



ARMAN NIDHI LIMITED

(Incorporated under the Companies Act, 2013)

Registered by Ministry of Corporate Affairs, Govt. of India

NETAJI MARKET KASIPUR BYPASS MOR BOLPUR Birbhum West Bengal - 731204

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CIN: U65990WB2020PLN237658

Arman Nidhi Limited

Profit & Loss for the period: 01/04/2022 to 31/03/2023

PARTICULARS	CURRENT (31-03-2023)	PERVIOUS (31-03-2022)
REVENUES		
WALLET COMMISSION	0.00	0.00
GOLD LOAN INTEREST	25,718.14	0.00
PROPERTY LOAN INTEREST	257,948.96	76,714.53
DEPOSIT LOAN INTEREST	512,016.96	610,893.33
OTHER LOAN INTEREST	0.00	0.00
MEMBERSHIP FEE	18,600.00	18,300.00
OTHER CHARGES	675.00	645.00
PROCESSING CHARGES	35,685.00	7,700.00
CANCELLATION CHARGES	2,192.00	14,976.41
OVER DUE CHARGES	82,614.00	43,488.00
PENAL CHARGES	530.19	4,918.59
STAMP DUTY	0.00	0.00
FUEL EXPENSE RECOVERY	0.00	0.00
STATIONARY CHARGES RECOVERY	0.00	0.00
MAINTENANCE CHARGES RECOVERY	0.00	0.00
COLLECTION CHARGES RECOVERY	0.00	0.00
SMS CHARGES RECOVERY	0.00	0.00
NOTICE CHARGES	0.00	0.00
SERVICE CHARGES	0.00	0.00
ROUNDING OFF	0.00	0.00
MINIMUM BALANCE CHARGES	0.00	0.00
CARD CHARGES	0.00	0.00
AGENT REGISTRATION FEE	0.00	0.00
CHARGES PER EMI	0.00	0.00
GOLD LOAN OVERDUE INTEREST	0.00	0.00
PROPERTY LOAN OVERDUE INTEREST	228.00	0.00
DEPOSIT LOAN OVERDUE INTEREST	12,770.00	0.00
OTHER LOAN OVERDUE INTEREST	0.00	0.00
VISIT CHARGES	0.00	0.00
TOTAL REVENUES	948,978.25	777,635.86
EXPENSES		
SAVING INTEREST	43,890.00	26,972.00
FD INTEREST	31,692.20	4,583.33
MIS INTEREST	361,553.00	276,173.00
RD INTEREST	88,056.00	49,083.00
DD INTEREST	1,921.00	1,282.00
SALARY	314,500.00	258,000.00

DISCOUNT	2,471.00	0.00
ROUNDING OFF	19.38	34.35
CASHBACK	0.00	0.00
INCENTIVE	0.00	0.00
OFFICE EXPENSES	73,068.00	151,284.00
SMS EXPENES	18,500.00	8,000.00
NOTICE CHARGES	1,110.00	50.00
MISC. EXPENSE	0.00	0.00
ROOM RENT	11,000.00	0.00
ELECTRIC BILL	3,853.00	0.00
STATIONARY CHARGES	23,459.00	0.00
FD BONUS	0.00	0.00
MIS BONUS	0.00	0.00
RD BONUS	0.00	0.00
DD BONUS	0.00	0.00
PPF	0.00	0.00
WALLET EXPENSE	0.00	0.00
TOTAL EXPENSES	975,092.58	775,461.68
PROFIT & LOSS ACCOUNTS		
PROFIT & LOSS	0.00	(12,122.48)
PROFIT & LOSS	(19,214.63)	0.00
	(19,214.63)	(12,122.48)
Profit & Loss (FY 2022 - 2023)	(6,899.70)	