III. Profit/Loss			
Net Profit before taxes		44,605,425.50	52,030,073.13
Income Tax Paid		12,408,384.00	12,280,061.00
Net profit/loss(-) for the year		**32,197,041.50**	**39,750,012.13**
Profit/loss(-) brought forward		0.00	0.00
Total Profit		**32,197,041.50**	**39,750,012.13**
IV. Appropriations		**32,197,041.50**	**39,750,012.13**
Transfer to statutory reserves		8,049,260.38	9,937,503.03
Transfer to other reserves		9,624,720.63	17,007,606.10
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. Shrikant Sadashiv More
Chairman

Manorama Co-op. Bank Ltd. Head Office Solapur.

M/s. Hiremath Patil Udgir & Associates,
Chartered Accountants
FRN – 129856W

CA Daresh C. Patil
Partner
Membership No. - 131524

M/s. Hiremath Patil Udgir & Associates Chartered Accountants FRN NO. 129856W SOLAPUR

Form B
Manorama Co-operative Bank Ltd.,Solapur

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

	Schedule	As on 31-03-2025	As on 31-03-2026
I. Income			
Interest earned	**14**	629,654,172.31	625,632,317.46
Other income	**15**	4,595,798.52	5,641,133.49
Total		**634,249,970.83**	**631,273,450.95**
II. Expenditure			
A. Interest expended	**16**	**515,812,979.08**	**501,224,117.01**
B. Operating expenses	**17**	**69,749,281.25**	**77,945,289.81**
1. Salaries, Allowances & Provident Fund	I	36,726,270.00	40,440,384.00
2. Bank Charges, Commission Etc.	II	115,855.00	343,142.01
3. Rent, Taxes, Insurance, Lighting Etc.	III	19,583,415.00	20,343,694.12
4. Postage, Telegram & Telephone Exp.	IV	446,662.90	534,907.04
5. Audit Fees	V	1,050,763.00	1,199,411.00
6. Depreciation & Asset Maintenance	VI	4,756,520.91	5,647,145.33
7. Stationery, Printing, Advertisement Typing & Xerox	VII	1,957,518.14	2,605,212.71
8. Subscription Fee Exp.	VIII	58,600.00	23,600.00
9. Meetings, conferences and cultural events Exp.	IX	772,772.00	1,230,942.00
10. Other Expenses	X	4,280,904.30	5,576,851.60
C. Provisions and contingencies	**18**	**4,082,285.00**	**73,971.00**
Total		**589,644,545.33**	**579,243,377.82**

Schedule 14 - Interest Earned

		As on 31-03-2025	As on 31-03-2026
i) Interest Received On Loan		480,400,110.00	466,570,002.39
ii) Interest Received On Investment		149,254,062.31	159,062,315.07
iii) Others		0.00	0.00
Total		**629,654,172.31**	**625,632,317.46**

Schedule 15 - Other Income

		As on 31-03-2025	As on 31-03-2026
i) COMMISSION RECEIVED		162,197.67	180,833.37
ii) OTHER CHARGES A/C		2,577,427.00	2,424,499.00
iii) PROCESSING FEE		793,450.00	1,399,923.00
iv) MISSCELOUS INCOME		536,937.85	881,946.12
v) LOCKER RENT		525,786.00	753,932.00
Total		**4,595,798.52**	**5,641,133.49**

Schedule 16 - A. Interest Expended

	As on 31-03-2025	As on 31-03-2026
INTERST PAID ON F.D.R.	509,625,449.30	493,519,808.00
INTEREST PAID ON MANO DHANSANCHAY YOJANA	200,400.00	200,400.00
INTERSET PAID ON MANORAMA PENSION YOJANA	87,000.00	87,000.00
INTERST PAID ON R.D. A/C	1,767,225.00	2,211,976.00
Interest paid on saving	3,550,074.00	3,567,341.00
INTEREST PAID ON BORROWING	582,830.78	1,637,592.01
INT.PAID ON GOVT.INT.PAID	0.00	0.00
Total	**515,812,979.08**	**501,224,117.01**

Manorama Co-op. Bank Ltd. Head Office Solapur

Schedule 17 - B. Operating Expenses

Schedule I - Salaries, Allowances & Provident Fund

	As on 31-03-2025	As on 31-03-2026
SALARY	25,108,905.00	26,148,301.00
CLOSING ALLOWANCES	1,972,226.00	1,035,113.00
EX-GRATIA EXPENDITURE	4,662,209.00	6,173,438.00
WAGES	4,982,930.00	7,083,532.00
Total	**36,726,270.00**	**40,440,384.00**

M/s. Hiremath Patil Udgiri and Asso. Chartered Accountants FRN NO. 129856W SOLAPUR

Schedule II - Bank Charges, Commission Etc.

