THE KHAMGAON URBAN CO-OPERATIVE BANK LTD., KHAMGAON.
(MULTISTATE SCHEDULED BANK)

FINANCIAL STATEMENTS

F.Y. 2025-2026

Audited

Form A			
Balance Sheet of The Khamgaon Urban Co-op Bank Limited			
Balance as on 31st March 2026			
Particulars	**Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
Capital and Liabilities		(Amount ₹ in Lakhs)	(Amount ₹ in Lakhs)
Capital	1	3,652.37	3,393.56
Reserve and Surplus	2	26,869.01	23,692.12
Deposits	3	1,32,955.85	1,26,520.40
Borrowings	4	-	-
Other liabilities and provisions	5	4,898.68	4,476.98
Total		**1,68,375.91**	**1,58,083.06**
Assets			
Cash and balances with RBI	6	6,341.95	8,084.76
Balance with banks and money at call and short notice	7	3,429.37	3,999.42
Investments	8	69,193.90	68,060.43
Advances	9	79,665.55	70,011.66
Fixed Assets	10	4,142.39	3,342.53
Other Assets	11	5,602.76	4,584.26
Total		**1,68,375.91**	**1,58,083.06**
Contingent Liabilities	12	3,165.68	3,567.00
Bills for Collection			

For Ratan Chandak & Co. LLP
Chartered Accountants
FRN 108696W / W0101028

CA Sudhir Baheti
Partner
Membership No. 042711

RATAN CHANDAK & COMPANY LLP NAGPUR FRN:108696W/ W101028 CHARTERED ACCOUNTANTS

Place : Camp - Khamgaon
Date : 30/04/2026
UDIN : 26042711YUAJJF7587

On behalf of the Board

Dr. V. S. PUNDE
Chairman

Dr. S. S. KULKARNI
Vice Chairman

Dr. A. K. Dhanagare
Director

D. B. JADHAV
CEO

V. S. KULKARNI
Chief Manager

S. V. JADHAO
Chief Manager

P. P. TARALE
Sr. Manager

The Khamgaon Urban Co-op Bank Ltd. H. O. Khamgaon

Form B			
Khamgaon Urban Co-op Bank Limited.			
Profit and Loss Account for the year ended on 31st March 2026			
Particulars	**Schedule**	**Year ended 31-03-2026**	**Year ended 31-03-2025**
I. Income		(Amount ₹ in Lakhs)	(Amount ₹ in Lakhs)
Interest earned	13	11,121.39	10,086.78
Other income	14	1,676.66	1,444.51
Total		**12,798.05**	**11,531.29**
II. Expenditure			
Interest expended	15	5,870.76	5,329.57
Operating expenses	16	3,903.69	3,958.85
Provisions and contingencies	17	2,035.87	1,285.68
Total		**11,810.31**	**10,574.10**
III. Profit / Loss after Tax			
Net profit/loss(-) for the year		987.74	957.18
Profit/loss(-) brought forward		0.02	0.03
Total		**987.76**	**957.21**
IV. Appropriations			
Transfer to statutory reserves		272.98	264.78
Transfer to other reserves		474.76	454.86
Transfer to Govt./Proposed Dividend		240.00	237.55
Balance carried over to balance sheet		0.02	0.02

For Ratan Chandak & Co. LLP
Chartered Accountants
FRN 108696W / W0101028

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Cash Flow Statement For The Year Ended 31st March 2026

(Amount ₹ in Lakhs)

