ALIBAG CO-OPERATIVE URBAN BANK LTD., ALIBAG
Schedules forming part of Financial Statements as at 31st March, 2026

SCHEDULE 1 - SHARE CAPITAL

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Authorised Share Capital 100000 shares of ` 1,000/- each				
B) Paid up Share Capital				
(33434 Shares of Rs. 50/- each & 68670 Shares of Rs. 1000/- each)				
1) Individuals - Number of Members - 19232	6,57,42,400.00		6,80,40,500.00	
2) Institutions - Number of Members - 131	45,99,300.00	7,03,41,700.00	16,82,050.00	6,97,22,550.00
TOTAL		**7,03,41,700.00**		**6,97,22,550.00**

SCHEDULE 2 - RESERVES & SURPLUS

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Reserve Fund				
1) Opening Balance	4,46,78,488.63		4,26,34,490.63	
2) Admission Fee	42,000.00		41,200.00	
3) Nominal Members Fee	1,87,600.00		1,80,900.00	
4) From Profit 2024-2025	26,65,188.00	4,75,73,276.63	18,21,898.00	4,46,78,488.63
B) Other Reserves and Funds				
1) Building Fund	2,56,25,858.84		2,31,25,858.84	
Add: From Profits of Previous Years	25,00,000.00	2,81,25,858.84	25,00,000.00	2,56,25,858.84
2) Building Revaluation Fund	1,97,23,740.63		97,36,768.63	
Add : New Valuation	-		1,04,92,709.00	
Less: Transfer to General Reserve A/c	4,93,093.00	1,92,30,647.63	5,05,737.00	1,97,23,740.63
3) Investment Fluctuation Reserve	74,00,000.00		74,00,000.00	
Add: From Profits of Previous Years	6,00,000.00	80,00,000.00	-	74,00,000.00
4) Staff Welfare Fund	12,97,232.50		7,97,232.50	
Add: From Profits of Previous Years	5,00,000.00	17,97,232.50	5,00,000.00	12,97,232.50
5) Provision for Standard Assets	1,00,00,000.00		84,45,000.00	
Add: Provision	5,00,000.00	1,05,00,000.00	15,55,000.00	1,00,00,000.00
6) General Reserve Account	7,55,398.00		2,49,661.00	
Add : From Building Revaluation	4,93,093.00	12,48,491.00	5,05,737.00	7,55,398.00
C) Previous Balance From Profit *(Refer note 5.1)*		57,48,683.97		54,96,760.52
TOTAL		**12,22,24,190.57**		**11,49,77,479.12**

SCHEDULE 3 - DEPOSITS

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Demand Deposits				
1) Pigmy	5,45,05,485.30		5,32,58,395.30	
2) Current	4,54,37,080.32	9,99,42,565.62	4,08,64,692.13	9,41,23,087.43
B) Savings Bank Deposits				
1) Savings		30,73,30,113.04		30,00,85,104.03
C) Term Deposits				
1) Fixed Deposits	8,86,39,932.55		13,42,07,993.55	
2) Dam Duppat Plan	1,47,31,587.40		2,90,01,681.40	
3) Re Investment Plan	63,89,26,396.85		72,21,19,545.85	
4) Recurring Deposit	1,43,65,062.00		1,91,06,925.00	
5) Monthly Income Plan	9,83,21,801.00		10,54,39,104.00	
6) Term Deposit Matured	1,38,99,670.00		1,38,72,357.00	
7) Short Term Deposit with Interest	1,23,74,261.00		47,78,259.00	
8) Hundred Day FDR	12,89,547.00		21,28,608.00	
9) Special Deposit Scheme	17,83,07,579.00	1,06,08,55,836.80		1,03,06,54,473.80
TOTAL		**1,46,81,28,515.46**		**1,42,48,62,665.26**

SCHEDULE 4 - BORROWINGS

Particulars	31st March 2026		31st March 2025	
	`		`	
NIL		-		-
TOTAL		**-**		**-**

