Annexure - I

Form A

Form of Balance Sheet as on 31st March 2026

	(भांडवल व देणी) Capital and Liabilities	Schedule	As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous Year)
1	भांडवल Capital	1	83178000.00	79794200.00
2	राखीव व इतर निधी Reserves and Surplus	2	541910068.68	513413137.68
3	ठेवी Deposits	3	2871638309.75	2835712259.38
4	बाहेरील कर्जे Borrowings	4	0.00	0.00
5	provision	5	1803716438.60	1654026110.77
	Total		**5300442817.03**	**5082945707.83**

	Assets			
1	रोकड व रिझर्व्ह बँकेतील खाती Cash and balances with Reserve Bank of India	6	49029310.55	38030570.04
2	बँक खात्यातील शिल्लक Balance with banks and money at call and short notice	7	474047977.09	195746628.03
3	गुंतवणूक Investment	8	1684198789.88	1795226952.00
4	कर्जे Advances	9	1510381504.09	1409446818.18
5	इमारत व जागा फर्निचर व डेडस्टॉक Fixed Assets	10	30240425.08	32848179.39
6	इतर मालमत्ता व येणी Other Assets	11	1552544810.34	1611646560.19
	Total		**5300442817.03**	**5082945707.83**

	हमीपोटी संभाव्य देणी Contingent Liabilities	12	8132667.19	7792952.03
	वसुलीसाठीचे बील व येणी Bills for collection			

Checked and found correct subject to our Audit Report of Even date

Virendra U. Honrao
General Manager

Rajendra L. Bhosale
Director

Kirtikumar H. Asmar
Vice.chairman

Manisha Y. Deore
Chairman

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE - 30-11-1987 Malegaon

For S B H & Co.

Chartered Accountants : C.A. Bharat Shah

Partner

M.No. 106516

UDIN :

26106516KHPULK7536

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

Schedule 1

भांडवल - Capital

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	राष्ट्रीयीकृत बँकांचे – भांडवल For Nationalised Banks Capital (Fully owned by Central Governement)	0.00	
II	भारतात नमलेल्या (परदेशी) बँकांसाठी – भांडवल For Banks incorporated outside India Capital	0.00	
	(i) RBI च्या नियमानुसार बँकांनी प्रारंभी आणलेले भांडवल The amount brought in by banks by way of start-up capital as prescribed by RBI should br shown under this head	0.00	
	(ii) बँकिंग रेग्युलेशन कायदा, 1949 च्या कलम 11(2) नुसार रिझर्व्ह बँकेकडे ठेवलेली ठेव रक्कम. Amount of deposite kept with the RBI under section 11(2) of the Banking Regulation Act 1949	0.00	
	Total		
III	For other Banks	0.00	
	अधिकृत भागभांडवल Authorised Capital (1000000 shares of Rs.100/- each) (प्रत्येकी रु.१०० चा एक भाग या प्रमाणे १० लाख भाग)	1000000.00	1000000.00
	मागणी केलेले भागभांडवल Issued Capital (831780 shares of Rs.100/- each) (प्रत्येकी रु.100 चा एक भाग या प्रमाणे 831780 भाग)	83178000.00	79794200.00
	वसुल भागभांडवल Subscribed Capital	0.00	
	(831780 shares of Rs.100/- each) (प्रत्येकी रु.100 चा एक भाग या प्रमाणे 831780 भाग)	83178000.00	79794200.00
	मागणी केलेले भागभांडवल Called-up Capital	0.00	
	(831780 shares of Rs.100/- each) (प्रत्येकी रु.100 चा एक भाग या प्रमाणे 831780 भाग)	83178000.00	79794200.00

