THE YAVATMAL URBAN CO-OP. BANK LTD., YAVATMAL
PROFIT & LOSS A/C. FOR THE QTR. / YEAR
ENDED 31/03/2026

AUDITED

31/03/2025	EXPENDITURE	31/03/2026	AMOUNT	31/03/2025	INCOME	31/03/2026	AMOUNT
	1. INTEREST PAID				**1. INTEREST RECEIVED**		
	A. INTT. PAID ON DEPOSIT		**1030238366.00**		**A. INTEREST FROM LOANS**		**1341280157.62**
87341487.00	a) Saving Deposit	86505584.00		98989641.00	a) Short Term Loans	99180577.00	
1006603778.00	b) Term Deposit	943732782.00		849910755.94	b) Cash Credit and Hypothecation	758782633.24	
				339540438.32	c) Medium Term Loans	374761353.01	
62485.00	**B. INTT. PAID ON BORROWING**	68989.78	**68989.78**	101737791.15	d) Long Term Loans	103997766.05	
				506674.00	e) F.I.T.L.	0.00	
356696863.00	**C. INTEREST FROM BRANCHES / HO**	331407466.00	**331407466.00**	729.66	f) Technical Write-off Interest Recovery	4557828.32	
	2. SALARIES & ALLOWANCE		**410870387.58**		**B. INTEREST FROM INVESTMENTS**		**600515298.82**
2323302.50	a) Travelling Expenses	2455063.50		264498049.16	a) Fixed Deposits	255690679.66	
291785368.00	b) Employee Salary	307352724.00		3624462.35	b) Mutual Funds	45772118.75	
0.00	c) Exgressia	12675598.00		334478111.81	c) Govt. Securities	299052500.41	
243450.00	d) Staff Welfare Fund	231000.00					
32682179.00	e) Employee P.F. & EPLI Charges	33947319.00		356696863.00	**C. INTEREST FROM BRANCHES / HO**	331407466.00	**331407466.00**
581506.04	f) Staff Training Expenses	784543.08					
32774051.00	g) Group Gratuity Expenses	25848677.00		0.00	**D. INTT. RECEIVED ON IT REFUND ORDE**	0.00	**0.00**
16745672.00	h) Staff Leave Encashment	25008194.00					
0	i) Staff Mediclaim Insurance Exp.	2567269.00		30242554.00	**2. RECOVERY FR. WRITE-OFF ACs**	20897150.00	**20897150.00**
				4773680.62	**3. RECOVERY FR. TECH. WRITE-OFF AC**	63078246.96	**63078246.96**
	3. SECURITY CHARGES		**10504860.62**				
8337864.80	a) Security Guard's Salary	10504860.62			**4. BILLS, D.D. & OTHER COMMISION**		**7720425.87**
				1245268.74	a) D. D. Commission	1155797.93	
	4. RENT, INSURANCE, LIGHTING		**56384500.50**	5454261.87	b) Bank Guarantee Commission	4185788.60	
22631164.26	a) Building Rent Paid	21489284.94		0.00	c) P2F Commission from NPCI	0.00	
26018892.10	b) DICGC Insurance	25084528.88		12574.54	d) PM Insurance Scheme Comm.	9248.76	
5730411.50	c) Lighting Charges	5943679.00		4358310.83	e) Comm. Received Fr. Insurance Co.	2359556.13	
290575.06	d) Electric Fitting Expenses	347365.20		25403.86	f) FASTag Commission	0.00	
2612116.82	e) Insurance Expenses	2830527.52		0.00	g) POS/ IMPS Commission	6240.45	
620545.20	f) Water Charges	689114.96		6877.06	h) BBPS Commission	3794.00	
	5. TAXES & OTHER TAX		**3494735.00**	1526940.60	**5. DIVIDEND RECEIVED**	1526940.60	**1526940.60**
1748867.00	a) Municipal Tax	1844735.00					
2164100.00	b) Income Tax Paid	0.00		55875493.41	**6. PROFIT ON SALE OF GOVT. SECURITI**	49225177.87	**49225177.87**
2500000.00	c) Deffered Tax Exp.	1650000.00					
					7. OTHER INCOME		**118466518.95**
	6. POSTAGE & TELEPHONE		**1792444.04**	1137912.56	a) Other Income	950168.11	
1297880.34	a) Telephone Exp.	819709.08		4024.14	b) NPCI Incentive Received	3736.49	
889646.00	b) Postage Exp.	972734.96		5909058.12	c) Locker Rent	6103818.98	
				0.00	d) Income from Sale of Fixed Assets	113548.28	
	7. AUDIT FEE/ LEGAL CHARGES		**8281894.42**	40000000.00	f) Investment Depreciation Reserve Reverse	0.00	
3693777.36	a) Audit Fee	6435609.42		8000000.00	g) Gen. Prov./Standard Assets Prov. Revers	7934.00	
1101270.00	b) Legal Charges	1846285.00		16441506.18	i) Loan Process Fee	17930448.02	