SCHEDULE 5 - OTHER LIABILITIES AND PROVISSIONS

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Other Liabilities				
1) Sundry Payable	75,24,316.25		74,29,964.53	
2) Locker Deposits	6,175.00		6,175.00	
3) Sundry Liabilities	38,49,350.00		46,15,348.00	
4) T.D.S. (Pigmy)	11,972.00		11,637.00	
5) T.D.S. (Contractor)	21,530.00		31,158.00	
6) T.D.S. (Professional)	1,33,200.00		1,45,000.00	
7) T.D.S. (Deposit)	1,27,771.00		65,249.00	
8) T.D.S. (Rent)	-		11,006.00	
9) T.D.S. (Staff)	28,000.00		-	
9)SGST Payable	-		27,790.74	
10)CGST Payable	-		27,790.74	
11) Dividend Payable				
2010-11	-		3.00	
2024-25	6,39,543.00		-	
12) Interest Payable	91,30,484.50		29,23,014.50	
13) Interest Payable on Matured Term Deposit	14,82,296.00		13,85,328.00	
14) Provision for Income Tax	40,00,000.00		45,00,000.00	
15) Branch Adjustment	-	2,69,54,637.75	19,508.55	2,11,98,973.06
B) Provisions				
1) Provision for N.P.A. Interest	3,69,44,528.00		4,34,35,181.46	
Less : Excess Provision W/B	44,43,096.00		17,00,000.00	
Less : Transfer to BDDR	-		27,19,802.56	
Less : Write Off	-	3,25,01,432.00	20,70,850.90	3,69,44,528.00
2) Reserve for Bad & Doubtful Debts (N.P.A.)	11,50,39,432.72		11,34,27,994.56	
Add : Transfer from OIR	-		27,19,802.56	
Less : Write Off	-	11,50,39,432.72	11,08,364.40	11,50,39,432.72
3) Provision for Other Asset		5,00,000.00		5,31,000.00
4) Provision for Restructure A/c		6,00,000.00		6,00,000.00
TOTAL		**17,55,95,502.47**		**17,43,13,933.78**

SCHEDULE 6 - PROFIT AND LOSS ACCOUNT

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Profit for the Year		75,27,788.79		1,06,60,753.45
TOTAL		**75,27,788.79**		**1,06,60,753.45**

SCHEDULE 7 - CASH AND BANK

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Cash in Hand		7,78,21,953.31		7,82,18,844.39
TOTAL		**7,78,21,953.31**		**7,82,18,844.39**

SCHEDULE 8 - BALANCES WITH BANK AND MONEY AT CALL AND SHORT NOTICE

Particulars	31st March 2026		31st March 2025	
	`		`	
A) State Bank Of India Current A/c		49,30,873.85		28,78,788.24
B) Mah. State Coop. Bank Ltd. Current A/c (Vashi)		3,58,491.78		3,81,589.78
C) Bank of India Current A/c (Alibag)		7,04,011.91		12,25,671.91
D) R.D.C.C. Bank Ltd. Current A/c		20,13,562.65		72,93,910.00
E) IDBI Bank Ltd. Current A/c		1,58,97,083.30		1,28,15,427.41
F) HDFC Bank Pune Current A/c		17,297.64		17,297.64
G) M.S.C.Fort H.O. Account		4,37,699.00		7,68,734.00
H) M.S.C.Current A/c. (Fort)		1,53,89,539.04		1,13,51,047.58
I) R.D.C.C. Bank Ltd. Saving A/c		-		14,13,824.69
J) PUNJAB NATIONAL BANK Current A/c		2,02,52,200.64		11,74,699.70
K) State Bank of India Current A/c (Shreebag Branch)		3,47,075.50		2,68,935.50
L) Bank Of Maharashtra (Alibag Branch)		8,42,707.00		9,94,625.00
M) Thane DCC Bank		4,46,188.00		4,85,618.06
N) Yes Bank Current Account		3,58,373.00		4,40,835.00
TOTAL		**6,19,95,103.31**		**4,15,11,004.51**