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE :- 30-11-1987 Malegaon

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 2

राखीव निधी व इतर निधी - Reserves Fund and Other Reserve

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	**राखीव निधी Statutory Reserve**	**128334009.00**	**122754238.00**
	आरंभी शिल्लक Opening Balance	122754238.00	118514822.00
	वर्षभरातील वाढ Additions during the year	5579771.00	4239416.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
II	**इमारत निधी Building Fund**	**29191646.00**	**28900000.00**
	आरंभी शिल्लक Opening Balance	28900000.00	28900000.00
	वर्षभरातील वाढ Additions during the year	291646.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
III	**पुनर्मूल्यांकन राखीव निधी Revaluation Reserve Account**	**3335189.00**	**3510725.00**
	आरंभी शिल्लक Opening Balance	3510725.00	3695500.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	175536.00	184775.00
IV	**लाभांश समतोल निधी Divident Equalisation Fund**	**0.00**	**0.00**
	आरंभी शिल्लक Opening Balance	0.00	655389.84
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	655389.84
V	**गुंतवणूक चढ-उतार निधी Investment Fluctuation Fund Account**	**37697429.66**	**32800000.00**
	आरंभी शिल्लक Opening Balance	32800000.00	28500000.00
	वर्षभरातील वाढ Additions during the year	4897429.66	4300000.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
VI	**संशयित व बुडीत निधी Bad & Doutfull Debts Reserve Account**	**250258479.22**	**226158479.22**
	आरंभी शिल्लक Opening Balance	226158479.22	224920172.56
	वर्षभरातील वाढ Additions during the year	24100000.00	35910210.46
	वर्षभरातील घट Deductions during the year	0.00	34671903.80
VII	**आकस्मिक निधी Contingent Liabilities Reserve Account**	**3000000.00**	**3000000.00**
	आरंभी शिल्लक Opening Balance	3000000.00	3000000.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
VIII	**उत्पादक मालमत्तेवरील तरतुद Standard Assets Fund Account**	**7000000.00**	**6000000.00**
	आरंभी शिल्लक Opening Balance	6000000.00	5500000.00
	वर्षभरातील वाढ Additions during the year	1000000.00	500000.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
IX	**धर्मदाय निधी Charity Fund Account**	**500000.00**	**500000.00**
	आरंभी शिल्लक Opening Balance	500000.00	500000.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
X	**सेवक कल्याण निधी Staff Welfare Fund Account**	**608420.00**	**608420.00**
	आरंभी शिल्लक Opening Balance	608420.00	608420.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
XI	**गुंतवणूक घसारा निधी Investment Depreciation Reserve Account**	**23500000.00**	**13500000.00**
	आरंभी शिल्लक Opening Balance	13500000.00	13500000.00
	वर्षभरातील वाढ Additions during the year	10000000.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
XII	**NDCC Bank Reserve Account**	**23812792.00**	**23812792.00**
	आरंभी शिल्लक Opening Balance	23812792.00	20812792.00
	वर्षभरातील वाढ Additions during the year	0.00	3000000.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
XIII	**कॉम्प्युटर व तंत्रज्ञान विकास निधी Computer & Technology Develop Fund Account**	**0.00**	**0.00**
	आरंभी शिल्लक Opening Balance	0.00	0.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
XIV	**संशयित व बुडीत निधी Bad & Doutfull Debts Reserve Account - 2024**	**34671903.80**	**34671903.80**
	आरंभी शिल्लक Opening Balance	34671903.80	34671903.80
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
XV	**Entrance Fee**	**200.00**	**0.00**
	आरंभी शिल्लक Opening Balance	200.00	0.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
XVI	**नफा/तोटा खाते Balance in Profit & Loss Account**	**20105713.83**	**17196579.66**
	आरंभी शिल्लक Opening Balance	0.00	0.00
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year	0.00	0.00
	Total (I to XIV)	**562015782.51**	**513413137.68**

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE :- 30-11-1987 * Malegaon *

