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

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

**For S B H & Co.**

Chartered Accountants : C.A. Bharat Shah

Partner

M.No. 106516

UDIN : 26106516KHPULK7536

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

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 शिलकेवरील व्याज Interest on balances with Reserve Bank of India and other inter-bank funds | 17954463.00 | 9984470.00 |
| | **एकूण Total** | **270547584.82** | **262441220.45** |

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 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 मिळालेले 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 | गुंतवणुकींच्या पुनर्मूल्यांकनावर झालेला नफा Profit on revaluation of investments | 0.00 | 0.00 |
| | गुंतवणुकींच्या 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 लाभांश इत्यादी स्वरूपात मिळणारे उत्पन्न Income reaned by way of dividends, etc. from subsidiaries / companies and / or joint venture abroad / in India | 0.00 | 0.00 |
| VII | इतर उत्पन्न Miscelaneous 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) पिग्मी 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

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

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

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

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 deposites | 136518261.22 | 139794425.62 |
| II | भारतीय रिझर्व्ह बँकेकडील / आंतर-बँक कर्जांवरील 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** |

The Malegaon Merchant's Co-op. Bank Ltd. LIC. No. UBD-MH-930-P, DATE - 30-11-1997 Malegaon

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

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

General Manager

Schedule 16

कार्यालयीन खर्च - Operating Expenses

| | | As On 31-03-2026 (Current year) | As On 31-03-2025 (Previous year) |
|---|---|---|---|
| I | कर्मचाऱ्यांना 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 सवलत Rebate on Interest | 48366.00 | 100395.00 |
| | 2) प्रवास खर्च व भत्ता Travelling Expenses & Allowance | 134319.00 | 209247.00 |
| | 3) SSS खात्यासाठी एजंटांना 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) पँट्री 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** |

The Malegaon Merchant's Co-op. Bank Ltd. Malegaon LIC. No. UBD-MH-930-P, DATE 30-11-1957

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

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

General Manager

Schedule 17

तरतुदी व आकस्मिक तरतुदी Provision and Contigencies

| | | 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 तरतूद खाते<br>Bad & Doubtful Debts Reserve Provision A/c | 24100000.00 | 35223651.50 |
| III | NDCC बँक राखीव तरतूद खाते<br>Provision For Ndcc Bank Reserve A/c | 0.00 | 3000000.00 |
| IV | Std मालमत्तेवरील तरतूद खाते<br>Provision For Standard Assets A/c | 1000000.00 | 500000.00 |
| V | लेखापरीक्षण मानधनासाठी तरतूद<br>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** |

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

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

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

General Manager