SCHEDULE 9 - INVESTMENT

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Government Securities				
a) Held to Maturity	13,84,74,364.00		13,85,79,167.00	
Less : Amortisation	1,04,807.00	13,83,69,557.00	1,04,803.00	13,84,74,364.00
b) Available for Sale			1,97,06,280.00	
Less : Matured GOI		-	1,97,06,280.00	-
B) Treasury Bill		13,23,01,425.00		20,90,82,300.00
C) Other Approved Securities				
1) M.S.C.Bank Fixed Deposit	1,45,00,000.00		1,45,00,000.00	
2) R.D.C.C. Reserve Fund Saving	6,86,75,448.00		6,34,33,305.00	
3) Sindhudurg DCC Bank Fixed Deposit	6,60,15,051.00		6,05,98,000.00	
4) Ratnagiri DCC Bank Fixed Deposit	6,13,77,687.00		2,25,00,000.00	
5) Punjab National Bank Fixed Deposit	2,01,00,000.00		2,01,00,000.00	
6) Kolhapur DCC Bank Fixed Deposit	-	23,06,68,186.00	2,80,82,786.00	20,92,14,091.00
D) SHARES				
1) The MSC Bank Ltd. Shares	1,000.00		1,000.00	
2) RDCC Bank Ltd. Shares	16,75,000.00		16,75,000.00	
3) Shreebaug S.M.G.Mandal Ltd. Shares	-	16,76,000.00	31,000.00	17,07,000.00
TOTAL		**50,30,15,168.00**		**55,84,77,755.00**

SCHEDULE 10 - LOANS AND ADVANCES

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Hypothecation	4,61,50,055.88		5,52,59,008.29	
Less : N.P.A. Interest	32,59,363.00	4,28,90,692.88	41,28,581.00	5,11,30,427.29
Cash Credit	5,04,02,858.44		6,15,52,047.80	
Less : N.P.A. Interest	59,84,022.00	4,44,18,836.44	50,65,041.00	5,64,87,006.80
B) Term Loan				
1) Short Term Secured Loans :				
i) Gold Loan	28,86,33,008.80		19,76,08,640.00	
ii) Gold Loan Bullet Repayment	23,58,45,214.16	52,44,78,222.96	22,52,07,244.11	42,28,15,884.11

2) Medium Term Secured Loans :					
i) Property Loan		5,14,97,233.70		4,57,08,765.05	
ii) F.D.R. Loan		2,14,02,728.00		2,58,16,259.00	
iii) Staff Loan		2,39,117.00		4,62,289.00	
iv) Hire Purchase		25,67,781.00		26,21,268.00	
v) Secured Commercial Loan		17,33,87,131.30		16,90,32,704.40	
vi) Medium Term Loan		19,87,926.00		22,09,285.00	
vii) Short Term SRLN	3,01,60,102.00				
Less: NPA Interest	- 20,67,347.0	2,80,92,755.00	27,91,74,672.00	2,97,21,300.00	27,55,71,870.45
3) Medium Term Unsecured Loans :					
i) Surety Loan		65,10,749.33		36,89,619.50	
ii) Unsecured Commercial Loan		1,22,13,188.30		1,30,55,807.40	
iii) Personal Loan		9,87,49,553.00	11,74,73,490.63	9,61,55,286.24	11,29,00,713.14
C) Commercial Property Loan			7,94,377.00		9,27,314.00
D) Long Term Loan			2,10,432.00		4,22,370.00
E) Overdraft against Term Deposit			73,99,992.24		86,40,572.20
F) Mortgage Property Loan			2,46,50,178.00		2,85,68,641.00
G) Overdraft against Property			4,37,27,737.18		2,79,33,825.20
H) Top Up Loan			3,82,600.00		13,54,760.00
TOTAL			**1,08,56,01,231.33**		**98,67,53,384.19**

SCHEDULE 11 - INTEREST RECEIVABLE

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Interest Receivable on Loans and Advances				
N.P.A. Interest	3,25,01,432.00		3,69,44,528.00	
P.A. Interest	1,78,41,798.15	5,03,43,230.15	2,88,84,041.40	6,58,28,569.40
B) Interest Receivable on Govt. Securities		29,81,706.00		49,44,994.00
C) Interest Receivable on F.D.R.'s with Banks		80,36,751.00		61,06,561.00
TOTAL		**6,13,61,687.15**		**7,68,80,124.40**