Particulars	31.03.2026		31.03.2025	
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit and Loss Account		1,287.74		1,306.75
Add: Depreciation in Fixed Assets	124.52		78.96	
Add: Appropriation to Special Reserve	131.00		45.00	
Less: Provision for Income Tax	300.00		349.56	
Less: Non-cash Item (Previous Year's Compliances)	1.57		31.83	
Add: Previous Year's changes to Revaluation Reserve	4.20		4.42	
Add: Appropriation to Investment Depreciation Reserve	80.00			
		38.15		(189.34)
Operating profit before working capital changes		**1,325.89**		**1,117.41**
Adjustments for:				
(Increase)/Decrease in Investments	(1,133.47)		(4,506.93)	
(Increase)/Decrease in Advances	(9,653.89)		(2,043.41)	
(Increase)/Decrease in Interest Receivables	(976.26)		(669.13)	
(Increase)/Decrease in Other Assets	(42.24)		162.04	
Increase/ (Decrease) in Funds	1,264.99		685.23	
Increase/ (Decrease) in Deposits	6,435.45		5,799.87	
Increase/ (Decrease) in Overdue Interest Reserve	410.06		592.61	
Increase/ (Decrease) in Interest Payable	94.54		(88.04)	
Increase/ (Decrease) in Other Liabilities	(82.90)		143.73	
		(3,683.71)		75.98
Net Cash Generated from Operating Activities (A)		**(2,357.82)**		**1,193.38**
CASH FLOW FROM INVESTING ACTIVITIES				
(Increase)/Decrease in Fixed Assets	(213.85)		(188.30)	
Net Cash Generated from Investing Activities (B)		**(213.85)**		**(188.30)**
CASH FLOW FROM FINANCING ACTIVITIES				
Increase / (Decrease) in Share Capital	258.81		184.27	
Increase/ (Decrease) in Borrowings	-		-	
Net Cash Generated from Financing Activities (C)		**258.81**		**184.27**
Net Increase / (Decrease) in Cash & Cash Equivalents		**(2,312.86)**		**1,189.35**
Cash & Cash Equivalents at the beginning of the year		**12,084.18**		**10,894.83**
Cash & Cash Equivalents at the end of the year		**9,771.32**		**12,084.18**

Details of Cash & Cash Equivalents		**31.03.2026**		**31.03.2025**
Cash in Hand		1,638.95		1,708.76
Balance with RBI		4,703.00		6,376.00
Balance in Current Accounts with SBI, and its associates		3,429.37		3,999.42
Money at Call and Short Notice		-		-
Total		**9,771.32**		**12,084.18**

For Ratan Chandak & Co. LLP
Chartered Accountants
FRN 108696W / W0101028

CA Sudhir Baheti
Partner
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RATAN CHANDAK & COMPANY LLP NAGPUR FRN:108696W/ W101028 CHARTERED ACCOUNTANTS

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Schedule 1 - Capital			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. For Nationalised Banks		-	-
Capital (Fully owned by Central Govt.			
II. For Banks incorporated outside India			
Capital			
i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.		-	-
ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949		-	-
Total		-	-
III. For Other Banks			
Authorised Capital		5,580.00	5,580.00
50,00,000 Shares of Rs.100/- each			
5,80,000 Perpetual Non Cumulative Preference Shares of Rs.100/- each			
Issued Capital			
Subscribed Capital		3,565.19	3,323.05
35,58,205 shares of Rs.100/- each			
6,980 PNC Preference Shares of Rs. 100/- each			
Called-up Capital	1	87.19	70.51
Less : Calls unpaid			
Add : Forfeited Shares			
Total		**3,652.37**	**3,393.56**

Schedule 2 - Reserves and Surplus			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Statutory Reserves			
Opening Balance		8,557.54	7,834.67
Additions during the year		342.46	722.87
Deductions during the year			
Total		**8,900.00**	**8,557.54**
II. Capital Reserves			
Opening Balance		3,600.07	3,571.93
Additions during the year		949.07	54.42
Deductions during the year		20.97	26.28
Total	2	**4,528.17**	**3,600.07**
III. Share Premium			
Opening Balance		-	-
Additions during the year		-	-
Deductions during the year		-	-
Total		-	-
IV. Revenue and Other Reserves			
Opening Balance		10,577.29	9,672.29
Additions during the year		1,875.78	905.00
Deductions during the year		-	-
Total	3	**12,453.07**	**10,577.29**
V. Balance in Profit and Loss Account		987.76	957.21
Total (I, II, III, IV, V)		**26,869.01**	**23,692.12**

Schedule 3 - Deposits			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
A. I. Demand deposits			
(i) From banks		40.46	51.51
(ii) From others		12,253.99	13,889.82
II. Savings Bank Deposits		40,226.38	40,228.74
III. Term Deposits			
(i) From banks			-
(ii) From others		80435.02	72,350.34
Total (I, II, and III)		**1,32,955.85**	**1,26,520.40**
B. (i) Deposits of branches in India		1,32,955.85	1,26,520.40
(ii) Deposits of branches outside India			-
Total		**1,32,955.85**	**1,26,520.40**

Schedule 4 - Borrowings			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Borrowings in India		-	-
(a) Reserve Bank of India		-	-
(b) Other banks		-	-
(c) Other institutions and agencies		-	-
II. Borrowings outside India		-	-
Total (I and II)		-	-
Secured borrowings included in I and II above- Rs.			

