

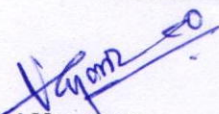
Annexure I

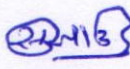
Form B

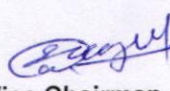
Form Of Profit and Loss Accounts for the year ended on 31st March 2025

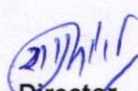
	Schedule	Year ended on 31-03-2025 (Current Year)	Year ended on 31-03-2024 (Previous Year)
I Income			
Interest earned	13	262441220.45	248528581.70
Other income	14	10565293.69	21831351.78
Total		273006514.14	270359933.48
II Expenditure			
Interest expended	15	139794425.62	136624909.44
Operating expenses	16	65275037.36	68941089.10
Provisions and contingencies	17	50740471.50	48612765.82
Total		255809934.48	254178764.36
III Profit / Loss			
Net profit / loss (-) for the year		17196579.66	16181169.12
Profit / Loss (-) brought forward			
Total		273006514.14	270359933.48
IV Appropriations			
Transfer to statutory reserves		4299150.00	4050000.00
Transfer to other reserves		4897429.66	4331169.12
Transfer to Government / proposed dividend		8000000.00	7800000.00
Balance carried over to balance sheet		0.00	0.00

THE MALEGAON MERCHANTS CO-OP BANK LTD


General Manager


Chairman

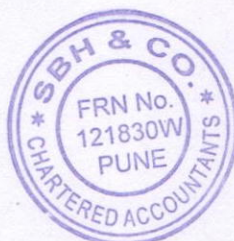

Vice Chairman

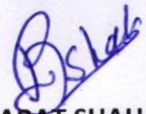

Director

As Per Our Audit Report Of Even Date

FOR S B H & CO.

CHARTERED ACCOUNTANTS




C.A. BHARAT SHAH
PARTNER
M.NO.106516



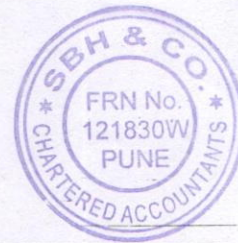
Schedule 13 - Interest Earned

		Year ended on 31-03-2025 (Current Year)	Year ended on 03-2024 (Previous Year)
I	Interest / discount on advances / bills	136222633.68	140676233.32
II	income on investments	116234116.77	100980838.38
III	Interest on balances with Reserve Bank of India and other inter-bank funds	9984470.00	68,71,510.00
IV	Others		
	Total	262441220.45	248528581.70

Schedule 14 - Other Income

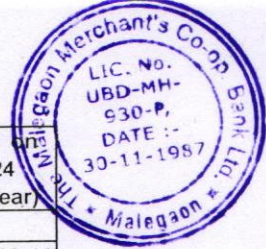
		Year ended on 31-03-2025 (Current Year)	Year ended on 31-03-2024 (Previous Year)
I	Commission, exchange and brokerage	594861.45	555454.68
II	Profit on sale of investments Less: Loss on sales of investments	3751750.00	2386750.00
III	Profit on revaluation of investments Less: Loss on revaluation of investments	0	0
IV	Profit on sales of land, buildings and other assets	0	0
	Less: Loss on sales of lands, buildings and other assets	0	0
V	Profit on exchange transactions	0	0
	Less: Loss on exchange transactions		
Vi	Income earned by way of dividends, etc. from subsidiaries / companies and / or joint ventures abroad / in India	0	0.00
VII	Miscellaneous Income	6218682.24	18889147.10
	1) Rent on Locker Hired A/C	1164050.42	1020112.71
	2) Misc. Income A/C	293481.66	399938.42
	3) Processing Fees Received A/C	912206.72	476247.84
	4) AMC For Pigmy Machine A/C	54886.44	66300.00
	5) Penal Interest Received A/C	976512.93	1083546.00
	6) Income From Write Off A/C	2404490.20	6490737.92
	7) Income From Scrap A/C	0.00	20200.00
	8) Excess Of I D R Reversal A/C	0.00	9000000.00
	9) Income Tax Refund A/C	0.00	241023.00
	10) Surplus On Sale Of Bank Vehical A/c	376067.00	0.00
	11) Postage A/C	36986.87	91041.21
	Total	10565293.69	21831351.78

*** under items II to V loss figures shall be shown in brackets



Schedule 15 - Interest Expanded

	Year ended on 31-03-2025 (Current Year)	Year ended on 31-03-2024 (Previous Year)
I Interest on deposits	139794425.62	136624909.44
II Interest on Reserve Bank of India / Inter-bank borrowings	0.00	0.00
III Others	0.00	0.00
Total	139794425.62	136624909.44



Schedule 16 - Operating Expenses

	Year ended on 31-03-2025 (Current Year)	Year ended on 31-03-2024 (Previous Year)
I Payments to and provisions for employees	31880688.00	34279984.80
II Rent, taxes and lighting	2951077.00	3046537.00
III Printing and stationery	770703.60	424919.71
IV Advertisement and Publicity	391557.00	389146.30
V Depreciation on bank's property	3270891.37	4157482.27
VI Director's fees, allowances and expenses	688500.00	601190.00
VII Auditors fees and expenses (including branch auditors)	0.00	1554228.00
VIII Law Charges	120000.00	50500.00
IX Postages, Telegrams, Telephones, etc	131909.33	158385.10
X Repairs and maintenance	21156.00	286662.44
Xi Insurance	314425.46	178814.58
Xii Other expenditure	24734129.60	45127850.20
1) Rebate On Interest	100395.00	116526.00
2) Travelling Expenses & Allowance	209247.00	72788.00
3) Commission Paid To Agents For SSSA/C	10669308.00	10195439.00
4) Other Charges A/C	947989.66	1183707.28
5) Subscription A/C	268900.00	175720.00
6) Insu.Prem.Paid To D I C G C A/C	3531810.00	3475045.00
7) Expences For Electricals A/C	7545.00	55085.00
8) Expences For Computer & Electricals A/C	60377.00	119047.95
9) Bank's Vehical Expences A/C	383849.67	631963.08
10) Professional Tax (BANK) A/C	2500.00	2500.00
11) Bank Charges A/C	140334.05	199307.42
12) Expences For Diesel ON DG Set	59889.52	70491.39
13) Members Accident Relief Fund A/C	400000.00	425555.00
14) Expences For Lease Line A/C	197498.00	357498.00
15) Pantry Expences A/C	386064.00	360087.00
16) Professional Fees A/C	1164516.48	798951.09
17) Annual Maintance Contract A/C	1597439.00	1720995.72
18) GST Expences A/C	1962052.76	1590421.51
20) Prem.On Cent. & State Govt. A/C	490320.46	490320.46
21) Directors & Staff Training A/c	347525.00	0.00
22)Prov.For Leave Encashment (P&S) A/C	1355440.00	1752987.00
22)Prov.For Leave Encashment (Ret.) A/C	451129.00	18803.00
Total	65275037.36	68941089.10

Schedule 17- Provisions and Contingencies

	Year ended on 31-03-2025 (Current Year)	Year ended on 31-03-2024 (Previous Year)
I) Income Tax A/C	10816820.00	10560510.00
II) Bad & Doubtful Debts Reserve Provision A/C	35223651.50	34052255.82
III) Provision For NDCC Bank Reserve A/C	3000000.00	3500000.00
IV) Provision For Standard Assest A/C	500000.00	500000.00
V) Provision For Audit Fee	1200000.00	0.00
Total	50740471.50	48612765.82

For The Malegaon Merchants' Co-op. Bank Ltd

General Manager

