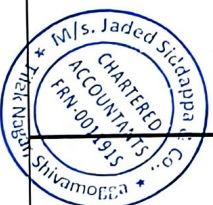


SHREE MAHABALESHWAR CO OPERATIVE BANK LIMITED GOKARNA
GOKARNA

Profit & Loss Account for the year ending 31-3-2026

As on 31.03.2025 Rs.	Particular	As on 31.03.2026 Rs.	As on 31.03.2025 Rs.	Particular	As on 31.03.2026 Rs.
5,98,35,541.90	1. Interest on Deposits, Borrow etc	7,13,75,916.55	6,19,83,065.00	1. Interest & Discount	6,53,09,789.83
1,21,346.00	Interest Paid on Deposits	1,28,508.46	13,89,995.00	Int Received Loans	2,10,384.08
5,99,56,887.90	Interest Paid on Borrowings	7,15,04,425.01	39,721.00	Penal Interest	-
			5,09,521.00	Income Tax Refund	-
			6,39,22,302.00	Profit Tax Received	-
6,44,756.00	2. Salary & Allowances & P.F	5,79,004.00		2. Interest on Investments	10,56,823.00
57,11,533.00	Employer's Contribution Fund	51,20,442.00	12,34,623.00	Int Rec On SBI FD Gokarna	18,59,645.00
41,000.00	Salaries and allowance	13,500.00	19,76,561.00	Int Rec On Canara Bank FD	4,02,243.00
8,40,663.00	Medical Allowance	52,350.00	3,75,000.00	Int Rec On Apex Bank FD	1,88,103.00
72,37,952.00	Leave Salary Paid (Exp)		1,79,720.00	Int Rec on DCC Bank FD	24,01,606.00
			21,69,741.00	Int Rec on DCC Bank RFD	12,59,859.00
			6,04,938.00	Int Rec on Bank of Baroda FD	20,75,121.00
			21,97,675.00	Int Rec on Karnataka Bank FD	24,01,343.00
			6,62,710.00	Int Rec on Saraswat Bank FD	339.19
4,54,500.00	3. Directors and local committee members fees and allowances.....	5,38,500.00	1,08,83,476.00	credit access life insurance	1,11,19,865.00
	Director Sitting Fee		2,02,84,444.00	Int Rec on Govt Security	
4,54,500.00					
10,89,760.50	4. Rent, Taxes, Insurance, Lightings	13,25,443.49		2. Commission, exchange & Brokerage.	
5,05,634.00	Insurance	6,21,092.51	15,869.00	Bank Commission	8,681.00
89,841.00	Health Insurance Premium Paid	78,281.00	46,019.00	E Stamp Commission	50,401.00
7,500.00	Electricity Charges	7,500.00	61,888.00		59,082.00
28,936.00	Bank Professional Tax	28,936.00			
17,21,671.50	Taxes	20,61,253.00		3. Other Receipts	
				Recovery Charges	22,757.00
66,041.00	5. Law charges	3,67,518.00		Central Income Received	8,300.00
	Legal Exp			Miscellaneous Income	5,958.15
				Other Charges	
				Law Charges	1,45,431.90
				Cheque Book Charges	2,450.00
1,86,513.00	6. Postage & Telegram, Telephone	2,54,253.90		Xerox Income	7,548.35
1,86,513.00	Postage A/c			Ckyc Income Received	17,528.00

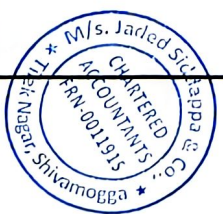
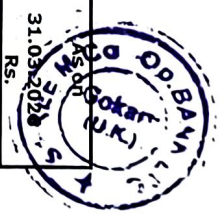