SCHEDULE 12 - FIXED ASSETS

Particulars	31st March 2026		31st March 2025	
	`		`	
A) LAND AND BUILDING				
1) Building				
WDV as on 31st March, 2025.	2,17,69,238.00		1,18,34,715.00	
Add : Revaluation	-		1,04,92,709.00	
Less : Depreciation @ 2.5 %	5,44,230.00		5,58,186.00	
		2,12,25,008.00		2,17,69,238.00
B) DEAD STOCK & FURNITURE :				
1) Dead Stock & Furniture				
WDV as on 31st March, 2025	40,69,227.73		27,83,395.01	
Add : Additions during the year	11,06,660.42		17,80,339.02	
Less : Deletion	2,25,100.82		42,366.85	
Less : Depreciation @ 10 %	4,95,081.45	44,55,705.88	4,52,139.45	40,69,227.73
2) Interior Decoration				
WDV as on 31st March, 2025	57,200.00			
Add : New Addition	-		71,500.00	
Less : Depreciation @ 20 %	14,300.00	42,900.00	14,300.00	57,200.00
3) Electrification				
WDV as on 31st March, 2025	7,64,369.32		6,85,245.00	
Add : Additions during the year	4,03,703.52		1,75,762.32	
Less : Deletion	61,769.86		11,708.00	
Less : Depreciation @ 10 %	1,10,630.00	9,95,672.98	84,930.00	7,64,369.32
4) Plant and Machinery				
WDV as on 31st March, 2025	6,69,545.80		7,93,526.80	
Less : Depreciation @ 10 %	3,07,564.00	3,61,981.80	1,23,981.00	6,69,545.80

C) COMPUTERISATION				
WDV as on 31st March, 2025	21,41,866.97		4,08,858.97	
Add : Additions during the year	4,48,100.00		27,70,500.00	
Less: Depreciation @ 33.33 %	11,05,090.00		10,37,492.00	
Less: W/off	0.50	14,84,876.47	-	21,41,866.97
D) Capitalise Civil work Expenses				
WDV as on 31st March, 2025	7,72,079.76		7,32,033.04	
Add : Additions during the year	2,62,609.22		4,16,087.02	
Less : Depreciation @ 20 %	5,10,732.00		3,76,040.30	
Less: W/off	0.32	5,23,956.66	-	7,72,079.76
E) Software Licence Fee				
WDV as on 31st March, 2025	45,69,943.00		2,09,657.00	
Add : Additions during the year	25,52,500.00		53,75,000.00	
Less : Depreciation @ 33.33 %	26,85,192.00	44,37,251.00	10,14,714.00	45,69,943.00
F) Data Center	-		5,92,827.00	
Less : Depreciation @ 33.33 %	-	-	5,92,827.00	-
G) Solar System	14,28,571.40			-
Less: Depreciation @ 20%	2,85,714.00	11,42,857.40		-
TOTAL		**3,46,70,210.19**		**3,48,13,470.58**

SCHEDULE 13 - OTHER ASSETS

Particulars	31st March 2026		31st March 2025	
	`		`	
A) STATIONERY AND STAMP				
1) General Stamp	96,900.00		80,600.00	
2) Stationery Stock	6,67,951.00	7,64,851.00	7,71,763.75	8,52,363.75
C) OTHERS				
1) Prepaid Insurance	23,04,104.00		13,89,110.00	
2) Telephone Deposit	54,489.00		54,489.00	
3) Premises Deposits	8,36,000.00		8,79,500.00	
4) Water Deposit	2,000.00		2,000.00	
5) M.S.E.B. Electricity Deposits	1,42,602.00		1,42,602.00	
6) DEAF Refund Account	26,140.18		3,00,729.59	
7) Festival Advance	3,28,500.00		3,26,000.00	
8) SGST Credit Purchase	7,96,155.91		5,27,099.60	
9) CGST Credit Purchase	7,96,155.91	52,86,147.00	5,27,099.60	41,48,629.79
D) INCOME TAX				
i) Income Tax Advance	40,00,000.00		70,00,000.00	
ii) Tax Paid under Appeal A.Y.2017-18	3,55,470.00		3,55,470.00	
iii) Income Tax Receivable 2024-25	32,80,650.00	76,36,120.00	53,431.00	74,08,901.00
E) Differed Tax Asset A/c		54,87,226.00		52,21,029.00
F) Prepaid Balance for Adhar & Pan Verification		1,00,000.00		1,00,000.00
G TDS on Investment 2025-26		78,000.00		1,51,875.00
TOTAL		**1,93,52,344.00**		**1,78,82,798.54**

SCHEDULE 14 - BILLS FOR COLLECTION

Particulars	31st March 2026		31st March 2025	
	`		`	
1)Bills Received for Collection				
2)Bills Sent for Collection		-		-
TOTAL		**-**		**-**

Schedules forming part of Profit & Loss Account Statements as at 31st March, 2026.

