620.90	-3,979.93	-16.86		INT FROM BANKS				
29	DIESEL FUEL EXPENCES	6,500.00	6,000.00	-500.00	-7.69	17	INT. JCCB F/D	2,60,13,141.00	5,53,66,375.00	2,93,53,234.00	112.84
37	WEBSITE DEVLAPMENT & SMS C	3,850.00	4,150.00	300.00	7.79	27	INT REC FROM PNB (OBC) FDR	4,06,053.00	4,59,710.00	53,657.00	13.21
40	AUDIT FEES	4,570.00	19,301.00	14,731.00	322.34	56	INT RECEIVED FROM UCO	60,323.00	66,626.00	6,303.00	10.45
53	COMPUTER & REPAIR	27,620.00	15,530.00	-12,090.00	-43.77	57	INT REC FROM UNION BANK	1,43,327.00	.00	-1,43,327.00	-100.00
60	GENARAL MEETING EXP.	1,23,182.00	1,32,720.00	9,538.00	7.74	260	INT. REC. FROM SBI FDR	5,56,622.00	5,83,950.00	27,328.00	4.91
62	TELEPHONE EXP.	1,88,742.14	1,47,061.00	-41,681.14	-22.08	*****	Total INT FROM BANKS	2,71,79,466.00	5,64,76,661.00	2,92,97,195.00	107.79
67	SUBSCRIPTION AND CONTRIBUT	27,144.00	51,330.00	24,186.00	89.10		PENAL CHARGES				
71	TRAVELING EXPENCES	40,494.00	8,288.00	-32,206.00	-79.53	20	PENAL INT.	5,72,777.00	3,92,317.00	-1,80,460.00	-31.51
72	REPAIR AND MAINTENANCE	13,741.00	17,920.00	4,179.00	30.41	*****	Total PENAL CHARGES	5,72,777.00	3,92,317.00	-1,80,460.00	-31.51
88	GANERAL MEETING & OTHERS	1,90,486.00	1,98,048.00	7,562.00	3.97		INT FROM CO-OP BANKS				
108	I T RETURN FEES	11,500.00	10,000.00	-1,500.00	-13.04	98	INT REC ON HEAD OFFICE	1,19,17,308.16	1,00,06,896.38	-19,10,411.78	-16.03
151	BUILDING REPAIR EXP.	20,190.00	.00	-20,190.00	-100.00	102	INT. RECED ON JCCB SB A/C	3,549.00	232.00	-3,317.00	-93.46
1080	BOARD MEMBERS BOARD MEETIN	14,400.00	15,300.00	900.00	6.25	106	INT REC UNION SB A/C	253.00	2,253.00	2,000.00	790.51
*****	Total OFFICIAL EXPENDITURE	16,04,821.97	15,49,154.90	-55,667.07	-3.47	112	INT REC JCCB POKRAN	13,581.00	48,345.00	34,764.00	255.98
	COMMISSION PAID					114	INT REC ON BANK OF BARODA	-126.00	9,388.00	9,514.00	
12	AGENT COMMISSION A/C	54,32,673.00	73,04,404.00	18,71,731.00	34.45	*****	Total INT FROM CO-OP BANKS	1,19,34,565.16	1,00,67,114.38	-18,67,450.78	-15.65
59	INCENTIVE ON DEPOSIT	.00	36,080.00	36,080.00			OTHER INCOME				
*****	Total COMMISSION PAID	54,32,673.00	73,40,484.00	19,07,811.00	35.12	1081	PAID COMMISSION REVERSE	1,23,046.00	2,43,587.00	1,20,541.00	97.96
	ESTABLISHMENT & SALARY					*****	Total OTHER INCOME	1,23,046.00	2,43,587.00	1,20,541.00	97.96
9	SALARY TO STAFF	31,34,143.00	33,26,892.00	1,92,749.00	6.15						
18	VEHICLE ALLOWANCE	1,10,091.00	1,11,288.00	1,197.00	1.09						
