

Annexure - I

Form B

Form of Profit and Loss Accounts for the year ended on
31st March 2026

		Schedule	As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	उत्पन्न - Income			
	मिळालेले व्याज Interest earned	13	270547584.82	262441220.45
	इतर उत्पन्न Other income	14	9642314.65	10565293.69
	एकूण Total		280189899.47	273006514.14
II	खर्च - Expenditure			
	दिलेले व्याज Interest expended	15	136518261.22	139794425.62
	कार्यालयीन खर्च Operating Expenses	16	69381984.42	65275037.36
	तरतुदी व संभाव्य देणी Provisions and contingencies	17	54183940.00	50740471.50
	एकूण Total		260084185.64	255809934.48
III	नफा/तोटा Profit / Loss			
	निव्वळ नफा/तोटा Net profit/loss (-) for the year		20105713.83	17196579.66
	पुढील वर्षासाठी नेलेला निव्वळ नफा/तोटा Net profit/loss (-) brought forward			
	एकूण Total		280189899.47	273006514.14
IV	नफा वाटणी Appropriations			
	राखीव निधीमध्ये वर्ग Transfer to statutory reserves		5030713.83	4299150
	इतर निधीमध्ये वर्ग Transfer to other reserves		15075000.00	4897429.66
	लाभांश निधीमध्ये वर्ग Transfer to Govt/Prop.divi		0.00	8000000
	शिल्लक नफा Balance carried over to B/S		0.00	0.00

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




For S B H & Co.

Chartered Accountants : C.A. Bharat Shah

Partner

M.No. 106516

UDIN :

26106516KHPULK7536

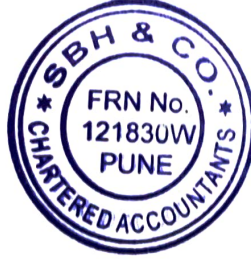


Schedule 13**मिळालेले व्याज - Interest Earned**

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	कर्जावरील व्याज Interest / discount on advances / bills	150935167.41	136222633.68
II	गुंतवणुकीवरील व्याज income on investment	101657954.41	116234116.77
III	रिझर्व्ह बँक व इतर बँक शिल्लकेवरील व्याज Interest on balances with Reserve Bank of India and other inter-bank funds	17954463.00	9984470.00
	एकूण Total	270547584.82	262441220.45



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



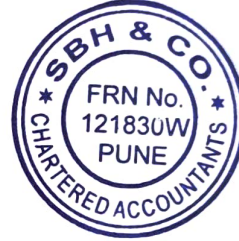
General Manager

Schedule 14

इतर उत्पन्न - Other Income

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	कमिशन विनिमय व दलाली Commission, exchange and brokerage	556595.06	594861.45
II	सरकारी रोख्यातून मिळालेला नफा Profit on sale of investments	3817263.13	3751750.00
	सरकारी रोख्यातून झालेला तोटा (Less: Loss on sales of investment)	0.00	0.00
III	गुंतवणुकीच्या पुनर्मूल्यांकनावर झालेला नफा Profit on revaluation of investments	0.00	0.00
	गुंतवणुकीच्या पुनर्मूल्यांकनावर झालेला तोटा (Less: Loss on revaluation of investments)	0.00	0.00
IV	जमीन, इमारत व इतर मालमत्ता विक्रीवरील नफा Profit on sales land, building and other assets	0.00	0.00
	जमीन, इमारत व इतर मालमत्ता विक्रीवरील तोटा (Less: Loss on sales of	0.00	0.00
V	चलनविनिमय व्यवहारावरील नफा Profit on exchange transactions	0.00	0.00
	चलनविनिमय व्यवहारावरील तोटा (Less: Loss on exchange transactions)	0.00	0.00
VI	उपकंपन्या / कंपन्या व/किंवा संयुक्त उपक्रम (Joint Venture) भारतात किंवा विदेशात यांपासून लाभान्वित इत्यादी स्वरूपात मिळणारे उत्पन्न Income reaped by way of dividends, etc. from subsidiaries / companies and / or joint venture abroad / in India	0.00	0.00
VII	इतर उत्पन्न Miscellaneous Income	5268456.46	6218682.24
	1) लॉकर भाडे खात्यावर प्राप्त भाडे Rent on Locker Hired A/c	1351470.96	1164050.42
	2) किरकोळ / विविध उत्पन्न Misc.Income A/c	297906.40	293481.66
	3) प्रक्रिया शुल्क प्राप्त खाते Processing Fees Received A/c	1041215.12	912206.72
	4) पिंग्मी मशीन वार्षिक देखभाल करार खाते AMC For Pigmy Machine A/c	48302.31	54886.44
	5) दंड शुल्क प्राप्त खाते Penal Charges Received A/c	1592068.61	976512.93
	6) Write Off खात्यातून प्राप्त उत्पन्न Income from Write Off A/c	719280.00	2404490.20
	7) जुनी वस्तू विक्रीतून मिळालेले उत्पन्न Income from Scrap A/c	0.00	0.00
	8) अतिरिक्त आय.डी.आर. (Investment Depreciation Reserve) परतफेड खाते Excess of I D R Reversal A/c	0.00	0.00
	9) आयकर परतावा खाते Income Tax Refund A/c	0.00	0.00
	10) बँकेच्या वाहन विक्रीतून झालेला जादा नफा खाते Surplus On Sale Of Bank Vehical A/c	0.00	376067.00
	11) टपाल Postage A/c	0.00	36986.87
	12) ATM fees income	217339.00	0.00
	13) IMPS fees income	855.30	0.00
	14) UPI fees income	18.76	0.00
	एकूण Total	9642314.65	10565293.69