Schedule 5 - Other Liabilities and Provisions			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Bills payable			-
II. Inter-office adjustment (net)			-
III. Interest accrued	4	3,093.17	2,683.11
IV. Interest Payable	5	1,006.17	911.63
IV. Others (including provisions)	6	799.34	882.24
Total		**4,898.68**	**4,476.98**

Schedule 6 - Cash and Balances with Reserve Bank of India			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Cash in hand		1,638.95	1,708.76
II. Balances with Reserve Bank of India			
(a) in Current Account		4,703.00	6,376.00
(b) in Other Account			-
Total (I and II)		**6,341.95**	**8,084.76**

Schedule 7 - Balances with Banks and Money at Call and Short Notice			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. In India			
(i) Balances with banks			
(a) in Current Accounts		3,429.37	3,999.42
(b) in Other Deposit Accounts		-	
(ii) Money at call and short notice		-	
(a) with banks		-	-
(b) with other institutions		-	-
Total (i and ii)		**3,429.37**	**3,999.42**

The Khamgaon Urban Co-op Bank Ltd. * H. O. Khamgaon

RATAN CHANDAK & COMPANY LLP * NAGPUR FRN:108696W/ W101028 * CHARTERED ACCOUNTANTS

II. Outside India			
(i) in Current Accounts		-	-
(ii) in Other Deposit Accounts		-	-
(iii) Money at call and short notice		-	-
Total (i, ii, and iii)		-	-
Grand Total (I and II)		**3,429.37**	**3,999.42**

Schedule 8 - Investments

Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
I. Investments in India in			
(i) Government Securities	7	41,830.62	37,050.20
(ii) Other approved securities	8	13,507.35	17,263.38
(iii) Shares		68.94	68.94
(iv) Debentures and Bonds			-
(v) Subsidiaries and/or joint ventures			-
(vi) Others	9	13,786.98	13,677.90
Total		**69,193.90**	**68,060.43**
II. Investments outside India in			
(i) Government securities (including local authorities)		-	-
(ii) Subsidiaries and/or joint ventures abroad		-	-
(iii) Others investments (to be specified)		-	-
Total		-	-
Grand Total (I and II)		**69,193.90**	**68,060.43**

Schedule 9 - Advances

Particulars	Sub-Schedule	As on 31-03-2026	As on 31-03-2025
A. (i) Bills purchased and discounted			
(ii) Cash credits, overdrafts and loans repayable on demand		42,817.27	39,339.42
(iii) Term Loans		36,848.28	30,672.24
Total		**79,665.55**	**70,011.66**
B. (i) Secured by tangible assets		77,932.85	68,899.18
(ii) Covered by Bank/Government Guarantees			
(iii) Unsecured		1,732.70	1,112.48
Total		**79,665.55**	**70,011.66**
C.I. Advances in India			
(i) Priority Sectors		62,344.29	48,720.00
(ii) Public Secor			-
(iii) Banks			-
(iv) Others		17,321.26	21,291.66
Total		**79,665.55**	**70,011.66**
C.II. Advances outside India			
(i) Due from banks		-	-
(ii) Due from others		-	-
(a) Bills purchased and discounted		-	-
(b) Syndicated loans		-	-
(c) Others		-	-
Total		-	-
Grand Total (C.I and II)		**79,665.55**	**70,011.66**