31/03/2025	EXPENDITURE	31/03/2026	AMOUNT
	8. DEPRECIATION		**26059584.05**
3596241.32	a) Furniture / Other Equipment	4086411.73	
16064868.00	b) Building	17071442.00	
245894.00	c) Vehicle	245892.00	
1351737.23	d) Computer	4655838.32	
	9. STATIONARY/ PRINTING /ADVER		**10003116.66**
5100411.27	a) Advertisements	5773510.33	
3688051.63	b) Stationary And Printing	4229606.33	
	10. ASSOCIATION FEE / SEMINAR		**601402.86**
130829.88	a) Seminar Expenses	273588.70	
317946.28	b) Association Fee	327814.16	
	11. REPAIRY & MAINTANANCE EXP.		**6167037.70**
2642843.84	a) Repairy Expenses	2920013.90	
3386410.72	b) Maintainance Expenses	3247023.80	
	12. PIGMY AGENT'S EXPENSES		**21721627.00**
747000.00	a) Pigmy Agent's (DRD) Fixed Commission	723102.00	
20323723.00	b) Pigmy Agent's (DRD) Insentive Commiss	20900911.00	
103092.00	c) Pigmy Agent's (DRD) P.F. Contribution	97614.00	
	13. DIRECTOR SITTING EXP.		
1698450.00	a) Director Sitting Fees Exp.	2468456.00	**2468456.00**
	14. REBATE		**149380203.32**
11334575.02	a) Rebate on Regular Loan A/c.	19152458.30	
137442381.18	b) Rebate on O.T.S.	130227745.02	
	15. OTHER / MISCLANEOUS EXPENSES		**67556186.33**
3783803.07	a) Other Expenses	4701084.50	
778222.14	b) Cash Remmittance Expenses	722779.95	
71636.00	c) News Paper Expenses	72558.00	
2072744.50	d) Refreshement Expenses	2108373.30	
4756958.26	e) Recovery Expenses	5580768.13	
46370.00	f) Branch Shifting and Opening Exp.	1072769.70	
108058.72	h) Clearing House Charges	131761.80	
1218495.00	i) Non Banking Assets Expenses	1339053.00	
10000000.00	j) Special Reserve	7500000.00	
1316985.18	k) ATM Card and SMS Expenses	1655233.64	
311606.00	l) Building Cons./Maintainance Exp.	334818.00	
619287.37	m) Generator Fuel Expenses	560591.00	
220466.62	n) Note Counting Charges	117290.72	
702681.92	p) Annual General Meeting Expenses	1000000.00	
473197.00	q) Vehicle Diesel Expenses	3825542.85	