**under items II to V loss figures shall be shown in brackets



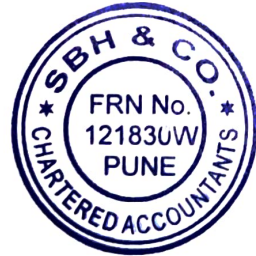
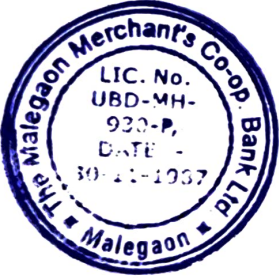
For The Malegaon Merchants' Co-op. Bank Ltd.

H. Lyons
General Manager

Schedule 15

दिलेले व्याज Interest Expended

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	ठेवीवरील व्याज Interest on deposits	136518261.22	139794425.62
II	भारतीय रिझर्व्ह बँकेकडील / आंतर-बँक कर्जावरील व्याज Interest on Reserve Bank of India / Inter-bank borrowings	0.00	0.00
III	शाखांकडून मिळालेले व्याज Others (Interest Received by Branches & Ho)	0.00	0.00
	एकूण Total	136518261.22	139794425.62



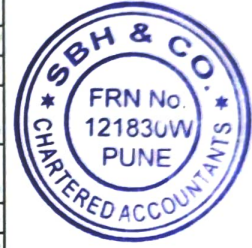
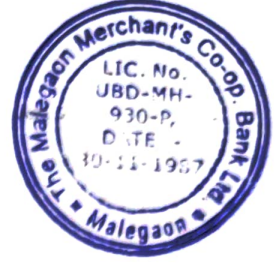
For The Malegaon Merchants' Co-op. Bank Ltd.