The Khamgaon Urban Co-op Bank Ltd. H.O. Khamgaon

RATAN CHANDAK & COMPANY LLP NAGPUR FRN:108696W/ W101028 CHARTERED ACCOUNTANTS

Schedule 10 - Fixed Assets			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Premises	**10**	**3,724.29**	**3,009.54**
At cost as on 31st March of the preceding year		3,198.32	3,198.32
Additions during the year (Revalued During the year)		743.71	-
Deductions during the year		-	-
Depreciation to date		217.74	188.78
II. Other Fixed Assets (including furniture and	**11**	**418.09**	**332.99**
At cost as on 31st March of the preceding year		1,818.05	1,818.05
Additions during the year		201.63	188.49
Deductions during the year		-	0.76
Depreciation to date		1,601.59	1,672.79
Total (I and II)		**4,142.39**	**3,342.53**

Schedule 11 - Other Assets			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Inter-office adjustments (net)		-	-
II. Interest accrued		-	-
III. Tax paid in advance/tax deducted at source		-	-
IV. Stationery and stamps	12	89.56	80.58
V. Non-banking assets acquired in satisfaction of claims		84.75	84.75
VI. Interest Receivable	13	5,267.42	4,291.15
VII. Others	14	161.04	127.78
Total		**5,602.76**	**4,584.26**

Schedule 12 - Contingent Liabilities			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Claims against the bank not acknowledged as debts			
II. Liability for partly paid investments			
III. Liability on account of outstanding forward exchange contracts			
IV. Acceptances, endorsements and other obligaions.			
VI. Others items for which the bank is contingently liable	15	3,165.68	3,567.00
Total		**3,165.68**	**3,567.00**

Schedule 13- Interest Earned			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Interest/discount on advances/bills		6,757.98	6,220.84
II. Income on investments		4,363.42	3,856.99
III. Interest on balances with Reserve Bank of India and other inter-bank funds		-	-
IV. Others (Interest on Income Tax Refund)		-	8.94
Total		**11,121.39**	**10,086.78**

The Khamgaon Urban Co-op Bank Ltd. H.O. Khamgaon

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Schedule 14 - Other Income			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Commission, exchange and brokerage		43.12	24.90
II. Profit on sale of investments		959.93	900.20
Less : Loss on sale of investments		-	-
III. Profit on revaluation of investments		-	-
Less : Loss on revaluation of investments		-	-
IV. Profit on sale of land, building and other assets		3.11	2.62
Less : Loss on sale of land, buildings and other assets		-	-
V. Profit on exchange transactions		-	-
Less : Loss on exchange transactions		-	-
VI. Income earned by way of dividends, etc. from subsidiaries/ companies and/or joint ventures abroad/in India.		-	-
V. Miscellaneous Income	**16**	670.50	516.79
Total		**1,676.66**	**1,444.51**
Note : Under items II to V loss figures shall be shown in brackets.			

Schedule 15 - Interest Expended			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Interest on deposits		5,870.75	5,329.66
II. Interest on Reserve Bank of India/ Inter-bank borrowings		0.00	-0.09
III. Others		-	-
Total		**5,870.76**	**5,329.57**

Schedule 16 - Operating Expenses			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Payments to and provisions for employees		2,447.31	2,378.65
II. Rent, taxes and lighting		236.33	235.37
III. Printing and stationery		13.61	9.71
IV. Advertisement and publicity		23.06	22.47
V. Depreciation on bank's property		124.52	78.96
VI. Director's fees, allowances and expenses		22.72	20.99
VII. Auditor's fees and expenses (including branch auditors)		29.07	31.53
VIII. Law charges		6.68	1.59
IX. Postages, Telegrams, Telephones, etc.		10.94	10.30
X. Repairs and maintenance		12.40	10.07
XI. Insurance		50.20	55.38
XIII. Amortization of Investment		28.67	21.81
XII. Other expenditure	17	898.16	1,082.02
Total		**3,903.69**	**3,958.85**

Schedule 17 - Provisions and Contingencies			
Particulars	**Sub-Schedule**	**As on 31-03-2026**	**As on 31-03-2025**
I. Provision for special reserve		131.00	45.00
II. Provision for Bad & Doubtful Reserve		1,476.40	100.00
III. Provision for Income Tax		300.00	349.56
IV. Deferred Tax		-1.53	-3.88
V. Provision for ARC		-	795.00
VI. Provision for Misappropriation		-	-
VII. Provision for BDDR-Standared		50.00	-
VIII. Investment Depreciation Reserve		80.00	-
Total		**2,035.87**	**1,285.68**