	As on 31-03-2025	As on 31-03-2026
BANK CHARGES AND COMMISSION	115,855.00	343,142.01
Total	**115,855.00**	**343,142.01**

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

	As on 31-03-2025	As on 31-03-2026
OFFICE RENT	10,597,184.00	11,457,508.00
CORPORATION TAX	42,010.00	265,366.00
MUNICIPAL TAX EXP	24,279.00	0.00
LIGHT BILL	1,125,511.00	1,176,468.00
INSURANCE PREMIUM	7,794,431.00	7,444,352.12
Total	**19,583,415.00**	**20,343,694.12**

Schedule V - Postage, Telegram & Telephone Exp.

	As on 31-03-2025	As on 31-03-2026
POSTAGE,TELEGRAM & TELEPHONE	18,991.00	57,393.00
TELPHONE AND TRUNCK EXP	427,671.90	477,514.04
Total	**446,662.90**	**534,907.04**

Schedule V - Audit Fees

	As on 31-03-2025	As on 31-03-2026
Audit Fees	1,050,763.00	1,199,411.00
Total	**1,050,763.00**	**1,199,411.00**

Manorama Co-op. Bank Ltd. Head Office Solapur.

Schedule VI - Depreciation & Asset Maintenance

	As on 31-03-2025	As on 31-03-2026
DEPRICIATION	3,781,431.19	4,745,738.39
OFFICE MAINTAINANCE	975,089.72	901,406.94
Total	**4,756,520.91**	**5,647,145.33**

Schedule VII - Stationery, Printing, Advertisement Typing & Xerox

	As on 31-03-2025	As on 31-03-2026
STATIONARY EXPENSES	284,121.14	420,034.77
ADVETISEMENT	1,667,775.00	2,155,072.94
TYPING AND XEROX EXPENSES	4,822.00	14,705.00
PRINTING EXPENSS	800.00	15,400.00
Total	**1,957,518.14**	**2,605,212.71**

M/S. HIREMATH PATIL UDGIRI AND ASSO. CHARTERED ACCOUNTANTS FRN NO. 129856W SOLAPUR

Schedule VIII - Subscription Fee Exp.

	As on 31-03-2025	As on 31-03-2026
SUBSCRILPTION FEE EXP	58,600.00	23,600.00
Total	**58,600.00**	**23,600.00**

Schedule IX - Meetings, conferences and cultural events Exp.

	As on 31-03-2025	As on 31-03-2026
MEETING ALLOWNCE	63,450.00	73,320.00
GRAHAK MELWA EXPENSES	665,009.00	893,973.00
ANNUAL GENERAKLM. EXP	44,313.00	178,820.00
ANNVERSARY EXPENSES	0.00	2,495.00
PROGRAMME AND CELEBRATION EXP	0.00	82,334.00
Total	**772,772.00**	**1,230,942.00**

Schedule X - Other Expenses

	As on 31-03-2025	As on 31-03-2026
ATM TRANSACTION FEES	314,830.50	234,844.75
DIESEL EXPENSES	1,000.00	0.00
PETROL EXPENSES	263,298.00	272,319.00
TRAINING EXP.	29,430.00	14,176.00
LOAN RECOVERY CHARGES	90,000.00	395,029.00
A.M.C.COMUTERE HARDWARE & SOFTWARE	970,680.00	1,361,244.14
MISCELLENOUS EXPENSES	535,319.86	722,263.71
TRAVELING EXPENSES	38,844.00	23,752.00
GST EXPENSES	1,959,697.44	2,530,000.00
AUTO FAIR ACCOUNT	10,200.00	10,610.00
Other Expenses	4,604.50	0.00
LEGAL EXPENSES	63,000.00	12,613.00
Total	**4,280,904.30**	**5,576,851.60**

Manorama Co-op. Bank Ltd. Head Office * Solapur. *

Schedule 18 - C. Provisions and contingencies

		As on 31-03-2025	As on 31-03-2026
a.	BDDR Provisions	4,000,000.00	0.00
b.	Govt. Security Premium	82,285.00	73,971.00
c.	25th Program & Celebration Exp. Provision	0.00	0.00
Total		**4,082,285.00**	**73,971.00**

M/s. HIREMATH PATIL UDGIRI AND ASSO. FRN NO. 129856W SOLAPUR CHARTERED ACCOUNTANTS