SCHEDULE 15 - INTEREST EARNED

Particulars	31st March 2026		31st March 2025	
		`		`
A) Interest Received on Loan		11,15,83,075.00		11,35,71,828.40
B) Interest Received from Investment		1,63,39,064.00		1,95,77,100.00
C) Interest From Govt. Securities		2,02,43,542.00		2,71,43,089.00
TOTAL		**14,81,65,681.00**		**16,02,92,017.40**

SCHEDULE 16 - OTHER INCOME

Particulars	31st March 2026		31st March 2025	
		`		`
1) Commission		42,113.04		37,185.70
2) Dividend on Shares		2,09,475.00		2,09,475.00
3) Cash Handling Charges		1,02,348.00		1,11,751.25
4) Service Charges		19,69,399.11		13,27,763.08
5) Locker Rent		2,45,375.00		2,67,400.00
6) Duplication Fees		4,460.00		6,530.00
7) Processing Fees		28,74,573.60		23,15,666.60
8) Postage Recovered		-		87.00
TOTAL		**54,47,743.75**		**42,75,858.63**

SCHEDULE 17 - OTHER INCOME

Particulars	31st March 2026		31st March 2025	
		`		`
1) Interest Received on Income Tax		-		32,574.00
2) Previous Year I.T.Refund		-		12,41,522.00
3) Old and Bad debts Recovery		-		41,855.50
4) Sundry Income		210.00		35,800.00
5) Income on Matured Govt. Security		-		2,93,720.00
6) Other Asset Provision W/B		31,000.00		-
7) Differed Tax Asset A/c		2,66,197.00		8,96,000.00
8) Income Tax Refund		6,28,565.00		-
9) Excess Provision W/B		44,43,096.00		17,00,000.00
TOTAL		**53,69,068.00**		**42,41,471.50**

SCHEDULE 18 - INTEREST EXPENDED

Particulars	31st March 2026		31st March 2025	
		`		`
A) Interest paid on Deposits		8,50,07,947.00		8,26,84,772.63
B) Interest paid on Borrowings		14,979.00		2,21,762.60
C) Interest paid on Income Tax		-		2,14,906.00
TOTAL		**8,50,22,926.00**		**8,31,21,441.23**

SCHEDULE 19 - OPERATING EXPENSES

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Payment to and Provisions for Employees				
1) Salary & Allowances	2,98,40,652.00		3,04,72,938.00	
2) Staff Provident Fund - Bank's Contribution	27,82,160.00		28,83,024.00	
3) Gratuity	33,517.00		31,01,797.00	
4) Bonus	4,10,022.00		2,69,500.00	
5) Ex.Gratia	-		19,32,285.00	
6) Leave Salary	4,63,081.00		18,00,000.00	
7) Peon Uniform	62,020.00	3,35,91,452.00		4,04,59,544.00
B) Rent, Taxes and Lighting				
1) Rent & Taxes	1,24,784.00		3,75,318.00	
2) Electricity Charges	9,78,967.00		14,22,109.92	
3) Profession Tax	2,500.00		2,500.00	
4) Premises Rent	26,22,600.00	37,28,851.00	31,05,802.00	49,05,729.92
C) Printing & Stationery		4,99,191.83		6,55,120.82
D) Advertisement		1,95,463.80		1,47,161.90
E) Depreciation on Bank's Property				
1) Building	51,137.00		52,449.00	
2) Dead stock & Furniture	4,95,081.45		4,52,139.45	
3) Interior Decoration	14,300.00		14,300.00	
4) Computer	11,05,090.00		10,37,492.00	
5) Electrification	1,10,630.00		84,930.00	
6) Plant and Machinery	3,07,564.00		1,23,981.00	
7) Capitalise Civil work Expenses	5,10,732.00		3,76,040.30	
8) Software Licence Fee	26,85,192.00		10,14,714.00	
9) Building Revaluation A/c	4,93,093.00		5,05,737.00	
10) Solar System	2,85,714.00	60,58,533.45	5,92,827.00	42,54,609.75
F) Directors Fees, Allowances And Expenses		1,70,610.00		2,05,860.00
G) Auditor's Fees		12,37,500.00		14,20,000.00
H) Legal Expenses		25,000.00		30,060.00
I) Postage, Telegram, Telephone etc.				
1) Postage & Telegram	1,67,484.12		2,79,463.48	
2) Telephone	70,430.65	2,37,914.77	47,800.25	3,27,263.73
J) Repairs And Maintenance				
1) Repairing	1,22,606.98		3,24,037.12	
2) Building Maintenance	75,621.00		2,54,107.40	
3) Computer Expences	22,400.00	2,20,627.98	2,12,150.00	7,90,294.52
K) Insurance				
1) Insurance	18,13,595.00		17,98,479.00	
2) Deposit Insurance Premium	17,04,375.23	35,17,970.23	18,66,088.00	36,64,567.00
L) Income Tax				
1) Income Tax Provision for the year		40,00,000.00		45,00,000.00
2) Previous year Income Tax		53,431.00		-