The Khamgaon Urban Co.-op Bank Ltd. * M.O. Khamgaon

* RATAN CHANDAK & COMPANY LLP * CHARTERED ACCOUNTANTS NAGPUR FRN:108696W/ W101028

Sub Schedule 1 - Called-up Capital		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
Individuals & Others		
A) Co-operative Institutions.	-	-
B) State Government.	-	-
C) Share Application Money Pending Allotment	87.19	70.50
D) Nominal Members	-	0.01
Grand Total	**87.19**	**70.51**

Sub Schedule 2 - Capital Reserve		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Asset Revaluation Fund	3,569.18	2,854.46
B) Investments Depreciation Reserve	241.12	161.12
C) Special Reserve	667.29	536.29
D) Membership Welfare Fund	50.59	48.21
Grand Total	**4,528.17**	**3,600.07**

Sub Schedule 3 - Revenue & Other Reserve		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Building Fund	370.00	360.00
B) Investment Fluctuation Reserve	1,550.00	1,450.01
C) General Reserve	225.00	125.00
D) Bad and Doubtful Debts Reserve	4,420.27	3,014.03
(Sub-Standard, Doubutful & Loss Assets)		
E) Bad and Doubtful Debts Reserve	350.00	300.00
(Standard Assets)		
F) Provisions for erosion in assets	22.28	22.28
G) Charity Fund	10.97	10.97
H) NPI Provision Account	500.00	500.00
I) ARC Capital Reserve (Omkara)	4,795.00	4,795.00
J) Co-Operative Development Fund	9.56	-
K) Provision for Unforeseen Losses	100.00	-
L) Technology Development Fund	100.00	-
Grand Total	**12,453.07**	**10,577.29**

Sub Schedule 4 - Interest Accured		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Overdue Interest Reserve on Loan	3,093.17	2,683.11
Grand Total	**3,093.17**	**2,683.11**

Sub Schedule 5 - Interest Payable		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) On Deposits	1,006.17	911.63
B) On Borrowings	-	-
Grand Total	**1,006.17**	**911.63**

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NAGPUR
CHARTERED ACCOUNTANTS

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Khamgaon

Sub Schedule 6 - Others (including provisions)		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Sundry Creditors	112.22	107.79
B) Drafts Payable	174.33	166.81
C) Provision for audit fees	15.86	18.15
D) Staff Bonus Provision	7.42	5.81
E) Telephone bills payable	0.60	0.55
F) M.S.E.B Bills payable	5.50	5.50
G) Commission to Collectors Payable	4.00	4.00
H) Education Fund	20.41	29.88
I) Provision for Expenses	17.66	16.82
J) Credit balance in Subsidy from NABARD	5.61	5.61
K) Salary & Allowances Payable	3.52	3.52
L) Deferred Tax Liability	80.90	76.88
M) CGST/SGST Tax Payable	13.03	20.16
N) TDS Payable	59.69	56.74
O) Provision for Income Tax	0.21	0.21
P) Dividend Payable	88.69	99.10
Q) Rent Payable	-	15.83
R) ATM ,POS,IMPS Transactions	53.48	97.74
S)Clearing Control Account	1.38	1.38
T) ICICI DD Payable Provision A/c	0.01	0.01
UT) MSC Bank Mumbai DD Payable Provision	0.06	0.06
V) Overdue Interest Receivable on Staff Loan	2.74	2.74
W) FITL Interest Capitalization	94.60	94.60
X) HDFC DD Payable Provision A/c	1.44	2.54
Y) Intt Capit on Hotel Rasika	32.98	37.90
Z) Provision for Consultancy Fee	-	9.90
AA) Provision for AGM	3.00	2.00
Grand Total	**799.34**	**882.24**

Sub Schedule 7 - Investment in Goverment Security		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Government Securities (Central)	30,656.45	15,672.48
B) Government Securities (State)	11,174.17	11,462.44
C) Treasury Bills	-	9,915.28
Grand Total	**41,830.62**	**37,050.20**