SBH & CO. * CHARTERED ACCOUNTANTS * FRN No. 121830W PUNE

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 3

ठेवी - Deposits

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
A-I	**मागणी ठेव Demand Deposits**	**126402367.46**	**92382796.50**
	(i) बँकेकडून From banks	0.00	0.00
	(ii) इतरांकडून From others	126402367.46	92382796.50
	चालू ठेव Current Deposit	126402367.46	92382796.50
II	**सेव्हींग बँक ठेव Saving Banks Deposits**	**663166461.47**	**661249805.25**
	(i) सेव्हींग बँक ठेव Saving Banks Account	662525229.37	660799478.15
	(Ii) स्पे.सेव्हींग बँक ठेव Sp Saving Banks Account	641232.10	450327.10
III	**मुदत ठेव Term Deposits**	**2082069480.82**	**2082079657.63**
	(i) बँकेकडून From banks	0.00	0.00
	(ii) इतरांकडून From others	2082069480.82	2082079657.63
	मुदत ठेव Fixed Deposit Account	161196443.84	157775557.34
	पुनर्गुंतवणूक ठेव Re-investment Deposit Account	1443393142.32	1456933842.29
	मासिक उत्पन्न ठेव Monthly Income Deposi Account	303875946.00	300911566.00
	पुनरावर्ती ठेवी Recurring Deposit Account	22861631.80	22730278.00
	अल्प बचत ठेव Small Savings Scheme Account	150742316.86	143728414.00
B	**Total (I,II and III)**		
	भारतातील शाखांमधील ठेवी (i) Deposit of branches in India	**2871638309.75**	**2835712259.38**
	भारता बाहेरील शाखांमधील ठेवी (ii) Deposit of branches outside India)		
	एकूण Total	**2871638309.75**	**2835712259.38**

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE - 30-11-1987 Malegaon

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 4

बाहेरील कर्जे - Borrowings

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
i	भारतातील कर्जे Borrowings in India	**0.00**	**0.00**
	(a) Reserve Bank of India	0.00	0.00
	(b) Other Banks	0.00	0.00
	(c) Other institutions and agencies	0.00	0.00
ii	भारताबाहेरील कर्जे Borrowings outside India	0.00	0.00
	एकूण Total (I and II)	**0.00**	**0.00**
	Secured borrowings included in I and II above -	0.00	0.00

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE - 30-11-1987 Malegaon

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd

General Manager

Schedule 5

इतर देणी व तरतुदी Other Liabilities and provisions

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	देय बिले Bills Payble	0.00	0.00
II	शाखा समन्वय Inter-office adjustment (Net)	1254106181.06	1303007697.23
III	थकलेल्या व्याजाबद्दल निधी Overdue Interest Reserve	255609271.14	266710616.92
IV	इतर देणी व तरतुदी Others (including provisions)	294000986.40	84307796.62
	i) व्याज देणे Interest payble	4059684.00	3738725.50
	ii) जी.एस.टी पेएबल GST payable	0.00	0.00
	iii) लाभांश देणे (मागील ३ वर्षे)Unclaimed Dividend	4556888.00	4420602.00
	iv) किरकोळ देणी Sundry Creditors	0.00	0.00
	v) शिक्षण निधी Education Fund Account	30000.00	30000.00
	vi) निवडणूक निधी Election Fund Account	58022.00	58022.00
	vii) आयकर देय Income Tax Payable Account	3300000.00	3300000.00
	viii) ड्रिल साइट देय खाते Dril Site Payable Account	0.00	0.00
	ix) संचालक व कर्मचारी प्रशिक्षण निधी Director & Staff Trainnig Fund Account	20879.19	20879.19
	x) व्याज उलटवणी खाते NDCC Bank Interest Reversal Account	11649525.50	10782681.50
	xi) निवृत्त कर्मचारी रजेचा पगार Leave Encashment (Retired) Fund Account	2025138.00	2633712.00
	xii) रजेचा पगार Leave Encashment (S&P) Fund Account	1238341.00	1355440.00
	xiii) वसुली फी Recovery Fees Account	92261.43	92141.43
	xiv) सुरक्षा ठेव Security Deposit Ag.Pigmy Machine Account	362500.00	367500.00
	xv) ऑडीट फी देय Audit Fee Payable Account	1690876.00	1595831.00
	xvi) उदगम कर देय Sundry Creditors, TDS on Term Dep.	1200215.00	1044488.04
	xvii) एन.पी.सी.आय फी देय NPCI Fees Payable Account	826000.00	177000.00
	xviii) लॉकर Locker	3540.00	1770.00
	xix) मुदत संपलेल्या ठेवींवरील देय व्याज तरतूद Matured Deposit Int Provision Account	5285059.00	4696778.00
	xx) आयकर देय (सेवक) Income Tax Account (Staff)	0.00	981.00
	xxi) Inward Sett Account for RTGS IDBI	0.00	40140021.44
	xxii) DD Claimed	840000.00	840000.00
	xxiii) Gurantee Issued (Contra Item)	8042481.00	7742481.00
	xxiv) Deaf Account For Saving (Contra Item)	17910.39	11701.00
	xxv) Deaf Account For Current (Contra Item)	39483.80	12978.03
	xxvi) Deaf Account For Term Dep (Contra Item)	32792.00	25792.00
	xxvii) Penal Charges (Contra Item)	3632840.40	1218271.49
	xxviii) GST Adjustment A/c	25169.35	
	xxix) CGST Payble	15.25	
	xxx) SGST Payble	15.25	
	xxxi) ATM Issuer Transaction	40399.00	
	xxxii) TDS On Withdrawal - 194 N	212612.00	
	xxxiii) Suspenses A/c	4000.00	
	xxxiv) Advance Expenses A/c	182213.36	
	xxxiv) Overtime	1954529.00	
	xxxv) IMPS Outward Settlement A/c	222159181.15	
	xxxvi) UPI Outward Settlement A/c	283811.50	
	xxxvii) Security Deposite With Other	28890.00	
	Net Profit	20105713.83	
	Total (I,II,III,IV)	1803716438.60	1654026110.77

