

Form of Profit and Loss Account for the year ended on 31st March 2025



III. Profit/Loss			
Net Profit before taxes		42,314,548.84	44,605,425.50
Income Tax Paid		12,408,384.00	12,872,008.00
Net profit/loss(-) for the year		29,906,164.84	31,733,417.50
Profit/loss(-) brought forward		0.00	0.00
Total Profit		29,906,164.84	31,733,417.50
IV. Appropriations		29,906,164.84	31,733,417.50
Transfer to statutory reserves		7,476,541.21	7,933,354.38
Transfer to other reserves		9,624,720.63	10,995,160.13
Transfer to Government/ proposed dividend		12,804,903.00	12,804,903.00
Balance carried over to balance sheet		0.00	0.00




Sou Shilpa Mahendra Kulkarni
 Chief Executive Officer


Sou Asmita Suresh Gaikwad
 Working President


Shri. Santosh Nagesh Survase
 Vice Chairman


Shri. Shrikant Sadashiv More
 Chairman



M/s. Vijay Panchappa & Co
 Chartered Accountants
 FRN – 0046935


CA Prabhakar V. Gunjale
 Partner
 Membership No. - 144817

Schedule 14 - Interest Earned

	As on 31-03-2024	As on 31-03-2025
i) Interest Received On Loan	443,933,743.88	480,400,110.00
ii) Interest Received On Investment	138,102,898.39	149,254,062.31
iii) Others	0.00	0.00
Total	582,036,642.27	629,654,172.31

Schedule 15 - Other Income

	As on 31-03-2024	As on 31-03-2025
i) COMMISSION RECEIVED	705,057.79	162,197.67
ii) OTHER CHARGES A/C	2,692,157.14	2,577,427.00
iii) PROCESSING FEE	705,760.00	793,450.00
iv) MISCELLANEOUS INCOME	191,074.83	536,937.85
v) LOCKER RENT	577,338.60	525,786.00
Total	4,871,388.36	4,595,798.52

Schedule 16 - A. Interest Expended

	As on 31-03-2024	As on 31-03-2025
INTEREST PAID ON F.D.R.	465,009,972.00	509,625,449.30
INTEREST PAID ON MANO DHANSANCHAY YOJANA	200,400.00	200,400.00
INTEREST PAID ON MANORAMA PENSION YOJANA	87,000.00	87,000.00
INTEREST PAID ON R.D. A/C	2,346,115.00	1,767,225.00
Interest paid on saving	3,362,753.00	3,550,074.00
INTEREST PAID ON BORROWING	2,408,798.29	582,830.78
INT. PAID ON GOVT. INT. PAID	0.00	0.00
Total	473,415,038.29	515,812,979.08

Schedule 17 - B. Operating Expenses

Schedule I - Salaries, Allowances & Provident Fund

	As on 31-03-2024	As on 31-03-2025
SALARY	22,565,741.00	25,108,905.00
CLOSING ALLOWANCES	1,732,641.00	1,972,226.00
EX-GRATIA EXPENDITURE	4,469,511.00	4,662,209.00
WAGES	7,285,459.00	4,982,930.00
Total	36,053,352.00	36,726,270.00



Schedule II - Bank Charges, Commission Etc.

	As on 31-03-2024	As on 31-03-2025
BANK CHARGES AND COMMISSION	147,321.14	115,855.00
Total	147,321.14	115,855.00

Schedule III - Rent, Taxes, Insurance, Lighting Etc.

	As on 31-03-2024	As on 31-03-2025
OFFICE RENT	10,098,220.00	10,597,184.00
CORPORATION TAX	67,300.00	42,010.00
MUNICIPAL TAX EXP	24,515.00	24,279.00
LIGHT BILL	919,411.00	1,125,511.00
INSURANCE PREMIUM	7,966,443.00	7,794,431.00
Total	19,075,889.00	19,583,415.00

Schedule V - Postage, Telegram & Telephone Exp.

	As on 31-03-2024	As on 31-03-2025
POSTAGE, TELEGRAM & TELEPHONE	21,889.00	18,991.00
TELEPHONE AND TRUNK EXP	310,208.00	427,671.90
Total	332,097.00	446,662.90

Schedule V - Audit Fees

	As on 31-03-2024	As on 31-03-2025
Audit Fees	1,014,332.00	1,050,763.00
Total	1,014,332.00	1,050,763.00

Schedule VI - Depreciation & Asset Maintenance

	As on 31-03-2024	As on 31-03-2025
DEPRECIATION	3,380,349.67	3,781,431.19
OFFICE MAINTAINANCE	658,787.33	975,089.72
Total	4,039,137.00	4,756,520.91

Schedule VII - Stationery, Printing, Advertisement Typing & Xerox

	As on 31-03-2024	As on 31-03-2025
STATIONARY EXPENSES	364,724.28	284,121.14
ADVERTISEMENT	2,095,679.00	1,667,775.00
TYPING AND XEROX EXPENSES	2,413.00	4,822.00
PRINTING EXPENSES	80.00	800.00
Total	2,462,896.28	1,957,518.14



Schedule VIII - Subscription Fee Exp.

	As on 31-03-2024	As on 31-03-2025
SUBSCRIPTION FEE EXP	56,400.00	58,600.00
Total	56,400.00	58,600.00

Schedule IX - Meetings, conferences and cultural events Exp.

	As on 31-03-2024	As on 31-03-2025
MEETING ALLOWNCE	52,640.00	63,450.00
GRAHAK MELWA EXPENSES	701,134.00	665,009.00
ANNUAL GENERAKLM. EXP	114,270.00	44,313.00
ANNIVERSARY EXPENSES	4,060.00	0.00
PROGRAMME AND CELEBRATION EXP	24,856.00	0.00
Total	896,960.00	772,772.00

Schedule X - Other Expenses

	As on 31-03-2024	As on 31-03-2025
ATM TRANSACTION FEES	369,392.50	314,830.50
DIESEL EXPENSES	11,200.00	1,000.00
PETROL EXPENSES	372,183.00	263,298.00
TRAINING EXP.	69,155.00	29,430.00
LOAN RECOVERY CHARGES	77,250.00	90,000.00
A.M.C.COMUTERE HARDWARE & SOFTWARE	888,460.00	970,680.00
MISCELLENIOUS EXPENSES	575,413.58	535,319.86
TRAVELING EXPENSES	19,650.00	38,844.00
GST EXPENSES	1,115,350.00	1,959,697.44
AUTO FAIR ACCOUNT	14,720.00	10,200.00
Other Expenses	0.00	4,604.50
LEGAL EXPENSES	5,000.00	63,000.00
Total	3,517,774.08	4,280,904.30

**Schedule 18 - C. Provisions and contingencies**

	As on 31-03-2023	As on 31-03-2024
a. BDDR Provisions	3,500,000.00	4,000,000.00
b. Govt. Security Premium	82,285.00	82,285.00
c. 25th Program & Celebration Exp. Provision	0.00	0.00
Total	3,582,285.00	4,082,285.00