Sub Schedule 8 - Investment in Other Approved Security		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Mutual Funds	2,399.88	2,099.90
B) Bonds	2,432.47	2,460.49
C) Fixed Deposits	8,675.00	12,703.00
Grand Total	**13,507.35**	**17,263.38**

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Sub Schedule 9 - Investment in Others (to be specified)		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
RF		
A) Government Securities (Central)	321.51	321.51
B) Government Securities (State)	2,247.91	2,247.91
C) Fixed Deposits	6,454.00	6,026.00
D) Security Receipts	4,763.57	5,082.49
Grand Total	**13,786.98**	**13,677.90**

Sub Schedule 10 - Premises		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Land	3,174.05	2,442.56
B) Buildings	550.24	566.98
Grand Total	**3,724.29**	**3,009.54**

Sub Schedule 11 - Other Fixed Asset		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Furniture and Fixtures	263.93	205.70
B) Computers	90.24	82.99
C) Lockers	63.39	43.52
D) Solar	0.53	0.78
Grand Total	**418.09**	**332.99**

Sub Schedule 12 - Stationery & Stamps		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) Stationery in Hand	88.91	80.21
B) Adhesive Stamps/Franking Stamps	0.64	0.38
Grand Total	**89.56**	**80.58**

Sub Schedule 13 - Interest Recievable		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
A) on Investments	2,159.81	1,593.61
B) on Loans And Advances	3,093.17	2,683.11
C) on Staff Loans	14.43	14.43
Grand Total	**5,267.42**	**4,291.15**

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Sub Schedule 14- Other Assets		
Particulars	As on 31-03-2026	As on 31-03-2025
A) Advances to staff	32.80	32.41
B) Liabrary Books	0.28	0.28
C) Telephone Deposits	3.12	3.12
D) Deposits for Rented Premises	14.88	14.88
E) Advance Income Tax & Income Tax refundable	50.79	36.28
F) Deposits with M.S.E.B	7.45	7.45
G) Sundry Debtors	45.27	57.58
H) Misclenious Recovery Control A/c (TDS Recoverable)	12.97	14.00
I) Write Off Written Back A/c	(158.61)	(158.61)
J) CGSTR/SGSTR	-	21.76
K) BBPS Wallet-Sarvatra	0.50	0.50
L) TDS Receivable	2.64	0.95
M) IGST Receivable	-	0.52
N) Prepaid Expenses	148.28	95.71
O) Customer TDS Adjustment	0.12	0.46
P) Return Product	0.56	0.50
Grand Total	**161.04**	**127.78**

Sub Schedule 15 - Others items for which the bank is contingently liable		
Particulars	As on 31-03-2026	As on 31-03-2025
A) Guarantees given on behalf of constituents	2,483.83	2,979.87
B) DEA Fund Payable	681.85	587.13
Grand Total	**3,165.68**	**3,567.00**

Sub Schedule 16 - Miscellaneous Income		
Particulars	As on 31-03-2026	As on 31-03-2025
A) Incidental Charges	26.00	27.31
B) Rent Received on Lockers	37.18	41.56
C) Service charges	88.00	91.86
D) Processing Fees on Loans	125.78	107.62
E) Income on Franking Stamps	2.20	1.32
F) Printing & Stationery Charges Received	0.56	0.28
G) IMPS, UPI & Nach Charges Received	26.68	21.95
H) Bank Charges :-		
I) Cheque Returen Charges	15.10	13.38
J) Insurance (Gold Loan)	23.23	18.71
K) Bank Charges	0.63	0.44
L) Misc Charges	1.68	(0.62)
M) No dues Charges	0.65	0.90
N) Balance Cert. & Sign Verification Charges	0.46	0.44
O) Penal Charges Exempted from GST	103.74	70.34
P) Account Closure Charges	0.42	0.08
Q) Minnimum Balance Income	17.03	12.48
R) House Rent Received	0.32	0.58
S) Software/UPS AMC Main	-	(0.03)
T) Miscellaneous Income	14.47	9.79
U) Recovery in Writeoff accounts	104.63	22.52
V) ATM Charges Received	58.40	55.38
W) Charges recevied on PO/DD/NEFT/RTGS/OBC	16.20	18.16
X) CIBIL Charges Received	7.14	2.36
Grand Total	**670.50**	**516.79**