M) Written off Interior Decoration / Loss on Sale of Assets				
Written Off Old Computer		2,71,561.68		54,074.85
N) Other Expenditure				
1) Annual Fees and Subscriptions	96,300.00		1,00,930.00	
2) Sundry Expenses	15,41,199.82		14,63,696.54	
3) Pigmy Commission	34,38,372.75		33,27,994.50	
4) Training Expenses	30,670.00		72,052.00	
5) SGST/CGST Expenses	11,97,681.14		16,34,125.92	
6) Diesel for Generator	62,032.50		50,855.00	
7) Security Guard Expenses	1,16,000.00		1,06,900.00	
8) P.F.Admini. Charges	1,70,434.00		1,44,574.00	
9) Vehicle Charges	3,15,685.00		4,06,625.00	
10) T.A.D.A.	44,236.00		37,875.00	
11) Recovery Expenses	1,64,480.00		1,33,470.00	
12) Bank Charges	1,23,172.89		85,449.22	
13) Professional Charges	8,77,000.00		9,53,000.00	
14) Apprentice Stipend	5,25,562.00		-	
15) Leased Line Charges	7,65,000.00		6,60,000.00	
16) Annual General Meeting Expenses	1,52,240.00		14,840.00	
17) License Fee	1,37,776.80		2,90,500.00	
18) Battery Charges	94,200.00		38,400.00	
19) Credit Reporting Fee	-		854.34	
20) Travelling Exp.	10,880.00		9,110.00	
21) Internet Charges	77,787.32		75,198.00	
22) Stamp	25,450.00		4,000.00	
23) AMC Charges	17,73,625.00		14,20,425.00	
24) CERSAI Charges	-		5,000.00	
25) Leave Travelling Allowance	-		45,000.00	
26) Society Charges	12,000.00		86,700.00	
27) SMS Subscription Charges	-		5,900.00	
28) Branch Shifting Charges	36,000.00		42,100.00	
29) Security Charges	15,000.00		12,000.00	
30) Service Charges	-		-	
31) Electrification Expences	41,250.00		20,988.84	
32) QR Code Printing Charges	450.00		4,500.00	
33) D. R. Hosting Charges	-		2,40,000.00	
34) Registration Charges	35,850.00		35,000.00	
35) Consultancy Charges	1,30,000.00		2,25,000.00	
36) Penalty	-		2,00,000.00	
37) Interest on Late Payment GST	2,528.00		-	
38) Adhar Pan Verification Charges	6,000.00	1,20,18,863.22	-	1,19,53,063.36
TOTAL		**6,58,26,970.96**		**7,33,67,349.85**

20. PROVISIONS AND CONTINGENCIES

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Provision for Standard Assets	5,00,000.00		15,55,000.00	
B) Amortisation of Govt. Securities	1,04,807.00	6,04,807.00	1,04,803.00	16,59,803.00
TOTAL		**6,04,807.00**		**16,59,803.00**

21. NET PROFIT / LOSS FOR THE YEAR

Particulars	31st March 2026		31st March 2025	
	`		`	
A) Profit for the Year		75,27,788.79		1,06,60,753.45
TOTAL		**75,27,788.79**		**1,06,60,753.45**