41	UNIFORM TO STAFF	6,057.00	4,500.00	-1,557.00	-25.71						
51	BONUS TO STAFF	2,62,907.00	2,76,128.00	13,221.00	5.03						
61	STAFF SECURITY FUND	3,76,073.00	3,99,202.00	23,129.00	6.15						
113	HOUSE RENT ALLOWANCE	3,61,871.00	3,66,005.00	4,134.00	1.14						
181	SPECIAL ALLOWANCE	1,83,043.00	1,84,918.00	1,875.00	1.02						
*****	Total ESTABLISHMENT & SALA	44,34,185.00	46,68,933.00	2,34,748.00	5.29						

A/c	E x p e n s e s	Amt 31/03/2022	Amt 31/03/2023	Difference	%	A/c	I n c o m e	Amt 31/03/2022	Amt 31/03/2023	Difference	%
	INT.PAID ON BORROWINGS										
107	INT CHARGE ON UBI OD A//C	85,251.00	.00	-85,251.00	-100.00						
111	INT PAID ON BRANCH DEP.	1,19,17,308.16	1,00,06,896.38	-19,10,411.78	-16.03						
117	INT. PAID ON UCO OVERDRAFT	27,465.00	1,15,629.00	88,164.00	321.00						
182	INT PAID ON OBC OD A/C	3,61,492.00	3,95,168.00	33,676.00	9.32						
266	INT. PAID ON SBI OD A/C	4,34,785.16	3,78,329.09	-56,456.07	-12.98						
1078	INT. PAID ON JCCB OD NEW A	3,69,604.00	8,65,560.00	4,95,956.00	134.19						
*****	Total INT.PAID ON BORROWIN	1,31,95,905.32	1,17,61,582.47	-14,34,322.85	-10.87						
	DEPRICIATION ON ASSETS										
30	DEPRECIATION ON H.P GAS	149.00	134.00	-15.00	-10.07						
45	DEPRECIATION OF COMPUTER	22,309.00	15,089.00	-7,220.00	-32.36						
46	DEPRECIATION OF FUR. & FIX	31,988.00	28,789.00	-3,199.00	-10.00						
47	DEPRECIATION ON UPS & INVE	10,502.00	12,132.00	1,630.00	15.52						
48	DEPRECIATION OF MISC. ASSE	1,387.00	1,248.00	-139.00	-10.02						
50	DEPRECIATION FOR SOFTWARE	3,771.00	2,263.00	-1,508.00	-39.99						
68	DEPRECIATION ON DIGI CAMER	5,748.00	5,174.00	-574.00	-9.99						
69	DEPRECIATION ON AIR CONDIT	3,463.00	2,944.00	-519.00	-14.99						
70	DEPRECIATION ON WIRELESS D	20,963.00	18,866.00	-2,097.00	-10.00						
85	DEPRECIATION ON GENERATOR	11,345.00	9,643.00	-1,702.00	-15.00						
86	DEPRECIATION ON NOTE COUNT	2,470.00	2,099.00	-371.00	-15.02						
*****	Total DEPRICIATION ON ASSE	1,14,095.00	98,381.00	-15,714.00	-13.77						
	OTHER EXPENDITURE										
89	SOFTWARE	57,500.00	.00	-57,500.00	-100.00						
*****	Total OTHER EXPENDITURE	57,500.00	.00	-57,500.00	-100.00						
	Group EZZ										
999999	Income over Expenses	82,04,458.37	80,05,767.79	-1,98,690.58	-2.42						
*****	Total for Group EZZ	82,04,458.37	80,05,767.79	-1,98,690.58	-2.42						
*****	Total Expenses	7,93,40,872.66	9,86,50,435.16	1,93,09,562.50	24.34	*****	Total Income	7,93,40,872.66	9,86,50,435.16	1,93,09,562.50	24.34