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Sub Schedule 17 - Other Expenditures		
Particulars	**As on 31-03-2026**	**As on 31-03-2025**
1) Dicgc Insurance	166.78	156.61
2) Election Expenses	-	0.02
3) Arc Management Fee	190.39	325.90
4) Administrative Expenses (Pm Schemes)	(0.05)	(0.06)
5) Diesel Expenses	0.11	0.06
6) Cibil Charges Expenses	8.71	4.14
7) Imps & Ecompos Charges Paid	1.05	1.05
8) Contingencies	55.34	53.63
9) Commission Paid To Pigmy Agents	51.22	52.33
10) Karmachari Kalyan Nidhi	12.94	17.19
11) Administrative Charges	4.45	6.32
12) Training Expences	2.78	0.57
13) Association And Other Fees	8.19	4.23
14) Computer Expenses	127.07	98.55
15) Water Charges	4.31	4.11
16) Service Charges (Building)	0.83	3.12
17) Suit File Legal Charges	0.76	1.51
18) Consultancy Charges	3.21	5.58
19) Recovery Expenses	0.07	0.15
20) Cash Remitance Expenses	13.40	12.74
21) Goods & Service Tax	36.72	13.72
22) Convinience / Taxi Charges	1.56	1.55
23) Bank Cleaning Expenses	4.55	3.70
24) Generator Expenses	0.74	0.37
25) Vehicle Repairy Expenses	0.15	0.05
26) Bank Charges	3.95	3.66
27) Upi Switching Charges Paid	4.13	2.36
28) Connectivity Charges	83.62	75.80
29) Agm Expenses	6.61	2.18
30) Repair Exp Of Office Vehicle	0.10	0.04
31) Fuel Expenses Of Office Vehicle	0.55	0.51
32) Disel And Petrol Expenses	0.85	0.91
33) Atm Charges Paid	14.76	135.82
34) Atm Switching Charges Paid	1.03	0.71
35) Upi Charges Paid	11.65	9.45
36) Security Charges	17.53	16.87
37) Atm Cards Expenses	9.27	3.63
38) Npa Charges Receivable	0.20	15.54
39) Taxi Charges	5.00	5.23
40) Annual Maintainance Charges	36.27	20.43
41) TA To Staff	6.91	4.85
42) Loss / Expenses On Real Assets	-	0.17
43) Professional Charges	0.03	-
44) Interest Reversal on NBA	-	16.68
45) Recruitment Expenses	0.43	-
46) Clearing Charges	0.00	-
Grand Total	**898.16**	**1,082.02**

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Fixed Asset Schedule

(Amount ₹ in Lakhs)

Particulars	Gross Amount	Additions	Deletions / Sale	Balance (Gross)	Op. Depre	Current Year Depre	Adjust for Sale / W.off	Cl. Depre	Balance As on 31/03/2026	Balance As on 31/03/2025
Land	2,442.56	731.49	-	3,174.05	-	-	-	-	3,174.05	2,442.56
Building	755.77	12.22	-	767.99	188.78	28.96	-	217.74	550.24	566.98
Sub-Total	**3,198.32**	**743.71**	-	**3,942.04**	**188.78**	**28.96**	-	**217.74**	**3,724.29**	**3,009.54**
Computer	1,111.18	70.56	-	1,181.74	1,028.19	63.31	-	1,091.50	90.24	82.99
Furniture & Fixtures	580.13	105.16	-	685.30	374.43	46.94	-	421.37	263.93	205.70
Locker	92.89	25.50	-	118.38	49.36	5.63	-	54.99	63.39	43.52
Solar	33.85	0.41	-	34.26	33.08	0.65	-	33.73	0.53	0.78
Sub-Total	**1,818.05**	**201.63**	-	**2,019.68**	**1,485.06**	**116.53**	-	**1,601.59**	**418.09**	**332.99**
Grand Total	**5,016.38**	**945.34**	-	**5,961.72**	**1,673.84**	**145.49**	-	**1,819.33**	**4,142.39**	**3,342.53**

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