31/03/2025	INCOME	31/03/2026	AMOUNT
3287981.98	j) Cheque Return/DD Cancellation Charges	2619727.88	
1362743.56	k) Cheque Book Charges	1197464.32	
424575.30	l) Documentation / Notice Chrg Recovered	1154018.08	
62023434.00	m) Penal Charges	31585322.00	
819652.00	n) ATM Acquirer Charges	0.00	
930000.00	o) Income Received on sale of PSLC	0.00	
9101605.04	p) Yearly Charges	8236522.28	
521382.58	q) CIBIL Charges	733907.62	
1051377.00	s) Waiver Charges from IDBI	139444.88	
16848.64	t) Form Fee	31683.38	
4406635.21	u) Recovery Charges Recovered	4319247.23	
0.00	v) Income from Non-Banking Assets	0.00	
2345047.00	w) Profit on Sale of N.B. Assets (Land & Bui	6961955.00	
17141.00	x) Lead Bank Charges Received	698222.00	
0.00	aa) Income Tax Provision Reversed	2375982.00	
0.00	ab) Provision Reverse Back AC.	803368.40	
0.00	ac) IFR Provision Reverse Back	32500000.00	

31/03/2025	EXPENDITURE	31/03/2026	AMOUNT		31/03/2025	INCOME	31/03/2026	AMOUNT
0.00	r) SGL/ NDS/ Advisory Charges	4002.02						
0.00	t) Bank's Professional Tax	12925.00						
469576.00	u) Consultancy Charges	472009.00						
0.00	v) SGST Paid	1359310.00						
0.00	w) CGST Paid	1302942.00						
739225.63	x) Bank Gurantee Comm. Paid	701070.27						
913897.51	y) ATM / IMPS/POS Acquire/ Issuer Charge	2271803.89						
452363.00	aa) Grahak Melava Expenses	0.00						
1066309.56	ab) Provision for Expenses	2482593.00						
500000.00	ac) Penalty Paid to RBI	225000.00						
211814.00	ar) E-mail Software Expenses	619651.86						
158950.00	ad) Website Expenses	177620.00						
2872762.58	ae) Lease Line & MPLS-VPN Exp.	2399770.61						
414671.62	af) Emp. Recruitment Expenses	0.00						
144000.00	ak) Social Media Account Fee	96000.00						
2812198.85	am) Cloud Expenses	4224434.07						
0.00	ao) Excess GST Claimed Reversed	3312085.00						
25377.00	ap) Locker Rent Refund	157818.00						
41046.00	aq) Lead Bank Charges Paid	29114.00						
64050.00	ar) Document Verification Chrg.	65400.00						
0.00	as) Expenses for Tech. Write-off A/c.	138225.00						
0.00	as) Tax paid under Assessment (Old)	15968144.00						
0.00	at) Paper Publication Bill Payment	813644.02						
2153018460.88	**TOTAL OPERATING EXPENSES**	**2137001257.86**	**2137001257.86**					
	16. PROVISION EXPENCES		**117734000.00**					
172689300.94	a) Bad and Doubtful Debts Res. Provision	50734000.00						
0.00	b) Standard Asset Provision	10000000.00						
0.00	c) Investment Depreciation Exp.	57000000.00						
88900000.00	**17. Advance Income Tax Paid**	78000000.00	**78000000.00**					
196698044.41	**18. NET PROFIT**	201382124.83	**201382124.83**		0.00	**LOSS**	**0.00**	**0.00**
2611305806.23	**TOTAL**	**2534117382.69**	**2534117382.69**		**2611305806.23**	**TOTAL**	**2534117382.69**	**2534117382.69**
2254608943.23	**NET EXPENDITURE**	**2202709916.69**	**2202709916.69**	*	**2254608943.23**	**NET INCOME**	**2202709916.69**	**2202709916.69**

As per our even date audit report

For, THE YAVATMAL URBAN CO-OP. BANK LTD., YAVATMAL

For, M/s. ANIL MARDIKAR & CO., NAGPUR
Chartered Accountants
Firm Regd. No. 100454W

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
R. V. KHOTKAR	**S. T. KOHARE**	**A. H. UTTARWAR**	**A. M. CHAWALA**	**Dr. N. T. KHARCHE**	**C.A. Anil Mardikar**
Asstt. Gen. Manager	Chief Executive Officer	Director	Vice-Chairman	Chairman	**Partner, Mem. No. 032778**
Date :- 20/06/2026					**UDIN :- 26032778RDXCPH6102**