KOLHAPUR MAHILA SAHAKARI BANK LTD.,KOLHAPUR

PROFIT AND LOSS ACCOUNT AS ON 31.03.2026

BALANCE ON 31/03/2025	EXPENCES	BALANCE ON 31/03/2026	BALANCE ON 31/03/2026	BALANCE ON 31/03/2025	INCOME	BALANCE ON 31/03/2026	BALANCE ON 31/03/2026
5,82,52,044.11	**INTEREST ON DEPOSIT & BARROWINGS**		**6,31,00,912.02**	**10,11,22,006.49**	**INTEREST ON LOANS & INVESTMENTS**		**10,94,48,599.53**
82,670.00	INT. ON BORROWINGS	17,087.00		91,67,890.85	INT. RECEIVED ON OTHER BANK DEPOSIT	1,07,92,172.37	
2,73,85,506.00	INT. PAID ON FIXED DEPOSITS (INDIVIDUAL)	2,98,02,667.00		2,32,14,755.70	INT. FROM GOI SECURITIES	2,32,97,834.14	
53,79,469.00	INT. PAID ON FIXED DEPOSIT (OTHER SOCIETIES)	62,60,871.00		5,57,586.11	INTEREST FROM MUTUAL FUNDS	6,70,061.53	
2,97,504.00	INT. PAID ON DAMDIDPAT DEPOSITS(INDIVIDUALS)	6,14,443.00		20,29,753.00	INT. RECVD ON FIXED DEPOSIT ADV.(INDIVIDUAL)	21,23,043.00	
3,33,503.00	INT. PAID ON DAMDUPAT DEPOSITS (INDIVIDUALS)	6,29,312.00		1,722.00	INT. RECVD ON DAMDIDPAT ADVANCE		
1,58,40,461.00	INT. PAID ON REINVESTMENT DEPOSIT	1,67,47,052.00		10,625.00	INT.RECEIVED ON RECURING DEPOSIT ADVANCE	4,530.00	
54,43,347.11	INT. PAID ON SAVING DEPOSITS (INDIVIDUALS)	56,35,069.02		1,66,258.00	INT.RECEIVED ON SHUBHALAXMI DEPOSIT ADVANCE	1,78,355.00	
26,876.00	INT. PAID ON SAVING DEPOSITS (OTHER SOCIETIES	35,367.00		40,11,239.00	INT.RECEIVED ON GOLD ORNAMENTS LOAN	53,10,383.00	
10,97,296.00	INT. PAID ON CASH SECURITY (STAFF)	9,98,657.00		8,186.00	INT.RECEIVED ON GOVT & OTHER APPROVED SECURITIES		
4,77,624.00	INT. PAID ON CASH SECURITY (PIGMY AGENTS)	5,08,195.00		4,24,582.00	INT.RECEIVED ON CASH CREDIT AGAINST FIXED DEPOSIT	4,57,501.00	
4,02,958.00	INT. PAID ON RECURRING DEPOSITS	5,29,059.00		1,19,90,790.00	INT.RECEIVED ON HYPOTHICATION (C/C)	1,17,51,850.59	
8,78,500.00	INT. PAID ON SHUBHALAXMI DEPOSITS	9,80,089.00		52,50,376.00	INT.RECEIVED ON CASH CREDIT AGAINST REAL ESTATE	37,09,786.00	
16,544.00	INT. PAID ON MATURED BUT NOT PAID	21,853.00		2,57,33,641.60	INT.RECEIVED ON LAND & BUILDING LOAN	3,07,68,000.40	
4,79,484.00	INT. PAID ON REINVESTMENT DEPOSIT (SOCIETY)	2,51,306.00		61,20,139.00	INT.RECEIVED ON HYP.(VEHICLE) LOAN	56,61,485.00	
1,10,302.00	INT. PAID ON SIP RECCURING DEPOSIT SCHEME	69,885.00		11,53,873.00	INT.RECEIVED ON HYP (PLANT & MACHINARY)	30,47,585.00	
				50,333.00	INT.RECEIVED ON HYP (OTHER SECURITIES)	1,52,155.00	
1,77,80,030.72	**SALARY & ALLOWANCE,P.F.CONTRIBUTION ETC.**		**1,71,89,961.00**	4,69,364.00	INT.RECEIVED ON STAFF LOAN	4,45,840.00	
82,20,373.00	BASIC SALARY	73,12,355.00		1,07,09,549.23	INT.RECEIVED ON UNSECURED PERSONAL SECURITIES LO	1,09,75,225.50	
10,11,821.00	PROVIDENT FUND BANK CONTRIBUTION	9,72,653.00		51,343.00	INT.RECEIVED ON STAFF LAND & BUILDING LOANS	87,366.00	
4,25,496.72	GRATUITY	3,91,807.00			INT.RECEIVED ON ADVANCE AGAINST RENT	356	
21,56,606.00	SALARY & OTHER ALLOWANCE	26,04,441.00			INT. RECEIVED ON BANK GURANTEE	15,070.00	
32,02,731.00	DEARNESS ALLOWANCE	35,34,442.00					
10,66,344.00	LEAVE SALLARY	7,92,876.00		**58,381.25**	**COMISSION EXCHANGE & BROKERAGE**		**94,794.00**
16,96,659.00	BONUS & EX.GRATIA TO STAFF	15,81,387.00		58,381.25	COMISSION IN EXCHANGE ETC.	94,794.00	
3,16,160.00	**DIRECTORS FEES & ALLOW./BANK SEMINAR**		**2,80,320.00**	**41,00,912.28**	**OTHER RECEIPTS**		**45,12,802.17**
3,16,160.00	DIRECTORS SITTING FEES	2,80,320.00		5,675.00	PROFIT ON SALE OF ASSETS	30,000.00	
					INCOME FROM SALE OF SECURITY	33,000.00	
44,75,610.46	**RENT,TAXES,INSURANCE & LIGHTING**		**49,84,424.28**	8,08,529.66	ATM CHARGES	8,89,688.14	
10,76,554.80	BUILDING RENT	11,86,720.80		25,13,607.62	OTHER INCOME	27,79,829.45	
1,01,976.00	TAXES	1,01,375.00		6,93,100.00	LOCKER RENT	7,00,284.58	
15,57,023.66	INSURANCE	19,70,186.48		80,000.00	DIVIDEND	80,000.00	
8,50,190.00	LIGHT BILL	8,25,254.00					
8,89,866.00	BUILDING MENTENTIONS CHARGES	9,00,888.00					
22,070.00	**LAW CHARGES**		**1,16,189.00**				
21,500.00	LAW CHARGES.	87,740.00					
570	COURT EXPENDITURE	28,449.00					

