



## PROFIT AND LOSS ACCOUNT

### PROFIT AND LOSS ACCOUNT

Previous Year 31.03.2024 ₹	EXPENDITURE	₹	Current Year 31.03.2025 ₹
639,11,06,353	Interest on Deposits, Borrowings etc		661,32,67,868
151,46,53,258	Salaries and Allowances, Provident Fund		148,31,57,506
	Contribution, Gratuity and Bonus etc.		
18,21,393	Directors' and Local committee Members' Fees and Allowances		40,11,570
27,38,45,838	Rent, Taxes, Lighting etc		28,99,22,007
15,24,73,225	Insurance Charges		15,63,95,512
1,13,71,624	Law Charges		1,19,77,897
70,02,639	Postage, Courier & Telephone Charges		67,33,530
2,14,04,598	Audit Fees (Statutory & Concurrent Auditors)		1,91,14,014
19,77,26,636	Depreciation / Amortisation of Assets		21,39,67,746
9,57,41,175	Repairs & Maintenance		9,96,10,601
3,05,04,571	Printing & Stationery		2,98,99,683
68,90,135	Advertisement Expenditure		1,12,12,181
11,94,31,867	Management and Advisory Fees - ARC		---
36,45,19,800	Other Expenditure		36,95,21,445
8,32,66,893	Amortisation of Investment		7,93,67,014
1,20,77,783	Bad Debts Written off		13,39,382
<b>140,67,68,383</b>	<b>Profit before Provisions &amp; Contingencies</b>		<b>162,88,80,096</b>
	<b>Less: Provisions &amp; Contingencies :</b>		
10,00,000	Dividend Equalisation Fund	—	
---	Provision for Standard Assets	1,00,00,000	
96,37,92,735	Provision for Investment in Security Receipts(SR's)	20,30,19,146	
6,96,00,630	Contingent Provision against depreciation in Investment / Security Receipts(SR's)	64,35,80,854	
17,30,00,000	Bad & Doubtful Debt Reserve	21,00,00,000	
1,16,50,000	Provision for Contingencies	30,00,000	106,96,00,000
<b>18,77,25,018</b>	<b>Profit / (Loss) Before Tax</b>		<b>55,92,80,096</b>
6,99,24,683	Less : Provision for Tax		19,88,27,880
<b>11,78,00,335</b>	<b>Net Profit / (Loss) after Tax</b>		<b>36,04,52,216</b>
<b>1069,06,06,171</b>	<b>Total Rupees</b>		<b>1101,83,78,052</b>
---	Transfer to General Reserve		3,05,00,000
20,63,50,335	Balance of Profit carried to Balance Sheet		36,04,52,216
<b>20,63,50,335</b>	<b>Total Rupees</b>		<b>39,09,52,216</b>

Notes forming part of Accounts and  
Significant Accounting Policies - Schedule 1

For SARDA & PAREEK LLP  
CHARTERED ACCOUNTANTS  
FRN : 109262W/W100673

sd/-

(CA GIRIRAJ SONI)  
PARTNER  
M. No. : 109738  
UDIN : 25109738BMHWN6584

MUMBAI  
DATED : 14<sup>th</sup> May, 2025

## PROFIT AND LOSS ACCOUNT

### FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2025

Previous Year 31.03.2024 ₹	INCOME	₹	Current Year 31.03.2025 ₹
	<b>Interest and Discount</b>		
655,43,09,986	Interest earned on Loans and Advances	673,31,87,269	
306,11,82,266	Interest earned on Investments	325,15,27,009	
27,68,19,321	Interest on balance with RBI and other interbank funds	17,19,74,299	1015,66,88,577
50,18,94,710	Commission, Exchange & Brokerage		55,24,41,711
3,69,70,294	Rent on Safe Deposit Lockers		3,75,66,384
7,18,96,002	Profit on Sale of Securities (Net)		6,86,47,728
	<b>Other Receipts :</b>		
20,36,820	Miscellaneous Receipts	5,97,424	
7,40,247	Profit on Sale of Assets	24,33,269	
15,01,61,178	Incidental and Processing charges	17,85,63,577	
22,42,437	Interest on Income Tax Refund	---	18,15,94,270
2,75,127	Bad debts earlier written off now recovered		1,00,000
2,00,00,000	Provisions against Restructured Assets no longer required		2,00,00,000
1,20,77,783	Provision for Bad & Doubtful Debts Written back		13,39,382
<b>1069,06,06,171</b>	<b>Total Rupees</b>		<b>1101,83,78,052</b>
11,78,00,335	Balance of Profit brought forward		36,04,52,216
8,85,50,000	Transfer from Bad & Doubtful Reserve		---
---	Transfer from Dividend Equalisation Fund (Refer note 20(1)(b))		3,05,00,000
<b>20,63,50,335</b>	<b>Total Rupees</b>		<b>39,09,52,216</b>

For **BHARAT CO-OPERATIVE BANK (MUMBAI) LIMITED**

Sd/-  
**(SURYAKANT J. SUVARNA)**  
CHAIRMAN

Sd/-  
**(SOMNATH B. AMIN)**  
VICE-CHAIRMAN

Sd/-  
**(VIDYANAND S. KARKERA)**  
MANAGING DIRECTOR & CEO

#### DIRECTORS

Shri Bhaskar M. Salian  
Shri Ashok M. Kotian  
Shri Niranjana L. Poojari  
Shri Ganesh D. Poojary  
Shri Suresh B. Suvarna  
Shri Anbalagan C. Harijan

Shri Gangadhar J. Poojary  
Shri Mohandas G. Poojary  
Shri Santosh K. Poojari  
Shri Harish V. Poojary  
Smt Asha R. Bangera  
Shri Gouresh R. Kotian

Shri Chandrashekhar S. Poojari  
Shri Naresh K. Poojari  
Shri Dayanand R. Poojary  
Shri Narayan L. Suvarna  
Smt Jayalaxmi P. Salian  
Smt Jayshree M. Hejmadi