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE - 30-11-1987

SBH & CO. CHARTERED ACCOUNTANTS FRN No. 121830W PUNE

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 6

रोख रोकड व आरबीआय खात्यामधील शिल्लक

Cash and Balances with Reserve Bank of India

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	हातातील रोख शिल्लक Cash in (including foregin currency notes)	49029310.55	38030570.04
II	आरबीआय खात्यामधील शिल्लक Balances with Reserve Bank of India	0.00	0.00
	(a) चालू खात्यामध्ये In Current Account	0.00	0.00
	(b) इतर खात्यामध्ये In Other Account	0.00	0.00
	एकूण Total (I and II)	**49029310.55**	**38030570.04**

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 7

इतर बँकेतील ठेवी

Balances with Banks and Money at Call and Short Notice

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	**In India**	**474047977.09**	**195746628.03**
	(i) बँक खात्यातील शिल्लक Balances with banks	**474047977.09**	**195746628.03**
	(a) चालू खात्यामध्ये In Current Accounts	474047977.09	195746628.03
	(b) इतर खात्यामध्ये In other Deposit Accounts	0.00	0.00
	(ii) Money at call and short notice	**0.00**	**0.00**
	(a) with banks	0.00	0.00
	(b) with other institutions	0.00	0.00
	Total (I and II)	**474047977.09**	**195746628.03**
II	**Outside India**	**0.00**	**0.00**
	(i) चालू खात्यामध्ये In Current Accounts	0.00	0.00
	(ii) इतर खात्यामध्ये In other Deposit Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (I, II and III)	**0.00**	**0.00**
	Grand Total (I And II)	**474047977.09**	**195746628.03**

The Malegaon Merchant's Co-op. Bank Ltd. Malegaon LIC. No. UBD-MH-930-P, DATE 30-11-1987