ГОКАРНА

Profit & Loss Account for the year ending 31-3-2026				
Particular	As on	As on	Particular	As on
	31.03.2026 Rs.	31.03.2025 Rs.		31.03.2026 Rs.
7. Auditors fees	4,45,000.00	520.00	Dividend Income Received	-
Audit Cost Paid		10,000.00	Premium received on G.O.I	-
		4,18,908.00	Compensation Income Received	4,73,807.20
	4,45,000.00	3,76,249.00	Postage Expenses Received	1,29,294.66
8. Depreciation on and Repairs to property		1,40,530.00	Share Fee Income	1,04,975.00
Depreciation	5,72,970.64	46,200.00	Locker Rent Income	3,60,624.58
		4,42,822.20	Sundry Received Income	37,23,718.00
		79,05,727.00	Interest received from Standard loans	4,952.00
		4,215.00	Nominal & Ent Fee Income	22,700.00
		-	Employee Application Fee	1,18,093.72
		-	Staff Recruitment Income	53,865.60
		-	Pigmy Commission	30,00,000.00
	6,03,197.88	94,89,715.70	IDR Income	
9. Stationery, Printing & Advertisement				82,02,004.16
Advertisement	2,54,377.74			
Printing & Stationary	2,76,654.15			
		5,31,031.89		
		11,714.00		
10. Govt. Securities Premium Paid	11,714.00			
		12,48,489.37		
11. Commission on Pigmy	12,48,489.37			
12. Computer Maintenance	33,150.00			
Computer Maintenance	72,000.00			
Annual Maintenance Charge	7,612.92			
Machinery Repairs Paid		1,12,762.92		
13. Profit Tax	9,814.00			
Deferred tax Exp. A/c	23,48,671.00			
Income Tax 2024-2025	23,48,671.00			
		23,58,485.00		
26,35,849.50				
14. Other Expenses	2,800.00			
LEI Registration Fees	10,000.00			
Bylaw Amendment Charges	3,48,050.00			
Refreshment	2,56,065.67			
Contingency	1,15,000.00			
Security Charges	69,690.00			
Recovery Charges	75,850.00			
Cleaning and Maintenance				

SHREE MAHABALESHWAR CO OPERATIVE BANK LIMITED GOKARNA
Profit & Loss Account for the year ending 31-3-2026

As on 31.03.2025 Rs.	Particular	As on 31.03.2026 Rs.	As on 31.03.2025 Rs.	Particular	As on 31.03.2026 Rs.
15,000.00	Medical Relief	20,000.00			
20,000.00	Contribution to credit information Bureau	20,000.00			
5,00,000.00	Penalty Paid to RBI				
50,000.00	Core Banking	2,47,201.75			
16,896.00	CERSAI	16,896.00			
3,21,412.00	Group Gratuity Insurance				
11,32,800.00	Daily Wages	11,58,100.00			
2,65,458.70	Gst Paid	4,60,987.82			
80,876.00	Travelling Allowances	1,22,972.00			
35,000.00	Federation Contribution	35,000.00			
	Rent Paid	6,400.00			
3,95,000.00	CONTINGENT PROV.FOR STD. ASSET CNYC (exp)	2,30,000.00			
	Honourarium Paid	4,237.29			
	IDRBT Domain Bank ,in	34,000.00			
	TRAU/DT(SMS Service)	90,600.00			
	Sahakar Saptaha	48,000.00			
	Paypro Submember	10,000.00			
	Provision for NPA	60,000.00			
79,05,727.00		30,00,000.00			
1,16,32,869.62		64,41,850.53			
67,86,676.12	19. Balance of profit 31.3.2026	43,02,429.76			
		43,02,429.76			
9,37,58,349.70	Total	9,65,46,207.26	9,37,58,349.70	Total	9,65,46,207.26



PRESIDENT
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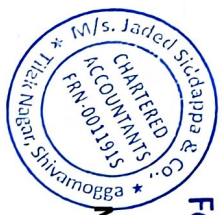
VICE PRESIDENT
[Signature]

DIRECTOR
[Signature]

DIRECTOR
[Signature]

DIRECTOR
[Signature]

DIRECTOR
[Signature]



MANAGER
S.M.C. BANK LTD.
GOKARNA

For JADED SIDDAPPA & CO.,
CHARTERED ACCOUNTANTS

M/s Jaded Siddappa & Co.,
Chartered Accountants
UDIN: 260244285
M.No. 024285

Date: 25-06-2026
Place: Shivamogga

UDIN: 260244285