2,34,129.80	**POSTAGE,TELEPHONE & TELEGRAM**		**3,08,364.19**				
50,862.60	POSTAGE	70,697.84					
1,83,267.20	TELEGRAMS & TELEPHONE CHARGES	2,37,666.35					
4,76,000.00	**AUDIT FEES**		**6,68,100.00**				
4,76,000.00	AUDIT FEE	6,68,100.00					
12,75,638.80	**DEPRICIATION & REPEARIES OF PROPARTIES**		**13,81,306.06**				
12,51,367.00	DEPRECIATION	12,79,762.50					
24,271.80	CURRENT REPAIRY	1,01,543.56					
2,70,873.35	**STATIONERY,PRINTING, ADVERTISING**		**3,25,622.73**				
1,84,608.23	PRINTING & STATIONARY	2,49,498.93					
82,456.14	ADVERTISEMENT	73,743.80					
3,808.98	COMPUTER STATIONARY	2,380.00					
79,26,686.50	**OTHER EXPENDITURE**		**1,03,08,154.71**				
1,650.00	LABOUR WELFARE FUND	2,400.00					
22,27,685.16	COMMISSION PAID TO S.D. AGENTS	22,98,463.00					
4,300.00	MISCELLANEOUS EXP.	7,480.00					
2,10,624.00	ADAR SATKAR	2,25,695.00					
1,27,542.90	EXPENSES FOR A.G.M.	1,19,598.04					
31,693.32	EXP.FOR PEON DRESSES						
8,531.00	TRAVELLING EXP.	30,380.00					
55,648.00	TYPING CHARGES	52,040.00					
24,770.00	NEWS PAPER EXP.	28,073.00					
6,14,660.68	OTHER EXP.	13,09,549.77					
443.92	CLEARING CHARGES	793.8					
45,000.00	SUBSCRIPTION TO BANK FEDERATION	57,000.00					
5,000.00	SUBSCRIPTION TO BANK ASSOCIATION						
16,601.00	WRITE OFF						
32,985.00	EXPENSES FOR TRAINING EMPLOYEES	60,783.14					
33,43,086.56	COMPUTER EXPENSES	35,86,811.72					
56,818.50	PROVIDENT FUND LIN.INSU.CHARGES	46,072.50					
56,818.50	PROVI.FUND LINKED INSU.ADMINI. C	46,072.50					
43,600.40	WATER CHARGES	46,865.88					
300	POST BOX RENT	178					
40,414.12	VECHILE REPAIRY	49,473.82					
1,500.00	SHOP ACT LICENCE FEE						
1,95,725.00	PETROL & DISEL EXPENSES	2,17,344.00					
19,220.00	EXP OF SABHA SAMARANBH	47,900.00					
1,26,934.47	INPUT CGST	7,02,071.47					

1,26,824.63	INPUT SGST	7,02,212.88					
1,38,605.43	INPUT IGST	1,11,686.00					
3,69,703.91	ENTER CHANGE FEES (POS/ECOM/ATM)	5,59,210.19					
61,71,238.00	**PROVISION**		**68,15,851.00**				
	PROVISION FOR STANDARD ASSETS	2,50,000.00					
61,10,000.00	INCOME TAX	45,04,613.00					
	RURAL BRANCH BAD DEBT RESERVE FU	20,00,000.00					
61,238.00	INVESTMENT DEPRICIATION (AMORTIZATION)	61,238.00					
80,80,818.28	**PROFIT & LOSS ACCOUNT**		**85,76,990.71**				
80,80,818.28	PROFIT	85,76,990.71					
10,52,81,300.02	**Total**	**11,40,56,195.70**	**11,40,56,195.70**	**10,52,81,300.02**	**Total**	**11,40,56,195.70**	**11,40,56,195.70**

श्री.जे.के.कुंभार श्रीमती माधुरी शिंदे श्रीमती शैलजा सुर्यवंशी

महाव्यवस्थापक उपाध्यक्षा अध्यक्षा सौ.मनिषा दमामे

सौ.सुनिता डोंगळे श्रीमती जानकीदेवी निंबाळकर

श्रीमती तिलोत्तमा भोसले श्रीमती भारती डोंगळे सौ.सुधा इंदुलकर सौ.जयश्री परमाळे सौ.सुप्रिया पाटील (कौलवकर) सौ.शुभागी सुसिद्रन (भोसले) सौ.मोहीनी घोटणे सौ.विजया जाधव सौ.पुजा जाधव मेसर्स जे.पी.चौगुले आणि

कंपनी

सनदी लेखापाल

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