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 8

गुंतवणूक - Investment

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	**भारतामधील गुंतवणूक Investment in India**	**1684198789.88**	**1795226952.00**
	सरकारी रोखे (i) Government Securities	1195324253.88	1264711700.00
	(ii) Other approved securities	0.00	0.00
	जिल्हा व राज्य बँकेचे शेअर्स (iii) Shares (MSC, NDCC)	1017050.00	1017050.00
	कर्जरोखे व बॉन्ड (iv) Debentures and Bonds	0.00	0.00
	(v) Subsidiaries and / or joint ventures	0.00	0.00
	इतर (vi) Others (to be specified)	0.00	0.00
	a) Mutual Fund	240000000.00	270000000.00
	जिल्हा व राज्य बँकेतील मुदत ठेवी b) Fixed Deposit with DCC & SCC	34000000.00	72258427.00
	c) Fixed Deposit With Commercial Bank	92832227.00	87239775.00
	d) Fixed Deposit With Schedule Co-op.Bank	121025259.00	100000000.00
	एकूण Total	**1684198789.88**	**1795226952.00**
II	**भारताबाहेरील गुंतवणूक Investment outside India in**	0.00	0.00
	सरकारी रोखे (i) Government Securities (including local authorities)	0.00	0.00
	(ii) Subsidiaries and / or joint ventures	0.00	0.00
	इतर (iii) Others (to be specified)	0.00	0.00
	एकूण Total	0.00	0.00
	Grand Total (I and II)	**1684198789.88**	**1795226952.00**

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE :- 30-11-1987 Malegaon

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

Schedule 9

कर्जे - Advances

			As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
A	(i)	खरेदी व डिस्काऊंट केलेली बिले Bills purchased and discounted	0.00	0.00
	(ii)	रोख कर्जे, ओव्हरड्राफ्ट व मागणीवर परतफेड करावयाची कर्जे Cash credits,overdrafts & loans repayable on demand	1012576192.46	843495179.63
	(iii)	मुदत कर्जे Term loans	497805311.63	565951638.55
		एकूण Total	**1510381504.09**	**1409446818.18**
B	(i)	जंगम मालमत्तेने सुरक्षित Secured by tangible assets	1499573769.81	1397202532.11
	(ii)	बँक/शासकीय हमीचे कर्जे Covered by Bank / Government Guarantees	0.00	0.00
	(iii)	असुरक्षित Unsecured	10807734.28	12244286.07
		एकूण Total	**1510381504.09**	**1409446818.18**
C	I	**भारतामधील कर्जे Advances in India**	**1510381504.09**	**1409446818.18**
	(i)	अग्रक्रम घटक Priority Sectors	1195493501.17	121123100.00
	(ii)	सार्वजनिक क्षेत्र Public Sectors	0.00	0.00
	(iii)	बँका Banks	0.00	0.00
	(iv)	इतर Others	314888002.92	1288323718.18
		एकूण Total	**1510381504.09**	1409446818.18
D	II	**भारताबाहेरील कर्जे Advances outside India**	**0.00**	**0.00**
	(i)	बँकांकडून घेतलेली Due from banks	0.00	0.00
	(ii)	इतरांकडून घेतलेली Due from others	0.00	0.00
		(a) खरेदी व डिस्काऊंट केलेली बिले Bills purchased and disconted	0.00	0.00
		(b) एकत्रित कर्जे Syndicated loans	0.00	0.00
		(c) इतर Others	0.00	0.00
		एकूण Total	0.00	0.00
		Grand Total (I and II)	**1510381504.09**	**1409446818.18**

The Malegaon Merchant's Co-op. Bank Ltd. * Malegaon * LIC. No. UBD-MH-930-P, DATE 30-11-1987

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 10

स्थावर मालमत्ता - Fixed Assets

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	**इमारत व जागा Premises**	**26187378.48**	**27078512.48**
	मागील वर्षाअखेर घसारा वजा किंमत At costs as on 31st March of the preceding year (W.D.V)	27708969.48	27708969.48
	वर्षभरातील वाढ Additions during the year	0.00	0.00
	वर्षभरातील घट Deductions during the year (**Revaluation Reserve**)	1521591.00	630457.00
	घसारा Depreciation to date	0.00	0.00
	एकूण Total (I)	**26187378.48**	**27078512.48**
II	**इतर स्थावर मालमत्ता Other Fixed Assets (including furniture,fixtures,Computer software Licences, Vehical & Liabrary)**	**4053046.60**	**5769666.91**
	मागील वर्षाअखेर घसारा वजा किंमत At costs as on 31st March of the preceding year (W.D.V)	5781734.91	5908562.16
	वर्षभरातील वाढ Additions during the year	0.00	4112568.66
	वर्षभरातील घट Deductions during the year	1728688.31	4251463.91
	घसारा Depreciation to date	0.00	0.00
	एकूण Total (II)	**4053046.60**	**5769666.91**
	एकूण (Total I & II)	**30240425.08**	**32848179.39**