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General Manager

Schedule 16

कार्यालयीन खर्च - Operating Expenses

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	कर्मचार्यांना दिलेले वेतन व तरतुदी Payments to and provisions for employees	31978491.00	31880688.00
II	भाडे, कर व वीज खर्च Rent, taxes and lighting	2468521.00	2951077.00
III	छपाई व स्टेशनरी खर्च Printing and stationery	299402.97	770703.00
IV	जाहिरात व प्रसिद्धी खर्च Advertisement and Publicity	268813.42	391557.00
V	बँकेच्या मालमत्तेचे घसारा Depreciation on Bank's property	3574658.59	3270891.37
VI	संचालकांचे मानधन, भत्ते व खर्च Director's fees, allowances and expenses	877500.00	688500.00
VII	लेखापरीक्षकांचे मानधन व खर्च Auditors fees and expenses (including branch auditors)	0.00	0.00
VIII	कायदेशीर खर्च Law charges	280700.00	120000.00
IX	टपाल, टेलिग्राम, दूरध्वनी खर्च Postage, Telegrams, Telephones, etc	165596.11	131909.93
X	दुरुस्ती व देखभाल खर्च Repairs and maintenance	0.00	21156.00
XI	विमा खर्च Insurance	128094.28	314425.46
XII	इतर खर्च Other expenditure	29340207.05	23378689.60
	1) व्याज सबलत Rebate on Interest	48366.00	100395.00
	2) प्रवास खर्च व भत्ता Travelling Expenses & Allowance	134319.00	209247.00
	3) SSS खात्यासाठी एजंटंना दिलेले कमिशन Commission Paid to agents for SSS A/c	11269976.00	10669308.00
	4) इतर शुल्क खाते Other Charges A/c	674435.51	947989.66
	5) सभासदत्व शुल्क खाते Subscription A/c	172137.00	268900.00
	6) DICGC कडे भरलेला विमा प्रीमियम Insu. Prem. Paid to DICGC A/c	3439105.11	3531810.00
	7) वीज साहित्य खर्च Expenses for Electricals A/c	16450.00	7545.00
	8) संगणक व विद्युत साहित्य खर्च Expences For Computer & Electricals A/c	86380.00	60377.00
	9) बँकेच्या वाहनाचा खर्च Bank's Vehical Expences A/c	307842.98	383849.67
	10) व्यवसाय कर (बँक) खाते Professional Tax (Bank) A/c	0.00	2500.00
	11) बँक शुल्क खाते Bank Charges A/c	83197.54	140334.05
	12) डिझेल खर्च (DG सेट) Expenses for Diesel on DG Set	78958.89	59889.52
	13) सभासद अपघात मदत निधी खाते Members Accident Relief Fund A/c	233051.00	400000.00
	14) लीज लाईन खर्च Expences For Lease Line A/c	318100.73	197498.00
	15) पॅट्री खर्च Pantry Expences A/c	525429.26	386064.00
	16) व्यावसायिक मानधन Professional Fees A/c	844434.94	1164516.48
	17) वार्षिक देखभाल करार खर्च Annual Maintenance Contract A/c	2779253.96	1597439.00
	18) जीएसटी खर्च GST Expenses A/c	1159118.22	1962052.76
	19) केंद्र/राज्य शासन प्रीमियम खर्च Prem. On Central & State Govt A/c	455637.66	490320.46
	20) संचालक व कर्मचारी प्रशिक्षण खर्च Directors & Staff Training A/c	756984.00	347525.00
	22) रजेच्या पगाराची तरतूद (सेवानिवृत्ती) Provision for Leave Encashment (Ret) A/c	0.00	451129.00
	23) Exp For DR Site	455107.62	0.00
	24) Exp For Computer	2980.00	0.00
	25) Postage	9286.40	0.00
	26) ATM Fees Exp	69713.43	0.00
	27) IMPS Fees Exp	1964.60	0.00
	28) UPI Fees Exp	7.20	0.00
	29) Exp of Web Site SSL Certificate Domain	76100.00	0.00
	30) Provision For Overtime	1954529.00	0.00
	31) Provision For Leave Encashment	1238341.00	0.00
	32) लेखापरीक्षण मानधनासाठी तरतूद Provision For Audit Fee	1500000.00	0.00
	33) Provision For NPCI Fees A/c	649000.00	0.00
	एकूण Total	69381984.42	63919597.36

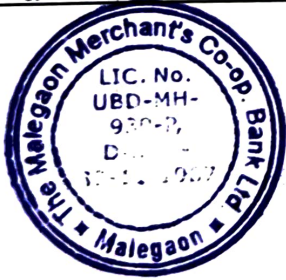


For The Malegaon Merchants' Co-op. Bank Ltd.
General Manager

Schedule 17

तरतुदी व आकस्मिक तरतुदी Provision and Contingencies

		As On 31-03-2026 (Current year)	As On 31-03-2025 (Previous year)
I	आयकर खाते Income Tax A/c	19083940.00	10816820.00
II	वाईट व संशयास्पद कर्जाची तरतुद खाते Bad & Doubtful Debts Reserve Provision A/c	24100000.00	35223651.50
III	NDCC बँक राखीव तरतुद खाते Provision For Ndcc Bank Reserve A/c	0.00	3000000.00
IV	Std मालमत्तेवरील तरतुद खाते Provision For Standard Assets A/c	1000000.00	500000.00
V	लेखापरीक्षण मानधनासाठी तरतुद Provision For Audit Fee	0.00	1200000.00
VI	Provision For Investment Depreciation Reserve	10000000.00	0.00
VII	Provision For NPCI Fees A/c	0.00	0.00
	एकूण Total	54183940.00	50740471.50



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

[Signature]
General Manager