The Malegaon Merchant's Co-op. Bank Ltd. Malegaon LIC. No. UBD-MH-930-P

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 11

इतर मालमत्ता - Other Assets

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	**शाखा समन्वय Branch Adjustment**	**1254106181.06**	**1303007697.23**
	शाखांतर्गत येणे देणे Inter - office adjustments (Net)	1254106181.06	1303007697.23
II	**व्याज येणे Interest accured**	**288173877.21**	**292601367.41**
	1) Overdue Interest Reserve	255609271.14	266710616.92
	2) Interest Receivable (Investment)	28931765.67	24672479.00
	3) Interest Receivable (Staff Housing)	0.00	0.00
	4) Penal Charges	3632840.40	1218271.49
III	Tax paid in advance/tax deducted at source	**0.00**	**0.00**
IV	Stationery and stamps	**0.00**	**0.00**
V	Non-banking assets acquired in satisfaction of claims	**0.00**	**0.00**
VI	**इतर Others***	**10264752.07**	**16037495.55**
	1) Petty Cash	41800.00	41800.00
	2) Printing Stationery & Stock Account	465186.34	338510.36
	3) Deposit For MSEB Miter Connection	50900.00	50900.00
	4) Deposit For Telephone Connection	7090.00	7090.00
	5) Deposit to Landlord	550000.00	550000.00
	6) Advance Expenses Account	0.00	728676.00
	7) TDS Receivable Account	363523.00	289333.00
	8) DEAF Scheme Account	83355.00	83355.00
	9) Deposit to LPG Gas Connection	1850.00	1850.00
	10) Computer Software Advances	200000.00	200000.00
	11) Insurance Primium (Pigmy Agent)	288832.54	170230.00
	12) Sundry Debtors Account	0.00	0.00
	13) Primium on Central & State Govt.Security	0.00	5770731.16
	14) Library	54326.00	12068.00
	15) Guarantee Outstanding A/c & Deaf A/c Contingency	8132667.19	7792952.03
	16) TDS on FD Receivable	25222.00	
	एकुण Total	**1552544810.34**	**1611646560.19**

The Malegaon Merchants' Co-op. Bank Ltd. Malegaon LIC. No. UBD-MH-930-P, DATE 1997

SBH & CO. FRN No. 121830W PUNE CHARTERED ACCOUNTANTS

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager

Schedule 12

अकस्मात उद्भवणारी देणी - Contingent Liabilities

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	बँकेविरुद्धचे दावे जे कर्ज म्हणून मान्य केलेले नाहीत Claims against the bank not acknowledged as debts	0.00	0.00
II	अंशत: भरलेल्या गुंतवणुकीची देयता Liability for party paid investment	0.00	0.00
III	Liability on account of outstanding forward exchange contracts	0.00	0.00
IV	बँक गँरंटी Guarantees given on behalf of Constituents	**8042481.00**	**7742481.00**
	(a)भारतातील In India	8042481.00	7742481.00
	(b) भारताबाहेरील Outside India	0.00	0.00
V	स्वीकार,मान्यता व इतर जबाबदाऱ्या Acceptances, endorsements and other obligations	0.00	0.00
VI	बँकेला मान्य असलेले अन्य देणी Other items for which the banks is contingently liable (DEAF)	90186.19	50471.03
	एकूण Total	**8132667.19**	**7792952.03**

The Malegaon Merchant's Co-op. Bank Ltd. * Malegaon * LIC. No. UBD-MH-930-P DATE - 30-12-1987

SBH & CO. * CHARTERED ACCOUNTANTS * FRN No. 121830W PUNE

For The Malegaon Merchants' Co-op. Bank Ltd.

General Manager